



Age based Investment and Loan Calculator

How to Read

- 1. First find your age band from the 1st column
- 2. Find your monthly income range from the 4th column
- 3. The exact amount you can invest can be found out from the 5th column
- 4. The max EMI amount can be found out from the 7th column
- 5. The max household expenses can be found out from the 6th column
- 6. If your actual EMIs are lower, then you may spend more for the household expenses.

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Age Band	Amount You Can Invest	Duration of Investments	Monthly Income Range	Investments	Expenses	EMIs	Taxes
upto 25 years	20% to 30%	30 years	10000	2000	4000	4000	0
upto 25 years	20% to 30%	30 years	25000	5000	10000	10000	0
upto 25 years	20% to 30%	30 years	50000	15000	15000	20000	0
upto 25 years	20% to 30%	30 years	100000	30000	30000	40000	0
upto 25 years	20% to 30%	30 years	200000	40000	40000	60000	60000
upto 25 years	20% to 30%	30 years	500000	100000	100000	150000	150000
upto 25 years	20% to 30%	30 years	1000000	200000	200000	300000	300000
upto 25 years	20% to 30%	30 years	2500000	500000	500000	750000	750000
Age Band	Amount You Can Invest	Duration of Investments	Monthly Income Range	Investments	Expenses	EMIs	Taxes
Between 25 & 35	20% to 25%	20 years	10000	2000	4000	4000	0
Between 25 & 35	20% to 25%	20 years	25000	5000	10000	10000	0

Between 25 & 35	20% to 25%	20 years	50000	12500	17500	20000	0
Between 25 & 35	20% to 25%	20 years	100000	25000	35000	40000	0
Between 25 & 35	20% to 25%	20 years	200000	50000	30000	60000	60000
Between 25 & 35	20% to 25%	20 years	500000	125000	75000	150000	150000
Between 25 & 35	20% to 25%	20 years	1000000	250000	150000	300000	300000
Between 25 & 35	20% to 25%	20 years	2500000	625000	375000	750000	750000
Age Band	Amount You Can Invest	Duration of Investments	Monthly Income Range	Investments	Expenses	EMIs	Taxes
Between 35 & 45	20%	15 years	10000	2000	5000	3000	0
Between 35 & 45	20%	15 years	25000	5000	12500	7500	0
Between 35 & 45	20%	15 years	50000	10000	25000	15000	0
Between 35 & 45	20%	15 years	100000	20000	50000	30000	0
Between 35 & 45	20%	15 years	200000	40000	40000	60000	60000
Between 35 & 45	20%	15 years	500000	100000	100000	150000	150000
Between 35 & 45	20%	15 years	1000000	200000	200000	300000	300000
Between 35 & 45	20%	15 years	2500000	500000	500000	750000	750000
Age Band	Amount You Can Invest	Duration of Investments	Monthly Income Range	Investments	Expenses	EMIs	Taxes
Between 45 & 60	15%	15 years	10000	1500	6000	2500	0
Between 45 & 60	15%	15 years	25000	3750	15000	6250	0
Between 45 & 60	15%	15 years	50000	7500	30000	12500	0
Between 45 & 60	15%	15 years	100000	15000	60000	25000	0
Between 45 & 60	15%	15 years	200000	30000	60000	50000	60000
Between 45 & 60	15%	15 years	500000	75000	150000	125000	150000
Between 45 & 60	15%	15 years	1000000	150000	300000	250000	300000
Between 45 & 60	15%	15 years	2500000	375000	750000	625000	750000
Age Band	Amount You Can Invest	Duration of Investments	Monthly Income Range	Investments	Expenses	EMIs	Taxes
Above 60	0-10%	15 years	10000	0	8000	2000	0
Above 60	0-10%	15 years	25000	0	20000	5000	0
Above 60	0-10%	15 years	50000	0	40000	10000	0
Above 60	0-10%	15 years	100000	0	80000	20000	0
Above 60	0-10%	15 years	200000	20000	80000	40000	60000

Above 60	0-10%	15 years	500000	50000	200000	100000	150000
Above 60	0-10%	15 years	1000000	100000	400000	200000	300000
Above 60	0-10%	15 years	2500000	250000	1000000	500000	750000

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