

MAKING INVESTING SIMPLE ^{for} SUPPANDI with PROFESSOR SIMPLY SIMPLE™

TATA
MUTUAL
FUND

AN INVESTOR EDUCATION INITIATIVE



EPISODE 12 - RISK & REWARD

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EPISODE 12

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SUPPANDI AND THE PROFESSOR ARE ROAMING THE BUSY STREETS OF CHANDNI CHOWK...

THAT THEY DO! JUST KEEP IN MIND THEY MIGHT NOT BE THE MOST HEALTH--

JUST LOOK AT THOSE GOLGAPPAS, PROFESSOR! THEY LOOK SO GOOD!

SUPPANDI! YOU DIDN'T EVEN LET ME FINISH!

I'M SORRY, PROFESSOR. I COULDN'T RESIST. BESIDES, WHEN IT COMES TO GOLGAPPAS, I'M WILLING TO TAKE THAT RISK.

IT LOOKS LIKE YOU HAVE QUITE THE APPETITE FOR RISK, SUPPANDI.

HUH? NO, PROFESSOR! I HAVE AN APPETITE FOR GOLGAPPAS RIGHT NOW!

OH SUPPANDI! I'M TALKING ABOUT RISK APPETITE! IT'S A TERM PEOPLE USE WITH RELATION TO INVESTMENTS.

I DON'T FOLLOW, PROFESSOR.

WHEN IT COMES TO INVESTING, PEOPLE BELIEVE "THE HIGHER THE RISK, THE HIGHER THE RETURNS."

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



YOU SEE, SUPPANDI, YOUR SAFEST INVESTMENT OPTIONS WILL BE TRADITIONAL SAVING INSTRUMENTS, FIXED DEPOSITS AND GOVERNMENT BONDS. THE RISK IS LOW BUT THE RETURNS ARE ALSO RELATIVELY LOW.



ON THE OTHER HAND, DIRECTLY INVESTING IN THE SHARE MARKET PROMISE MUCH BETTER RETURNS BUT THE RISK FACTOR IS ALSO MUCH HIGHER. YOU NEED TO BE VERY WELL-VERSED IN HOW THE MARKET OPERATES. YOUR THIRD OPTION IS MUTUAL FUNDS-

- WHICH ARE THE BEST OPTION AS THEY ARE MANAGED BY PROFESSIONALS, RIGHT, PROFESSOR? SEE, I REMEMBER OUR CHATS FROM LAST TIME!



VERY IMPRESSIVE, SUPPANDI. A MUTUAL FUND ALLOWS YOU TO GET A SLICE OF VARIOUS ASSET CLASSES SUCH AS EQUITY, DEBT AMONG OTHERS. THEY CAN SERVE AS A GOOD ASSET ALLOCATION TOOL THAT WILL HELP YOU BALANCE YOUR RISKS AND MAXIMIZE YOUR RETURNS. THE KEY TO INVESTING WISELY IS NOT ELIMINATING RISK BUT GARNERING THE ABILITY TO MANAGE IT.

I AGREE WHOLE-HEARTEDLY, PROFESSOR. NOW I THINK IT'S TIME FOR A DOZEN JALEBIS.



A DOZEN JALEBIS, SUPPANDI?

YOU SEE, PROFESSOR, MY APPETITE FOR RISK IS MUCH LOWER WHEN IT COMES TO INVESTING. BUT WHEN IT COMES TO STREET FOOD, MY APPETITE IN GENERAL IS MUCH, MUCH LARGER!

OH SUPPANDI!

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