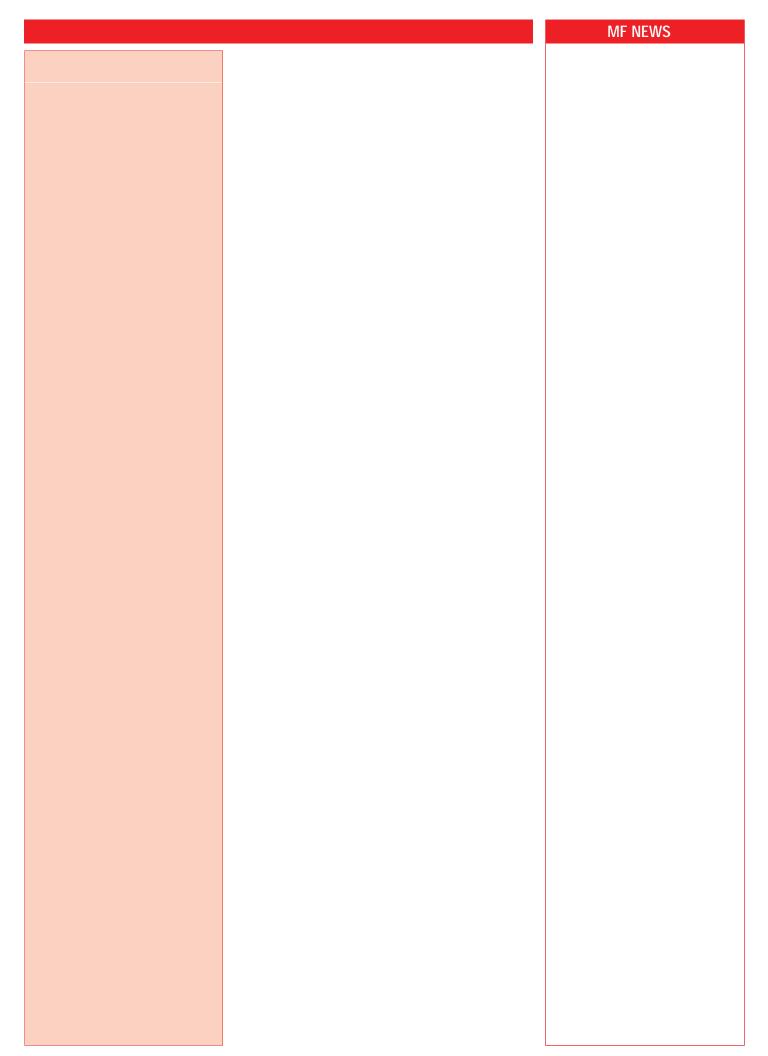
NOVEMBER 2017

basically aiming for something beyond the three check-points which have to be ticked. O4ly then could we say that we are financial free in real sense.

It means having the freedom to maintain your lifestyle after a certain point of time, without having to work for it.

Q. A lot of debate has been happening all across media on economic situation of the country. While some are predicting a multi-year slow-down in GDP growth, other have been pointing the recent slump as a temporary phenomenon set to change soon. What is your current assessment of our economic standing today?
Answer: Economic growth has slowed down in India, as is reflected in RBI reducing its estimate of GDP growth in the recent credit policy. Two key reasons for the slowdown are - firstly the strong growth boost India received due to sharp fall in oil prices in FY15 has now receded as oil prices have stabilized in the USD 45-55 range. Further, two key domestic events viz. demonetization and introduction of GST have resulted in short term disruptions for many businesses,



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