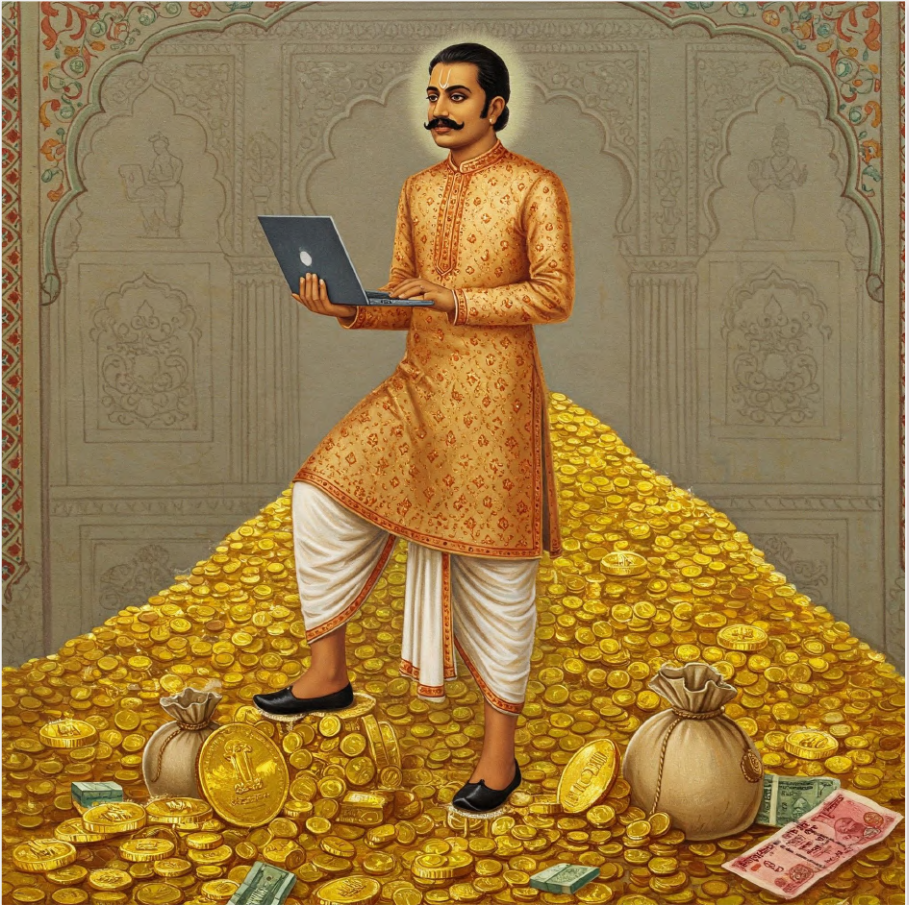


APNA SAPNA PNA MONEY MONEY MONEY

FUTURE FINANCE F.I.R.E.



a BiteGeist

1001
STORIES

1. - MONEY & THE AAM AAM AADMI .

QR 1000


When asked about their earliest memory of money, Indians often recall a guest handing them a crisp currency note before leaving their homes.

You never take money.
As an Indian, you are taught to receive it.



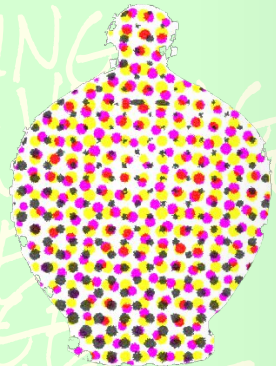
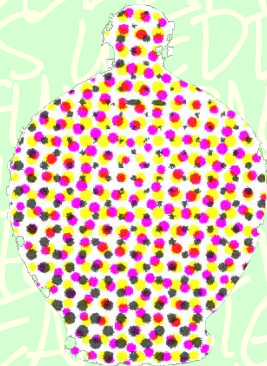
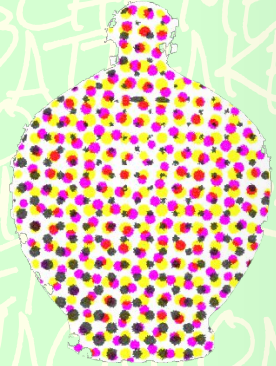
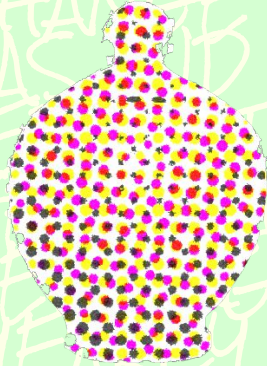
HOW MUCH YOU GOT IN MATHS, BETA?

QR 2024

	STEP-BY-STEP INSTRUCTIONS TO RECEIVE MONEY IN INDIA
STEP 1	Accept the money with hands reaching out towards the currency notes, slowly.
STEP 2	Avoid eye contact as money hits your palm.
STEP 3	Quickly retreat with excitement, while maintaining a contorted body. You're conveying, with utmost respect, that "I can't take this, but I will, to avoid disrespect to you". Display hesitation stronger than gratitude.
STEP 4	Make a difficult decision, immediately. Should you keep the money? Or should you give it to your mother?

HOW MUCH SALARY YOU GET, BETA?

Regardless of the choice made, this money would end up in a Gullak, Chukka, Undiyal, or a rice container hidden in the kitchen.



INDIANS DO
NOT HAVE
PIGGY BANKS.



India has a fundamental issue with emptiness. In common superstition, **even unused empty purses and wallets in storage have some money kept in them.**

In the days of heavier cash transaction, you stored money in anything, really. Old watch packaging. In corners of drawers. Under the lining of drawers. All savings went towards a common purpose. More savings.

