



Personal Finance is  
for everyone! 😊





# About me

About me –

Novice Investor and trader – 2 years in the market

Currently Portfolio – 20% Stocks – 80% crypto currencies

Next Goal – index funds and real estate

Check out my insta (@santoshi\_tadanki) – I will be sharing info there on

1) a crypto currency you can mine on your mobile phone created in Stanford Labs

2) A document to help you make your first 1000 investment in cryptocurrency

Disclaimer – Personal Finance is for everyone, nothing shared today is financial advice!

# Agenda

1. Power of compounding
2. Financial discipline vs luck
3. Retirement is not an age but a number
4. Standard Financial Instruments in India





Let's take a quick poll  
before we get started!



# Power of Compounding



**Santoshi Tadanki**

@Santoshi\_Tadanki

Let's say you start saving ₹1000 per month -



In 20 years you will save ₹2,40,000

If you start investing ₹1000 per month -



@10% p.a in 20 years you will have  
₹8,65,638

If you start investing ₹1000 per month -



@20% p.a in 20 years you will have  
₹31,09,651

Lesson? The only way to build wealth is by  
investing

Power of  
Compounding

Budget Budget  
Budget Budget!!

$$\text{Simple Interest} = P \times r \times t$$

$$\text{Compound Interest} = P \times \left[ \left( 1 + \frac{r}{n} \right)^{t \times n} - 1 \right]$$




# Financial Discipline vs Luck



**Santoshi Tadanki**

@Santoshi\_Tadanki

Most millionaires knew they would be Millionaires before their Net Worth actually touched \$1,000,000 

Building long term wealth is more about planning and less about luck 



Easy come, easy go –

“. Whether they win \$500 million or \$1 million, about 70 percent of lotto winners lose or spend all that money in five years or less.”



## Turning \$13,600 into \$153 Million

Japanese day trader "**Takashi kotegawa**" turned **\$13,600** into **\$153 million** in less than **8 years** trading from his bedroom.

HE IS NOW GOING FOR **BILLIONAIRE STATUS!**



Retirement  
not an age

FIRE – Financial  
Independence +  
Retire Early

Safe Withdrawal Amount for FI – 3%



**Santoshi Tadanki**

@Santoshi\_Tadanki

Retirement is not an age but a  
financial goal 💰

If your passive income or savings can  
pay for your lifestyle for years to  
come without you having to actively  
work and earn money -

you are financially independent and  
can retire! 100 Be it age 65 or 35 ✨



**Santoshi Tadanki**

@Santoshi\_Tadanki

Santa started investing for planned retirement when she turned 24! 🧑

She invested to get an annual return of 20% and put in ₹5000 every month for 25 years

**15,00,000**

Principal Amount

**4,24,26,434**

Maturity Amount



**Santoshi Tadanki**

@Santoshi\_Tadanki

■ Maturity Amount  
■ Total Investment



**15,00,000**

Principal Amount

**4,24,26,434**

Maturity Amount

# Consistency >>> Perfectionism

1. Learn about debt – use online debt calculator – if you borrow 1L for 2 years, how much interest do you pay?

2. Learn about mortgage – If you borrow 70L for 30 years, how much interest do you pay? What is your principle amount distribution? Would it help if you found an alternative to mortgage?

Rachana Ranade TO BUY OR RENT HOUSING – including excel to simulate your expenses  
<https://www.youtube.com/watch?v=hPTrtp098vg>

3. Learn about Taxes – is it better to invest in tax exemption or is it better to pay tax & invest the money for capital gains?

# Financial Instruments to Explore

Get started with any financial instrument that you have access to. Some examples-

1. Sovereign Gold Bond – 8 year lock in 0 tax investment
2. Equity – Demat – Recommend Zerodha, second best is HDFC – long term investments are minimally taxed
3. Small Cases – Zerodha
4. Mutual funds – several providers, opt for low fee mutual fund for long term
4. Crypto currencies – currently legal and unregulated (not taxable) in India – excellent for long term hold
5. Pension Schemes - <https://www.policybazaar.com/life-insurance/pension-plans/> - some are tax exempted

PI Network – a new crypto currency by Standford's Block chain lab, an eco friendl