

ESTIMATE OF RETIREMENT CORPUS REQUIREMENT FOR DIFFERENT ANNUAL EXPENSES AND FULL ENTITLED PENSION AMOUNT

Annual Full Pension → Annual Expense ↓	₹ 5,00,000	₹ 6,00,000	₹ 7,00,000	₹ 8,00,000	₹ 9,00,000	₹ 10,00,000	₹ 11,00,000	₹ 12,00,000	₹ 13,00,000	₹ 14,00,000	₹ 15,00,000	₹ 16,00,000	₹ 17,00,000	₹ 18,00,000	₹ 19,00,000	₹ 20,00,000
₹ 5,00,000	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
₹ 6,00,000	₹ 87,05,550	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
₹ 7,00,000	₹ 1,51,34,121	₹ 91,60,946	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
₹ 8,00,000	₹ 2,15,62,693	₹ 1,55,89,517	₹ 96,16,341	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
₹ 9,00,000	₹ 2,79,91,264	₹ 2,20,18,088	₹ 1,60,44,913	₹ 1,00,71,737	₹ 40,98,561	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0	₹ 0	₹ 0
₹ 10,00,000	₹ 3,44,19,836	₹ 2,84,46,660	₹ 2,24,73,484	₹ 1,65,00,308	₹ 1,05,27,133	₹ 45,53,957	₹ 40,98,561	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791	₹ 4,55,396	₹ 0
₹ 11,00,000	₹ 4,08,48,407	₹ 3,48,75,231	₹ 2,89,02,056	₹ 2,29,28,880	₹ 1,69,55,704	₹ 1,09,82,528	₹ 50,09,353	₹ 45,53,957	₹ 40,98,561	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583	₹ 13,66,187	₹ 9,10,791
₹ 12,00,000	₹ 4,72,76,979	₹ 4,13,03,803	₹ 3,53,30,627	₹ 2,93,57,451	₹ 2,33,84,276	₹ 1,74,11,100	₹ 1,14,37,924	₹ 54,64,748	₹ 50,09,353	₹ 45,53,957	₹ 40,98,561	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374	₹ 22,76,979	₹ 18,21,583
₹ 13,00,000	₹ 5,37,05,550	₹ 4,77,32,374	₹ 4,17,59,198	₹ 3,57,86,023	₹ 2,98,12,847	₹ 2,38,39,671	₹ 1,78,66,496	₹ 1,18,93,320	₹ 59,20,144	₹ 54,64,748	₹ 50,09,353	₹ 45,53,957	₹ 40,98,561	₹ 36,43,166	₹ 31,87,770	₹ 27,32,374
₹ 14,00,000	₹ 6,01,34,121	₹ 5,41,60,946	₹ 4,81,87,770	₹ 4,22,14,594	₹ 3,62,41,418	₹ 3,02,68,243	₹ 2,42,95,067	₹ 1,83,21,891	₹ 1,23,48,716	₹ 63,75,540	₹ 59,20,144	₹ 54,64,748	₹ 50,09,353	₹ 45,53,957	₹ 40,98,561	₹ 36,43,166
₹ 15,00,000	₹ 6,65,62,693	₹ 6,05,89,517	₹ 5,46,16,341	₹ 4,86,43,166	₹ 4,26,69,990	₹ 3,66,96,814	₹ 3,07,23,638	₹ 2,47,50,463	₹ 1,87,77,287	₹ 1,28,04,111	₹ 68,30,936	₹ 63,75,540	₹ 59,20,144	₹ 54,64,748	₹ 50,09,353	₹ 45,53,957
₹ 16,00,000	₹ 7,29,91,264	₹ 6,70,18,088	₹ 6,10,44,913	₹ 5,50,71,737	₹ 4,90,98,561	₹ 4,31,25,386	₹ 3,71,52,210	₹ 3,11,79,034	₹ 2,52,05,858	₹ 1,92,32,683	₹ 1,32,59,507	₹ 72,86,331	₹ 68,30,936	₹ 63,75,540	₹ 59,20,144	₹ 54,64,748