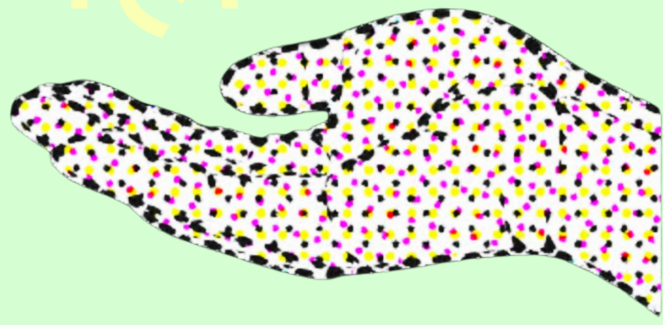
Nothing was saved to spend. Any expenditure was an 'emergency'.

Which is why, unlike the good old Western piggy bank, which is conceptually about saving for a purpose, **Gullaks are about saving until an emergency arises, which - by God's Grace - will hopefully never happen.**

Breaking a piggy bank is exciting. A broken Gullak as an image is discomfoting. The Undiyal getting heavier with time is a good feeling.

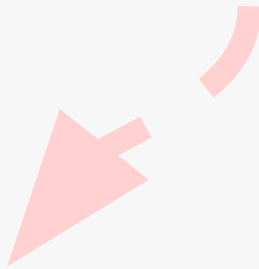
Each flexed finger on your arm rejoices shaking the pot, guessing the amount for its weight.

खाली तो
हाथ भी
खाली नहीं
जाता



WE'RE A SAVINGS DRIVEN ECONOMY.

Yet, net financial savings of Indian households (HH) almost halved from 10% in FY11 to 5.4% of GDP in FY23 , a five-decade low.



Financial savings by households take a backseat, focus shifts to wealth creation

Economists debate long-term impacts of declining household savings on India's economic growth.

Written by [Priyansh Verma](#) | [Saikat Neogi](#)

October 7, 2024 01:30 IST

“HH savings will continue to be on a gradual decline and along with that, HH debt will be on the rise in line with the trend in developed economies. There isn't much dependence on foreign savings now. Nevertheless, low domestic savings can leave us vulnerable during shocks.”

- MADAN SABNAVIS,
CHIEF ECONOMIST,
BANK OF BARODA

 **FINANCIAL EXPRESS**
Read to Lead

What's behind a dramatic fall in Indian families' savings

26 April 2024



Soutik Biswas
India correspondent

For decades, India has been a nation of savers. They stash away a significant portion of their earnings for future security, often at the expense of current consumption. But something seems to be amiss now. Recent data from the Reserve Bank of India says India's net household savings stood at a 47-year-old low. Household net savings are the total money and investments families have, like deposits, stocks and bonus, minus any money they owe, like loans and debt.

B B C

[Financial savings by households take a backseat, focus shifts to wealth creation - Economy News](#)

[India: A billion people have no real money to spend](#)

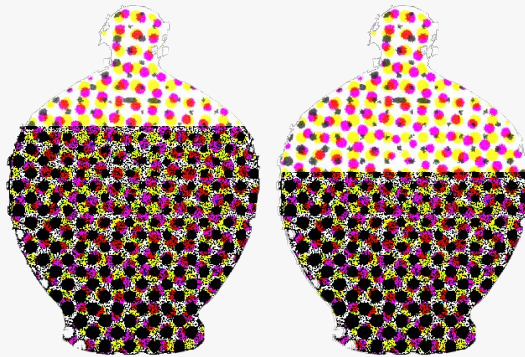
[What's behind a dramatic fall in Indian families' savings](#)

Household savings that reported a peak during the pandemic have washed off. Households have been on a 'revenge spending' spree and savings have declined.

Over the years post Covid, this translated into a large premiumisation trend across categories. Only in the last two years did businesses begin to acknowledge that while premiumisation was high, mass consumption had begun to slow down.

Simply put, Indians have become accustomed to spending on small indulgences, yet are holding back on the essentials.

Household savings make up a majority of savings in the country. They've been in a steady decline, significantly dropping in share, from 2000-2023.



Households held **84%** share of all savings in FY00.

Households share of savings declined to **61%** of all savings in FY23.

THE

RICH IS

This has been a long-term structural trend that began even before the pandemic.

India has been getting increasingly more unequal, with the top 10% of Indians now holding 57.7% of national income compared with 34% in 1990.

The bottom half have seen their share of national income fall from 22.2% to 15%.

GETTING

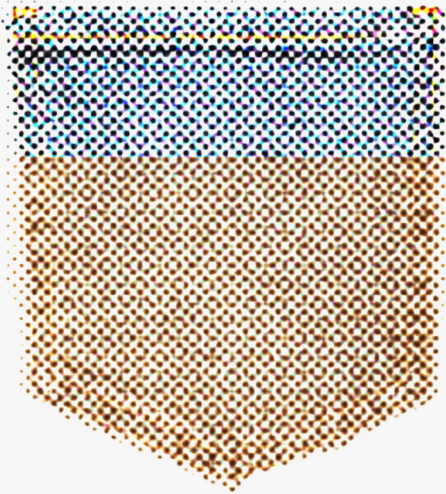
RICHER

The bottom half
have seen their
share of national
income fall from
22.2% to 15%.

THE
POOR ARE
GETTING
POORER.

3.
2.
ONE WAY TO
FEEL RICH IS
TO SAVE
MONEY.
ANOTHER IS TO
SPEND IT.

