

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Doctor's Day Special:

Building a Healthy Financial Future



In India, National Doctors' Day is observed annually on July 1.

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Doctors spend their lives helping others build healthier futures. This Doctor's Day, a reflection on why their own financial well-being deserves equal attention.

At 18, three friends stood at the same starting line. One chose engineering, another management, and the third chose medicine.

Twelve years later, their journeys looked very different. The engineer and management professional had spent years building careers, savings and investments. The doctor had spent those same years in medical school, residency and specialization and was just stepping into a phase of stable professional income.

While his friends had been building their financial foundations, he had been building expertise.

Neither journey was better or worse—just different. In fact, many doctors enjoy an advantage that relatively few professions offer. Experience and patients' trust often strengthen over time, allowing them to remain professionally active and financially productive well beyond the conventional retirement age.

Their careers may begin differently, but they also follow a different financial timeline — one where planning becomes just as important as professional excellence.



A Different Timeline

By the time a doctor's professional life settles into a predictable rhythm, several important financial goals may already be on the horizon



Buying a home



Supporting a family



Funding children's education



Investing in a clinic



Planning for retirement

Unlike many professionals whose financial goals unfold gradually over time, doctors often find themselves balancing multiple priorities simultaneously.

This makes thoughtful financial planning not just important, but essential.

The Value of Starting Early

Even when the total investment remains the same, time can make a meaningful difference.



Mr. A



Mr. B

	Mr. A	Mr. B
Starts investing at the age	27	34
Monthly SIP Instalment	₹ 10,000	₹ 12,692
Investment till the age of (in years)	60	60
Total Investment at the end	₹39.6 Lakhs	₹39.6 Lakhs
Accumulated Value at the End	₹5.29 Cr	₹3.24 Cr
Rate of Return (p.a.)	12.84%	13.69%

Mr. A started investing ₹10,000 every month at the age of 27; while Mr. B started investing ₹12,692 every month at the age of 34. Both invested ₹39.6 Lakhs till the age of 60. At the end of the investment period, Mr. A's investments grew to ₹5.29 Cr; while that of Mr. B grew to ₹3.24 Cr — a difference of more than ₹2 Cr.

Monthly Instalment required for Mr. B to catch up with Mr. A

Aprox ₹ 20,700

The illustration assumes a SIP investment made on the 1st day of every month in the Nifty 50 TRI. Nifty 50 TRI data is available from July 1999 onwards. For periods prior to July 1999, TRI values have been derived based on the performance of the Nifty 50 Price Index. SIP period for Mr. A (1 June 1993 – 30 June 2026). Mr. B (1 June 2000 – 30 June 2026). Past performance may or may not be sustained in the future and is not indicative of future results. The above illustration is for informational and educational purposes only and should not be construed as investment advice or a guarantee of future returns. Data as on 30th June 2026.

The illustration highlights a simple investing reality: while the amount invested is important, the time available for compounding can matter just as much.

When it comes to investing, time is one of the most valuable assets. Every additional year gives investments more opportunity to potentially benefit from compounding, where returns can generate further returns over time.

While medical careers may extend over decades, the years available for compounding remain finite. Starting investments as soon as income stabilizes gives long-term goals more time to potentially benefit from compounding.



Five Habits That Can Help Build a Healthy Financial Future

Financial well-being rarely requires complicated decisions. More often, it is built through a few simple, consistent habits.



Start investing early. Once income stabilizes, even modest SIPs can help build long-term momentum by giving investments more time to potentially benefit from compounding.



Define long-term goals. Whether it is retirement, children's education, buying a home or expanding a clinic, clear goals help bring purpose and direction to investing.



Stay disciplined. Automating investments can help maintain consistency, even during demanding professional schedules or changing market conditions.



Review periodically. An annual review helps ensure your investments continue to align with your goals, changing priorities and evolving financial needs.



Build an emergency fund. Keeping aside three to six months' expenses can provide a financial cushion against unforeseen personal or practice-related needs.

Depending on individual goals and risk appetite, professionally managed investment solutions such as mutual funds can help build a disciplined long-term investment strategy.

The objective is simple: put a system in place that keeps working steadily in the background, while doctors can focus on what they do best—caring for others.

A Thought This Doctor's Day

Doctors understand better than most, that meaningful outcomes rarely result from a single intervention. They are built through discipline, consistency and patience applied over long periods.

Investing works much the same way.

This Doctor's Day, as we celebrate those who dedicate their lives to caring for others, it is also an opportunity to acknowledge the importance of caring for their own financial future.

Just as good health is rarely built overnight, financial well-being too is shaped by small, thoughtful decisions made consistently over time.



Views expressed above are indicative and should not be construed as investment advice or as a substitute for financial planning. Due to the personal nature of investments, investors are advised to seek professional advice before investing.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world