₹ 17,00,000	₹ 7,94,19,836	₹ 7,34,46,660	₹ 6,74,73,484	₹ 6,15,00,308	₹ 5,55,27,133	₹ 4,95,53,957	₹ 4,35,80,781	₹ 3,76,07,606	₹ 3,16,34,430	₹ 2,56,61,254	₹ 1,96,88,078	₹ 1,37,14,903	₹ 77,41,727	₹ 72,86,331	₹ 68,30,936	₹ 63,75,540
₹ 18,00,000	₹ 8,58,48,407	₹ 7,98,75,231	₹ 7,39,02,056	₹ 6,79,28,880	₹ 6,19,55,704	₹ 5,59,82,528	₹ 5,00,09,353	₹ 4,40,36,177	₹ 3,80,63,001	₹ 3,20,89,826	₹ 2,61,16,650	₹ 2,01,43,474	₹ 1,41,70,298	₹ 81,97,123	₹ 77,41,727	₹ 72,86,331
₹ 19,00,000	₹ 9,22,76,979	₹ 8,63,03,803	₹ 8,03,30,627	₹ 7,43,57,451	₹ 6,83,84,276	₹ 6,24,11,100	₹ 5,64,37,924	₹ 5,04,64,748	₹ 4,44,91,573	₹ 3,85,18,397	₹ 3,25,45,221	₹ 2,65,72,045	₹ 2,05,98,870	₹ 1,46,25,694	₹ 86,52,518	₹ 81,97,123
₹ 20,00,000	₹ 9,87,05,550	₹ 9,27,32,374	₹ 8,67,59,198	₹ 8,07,86,023	₹ 7,48,12,847	₹ 6,88,39,671	₹ 6,28,66,496	₹ 5,68,93,320	₹ 5,09,20,144	₹ 4,49,46,968	₹ 3,89,73,793	₹ 3,30,00,617	₹ 2,70,27,441	₹ 2,10,54,265	₹ 1,50,81,090	₹ 91,07,914
₹ 21,00,000	₹ 10,51,34,121	₹ 9,91,60,946	₹ 9,31,87,770	₹ 8,72,14,594	₹ 8,12,41,418	₹ 7,52,68,243	₹ 6,92,95,067	₹ 6,33,21,891	₹ 5,73,48,716	₹ 5,13,75,540	₹ 4,54,02,364	₹ 3,94,29,188	₹ 3,34,56,013	₹ 2,74,82,837	₹ 2,15,09,661	₹ 1,55,36,485
₹ 22,00,000	₹ 11,15,62,693	₹ 10,55,89,517	₹ 9,96,16,341	₹ 9,36,43,166	₹ 8,76,69,990	₹ 8,16,96,814	₹ 7,57,23,638	₹ 6,97,50,463	₹ 6,37,77,287	₹ 5,78,04,111	₹ 5,18,30,936	₹ 4,58,57,760	₹ 3,98,84,584	₹ 3,39,11,408	₹ 2,79,38,233	₹ 2,19,65,057
₹ 23,00,000	₹ 11,79,91,264	₹ 11,20,18,088	₹ 10,60,44,913	₹ 10,00,71,737	₹ 9,40,98,561	₹ 8,81,25,386	₹ 8,21,52,210	₹ 7,61,79,034	₹ 7,02,05,858	₹ 6,42,32,683	₹ 5,82,59,507	₹ 5,22,86,331	₹ 4,63,13,155	₹ 4,03,39,980	₹ 3,43,66,804	₹ 2,83,93,628
₹ 24,00,000	₹ 12,44,19,836	₹ 11,84,46,660	₹ 11,24,73,484	₹ 10,65,00,308	₹ 10,05,27,133	₹ 9,45,53,957	₹ 8,85,80,781	₹ 8,26,07,606	₹ 7,66,34,430	₹ 7,06,61,254	₹ 6,46,88,078	₹ 5,87,14,903	₹ 5,27,41,727	₹ 4,67,68,551	₹ 4,07,95,375	₹ 3,48,22,200
₹ 25,00,000	₹ 13,08,48,407	₹ 12,48,75,231	₹ 11,89,02,056	₹ 11,29,28,880	₹ 10,69,55,704	₹ 10,09,82,528	₹ 9,50,09,353	₹ 8,90,36,177	₹ 8,30,63,001	₹ 7,70,89,826	₹ 7,11,16,650	₹ 6,51,43,474	₹ 5,91,70,298	₹ 5,31,97,123	₹ 4,72,23,947	₹ 4,12,50,771