"A significant majority, 74.2%
of the respondents, admitted
to experiencing increased
spending after adopting UPI."

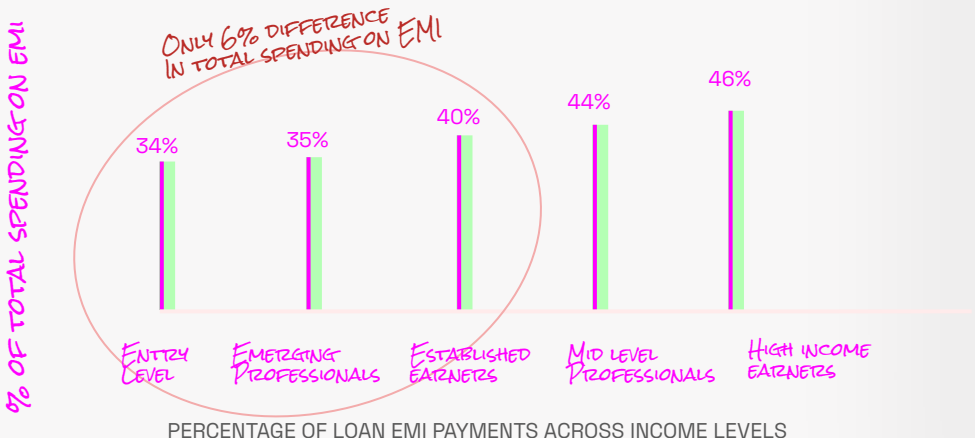


Survey by Dhruv Kumar, Assistant Professor,
Harshal Dev and Raj Gupta, IIT Delhi
-IndiaToday, May 2024

EZETAP REPORTED THAT POST THE PANDEMIC, IN INDIA, TRANSITIONAL VOLUMES OF EMI HIT A 220% INCREASE.

Reports indicate that consumers use EMI and UPI payments across categories and purchases today. These options drastically reduce the Pain of Pay, leading to reduced savings and increased expenditure in the Indian household.

EARNING INDIVIDUALS SPEND OVER 33% OF THEIR MONTHLY SALARY ON EMI IN INDIA.



NOT JUST
CONSUMERS,
RETAILERS,
TOO ARE
OVERSPENDING.



"The supplier knows that cash isn't an issue as the shopkeeper can pay through UPI. I have been lured by better discounts on bulk purchases and lost money when the products expired."

Retailer's account ,
IndiaToday

INDIA CAN'T SAVE LIKE IT USED TO:
SLOW AND STEADY, FOR TOMORROW.

WE'VE BEGUN TO
SPEND TOO MUCH.
WANT TOO MUCH.
WANT TO LIVE MORE.
AND GET THERE FASTER.

WE CAN'T DOWNGRADE. CAN'T DE-PREMIUMISE.
CAN'T GO BACK TO BASICS.

BUT EARNING IS EXACTING.
70HRS. 90HRS.
SLOWDOWN. SHUTDOWN. RECESSION. LAYOFFS.

THE WORKFORCE
NEEDS A MOMENT.
WANTS A BREAK.
WANTS TO SLOW DOWN.
WANTS TO FEEL STABLE.
WANTS TO GET OFF THE GRIND BEFORE IT'S TOO LATE.

BUT... CAN'T SAVE LIKE IT USED TO.

SLOWDOWN?? STOCK
MARKET IS BOOMING
INFLATION IS HIGH
JOB UNCERTAINTY
MID LEVEL LAYOFFS
PAYCUT RECESSION
BUDGET CUTS TAX
HIKE CONSUMPTION
LIFE DRIVING STALLED
F.I.R.E.

F.I.R.E.
ENTERS THE CHAT >

HIRING FREEZE COS
FUNDING WINTER 3RI
LARGEST ECONOMY
GROWTH IN CITIES
CYCLICAL INTER-INTR
MIGRATION 3-2 WOR
FROM HOME WEEKLY

“Financial Independence, Retire Early” as a concept began a while ago, but boomed as a concept in India during COVID.

Tons of online content, Reddit discussions and investment schools hammer in the same idea over and over again:

MAKE MONEY THROUGH THE MARKETS, SORT YOURSELF OUT EARLY, LIVE FREE OF THE NEED TO MAKE MORE MONEY.

COVID made people painfully aware of their mortality, and how random events can snatch away the future.

In the West, F.I.R.E. gained popularity after the 2008 Financial crisis. Then, people wanted to make the most of their lives, did not want to “lose” time over work, and certainly did not want to live under constant pressure of needing to make more money.

It seems like in periods of uncertainty, people look away from the anxiety of survival and seek comfort in dreams of prosperity. Be it a financial crisis or Covid, the mirage of F.I.R.E. becomes alluring.

However, 2019 was a different time from 2008.

“FINANCE”,
“INDEPENDENCE”,
“RETIREMENT” &
“EARLY”

have begun to mean different things to different people. Indians of all income sizes and shapes have caught on.

F.I.R.E. has morphed into a chunky *khichdi* of many flavours as post-Covid India moved from one normal to another.

Sachet-sized investments: First Rs 100 MF transaction takes place

DNDC was conceived to boost e-commerce in India and is now diversifying its services to include financial products

Advantages of trade in Intraday Stocks Under ₹100

Affordability and Accessibility

Intraday stocks under ₹100 provide an affordable entry into the stock market, making trading accessible to a broader range of investors with limited capital.

Potential for Quick Profits

The lower price range offers opportunities for quick and substantial profits within a single trading day, appealing to traders seeking short-term gains.

