

**TINKLE**

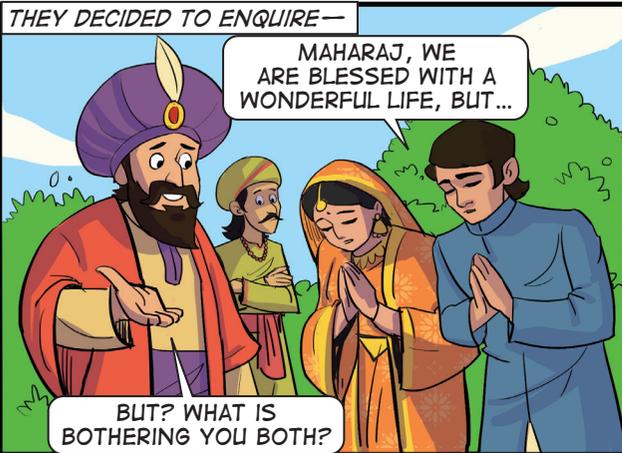
ONE MORNING—



ISN'T THAT THE NEWLYWED COUPLE, AYAAN AND MEHER? THEY LOOK QUITE DISTRESSED, BIRBAL.

YES, MAHARAJ. THERE SEEMS TO BE TROUBLE IN PARADISE.

THEY DECIDED TO ENQUIRE—

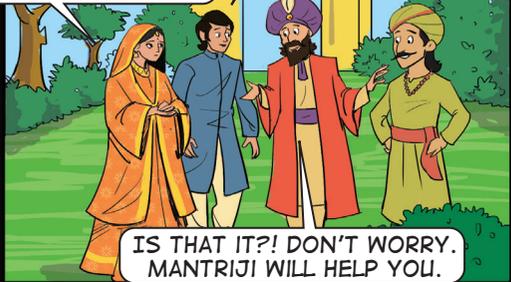


MAHARAJ, WE ARE BLESSED WITH A WONDERFUL LIFE, BUT...

BUT? WHAT IS BOTHERING YOU BOTH?

MAHARAJ, OUR RELATIVES GIFTED US A HANDSOME AMOUNT OF MONEY FOR THE WEDDING. WE WISH TO INVEST IT...

...BUT WE ARE CONFUSED AS TO HOW TO GO ABOUT IT.



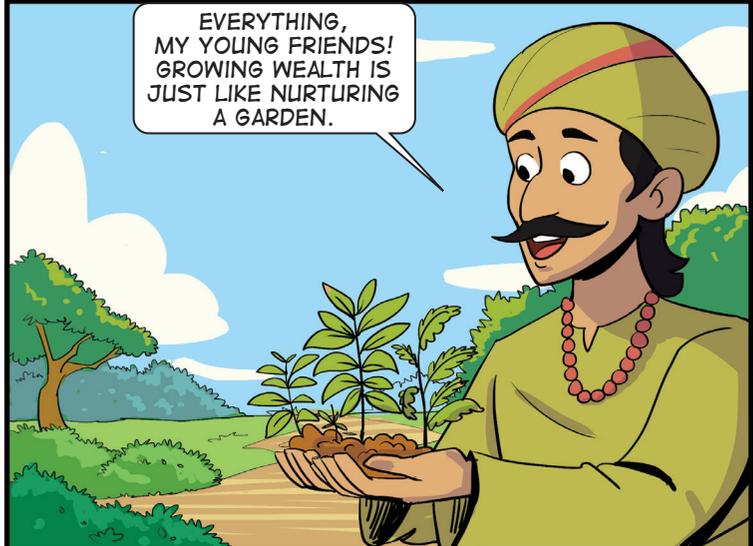
IS THAT IT?! DON'T WORRY. MANTRIJI WILL HELP YOU.



TELL ME, AYAAN, MEHER, DO YOU LIKE GARDENING?

GARDENING?!

MANTRIJI, WHAT'S GARDENING GOT TO DO WITH FINANCIAL PLANNING?



EVERYTHING, MY YOUNG FRIENDS! GROWING WEALTH IS JUST LIKE NURTURING A GARDEN.



NOW, SHALL WE PLANT THESE SAPLINGS?