₹ 26,00,000	₹ 13,72,76,979	₹ 13,13,03,803	₹ 12,53,30,627	₹ 11,93,57,451	₹ 11,33,84,276	₹ 10,74,11,100	₹ 10,14,37,924	₹ 9,54,64,748	₹ 8,94,91,573	₹ 8,35,18,397	₹ 7,75,45,221	₹ 7,15,72,045	₹ 6,55,98,870	₹ 5,96,25,694	₹ 5,36,52,518	₹ 4,76,79,343
₹ 27,00,000	₹ 14,37,05,550	₹ 13,77,32,374	₹ 13,17,59,198	₹ 12,57,86,023	₹ 11,98,12,847	₹ 11,38,39,671	₹ 10,78,66,496	₹ 10,18,93,320	₹ 9,59,20,144	₹ 8,99,46,968	₹ 8,39,73,793	₹ 7,80,00,617	₹ 7,20,27,441	₹ 6,60,54,265	₹ 6,00,81,090	₹ 5,41,07,914
₹ 28,00,000	₹ 15,01,34,121	₹ 14,41,60,946	₹ 13,81,87,770	₹ 13,22,14,594	₹ 12,62,41,418	₹ 12,02,68,243	₹ 11,42,95,067	₹ 10,83,21,891	₹ 10,23,48,716	₹ 9,63,75,540	₹ 9,04,02,364	₹ 8,44,29,188	₹ 7,84,56,013	₹ 7,24,82,837	₹ 6,65,09,661	₹ 6,05,36,485
₹ 29,00,000	₹ 15,65,62,693	₹ 15,05,89,517	₹ 14,46,16,341	₹ 13,86,43,166	₹ 13,26,69,990	₹ 12,66,96,814	₹ 12,07,23,638	₹ 11,47,50,463	₹ 10,87,77,287	₹ 10,28,04,111	₹ 9,68,30,936	₹ 9,08,57,760	₹ 8,48,84,584	₹ 7,89,11,408	₹ 7,29,38,233	₹ 6,69,65,057
₹ 30,00,000	₹ 16,29,91,264	₹ 15,70,18,088	₹ 15,10,44,913	₹ 14,50,71,737	₹ 13,90,98,561	₹ 13,31,25,386	₹ 12,71,52,210	₹ 12,11,79,034	₹ 11,52,05,858	₹ 10,92,32,683	₹ 10,32,59,507	₹ 9,72,86,331	₹ 9,13,13,155	₹ 8,53,39,980	₹ 7,93,66,804	₹ 7,33,93,628

ASSUMPTIONS

- Individual is entitled to Govt Pension as defined benefit.
- 50% Pension is commuted. Full pension will be restored after 15 yrs. The pension amount mentioned is the full entitled pension. The commuted portion can be counted towards the retirement corpus.
- Available corpus is invested in assets which can generate post tax returns of minimum 7%.
- Inflation is assumed at 5% which will be mitigated by increases in DA on Pension up to the extent that the expenses are within the Pension amount. In case the expenses are more than the pension amount, than the impact of inflation on this extra expense has been factored in calculating the required value of corpus. One can see from the table that the corpus amount is significantly high if the annual expenses are more than the entitled pension amount.
- In case of any assured cashflows from rentals of owned property or any other established source of income is there, than one might reduce the expenses by that amount to identify the appropriate balance corpus requirement