Diversification on a Budget

Investors can achieve portfolio diversification with lower-priced stocks, spreading risk across various sectors, even with a limited investment budget.

Enhanced Liquidity

Lower-priced stocks often exhibit higher trading volumes, enhancing liquidity and facilitating easier buying and selling during intraday trading.

Adaptability for Active Trading Strategies

Intraday stocks under ₹100 align with active trading strategies, enabling traders to capitalize on market fluctuations and execute rapid buy-sell transactions.

Ideal for Learning and Skill Development

The lower entry point and rapid market movements make these stocks suitable for novice traders looking to hone their skills and gain experience in the dynamic world of intraday trading.

How can I make 500 rupees daily from the Indian stock market if have only 10,000 rupees to invest?

Can I start trading with 100 rupees?

I recommend that you deposit Rs 200 in your demat account and invest Rs 100 for a long period in penny stocks that are priced below Rs 1. So you can acquire a great quantity. I invested in Proseed when the share price was Rs0.50 and exited when it was Rs50, and it has since risen to approximately Rs 200 in just one year. So, you can make good money by trading stocks, futures, and options. Where you will need to study more because the situation is perilous. Without knowledge, you can lose Rs 1000 in seconds. And if you have the correct knowledge, you can make 100% profit in one day. Trading is not difficult, but it is not easy. Make sure you daily monitor the stock with trading apps such mstock, angelone, zerodha, groww etc

“

Since 2.5 years I do trading on the stock market. I get money from home. Not much, but enough to invest. I am an influencer. It is like a part-time job for 5-7 days. I also made an ID on Amazon Seller, if I get something here, I earn some money. We can generate sales and make around 20-25k p.m.

SAJID, 25YR OLD RESPONDENT,
INTERVIEW FOR A 1001 STORIES
RESEARCH ON *MEN AND MONEY*, 2024

”

A SCRUB OF SOCIAL MEDIA, ONLINE COMMUNITY FORUMS AND INDIAN INVESTOR CHANNELS ON SLACK, TELEGRAM AND WHATSAPP INFORM US OF A VARIED BUNCH OF INDIANS TRYING TO GET RICH, WITHOUT BREAKING THE BANK.



PuneFIRE • 9mo ago

FIRE isn't possible for a vast majority of people immaterial of where they reside. Only reason it can be possible for a good number of Indians is because there is a new wave of highly paid people. In a country where top 10% of people live with rs 250000 monthly expenses, the opportunity of FIRE for somebody earning 1.5 lakhs is very high.



Reddit · r/FIRE_Ind

90+ comments · 8 months ago

Is FIRE in India Just a Privileged Fantasy? : r/FIRE_Ind



r/personalfinanceindia
gameboy1998

Is FIRE really this hard?

I'm a 25y old working in tech making good amount of money - 40LPA before taxes. Seeing layoffs all around me I'm trying to FIRE ASAP so I can get true Independence.

I'm not too frugal, spend a decent amount on fitness and travel mostly. Have two loans ongoing - car and house with emi of 39k and 16k respectively.

To live a basic life of spending around 30-40k per month I need around 1cr invested. I'm able to invest around 13-14lpa right now which means I would need to work for at least 7y before achieving this.

Are my calculations correct? Is there any way to do this sooner except reducing my expenses to almost zero or trying to go to US for work?

EDIT: To everyone saying 1cr is not enough, that just supports my point. Even though someone might be at top 1% of earner in India it would take decades to FIRE unless they go abroad or start a successful business.

Is FIRE realistically possible in India considering inflation, real estate prices, children's expenses, parents who consider children as their social security and subpar public healthcare?

⚠️ Serious கவனத்தையுடைய

If it's not possible how's everyone planning for your retirement considering that an average middle class person has to live for another 22 - 32 years even after retirement? Same strategy as our parents?

Quora

Does (FIRE) Financial Independence and Retire Early makes sense in India? Isn't it too risky an idea to just stop working?

FIRE is a scam like most financial fads. Not everyone can reach it, or should reach it.

Most FIRE proponents do not have children, or if they do, have enough passive income from stocks or real estate to transfer to their children. Which means that they didn't have to earn all their seed capital themselves.

I see FIRE as similar to the hustle culture or corporate gyaan given by idiots on LinkedIn.

F.I.R.E. IS A DESIRE.
A DESIRE THAT MANY ARE
BEGINNING TO
REALISE THAT IT'S
NOT GOING TO BE
EASY.

HOW DOES ONE
ARRIVE AT THEIR
F.I.R.E. NUMBER?
WHAT MILESTONES
MAKE SENSE IN
OUR LIVES?
WHAT IF IT IS
NOT ENOUGH?
MY LIFE SEEMS TO
HAVE TOO MANY
VARIABLES!

Even though it became a widely held ambition, it has slowly dawned upon Indian F.I.R.E aspirants that people who can, and *will*, achieve F.I.R.E., are folks who were going to retire in their 50s anyway.

True F.I.R.E is for **the top 3%**.

It's for Product managers with fat paychecks. Generational wealth holders. Business owners and cash-rich founders who will inevitably sell. Property owners whose assets are already generating passive incomes.

One F.I.R.E. doesn't fit them all. And so many forms have come to be.

FAT FIRE

For those who want to retire and live extravagantly.

LEAN FIRE

For those who envision living frugally, happily, in the future.

CHUBBY FIRE

For those who see a life in the higher middle area between FAT - LEAN FIRE.

COAST FIRE

Those who are saving to retire but even post retirement, will work to cover basic expenses.