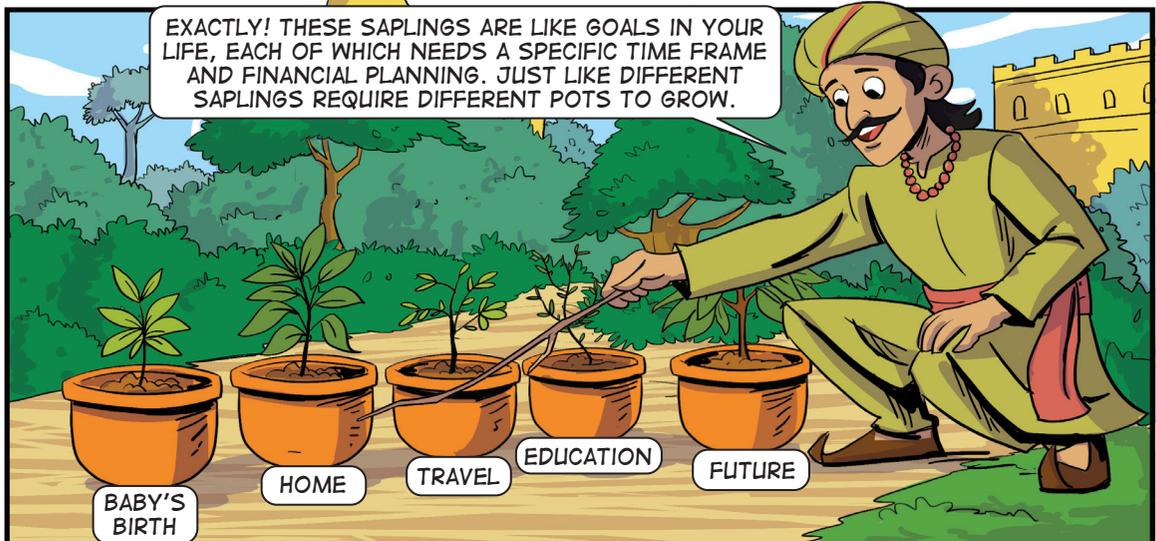
OKAY. LET ME GET SOME MORE POTS.



WHY? WE CAN JUST PUT THEM IN THIS POT. IT HAS ENOUGH SPACE.

BUT THEY WON'T GROW PROPERLY. THEIR NEEDS ARE DIFFERENT.

ALSO, IF ONE GETS ROTTEN, IT'LL SPOIL THE OTHERS TOO. WE NEED TO PLANT THEM SEPARATELY.



EXACTLY! THESE SAPLINGS ARE LIKE GOALS IN YOUR LIFE, EACH OF WHICH NEEDS A SPECIFIC TIME FRAME AND FINANCIAL PLANNING. JUST LIKE DIFFERENT SAPLINGS REQUIRE DIFFERENT POTS TO GROW.

BABY'S BIRTH

HOME

TRAVEL

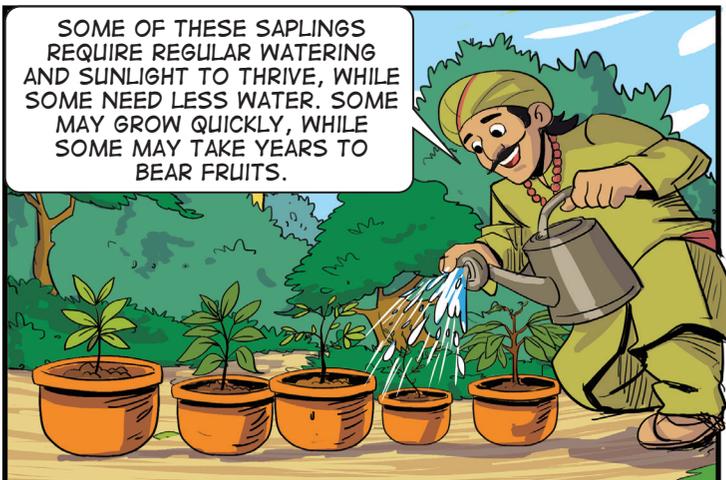
EDUCATION

FUTURE



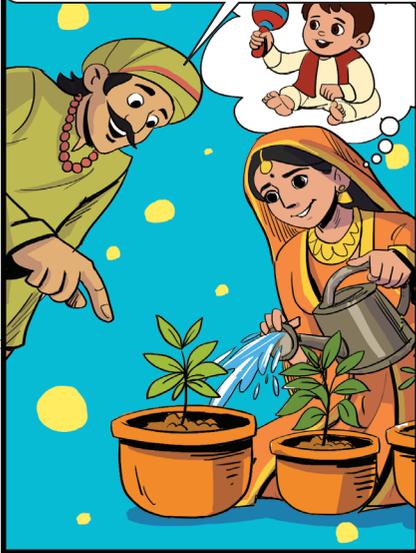
DIFFERENT GOALS REQUIRE DIFFERENT PLANS!

BUT HOW WILL WE KNOW WHICH PLAN TO CHOOSE?

