

Sensex vs Gold, Silver, F.D. & P.P.F. — 1981–2026

Generated: 30 Jul 2026

Data as of: 31-Mar-2026

EXECUTIVE SUMMARY

If Rs. 1,00,000 was invested on 31-Mar-1981, by 31-Mar-2026 it would have grown to approximately Rs. 4,15,87,861 in the Sensex, Rs. 88,77,844 in Gold, Rs. 84,76,427 in Silver, Rs. 55,17,972 in PPF, and Rs. 38,90,507 in a Fixed Deposit. Over the same 45 years, Rs. 1,00,000 of purchasing power in 1981 would need approximately Rs. 16,47,000 today due to inflation.

CAGR SUMMARY — 1981 TO 2026

PERIOD

1981–2026 (45 yrs)

INFLATION (CPI)

6.42%

GOLD

10.48%

SILVER

10.37%

F.D.

8.48%

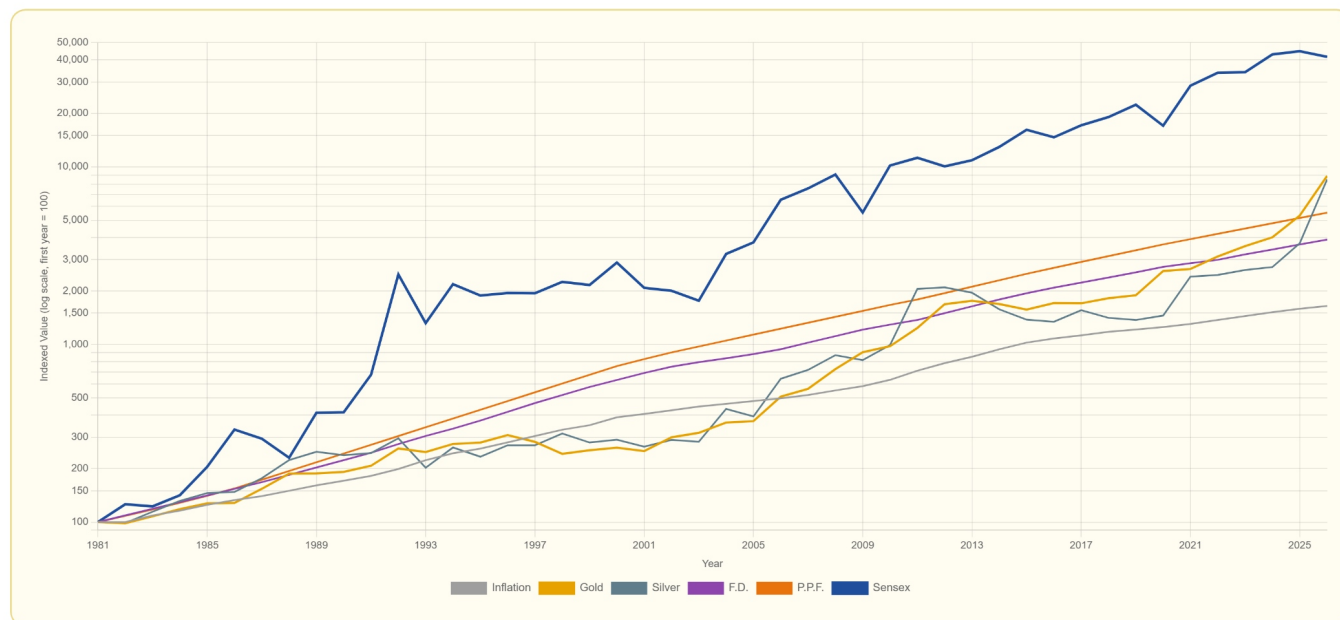
P.P.F.