BARISTA FIRE

For those who wish to retire early and work part time to supplement their income. *Works best with a full time working spouse.*

I SEE A LOT OF PEOPLE TALK ABOUT SAVINGS, LIVING LIFE HALF IN ORDER TO MAKE A LOT OF MONEY VIA SIP AND WHAT NOT. NO ONE TALKS ABOUT EARNING EXTRA. WE HAVE ALL BEEN PROGRAMMED TO LEARN THAT INCREASING SAVINGS AND LENDING TO DESIRES IS WHAT WILL MAKE YOU RICH. LET'S FOCUS ON SKILLS THAT MAKE YOU RICH.
BUT THE DREAM HAS BEEN DREAMT.

NOT JUST THE 3%, THE AAM AADMI WANTS TO ACHIEVE F.I.R.E., OR SOME HYBRID VERSION OF IT.

BUT HOW?

INCREASING INCOME IS NOT EASY FOR ALL. PLUS GENERALLY IT WILL INVOLVE A LARGER LEARNING A SKILL, FINDING CUSTOMERS FOR PART TIME GIG ETC. I WILL AGREE WE HAVE BEEN TAUGHT TO SAVE MORE BECAUSE OPPORTUNITIES IN OUR PARENTS TIME WERE NOT MANY. SAVING EXPENSES ON THE OTHER HAND IS MORE INSTANT. E.G. REDUCING NUMBER OF TIMES YOU EAT OUT OR GOING TO MOVIE HALL LESS OR PERHAPS NOT EATING SNACKS IN HALL BUT GOING JUST FOR MOVIES. BUYING CAR ONE LEVEL SMALLER THAN WHAT YOU CAN PAY FOR ETC. THIS LEADS TO IMMEDIATE FREE CASH AND OVERTIME IT ACCUMULATES. AT THE END OF THE DAY, TO EARN MORE OR SAVE MORE IS OPTION OF AN INDIVIDUAL BASIS HIS CIRCUMSTANCES AND HIS PREFERENCES AND OPTIONS AVAILABLE TO HIM. <https://www.facebook.com/fatfitrendia>

“

My parents planned building their home, mine and my sisters' education, their retirement, every thing in the two bank accounts and some FDs in the 90s.

I have 3 bank accounts, 1 more is inactive. I have a FundsIndia account for me and my wife. I invest in stocks. I think I'm sorted, but not to the level my parents were with their limited resources.. the vision and discipline, at all!

MALE, 42
BANGALORE

”



3.
SANSKAAR
WILL SAVE
YOU



NEW INDIA'S FREE-SPENDING HABIT AND ITS OLD SAVINGS VIRTUES ARE A CULTURAL DICHOTOMY.

It's affecting Indians' relationships with money, their bank accounts, and the financial instruments they use to plan ahead.

“

See, I had two choices. Doctor or engineer. If you take commerce, CA. Banking. Maybe Law.

But if you ask me today what will your kid do when she grows up, I can't imagine. On top of that, will she go abroad or where will she study in India.. Who knows? So I have to be prepared for that also.

”

MALE, 40
MYSORE

Expert interviews with people in banking and investments have revealed a shift in investing habits as well.

“

The money has started moving from real estate into formal investments which is mutual funds. The Growws of the world are capturing imagination of people. Madhvi Buch put forward, “Why can't we have Rs. 50 SIP, why only Rs. 500 SIP? I think that's going to change the game a lot.

”

ROHIT RAINA,
FINANCE AND AI EXPERT

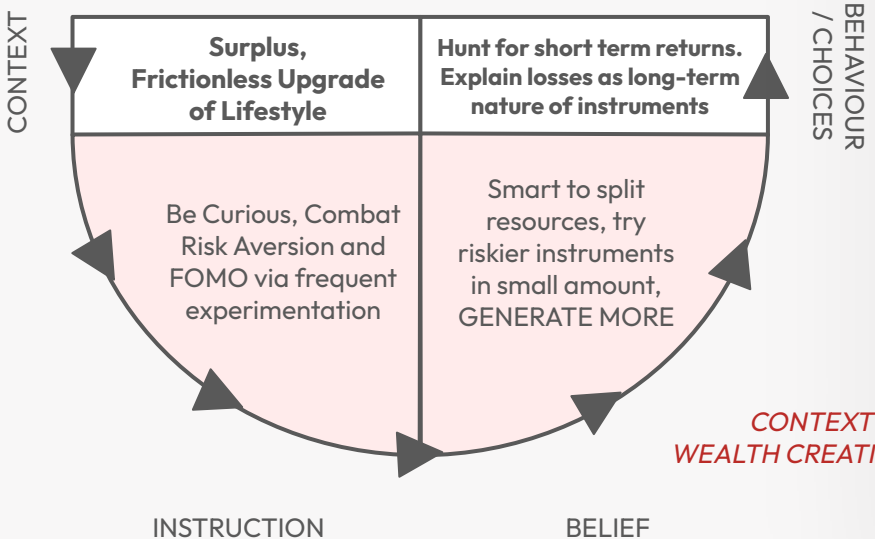
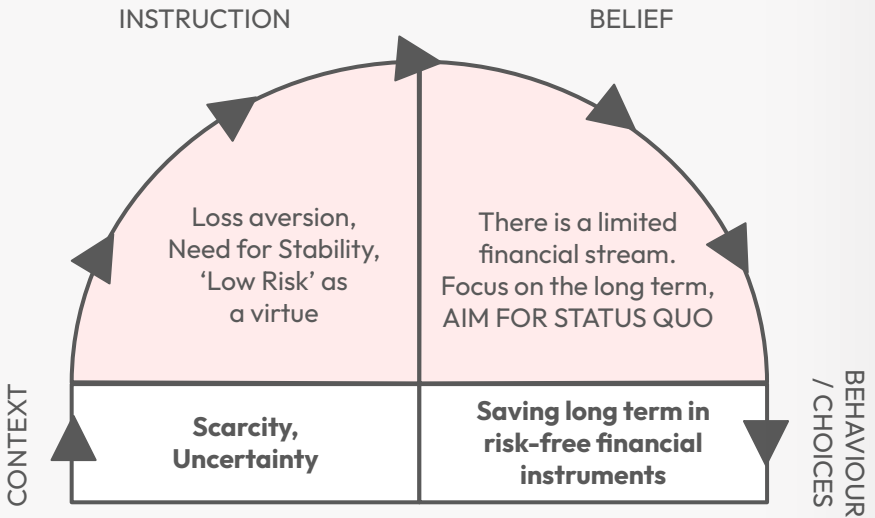
THE RICH INVEST.
THE POOR SAVE.