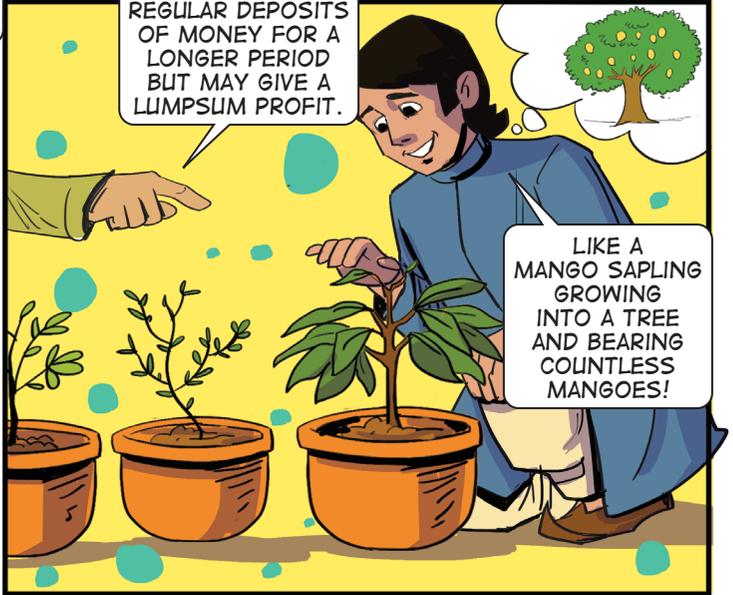


SOME OF THESE SAPLINGS REQUIRE REGULAR WATERING AND SUNLIGHT TO THRIVE, WHILE SOME NEED LESS WATER. SOME MAY GROW QUICKLY, WHILE SOME MAY TAKE YEARS TO BEAR FRUITS.

SIMILARLY, SOME PLANS PROVIDE FIXED RETURNS IN A SHORT PERIOD OF TIME. SUCH PLANS CAN BE USED FOR YOUR IMMEDIATE GOALS.



WHILE OTHER PLANS REQUIRE REGULAR DEPOSITS OF MONEY FOR A LONGER PERIOD BUT MAY GIVE A LUMP SUM PROFIT.



LIKE A MANGO SAPLING GROWING INTO A TREE AND BEARING COUNTLESS MANGOES!

WE SIMPLY NEED TO NURTURE IT TO REAP THE BENEFITS IN OUR FUTURE.



BUT AT ALL TIMES, A 'CONTINGENCY POT' MUST BE KEPT CLOSE BY SO THAT YOUR 'SAPLINGS' DON'T SUFFER IN CASE OF AN UNEXPECTED DAMAGE.

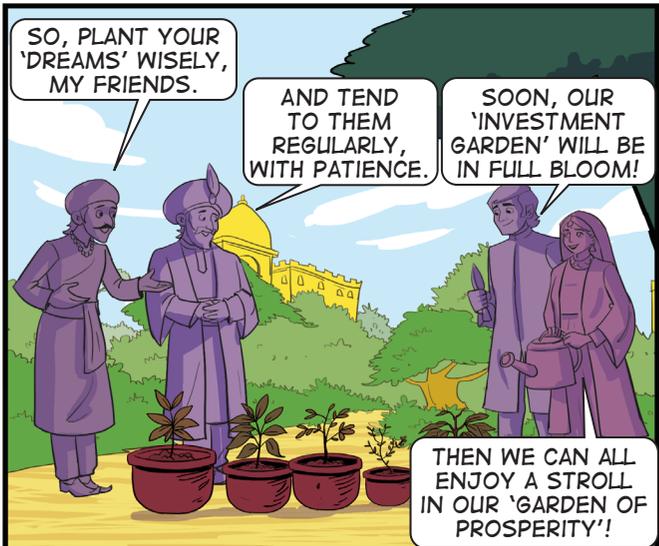


AH! LIKE A BACKUP FUND IN CASE OF EMERGENCIES.

SO, PLANT YOUR 'DREAMS' WISELY, MY FRIENDS.

AND TEND TO THEM REGULARLY, WITH PATIENCE.

SOON, OUR 'INVESTMENT GARDEN' WILL BE IN FULL BLOOM!



THEN WE CAN ALL ENJOY A STROLL IN OUR 'GARDEN OF PROSPERITY'!

# ACTIVITY

Ayaan and Meher are in a fix. They have three options to utilise the gift money, but only one can help them grow their money. Help them choose the correct option.



**Option 1:** Invest based on unverified online or social media tips

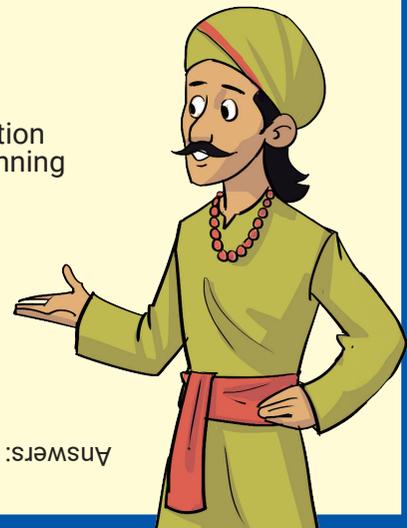
**Option 2:** Give the money to a relative who knows something about investing

**Option 3:** Invest with help of a SEBI registered investment advisor



Birbal has provided step-by-step instructions to Ayaan and Meher to help with their financial planning and investment. However, in their excitement, Ayaan and Meher have jumbled the steps. Help them put the steps in the correct order.

- a. Invest amount in the selected scheme
- b. Assess your risk appetite
- c. Identify investment goals
- d. Gather information about investment planning and procedure
- e. Chart a time frame for your investments—short term or long term



Answers: 1) Option 3: Invest with help of an investor advisor.  
2) Correct order is (c, b, e, d, a)