9.32%

SENSEX

14.34%

GROWTH OF RS. 100 INVESTED — 1981 TO 2026





TRUSTVERA FINANCIAL SERVICES

AMFI Registered Mutual Fund Distributor

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Office no 924, VJ Indilife, Pashan Sus Road, Vardayani Society Pune 411021, Pune, Maharashtra, 411021

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Year-Wise Data — Page 1 of 5

Year	Inflation (CPI)		Gold (per 10g)		Silver (per 1kg)		F.D.		P.P.F.		Sensex	
	Index	YoY %	Value (Rs.)	YoY %	Value (Rs.)	YoY %	Value (Rs.)	Rate %	Value (Rs.)	Rate %	Index	
1981	100	—	1,670	—	2,715	—	1,085	8.50%	1,085	8.00%	173	—
1982	100	+0.0%	1,645	-1.5%	2,680	-1.3%	1,183	9.00%	1,177	8.50%	218	+26.0%
1983	109	+9.0%	1,800	+9.4%	3,105	+15.9%	1,289	9.00%	1,277	8.50%	212	-2.8%
1984	116	+6.4%	1,975	+9.7%	3,570	+15.0%	1,405	9.00%	1,392	9.00%	245	+15.6%
1985	125	+7.8%	2,130	+7.8%	3,955	+10.8%	1,532	9.00%	1,525	9.50%	354	+44.5%
1986	133	+6.4%	2,140	+0.5%	4,015	+1.5%	1,669	9.00%	1,677	10.00%	574	+62.1%
1987	140	+5.3%	2,570	+20.1%	4,794	+19.4%	1,820	9.00%	1,878	12.00%	510	-11.1%
1988	150	+7.1%	3,130	+21.8%	6,066	+26.5%	2,002	10.00%	2,104	12.00%	398	-22.0%
1989	161	+7.3%	3,140	+0.3%	6,755	+11.4%	2,202	10.00%	2,356	12.00%	714	+79.4%
1990	171	+6.2%	3,200	+1.9%	6,463	-4.3%	2,422	10.00%	2,639	12.00%	718	+0.6%



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	Index	YoY %	Value (Rs.)	YoY %	Value (Rs.)	YoY %	Value (Rs.)	Rate %	Value (Rs.)	Rate %	Index	
1991	182	+6.4%	3,466	+8.3%	6,646	+2.8%	2,664	10.00%	2,955	12.00%	1,168	+62.7%
1992	199	+9.3%	4,334	+25.0%	8,040	+21.0%	2,984	12.00%	3,310	12.00%	4,285	+266.9%
1993	223	+12.1%	4,140	-4.5%	5,489	-31.7%	3,312	11.00%	3,707	12.00%	2,281	-46.8%
1994	244	+9.4%	4,598	+11.1%	7,142	+30.1%	3,643	10.00%	4,152	12.00%	3,779	+65.7%
1995	259	+6.1%	4,680	+1.8%	6,335	-11.3%	4,044	11.00%	4,650	12.00%	3,261	-13.7%
1996	281	+8.5%	5,160	+10.3%	7,346	+16.0%	4,529	12.00%	5,208	12.00%	3,367	+3.3%
1997	305	+8.5%	4,725	-8.4%	7,345	-0.0%	5,073	12.00%	5,833	12.00%	3,361	-0.2%
1998	331	+8.5%	4,045	-14.4%	8,560	+16.5%	5,631	11.00%	6,533	12.00%	3,893	+15.8%
1999	351	+6.0%	4,235	+4.7%	7,615	-11.0%	6,250	11.00%	7,317	12.00%	3,740	-3.9%
2000	389	+10.8%	4,380	+3.4%	7,900	+3.7%	6,844	9.50%	8,195	12.00%	5,001	+33.7%