BUT WE'RE A NEW,
SPENDTHRIFT INDIA.
INDIA.

TRY TELLING US TO
BUY A GULLAK.
TO BUY A GULLAK.

CHANGING CONTEXTS CHANGING BEHAVIOUR

CONTEXT OF SAVING



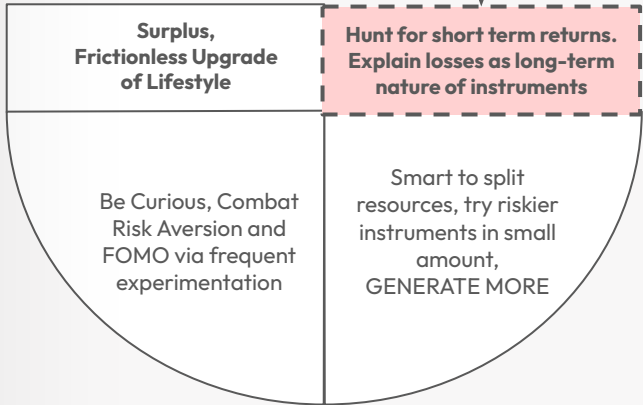
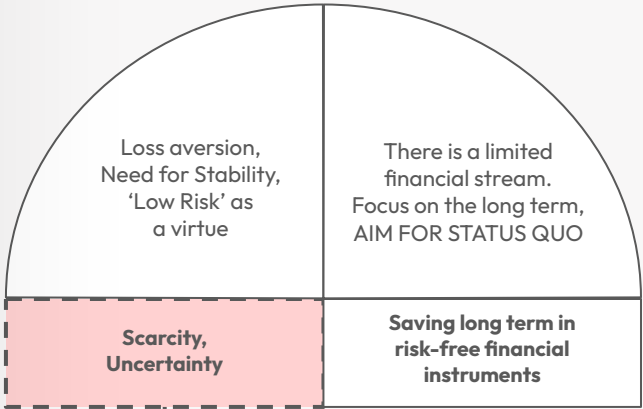
CONTEXT OF WEALTH CREATION

AAM AADMI IS LOOKING TO ANSWER TO AN OLD CONTEXT WITH NEW BEHAVIOUR...

The idea of being prepared
for a future-scarce world
is encoded in Indian
financial culture.

*However, in the current
climate of wealth creation
and upgrading lifestyles,
the conversation about
being future-ready is
predominantly hijacked by
finfluencers and F.I.R.E.
enthusiasts with a
unidirectional view of
future preparedness.*

Their corpus calculators
and methods to grow
wealth are easy to
understand and
consume as content,
**but cannot be practised
or yield results for
the larger populace.**

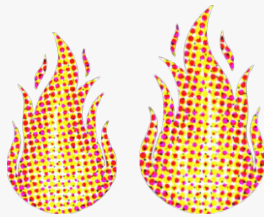


...BUT IS OPEN
TO BEING
INTRODUCED
TO NEW
DESIRES, NEW
BEHAVIOUR.
BEHAVIOUR

Financial advisors and the top 3% - who can automate investing large chunks of income without feeling a pinch on their spending - swear by the feasibility of F.I.R.E..

However, large masses who were once taken by the idea, are now looking for more options that they can call realistic. They're losing optimism around F.I.R.E. But their desire can be summed up as A.A.A.G.

LESS
F.I.R.E.. R.E
MORE
A.A.A.G A.G



ARRIVE,
ASPIRE,
AGE
GRACEFULLY.

ARRIVE

FIRED UP BY F.I.R.E.,
EARNING PROFESSIONALS
ARE AIMING FOR
FINANCIAL INDEPENDENCE.

BUT.. THE
MATH
DOESN'T
MATH UP.

SHOOT FOR
THE STARS,
AT LEAST
YOU'LL
TOUCH THE
MOON.

SO, WHILE THEY MIGHT NOT
ACHIEVE 'INDEPENDENCE'
WHAT THEY HAVE MANAGED
TO CREATE,
IS A HEALTHY FINANCIAL
FITNESS HABIT.

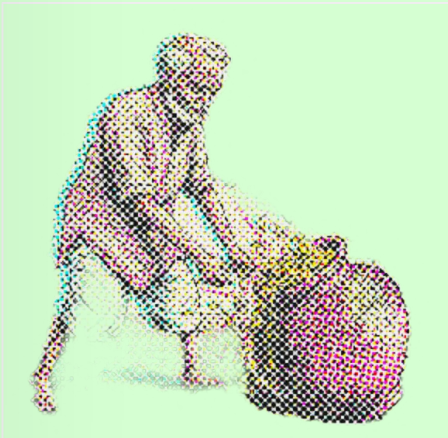
Corpus building, plans for passive income generation, investing in stocks, mutual funds - are growing. We've never been as aware and willing to 'spend on saving' as we are today.

