



Free Guide: How to Start Earning ₹10K/Month in Passive Income


In today's world, relying on a single income stream is risky. Passive income gives you financial breathing room—and even freedom. This guide will help you build a realistic roadmap to generate ₹10,000/month, even if you're just starting out.



Step-by-Step Roadmap to ₹10K/Month Passive Income

1 Start a Blog or YouTube Channel


Create content once, earn from it forever.

- **Startup Cost:** ₹0–₹10,000
 - **Monetization:** Google AdSense, affiliate links, sponsored posts
 - **Earning Timeline:** 6–12 months
 - **Example:** A blog ranking for “Best Credit Cards in India” can earn ₹10,000+ per month via affiliate commissions.
 -  **Quick Tip:** Focus on topics you enjoy and are profitable (like finance, tech, health). Use free tools like Canva and WordPress to start.
-

2 Invest in Dividend Stocks


Earn income from top Indian companies—without selling your shares.

- **Investment Needed:** ₹1–2 lakh
- **Return Potential:** ₹1,000–₹3,000/month
- **Example:** ₹5 lakh in HDFC Bank (1.2% yield) = ₹6,000/year

-  **Quick Tip:** Use platforms like Groww or Zerodha and stick to blue-chip stocks with consistent dividend history.
-


Sell Digital Products

Turn your skills into assets that sell themselves.

- **Examples:** E-books, online courses, printables, planners
 - **Platforms:** Gumroad, Teachable, Udemy
 - **Potential:** ₹5,000–₹50,000/month
 - **Example:** Selling a ₹499 e-book 20 times/month = ₹9,980
 -  **Quick Tip:** Start by solving a problem—e.g., “How to Budget on ₹25K/Month”.
-

Peer-to-Peer (P2P) Lending


Become the bank—lend money and earn interest.

- **Platforms:** Lendbox, Faircent, i2iFunding
 - **Returns:** 12–18% annually
 - **Example:** ₹1 lakh at 15% = ₹15,000/year (~₹1,250/month)
 -  **Quick Tip:** Lend to multiple borrowers to reduce risk.
-

Fixed Deposits (FDs) – Low-Risk Foundation

Build a safety net with steady income.

- **Startup Investment:** ₹1–10 lakh

- **Return Example:** ₹10 lakh at 7% = ₹70,000/year (~₹5,800/month)
 -  **Quick Tip:** Opt for tax-saving FDs or ladder your investments for liquidity and better returns.
-

Combine & Conquer: Passive Income Stacking

The smartest path to ₹10K/month is to **combine 2–3 income streams**. Here's a sample combo plan:


Strategy	Monthly Earning
Blog Monetization	₹4,000
Digital Product Sales	₹3,000
P2P Lending	₹1,500
Dividend Stocks	₹1,500
Total	₹10,000/month 

How to Stay on Track

- **Set Micro Goals:** Start with ₹1K/month, then scale up.
 - **Track Progress:** Use Excel or apps like Notion or Google Sheets.
 - **Reinvest Wisely:** Use early gains to grow other streams.
 - **Be Patient:** Passive income takes time to build—but it's worth it.
-

Final Word: Your Freedom Starts Now

You don't need lakhs to get started. You need consistency, curiosity, and the courage to start. Take action today—because even small steps can lead to big financial wins over time.

 *Need a beginner checklist or content planner for your blog or YouTube channel? Reach out and get bonus resources to fast-track your journey.*