

# The Financial Literacy Poems/Songs - I

*The first in India by any University*

*CENTRE FOR FINANCIAL PLANNING TRAINING AND RESEARCH FOR WOMEN*

**Banasthali University**

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## **Preface**

Financial literacy is the need of the hour. Socially conscious organizations like Bank of America, Banasthali University, RBI, SEBI, NISM, NCFE have taken various initiatives to promote financial literacy.

There can be various ways to promote financial literacy. Here we are trying for the first time to promote financial literacy through poems and songs.

The poems are the outcome of discussion with target audience, understanding their problems and presented in very simple language.

These songs and poems are basically targeted at rural women, school & college girls and working women.

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## **How to use the contents: STEP BY STEP**

- I. Begin with introducing the theme followed by suitable Video.
- II. After this use the poem. Participants would enjoy making groups for singing in their own way!
- III. After this ask participants to write their view about the topic discussed and which questions come to their mind.
- IV. Finally answer the questions and give additional action based exercises to the audience.
- V. Conduct a follow up session

## The Mutual Fund

- A: Hello girls I know, you always crave for Fun  
To continue the joy in life, you need Mutual Funds
- B: I am Ms. Confused, can not make it out  
Who will take care of my money, once I give it out
- A: SEBI is the regulator; market is the pulse-setter  
The mature industry has a strong framework, you need Mutual Funds
- B: I am Ms. Worried, can not make it out  
Stocks have so much fluctuations, FD is the way out
- A: Stay invested for long, SIP is the Song  
Long run returns are always higher, you need Mutual Funds
- B: I am Ms. Cautious, can not make it out  
Others should not manage my money, Self –investing is the way out
- A: Expertise & Diversification brings the best return,  
You can't buy several shares with a thousand, you need Mutual Funds
- B: I am Ms. Alert, can not make it out  
If I simply hate the stocks, why should I think loud?
- A: There are debt funds, plus gold n liquid schemes  
Coupled with tax & cost advantages, you need Mutual Funds.
- B: I feel confidence, with distinct intelligence  
Should I buy any scheme, my wealth should enhance
- A: Define your goals, see websites and advisors  
You will arrive at decision framework, you need Mutual Funds.

## Amazing Financial Education

Hello Everyone, I am Financial Education  
Those who understand me are awesome  
I invite you to have a sojourn  
Wisdom calls for the mind liberation.

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Achieving oneness with God is the ultimate goal  
Managing money with Dharm n Karm requires a role  
How compounding helps, inflation eats us out  
Money does not grow on trees, regularity helps beyond doubt  
I invite you.....

-

Start with setting the goal, see external environment  
Investment & Tax Planning, need patience & intelligence  
Always take insurance, make an emergency fund  
Save first and spend later, I call to stay alert  
I invite you.....

-

Knowing about Finance, makes families happier  
Retirement can be indeed smooth, worries can't be near  
Also learn estate planning, there is ample material  
SEBI, RBI & Advisors make our life better  
I invite you.....

-

Hello Everyone..... Liberation

## Bank with SBI

Welcome to college, the fun starts now  
Learn little of Banking, life would be wow  
Time to choose the bank, which holds the best rank  
Do not see here & there come to State Bank

### Lesson no. 1:

Prioritize your expenses, spending should never mount  
Hurry up, visit SBI branch to open Savings Account  
ATM Card would reach you soon, bundled with Convenience  
Learn its right usage, you have the brilliance  
Welcome to the college.....

### Lesson no. 2:

No longer the branch queues, broaden the smile  
Banking is anywhere - anytime, Internet & Mobile  
If you get stuck anywhere, card loss or withdrawal  
SBI branch is happy to assist; there is also toll free call.  
Welcome to the college.....

### Lesson no. 3:

Wake up all guys, this age is not for naps  
SBI brings the buddy, quick n card apps  
Baking will be safe, you would enjoy indeed  
Stay alert, keep password safe, Buddy is the seed  
Welcome to the college.....

### Lesson no. 4:

When you have the extra cash, decision at junction  
Earn more on savings account, FD with multi option  
It you could save regular, went the money mount  
Hurry up, use the SBI M-banking, open the recurring account  
Welcome to the college.....

### Lesson no. 5:

Remember the merit of, personal financial planning  
Bank gives you the first step, time to zoom the saving  
Retirement, investment, Liquidity, Estate & Managing tax  
SBI will fulfill your dreams, just bank & relax  
Welcome to the college.....

## READY FOR THE JOB

Hurrah, Hurrah I got the job & on the Top

Wait world, here I come .