Mimicking the actions of highly affluent earners, mid-level and young investors, too, are going beyond their risk appetites to look at the different options available in the market.

There is a large BFSI consumer base for whom the ability to invest and diversify income and be future prepared feels like Arriving in life.

Now, early investors are beginning to understand that money can be wiped off their portfolio just as quickly as it can be made. They're privy to the losses of the volatile market. A new sentiment is arising.

*Aspirations must be met.
They must arrive in life.
**But not early.
There is no
hurry.***



93%

traders incurred
losses in equity
F&O in
FY22-FY24
- SEBI Study

“

After MBA, almost half my batch bought a home, or got married, or got a small plot of land and everything came from a parent. Then, you have a kid. So you are locked in, because you are into a stuck in EMI's for the next 7-8 years.

Now people are aware of options. There is something else called MF. People are saying, 'Why get married early? Why have kids early?' It's still a small thing, but the voices are getting louder.

”

ARUN KUMAR,
BEST SELLING AUTHOR,
THE 80-20 MONEY MAKEOVER

ASPIRE

ASK AN INDIAN TO **INTRODUCE** THEMSELVES AND **THEY'LL TELL YOU** WHAT THEY DO FOR A **LIVING.**

Work is not just a means to money and sustenance. In India, work is associated with status and community. Many Indian surnames are testimony to this fact.

In an era that glorifies hustle and quick growth, for most Indians who cannot break their glass ceiling,
MEANING FROM WORK > MONEY.

Quitting a job might be a restless momentary impulse. But retiring from the workforce? **That's embracing irrelevance.**

Every culture teaches its children to roleplay adults and their careers. But only a few cultures take careers so seriously, that their moon sign at birth is used to predict their work skills and job inclinations as an adult.

In India, a 'career choice' ritual is held as part of a ceremony called 'Annaprasana', marking a baby's first intake of grain after feeding exclusively on their mothers' milk. It signifies 'growing' up, and reminds the family that the baby will one day 'earn' this grain they are fed.



Annaprasana model with options in business, education, grass root activism, technical expertise, etc. represented as toys to choose from. In the ritual, the chosen toys inform us of the child's interest areas and possible career paths. It holds symbolic meaning, not literal.

Career and work experience which have contributed to one's earning, upgradation and lifestyle are social capital.

Which is why post leaving the workforce, **Indians see themselves as continuing to build this social capital - with no plug on earning money.**

WHERE RETIREMENT ONCE MEANT LIVING ON A PREDETERMINED CORPUS, RETIREMENT TODAY MUST ENTAIL CONTINUATION OF A REVENUE

GIVING UP ON BUILDING SOCIAL CAPITAL MEANS AGING.

THIS IS A STRICT NO.

Retirement cannot be a wilful capping of growth. That would be a waste of potential!

Indians aspire to grow socially, personally, and financially at retirement. **It is a phase of freedom to wear their expertise on their sleeves and consider careers like consulting and freelancing within their domains, or invest in income generating assets like rental property or agri-businesses.**

AGE GRACEFULLY

In every generation, as technology and scales evolved and sharpened, retirement became a legitimate phase of life for the older generation of workers to hand the baton to new blood.

But in the new work identity, there is no getting 'older'. There is only an expanding youth canvas, more potential, more exploration and adoption of fast changing technology frequently and quickly.

IT HAS UNLOCKED A
NEW LEVEL OF
LIVING LIFE-
AGE-AGNOSTIC
YOUTH.

For the new age Indian consumer, future-preparedness **does not feature conventional laid back retirement.**

This late phase is not about becoming free of responsibility and stopping work, but finding new potential and exploring new roles as an individual. Retirement is a space to become socially more relevant, become bigger than family roles and an old work role.

In short, as they age, **the New Indian experiences youth, freedom and exploration.**

FOR THE NEW INDIAN,
RETIREMENT IS A BACKUP
GROWTH OPPORTUNITY.

INDIAN BFSI NEED TO
STEP UP TO SERVE THIS
A.A.A.G DRIVEN
CONSUMER.

Humare time mein
vanaspratham nahi hai!

- 48, MALE, GURGAON

160 votes in Whatsapp surveys
conducted in corporate & university
alum groups shows that professionals
can't imagine retiring or wish to try
something new after.

HOW DO YOU FEEL
ABOUT RETIREMENT?

Aftr retirmnt @60, I'll chill



MAY do smthng aftr retirmnt



WILL do smthng aftr retirmnt



No idea/ thoughts yet!



I don't want to be 60 and
angry with Rahul Gandhi's
kid or even be rooting for
his kid. I don't want to
have the mindspace to be
touched by those things. I
want to be worried and
busy about my own things.

- 47, FEMALE, BANGALORE

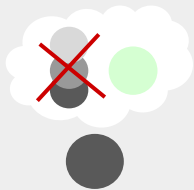
Retirement is for people
who cannot grow in life.
Ab bas, ab baith jao.

- 42, MALE, BANGALORE

BUILDING FOR THE NEW A.A.A.G.

In our deep-contextual studies over the years, across categories like FMCG, Automotive, Public Health, Ed-tech, E-comm & Q-comm, BFSI, Fashion, Luxury and Technology, it has become obvious that the Indian consumer is going through drastic context shifts.

