

Outlook

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The GEN-Z

Money Vibe

We decode a few new trends that define Gen Z money habits. It's not all doom and gloom!

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SPECIAL STORY
 High Risks
 In The F&O
 Game Of
 Quick Gains



Ramdeo Agrawal:
 The markets will
 double in 5-6 years

Outlook
MONEY

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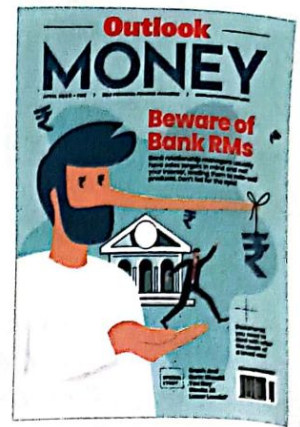
Bad Advice

After I took voluntary retirement in 2008, I was approached by my bank manager to invest in some investment schemes, which I later learnt were unit-linked insurance plans (Ulips), (*Mis-Selling Saga: Lies Bank RMs Tell You To Meet Targets, Outlook Money, April 2025 issue*). I had no option but to continue with them for five years before I decided to stop making further contributions. I ended up losing about ₹2 lakh-3 lakh in bogus schemes. Thankfully, I had started my second innings as a consultant, helping me recover my losses.

Ramesh Sahoo, email

Stay Away

The story strikes the right note. Typically, one should avoid investing or buying insurance products through banking channels as there is always a possibility of being mis-sold due to



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the higher probability of commission earnings. What I have learnt through experience is that it is better to stick with a registered investment advisor or to do one's own research when making investment decisions.

Kedar Shankar, email

Tax Saving Investments

I started investing in the National Pension System (NPS), but was a little confused about the tax benefits. The article *When To Keep Investing In Tax-Saving Products Even Under New Regime*, in the April 2025 issue, provided me with much clarity.

Shashi Baruah, email

Market Strategy

It was interesting to find that all the sectors which looked so promising a

year ago had performed so poorly in the last six months (*Crash And Burn: Should You Buy Stocks At Lower Levels? Outlook Money, April 2025 issue*). The graphical representation of the data made it very easy to read and understand. Particularly, the bar graph on the worst-performing sectors in the last six months was helpful.

Roshan Sukumar, email

Paperwork Clarity

The paperwork that one has to follow after the demise of a person is a humongous task. The article, *Documentation Of A Death, April 2025* was well thought-out and informative. It contained all the risks of leaving those documents unattended, and the relevant details while dealing with the documentation process following the demise of a family member.

Kishori Mohan Mishra, email



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