

Meet Ramesh. He Never Missed a Diwali.

For forty years, Ramesh spent every salary and every Diwali bonus. New clothes, sweets, gifts, lights. Not a rupee saved.

He was the man who made Diwali bright for everyone, and he was proud of it.

Then came his last working day, and a surprise nobody had warned him about.

What happened on his very next Diwali?
Keep reading.



40 years.
Every rupee spent.

Retirement day.
The bonus stopped.

Diwali came anyway.
So did the bills.

The Bonus Retired. Diwali Didn't.

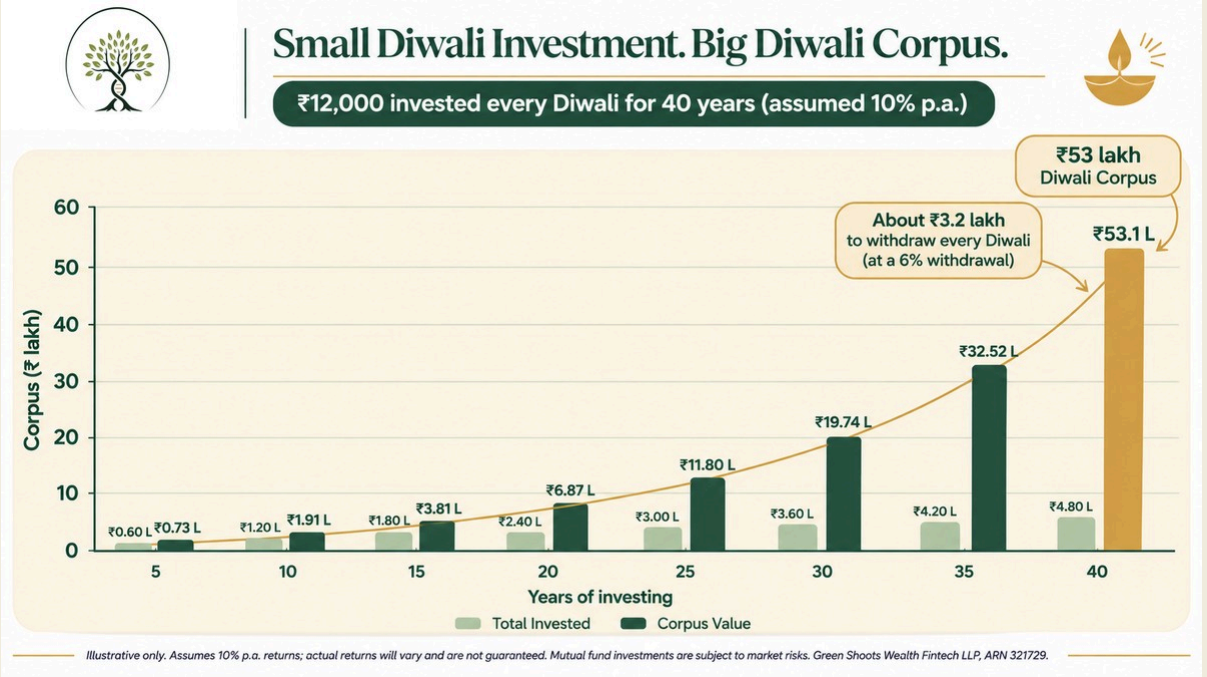
The sweets, the gifts and the lights were all still waiting for him. Only the income had retired.

> ***What if Ramesh had paid himself first, just once a year, on Diwali itself?***

There is a simple answer.

The Diwali Corpus

Same salary. Same ₹60,000 bonus. But every Diwali, the other Ramesh set aside ₹12,000 in a diversified equity mutual fund. The other ₹48,000 still paid for a full, bright Diwali.



Forty years later: about **₹53 lakh**, and roughly **₹3.2 lakh to withdraw every Diwali**. Over five times his old bonus.

The psychology: pay yourself first and name the money. **The finance:** small, regular investing, left alone, lets compounding do the heavy lifting.

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