



TITBITS

Financial Lessons from Hindi Movies

Baahubali

"Yudh mein saikadon ko maarne waala nayak hai ... lekin joh kisi ek ke bhi pran bachaye woh devta hai."

LESSON

BE GREEDY AND FEARFUL AT THE RIGHT TIME.

Try not to be like Baahubali's brother, Bhallaladeva, whose greed for the kingdom proves to be his undoing. Baahubali (Prabhas) on the other hand knows when to covet, the reason he makes gains. So be greedy at the bottom of the market cycle and fearful at the top. Not the other way round.

Dilwale Dulhania Le Jayenge

"Bade bade deshon mein choti choti baatein hoti rehti hain..."

LESSON

FOR GOOD EQUITY RETURNS, BE FOCUSED AND INVEST FOR THE LONG TERM.

Be as persistent with your equity investments as Raj Malhotra (Shah Rukh Khan) is about marrying Simran (Kajol). Do not be sidetracked by short-term market noises—Simran's engagement to Kuljeet (Parmeet Seethi)—and stay invested for the long term. The rewards will be well worth the wait.

PK

"Humka laagat hai bhagwan se baat kare ka communication system is gola ka total lul ho chuka hai"

LESSON

DON'T FOLLOW THE MASSES BLINDLY. CONDUCT YOUR OWN RESEARCH BEFORE INVESTING.

Just because the earthlings believe in God doesn't mean PK (Aamir Khan) has to as well. He needs proof and conducts research. You should, too, if you want to gain from your market investments. Don't develop the herd mentality.

Mughal-e-Azam

"Phool to murjha jaate hain lekin kante daaman thaam lete hain..."

LESSON

DON'T GET TOO ATTACHED TO LOSS-MAKING INVESTMENTS.

Love and the enchanting Anarkali (Madhubala) may seem like worthy causes to pursue. But it's best not to emulate Prince Salim (Dilip Kumar) if too much love threatens your investments. If you know your stocks or funds have been incurring massive losses, it's best to get rid of these at the earliest.

Sholay

"Yeh haath humko de de Thakur..."

LESSON

IF YOU'VE BEEN BURNT BY THE MARKET, DON'T STOP INVESTING.

You think you are doomed just because you lost money in the stock market once? Think Thakur (Sanjeev Kumar) without arms. The poor man outsources his work to Jai (Amitabh Bachchan) and Veeru (Dharmendra). And gets it done. Surely you can repose your faith in a fund manager and continue investing.

Deewar

"Aaj mere pass building hai, property hai, bank balance hai... kya hai tumhare paas?"

LESSON

DON'T INVEST IN PONZI SCHEMES. AND ALWAYS BUY A TERM PLAN.

Not having your mom with you will be the least of your concerns if you invest in a Ponzi scheme. For, like Vijay (Amitabh Bachchan), you may have the swag and cash initially, but will lose it in the end. Also make sure you buy life insurance. If Vijay's father had bought one, the poor kid wouldn't have had to rough it out. Or have lost his money and the much coveted 'maa...'