

Story of Sikanto Mandal

If every formidable goal requires boundless ambition to surmount obstacles, boundless ambition also needs time to achieve results. For evidence, look no further than 16-year-old teen innovator Sikanto Mandal from Kanpur. The innovation bug bit Sikanto early. The inspiration came from his school where aversion of schoolmates towards their daily morning school cleaning activity spurred **Sikanto** to design a mechanised garbage collecting machine. But he still needed to create a prototype. A Rs 5,000 award from a government competition helped Sikanto build the prototype using wood and bicycle parts. After a successful prototype testing, many awards and a patent, Sikanto's innovation is all set to make a difference to the sanitation in the country.

## START EARLY TO REACH FOR BETTER

Like **Sikanto's** successful innovation that took time to fructify, investments for important financial goals like retirement also need ample time to grow. An early start makes time your best friend and your money grows without taking undue risks. On the other hand, a delayed start means a higher amount of regular investments to accumulate the same amount. Good things, be it **Sikanto's** innovation or your savings kitty for retirement, take time to build which is why you need to start early to Reach for Better.

AN EARLY START CAN GET YOU CLOSER TO YOUR GOALS AND HELP YOU REACH FOR BETTER

## HOW AN EARLY START IS GOOD FOR YOUR FINANCIAL GOALS

