

MAKING INVESTING SIMPLE FOR SUPPANDI

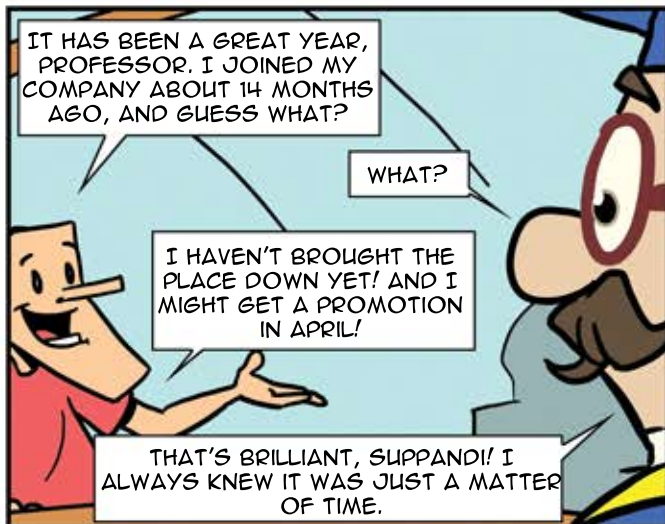
WITH PROFESSOR SIMPLY SIMPLE

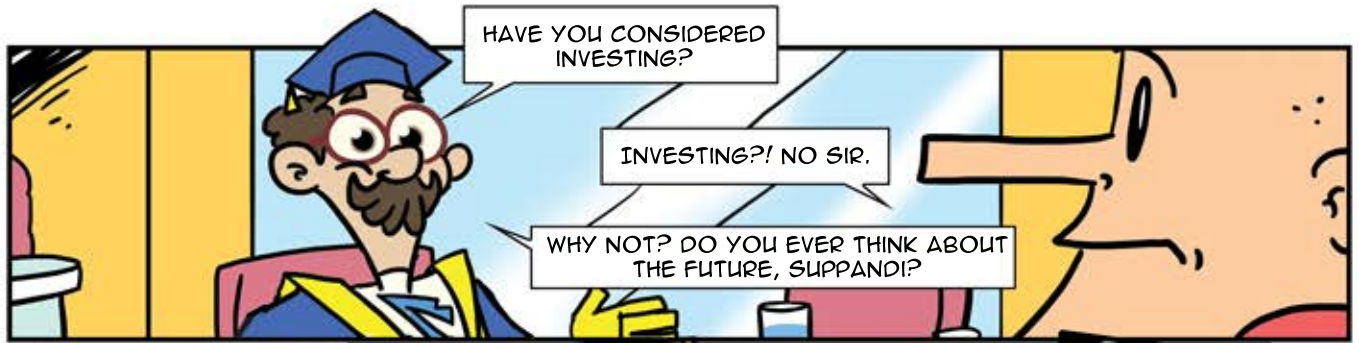


AN INVESTOR EDUCATION INITIATIVE

EPISODE 1

TWO NIGHTS BEFORE DIWALI, SUPPANDI LOOKS VERY HAPPY GETTING COFFEE WITH PROFESSOR SIMPLY SIMPLE.





HAVE YOU CONSIDERED INVESTING?

INVESTING?! NO SIR.

WHY NOT? DO YOU EVER THINK ABOUT THE FUTURE, SUPPANDI?

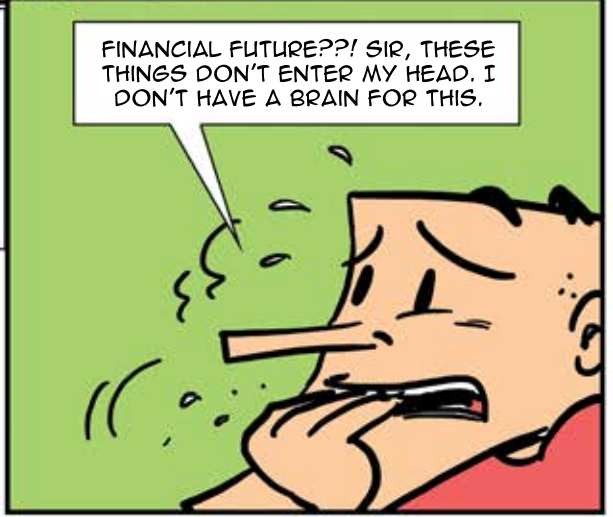


WHY YES, SIR. ALL THE TIME.

WEIRD CLOTHES, FLYING CARS, ALIENS. SO EXCITING THE FUTURE IS, NO?



NO, SUPPANDI! I MEAN YOUR FINANCIAL FUTURE. HAVE YOU THOUGHT THAT YOU CAN MULTIPLY THAT BONUS MANY TIMES SO YOU ARE IN A BETTER FINANCIAL CONDITION AFTER A FEW YEARS?



FINANCIAL FUTURE??! SIR, THESE THINGS DON'T ENTER MY HEAD. I DON'T HAVE A BRAIN FOR THIS.



RELAX, SUPPANDI. IT REALLY ISN'T AS HARD AS YOU THINK. HERE, LET ME EXPLAIN.

