

Twitter Thread by Coin by Zerodha

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■ **Stepping up your SIPs is one of the easiest hacks to build a larger corpus. Here's why**■

Inertia or status quo bias is the No.1 enemy of investors. It's human nature to prefer inaction over action.

To young investors -no amount is too small to start the equity journey

Rs 5000 per month

stepping up ~10% every year (Rs 5500 p.m in year 2, Rs 6100 in 3rd\2026)

CAGR of 12%-13%

will give you 4-5 Crs in 30 years

Step up compounding is 9th wonder of world!

— Gurmeet Chadha (@connectgurmeet) [June 27, 2021](#)

Given a choice between doing something like starting investing or increasing investments regularly & not doing anything, most investors prefer not doing anything. Inertia is one of the biggest reasons why people delay starting their investing journeys.

The best solution to deal with inertia is to automate your investments, and that's why SIPs work brilliantly. But starting your SIPs is just the start. As your careers progress and your incomes rise, you also need to increase your investments, which most people tend to skip.

And the solution to this is to automate increasing your investments periodically. This is why we have Step-up SIPs on Coin. You can set a predefined %, and your investments will increase every year as you grow■

Here's how to set up a Step-Up SIP■

<https://t.co/jw7P4mtSLp>