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## Invest ₹2.6 Crore Now or Grow It to ₹11 Crore Later? The Real Estate Retirement Math Explained

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As more Indians look for secure and high-return retirement strategies, real estate is becoming a focal point in long-term financial planning. A recent analysis presents a compelling scenario: investing ₹2.6 crore today in real estate versus letting that amount

grow to ₹11 crore over time. The numbers highlight the power of early investment and compounding in wealth building for retirement.

According to financial planners, investing ₹2.6 crore now into a well-located property can yield monthly rental income of around ₹80,000 to ₹1 lakh. Over 25 years, this passive income could total over ₹3 crore, not including the property's potential appreciation. Assuming a modest annual growth rate of 7 to 8 percent, the value of that same property could rise to ₹14 crore or more by retirement.

In contrast, if one waits and allows the ₹2.6 crore to grow in a financial instrument with an annual return of 10 percent, it may become ₹11 crore in 25 years. While this is a sizable nest egg, purchasing real estate at that time could be significantly more expensive due to rising property prices, potentially requiring more than ₹11 crore for a similar asset. Additionally, rental income would start only then, delaying the benefit of passive cash flow.

Experts say the comparison emphasizes the strategic advantage of using real estate as a long-term retirement asset. With consistent income, capital appreciation, and tax benefits, early real estate investment could play a crucial role in building financial security for the future.