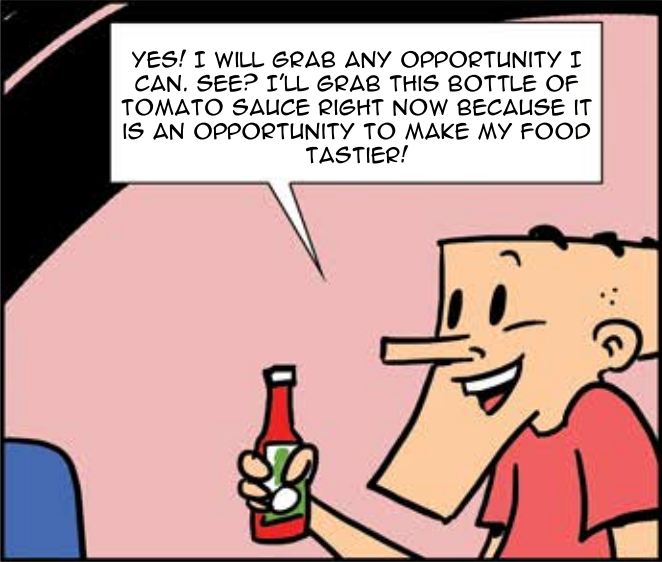
TAKE THIS RESTAURANT FOR EXAMPLE. ASSUME ON THE DAY IT FIRST OPENED THREE PEOPLE CAME TO EAT HERE AND THEY LIKED IT. EACH WENT AND TOLD ONE FRIEND OF THEIRS ABOUT IT. SO THE NEXT DAY THESE FRIENDS CAME TO EAT HERE. IN TOTAL, OVER TWO DAYS, SIX PEOPLE ATE AT THE RESTAURANT.



NOW TAKE THE IDEA OF COMPOUNDING. WHAT IF YOU HAVE A SITUATION WHERE ON THE SECOND DAY, ALONG WITH THE FRIEND, THE FIRST CUSTOMERS ALSO COME AGAIN. SO ON THE FIRST DAY THREE PEOPLE CAME TO THE RESTAURANT, AND ON THE SECOND, SIX! THEREFORE, WITH THE IDEA OF COMPOUNDING, INSTEAD OF SIX CUSTOMERS OVER TWO DAYS, THE RESTAURANT GOT NINE! AND A FEW YEARS LATER, LOOK! THIS RESTAURANT IS PACKED! SEE, PEOPLE ARE WAITING TO GET A TABLE!



NOW IMAGINE THIS HAPPENING WITH YOUR BONUS. IF YOUR BONUS IS OF SAY, RS 10000 AND YOU GET AN INTEREST OF 10% A YEAR. AT THE END OF THE FIRST YEAR, YOU'LL GET A TOTAL OF RS 11000. NOW, NEXT YEAR, INSTEAD OF GETTING 10% ON RS 10000 AGAIN, WITH COMPOUNDING INTEREST, YOU'LL GET IT ON RS 11000! IMAGINE, IF YOU KEEP INVESTING OVER YEARS, HOW BIG A SUM OF MONEY YOU'LL BE LEFT WITH. COMPOUNDING ALLOWS YOU TO TURN JUST A RUPEE INTO THOUSANDS OF RUPEES, IF YOU LEAVE IT INVESTED FOR LONG ENOUGH. IF SOMEONE GIVES YOU SUCH A GREAT OPPORTUNITY, SUPPANDI, WOULDN'T YOU GRAB IT?!



YES! I WILL GRAB ANY OPPORTUNITY I CAN. SEE? I'LL GRAB THIS BOTTLE OF TOMATO SAUCE RIGHT NOW BECAUSE IT IS AN OPPORTUNITY TO MAKE MY FOOD TASTIER!



EXACTLY, SUPPANDI. THINK OF THE TOMATO SAUCE AS YOUR BONUS, AFTER ALL, IT DID COME FREE WITH THE MEAL. TRUST ME. INVEST YOUR BONUS INSTEAD OF WASTING IT AWAY.

YOU DO MAKE SENSE, SIR. BUT HOW?



HERE. THIS IS MY FRIEND, ASHOK'S CARD. HE IS A FINANCIAL ADVISOR. TALK TO HIM AND HE WILL FIND THE RIGHT INVESTMENT SOLUTIONS FOR YOU.

ASHOK BIJLEE
FINANCIAL CONSULTANT



WHY, THANKS, PROFESSOR! SEE, I CAN ALWAYS DEPEND ON YOU TO GUIDE ME WELL.

YOU ARE MOST WELCOME, SUPPANDI. I HOPE THIS DIWALI BRINGS GREAT PROSPERITY TO YOUR FUTURE, SUPPANDI.

I AM SURE IT WILL, PROFESSOR. BY THE WAY, I HAVE A CONFESSION TO MAKE. REMEMBER THE TIME YOU GOT LOCKED IN YOUR OFFICE ON YOUR BIRTHDAY A FEW YEARS AGO? WELL, ACTUALLY... IT MIGHT HAVE BEEN ME WHO LOCKED YOU IN BY MISTAKE.



SUPPANDIIIII!

TO BE CONTINUED...