If Your Salary Stops Tomorrow, How Long Can You Survive?

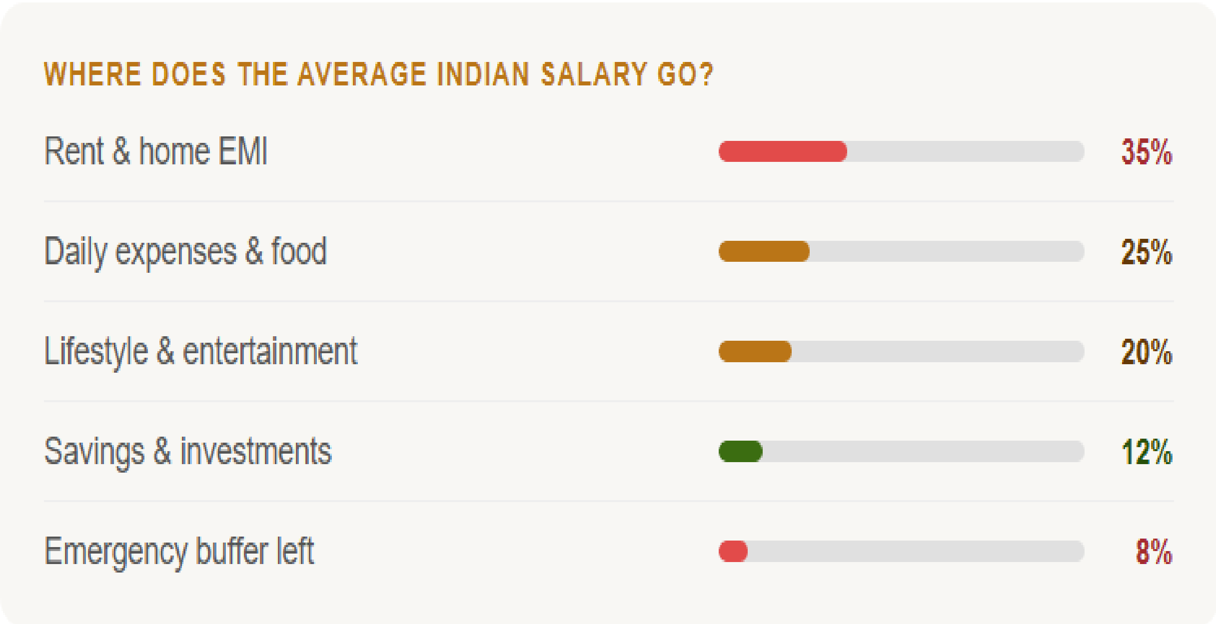
Most people don't know the answer. The ones who do sleep better, invest smarter, and never make decisions out of desperation.

Think about this for just one moment. Not in a scary way just honestly. If your salary did not arrive next month, how long before life gets difficult? One month? Three months? Or are you already living close to the edge without realising it?

This is not a theoretical question. Jobs are lost. Medical emergencies strike. Businesses slow down. Life as we all know does not follow a plan. And the difference between someone who gets through that storm and someone who is permanently damaged by it comes down to one thing: their emergency fund.

The honest reality check

Let's look at how most Indians actually live because the data is a wake-up call even for those who think they're doing well.



Eight percent. That's what most households have left after everything else. At that rate, a family earning ₹1 lakh a month is adding just ₹8,000 to their safety net. It would take over three years to build even three months of emergency cover

How long can different people survive?

Financial advisors globally recommend 6 months of expenses as the minimum emergency fund. Here is where most people actually stand:

<1	1–2	3–4	6+
month saved in liquid form	months — most salaried Indians	months — better, still short	months — the golden standard
Danger zone	At risk	Improving	Protected

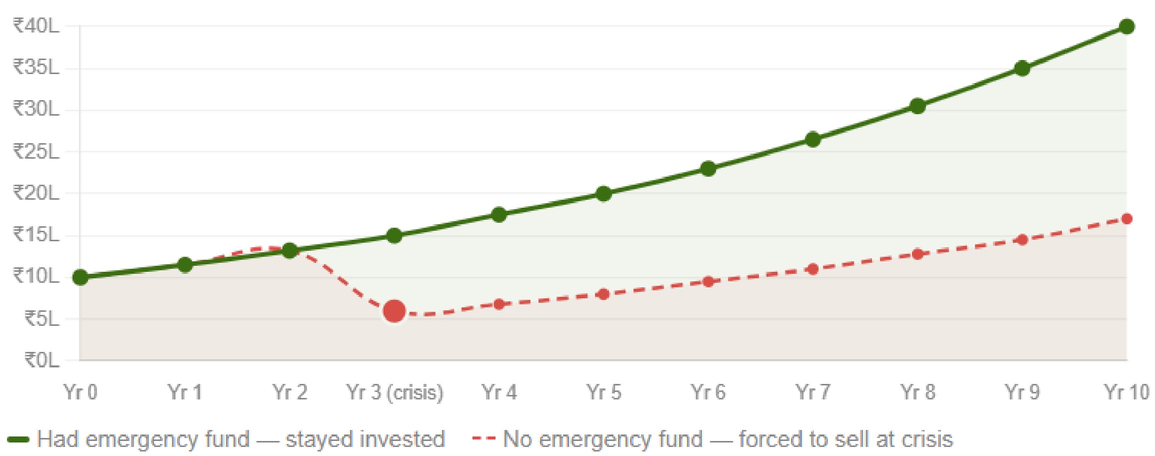
> *"An emergency fund is not about hoarding cash. It is about having the freedom to make choices — not just survive, but to protect everything else you have built."*

Why this matters for your investments

Here is the connection most people miss: your emergency fund and your investments are not separate. They are deeply linked. When life goes wrong and you have no emergency fund, the first thing you do is break your investments your SIPs, your mutual funds, your FDs. You sell at the wrong time, lose your returns, and set yourself back by years.

We have seen it happen. An investor builds a beautiful portfolio over five years. A job loss or medical crisis hits. With no buffer, they liquidate everything sometimes at a loss — to manage cash flow. Five years of discipline erased in two months of crisis.

Portfolio of ₹10 Lakhs — stayed invested (with emergency fund) vs forced to withdraw (without)



Build it in 4 steps

01

Calculate your real monthly need

Add rent, groceries, EMIs, utilities and school fees. Not your income — your actual minimum survival cost. That number × 6 is your target.

02

Open a separate account

Not your salary account. Not your investment account. A separate liquid account — ideally a liquid mutual fund or a sweep-in FD — only for emergencies.

03

Automate ₹5,000–10,000/month

Treat it like an EMI you can't skip. Set an auto-transfer on salary day. You'll have a 6-month cushion built in under 3 years without feeling the pinch.

04

Never touch it — except for real emergencies

A holiday is not an emergency. A sale is not an emergency. A job loss, hospitalisation, or major home repair — those are. Guard this fund like your financial life depends on it. Because it does.

A message to you

You have already made the smart choice by investing with us. That puts you ahead of most people. But **an investment portfolio without an emergency fund is a house without a foundation.** One bad storm and everything above it shakes. Build the foundation first then watch everything built on top of it become truly unshakeable.

Talk to your financial expert today about reviewing whether your emergency fund is where it needs to be. It is the one financial conversation that costs you nothing and could save you everything.

All figures are illustrative. Individual financial needs vary. Consult your advisor before making any investment or savings decisions.