



planning, we need to take into account the rising prices, time frame, the lifestyle changes, newer opportunities, etc. while we plan and invest for our kids, only then will we be able to conquer the challenge.

And this article is intended to guide you in the right direction, with the stages and the steps you should adopt. Planning for your child's future is a long process and can be broken into different stages.

Before Parenthood

Planning for your Children goes back to much before they are born. They say the day you get married is the first big milestone of your life. And the day also marks the setting of the path to the next milestone to be achieved, the day you are going to become a parent. So, this day also signals you to start gearing up for the next milestone.

Begin with getting a comprehensive health policy for your family after marriage, preferably covering delivery expenses.

In case both spouses are working, the mother may have to opt for a sabbatical,

Q: The FY18 Q2 saw improvement in economic conditions. Do you feel the economic slowdown has bottomed-out and from here onwards, the positive impact of reforms has now started to show up?

Answer: With two important policy actions of GST & Demonetization behind us and the global growth back we expect the growth to recovery meaningfully. We continue to have supportive macros like lower oil prices, lower interest rates, lower inflation and fiscal stability. This coupled with strong reform momentum with historic measures like GST, Bank Recapitalization, Make in India, Direct Benefit Transfer etc. have created a strong platform for long term sustainable growth in India. We believe India is likely to witness a structural growth trajectory for the next 8-10 years.

Q: The earnings numbers were out recently. What has been your reading from those numbers? Ds the earnings growth now visible on ground and do the numbers justify the valuation premium existing in markets?

Answer: The first part of results season for the 2nd quarter has met expectations, supported by early onset of the festive season in India. Over the last two financial years the Index Earnings were compressed due to sectors like Banking & Metals which had witnessed much lower growth. This lower base of earnings should also facilitate an uptick going forward. Stabilization in export growth will also be another supportive factor to drive earnings in the next 12-18 months. We expect to see a double-digit growth in earnings over the next 12-18 months. We expect to see a double-digit growth in earnings over the next 12-18 months. We expect to see a double-digit growth in earnings over the next 12-18 months.

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