These shifts play a big role in informing them how to see the world, how to live in it, and how to plan for the future.



1. NEW ASPIRATIONS, NEW SIGNALS DIFFERENT FROM THE COLLECTIVE'S



2. CHANGING GENDER ROLES AFFECTING FINANCIAL CHOICES



3. INTRA-INTER CITY ACCESS & MIGRATION & NEW FOUND INDIAN INDIVIDUALITY



4. NEW CODES OF YOUTH & SELF, NEW METRICS OF SUCCESS



5. EXPECTATION OF EVERGREEN, AGE-AGNOSTIC YOUTH CHANGES FUTURE GOALS

From Insurance to Investments,
Trading to Budgeting,
the A.A.A.G. Indian is ready
for a new way to future-proof life.

The question is, will
the market step up to
fill the void?

BUILDING FOR THE NEW A.A.A.G. A.G.

All behaviour and context see multiple tensions tugging at one another.

When it comes to categories that marry present and future selves, these tensions construct product promises and consumer belief and behaviour towards them. This can be represented as a Time-Money mosaic.

READING THE MOSAIC:

The mosaic is formed by 4 co-existing and opposite forces and tensions acting on one another.

- 1) Culture & Beliefs (TOP)
- 2) Current Trends (BOTTOM)
- 3) Fears (LEFT)
- 4) Desires (RIGHT)

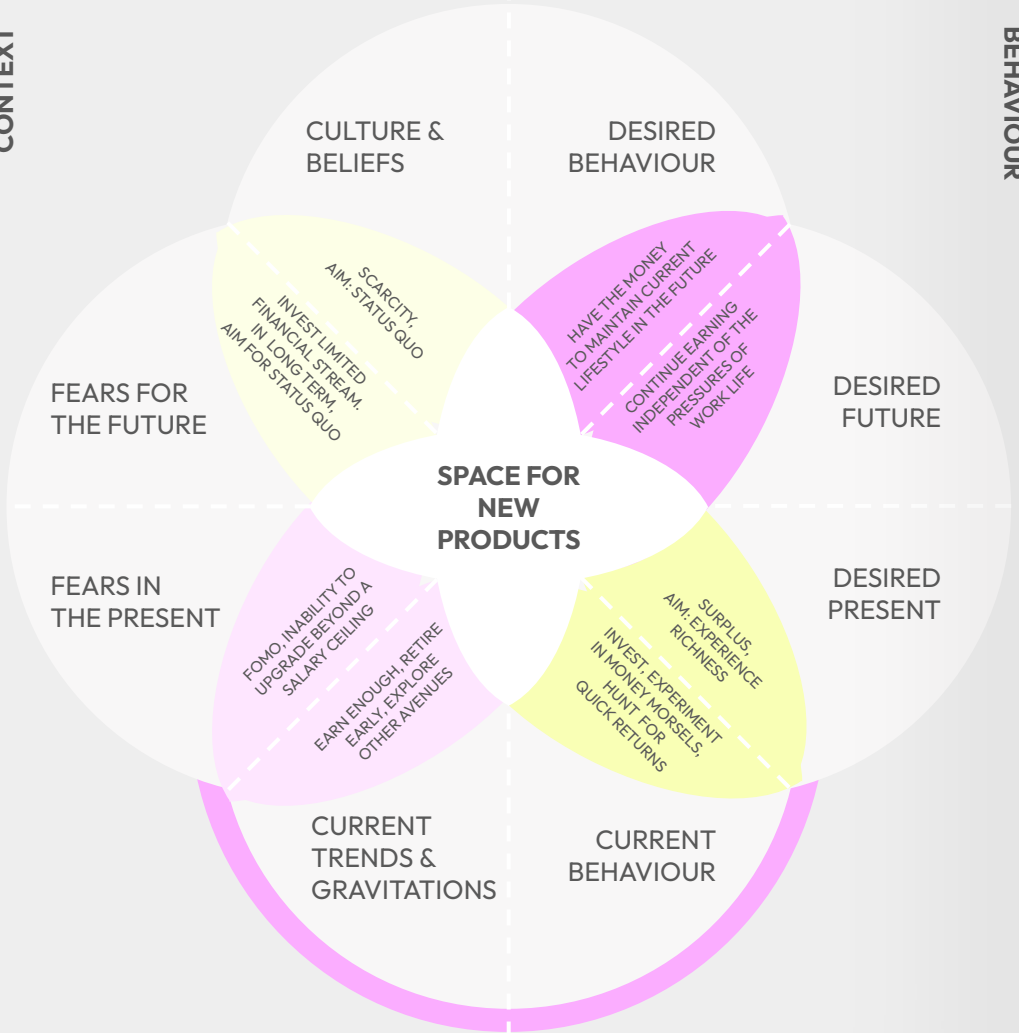
1 Each of these tensions exert and counteract on one another, moulding current beliefs and actions.

2 For any new product to work, it must consider these contradictions and find its place alongside these tensions.

THE TIME-MONEY MOSAIC

CONTEXT

BEHAVIOUR



Larger Opposite Petals: Tensions that mould products. Smaller Petals: Beliefs & Actions that contradict and co-exist.

Subset of Desired Behaviour & Future = Current Trends + Behaviour

सलाम सेठ

APNA SAPNA
MONEY MONEY

कुछ अपने लायक काम

FUTURE FINANCE F.I.R.E.

सेठ

Utkarsh Singh
Prakash Sharma
Reshma Tonse

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कुछ अपने लायक काम
सेठ

आप तो खाये मुर्ग

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