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	Index	YoY %	Value (Rs.)	YoY %	Value (Rs.)	YoY %	Value (Rs.)	Rate %	Value (Rs.)	Rate %	Index	
2001	406	+4.4%	4,190	-4.3%	7,215	-8.7%	7,494	9.50%	8,974	9.50%	3,604	-27.9%
2002	426	+4.9%	5,010	+19.6%	7,875	+9.1%	8,131	8.50%	9,782	9.00%	3,469	-3.7%
2003	447	+4.9%	5,310	+6.0%	7,695	-2.3%	8,619	6.00%	10,564	8.00%	3,049	-12.1%
2004	463	+3.6%	6,065	+14.2%	11,770	+53.0%	9,072	5.25%	11,409	8.00%	5,591	+83.4%
2005	480	+3.7%	6,180	+1.9%	10,675	-9.3%	9,571	5.50%	12,322	8.00%	6,493	+16.1%
2006	497	+3.5%	8,490	+37.4%	17,405	+63.0%	10,193	6.50%	13,308	8.00%	11,280	+73.7%
2007	519	+4.4%	9,395	+10.7%	19,520	+12.2%	11,110	9.00%	14,373	8.00%	13,072	+15.9%
2008	551	+6.2%	12,125	+29.1%	23,625	+21.0%	12,082	8.75%	15,522	8.00%	15,644	+19.7%
2009	582	+5.6%	15,105	+24.6%	22,165	-6.2%	13,139	8.75%	16,764	8.00%	9,568	-38.8%
2010	632	+8.6%	16,320	+8.0%	26,928	+21.5%	14,026	6.75%	18,105	8.00%	17,590	+83.8%



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	Index	YoY %	Value (Rs.)	YoY %	Value (Rs.)	YoY %	Value (Rs.)	Rate %	Value (Rs.)	Rate %	Index	
2011	711	+12.5%	20,671	+26.7%	55,730	+107.0%	14,896	6.20%	19,427	7.30%	19,445	+10.5%
2012	785	+10.4%	28,129	+36.1%	56,890	+2.1%	16,274	9.25%	21,098	8.60%	17,404	-10.5%
2013	852	+8.5%	29,422	+4.6%	53,081	-6.7%	17,779	9.25%	22,933	8.70%	18,835	+8.2%
2014	939	+10.2%	28,210	-4.1%	42,805	-19.4%	19,424	9.25%	24,928	8.70%	22,386	+18.9%
2015	1,024	+9.1%	26,220	-7.1%	37,436	-12.5%	21,075	8.50%	27,097	8.70%	27,957	+24.9%
2016	1,081	+5.6%	28,554	+8.9%	36,439	-2.7%	22,655	7.50%	29,292	8.10%	25,364	-9.3%
2017	1,125	+4.1%	28,463	-0.3%	42,326	+16.2%	24,184	6.75%	31,635	8.00%	29,620	+16.8%
2018	1,178	+4.7%	30,408	+6.8%	38,322	-9.5%	25,817	6.75%	34,097	7.78%	32,969	+11.3%
2019	1,213	+3.0%	31,601	+3.9%	37,270	-2.7%	27,624	7.00%	36,756	7.80%	38,672	+17.3%
2020	1,252	+3.2%	43,251	+36.9%	39,480	+5.9%	29,668	7.40%	39,671	7.93%	29,468	-23.8%



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	Index	YoY %	Value (Rs.)	YoY %	Value (Rs.)	YoY %	Value (Rs.)	Rate %	Value (Rs.)	Rate %	Index	
2021	1,304	+4.2%	44,419	+2.7%	65,400	+65.7%	31,092	4.80%	42,488	7.10%	49,509	+68.0%
2022	1,373	+5.3%	52,237	+17.6%	66,800	+2.1%	32,491	4.50%	45,504	7.10%	58,568	+18.3%
2023	1,444	+5.2%	59,680	+14.2%	71,300	+6.7%	34,863	7.30%	48,735	7.10%	58,991	+0.7%
2024	1,518	+5.1%	66,987	+12.2%	74,028	+3.8%	37,129	6.50%	52,195	7.10%	74,248	+25.9%
2025	1,588	+4.6%	88,690	+32.4%	1,00,693	+36.0%	39,636	6.75%	55,901	7.10%	77,415	+4.3%
2026	1,647	+3.7%	1,48,260	+67.2%	2,30,135	+128.6%	42,212	6.50%	59,870	7.10%	71,947	-7.1%



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The historical data used in this report (31-Mar-1981 to 31-Mar-2026) has been compiled from publicly available sources, including the Handbook of Statistics on the Indian Economy and CSO/MOSPI (for CPI data). While believed reliable, its accuracy, completeness and timeliness are not guaranteed, and readers are advised to independently verify all figures before relying on them for any financial decision.

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