Somewhere there was a worry, how I manage the money

I want to learn, it's my turn

Wait world, here I come

1. First thing is to have PAN, just Google little  
When you file IT return, non – PAN are in still  
PAN is needed while buying Mutual Fund & Properties  
High value transaction or IPOs, PAN holders are smarties.
2. Managing personal finances is the next aspect  
Retirement, Investment & Liquidity require lots of respect  
Tax planning, expense management & Estate planning are calling  
Those who do not care about these, witness only falling.
3. Managing for retirement, may seem funny this time  
Ask those who are in fifties, how did they mistime  
Start early, save regular, always diversify  
You would accumulate the needed corpus, provided you comply.
4. Do not miss to invest in equity mutual funds  
Take at least 15 years horizon, you will outstand  
Take some exposure in Debt funds & Gold ETF  
Systematic investment planning makes your investment safe
5. Once you settle down, think of your own house  
What will be the tax benefits, just google out  
Do not forget to open the PPF Account  
It gives handsome tax adjusted return, do not miss out

## ABOUT TO RETIRE

There was a time I was five,  
Today another five in added  
Five remains to retire,  
I face problem five.

-

Most of my money went to house, some in Fixed Deposit,  
Some money in PF, Small pension would be soon out,  
How would I manage personal expenses with inflation  
High medical, spouse care, so many worries to mention  
I face problem five.....

-

Start investing to balanced mutual fund, go for the PPF,  
Get a good health insurance, for spouse and your self  
The post retirement initial years, can be managed some how  
Later on the above investment, would lead you to wow  
You are tackling problem five.....

You need to learn new things there is so much around  
Reverse mortgage, Gold ETF, would make you world sound  
Take care of your health, keep positive thought  
Retirement is a now beginning, be different from the crowd.  
You would overcome problem five.....



## सुनो सहेली

सुनो सहेली, सुनों घर वालों, बात पते की सुन जाओ जी  
वित्तीय साक्षरता बढ़ाकर, जीवन का सुख पालो जी

होती है शुरुआत सपने से, जो हमें सोने नहीं देते  
बिटिया की शादी, खेत का ट्रैक्टर, और न जाने कैसे कैसे

सुनो सहेली.....

नियमित बचत हो, खर्च कम स्टेट बैंक में खाता हो अपना  
जुड़ जाएं कुछ वर्ष में पैसा, पुरा होगा हर सपना

सुनो सहेली.....

लालच में कई बार हमसे गलती ये हो जाती है  
अनजान स्कीम में रूपये लगाकर, पूँजी झट उड़ जाती है

सुनो सहेली.....

स्टेट बैंक और पोस्ट ऑफिस की देखो शानदार योजना  
जैसे बचत खाता, सुकन्या निधि, और अटल पेंशन योजना

सुनो सहेली.....

बैंक मित्र और एटीएम कार्ड करते अपना काम आसान  
जीवन बीमा, स्वास्थ्य बीमा बनाते भविष्य को बलवान

सुनो सहेली.....

भारतीय संस्कृति को दर्शाते हमारे ये सुनहरे गाँव  
वनस्थली की सहायता से, सँवरेंगे तुम्हारे काम

सुनो सहेली.....

अब मत रूकना, तुम मत झुकना, करनी है अब तैयारी  
आओ साक्षरता केन्द्र में, उपलब्ध है सारी जानकारी

सुनो सहेली.....

## बनो समझदार

हाय राम, मैं ये क्या गलती कर गई

गलत स्कीम में रूपये लगाकर फँस गई

1. सबसे पहले प्रलोभन दिये गये, बैंक खाते की बुराई करते गये  
रूपया दुगना होगा दो वर्ष में, होंगे मालामाल दो ही वर्ष में,  
गहने बेचकर निवेश मैं कर गई,

गलत स्कीम में रूपये.....

2. मिला कुछ मुझे जब ब्याज में, सोचा ये निवेश तो आदर्श है  
जब औरों को भी निवेश करवाया, बदले में स्कीम में कमीशन पाया  
उधार लेकर और निवेश मैं कर गई,

गलत स्कीम में रूपये.....

3. साल भर बाद देखा ऑफिस पर ताला लटका, फिर क्या था हम सभी का माथा ठनका  
भाग गया था रातों रात मकान छोड़कर वो, धन का भरोसा दिये जाता था रोज जो  
बुद्धि मेरी क्यों दूषित हो गई,

गलत स्कीम में रूपये.....

4. इस घटना से बहनों मैंने जाना, पैसे पेड़ पर न उगते ये माना,  
बैंक और पोस्ट ऑफिस करते सच्ची सेवा, सुकन्या निधि, बचत खाते मे ही है मेवा  
ये बात अब मन में बैठ गई, कहते हैं, अब मैं समझदार हो गई  
हाँ जी अब मैं समझदार हो गई  
हाँ जी अब मैं समझदार हो गई