

D.Muthukrishnan
Wise Wealth Advisors (www.wisewealthadvisors.com)
with inputs from Kashyap Vyas

Comparative chart on Fixed Deposit and Sensex, adjusted for inflation: From 1979-80 to 2015-16 (37 years)													
S.No.	Year	Inflation	Value of Rs.1 (adjusted for inflation)	Value of Rs.1 Lakh (adjusted for inflation)	FD Rate	FD Value of Rs.1 Lakh	FD Value (adjusted for inflation)	Sensex	Sensex Returns	Sensex Value of Rs.1 Lakh	Sensex Value (adjusted for inflation)	Sensex minus FD	Sensex minus FD (adjusted for inflation)
			1.0000	100000		100000		100		100000			
1	1979-80	17.12%	0.8288	82880	7.00%	107000	88682	129	29%	129000	106915	22000	18234
2	1980-81	18.24%	0.6776	67763	7.50%	115025	77944	173	34%	173000	117229	57975	39285
3	1981-82	9.33%	0.6144	61440	8.00%	124227	76326	218	26%	218000	133940	93773	57615
4	1982-83	4.90%	0.5843	58430	8.00%	134165	78392	212	-3%	212000	123871	77835	45479
5	1983-84	7.53%	0.5403	54030	8.00%	144898	78289	245	16%	245000	132374	100102	54085
6	1984-85	6.47%	0.5053	50534	8.00%	156490	79081	354	44%	354000	178892	197510	99810
7	1985-86	4.41%	0.4831	48306	8.50%	169792	82019	574	62%	574000	277275	404208	195256
8	1986-87	5.82%	0.4549	45494	8.50%	184224	83812	510	-11%	510000	232021	325776	148210
9	1987-88	8.14%	0.4179	41791	9.00%	200804	83918	398	-22%	398000	166329	197196	82410
10	1988-89	7.46%	0.3867	38674	9.00%	218877	84647	714	79%	714000	276129	495123	191482
11	1989-90	7.46%	0.3579	35788	9.00%	238576	85383	781	9%	781000	279508	542424	194125
12	1990-91	10.26%	0.3212	32117	9.00%	260048	83518	1168	50%	1168000	375122	907952	291603
13	1991-92	13.74%	0.2770	27704	12.00%	291253	80688	4285	267%	4285000	1187106	3993747	1106418
14	1992-93	10.06%	0.2492	24917	11.00%	323291	80554	2281	-47%	2281000	568351	1957709	487798
15	1993-94	8.35%	0.2284	22836	10.00%	355620	81210	3779	66%	3779000	862980	3423380	781770
16	1994-95	12.60%	0.1996	19959	11.00%	394738	78785	3261	-14%	3261000	650858	2866262	572073
17	1995-96	7.99%	0.1836	18364	12.00%	442107	81189	3367	3%	3367000	618320	2924893	537131
18	1996-97	4.61%	0.1752	17518	11.00%	490739	85965	3361	0%	3361000	588765	2870261	502799
19	1997-98	4.40%	0.1675	16747	10.50%	542266	90812	3893	16%	3893000	651952	3350734	561140
20	1998-99	5.95%	0.1575	15750	9.00%	591070	93096	3740	-4%	3740000	589063	3148930	495967
21	1999-00	3.27%	0.1524	15235	8.50%	641311	97706	5001	34%	5001000	761918	4359689	664212
22	2000-01	7.16%	0.1414	14144	8.50%	695823	98420	3604	-28%	3604000	509766	2908177	411346
23	2001-02	3.60%	0.1364	13635	7.50%	748010	101993	3469	-4%	3469000	473007	2720990	371014
24	2002-03	3.41%	0.1317	13170	4.25%	779800	102702	3049	-12%	3049000	401562	2269200	298860
25	2003-04	5.46%	0.1245	12451	4.00%	810992	100978	5591	83%	5591000	696146	4780008	595168
26	2004-05	6.48%	0.1164	11644	5.25%	853569	99393	6493	16%	6493000	756068	5639431	656676
27	2005-06	4.50%	0.1112	11120	6.00%	904783	100615	11280	74%	11280000	1254377	10375217	1153762

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S.No.	Year	Inflation	Value of Rs.1 (adjusted for inflation)	Value of Rs.1 Lakh (adjusted for inflation)	FD Rate	FD Value of Rs.1 Lakh	FD Value (adjusted for inflation)	Sensex	Sensex Returns	Sensex Value of Rs.1 Lakh	Sensex Value (adjusted for inflation)	Sensex minus FD	Sensex minus FD (adjusted for inflation)
28	2006-07	6.60%	0.1039	10386	7.50%	972642	101023	13072	16%	13072000	1357713	12099358	1256690
29	2007-08	4.67%	0.0990	9901	8.25%	1052885	104250	15644	20%	15644000	1548971	14591115	1444721
30	2008-09	8.06%	0.0910	9103	8.00%	1137116	103515	9708	-38%	9708000	883751	8570884	780235
31	2009-10	3.81%	0.0876	8756	6.00%	1205343	105546	17527	81%	17527000	1534749	16321657	1429204
32	2010-11	9.56%	0.0792	7919	8.25%	1304783	103331	19455	11%	19455000	1540713	18150217	1437382
33	2011-12	8.93%	0.0721	7212	9.25%	1425476	102808	17404	-11%	17404000	1255206	15978524	1152398
34	2012-13	10.20%	0.0648	6477	8.75%	1550205	100399	18835	8%	18835000	1219854	17284795	1119454
35	2013-14	9.50%	0.0586	5861	8.75%	1685848	98812	22386	19%	22386000	1312101	20700152	1213289
36	2014-15	5.97%	0.0551	5511	8.50%	1829145	100810	27957	25%	27957000	1540805	26127855	1439995
37	2015-16	5.50%	0.0521	5208	8.00%	1975476	102887	25341	-9%	25341000	1319814	23365524	1216927

Annualized return of Sensex: 16.13%
Revised annualized return of Sensex: 18.13% (Since Dividend yield (DY) is not part of the above data, 2% CAGR of DY is assumed)
Annualized return of FD : 8.39%
Annualised Inflation : 7.67%

As on March 31'st 2016:

Rs.1 Lakh invested in Sensex 37 years ago is Rs.2.53 crores today. After adjusting for inflation it is worth Rs.13.19 lakhs today
Rs.1 Lakh invested in FD 37 years ago is Rs.19.75 lakhs today. After adjusting for inflation it is worth Rs.1.02 lakhs today
Rs.1 Lakh kept as cash 37 years ago is worth only Rs.5.2 thousand today in terms of purchasing power

Notes:

- 1 Inflation (WPI till 2011-12, CPI since 2012-13) and Fixed Deposit Data source: RBI
- 2 Inflation(CPI) for 2015-16 alone is assumed number as the data is yet to be available
- 3 Sensex data from 1990-91 is from BSE website.
- 4 Sensex data from 1979-80 to 1989-90 is made available by Kashyap Vyas. His idea only made me to work on this chart.