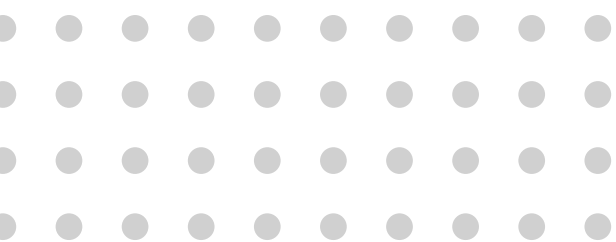


Step up like a billionaire

6 tips from the
richest in India





**UDAY
KOTAK**

“Make your money work for you”

Investing your money in avenues, which help money fetch more money is the best way to make wealth.

Uday Kotak is the Executive Vice-Chairman and Managing Director of Kotak Mahindra Bank. He started Kotak Mahindra Bank in 2003 and today, it is one of India's top four banks in the private sector. He is Asia's richest banker and a billionaire.



MUKESH AMBANI

“Keep a track of your income”

Your income source could either be your job or your business. Also, it's important to work hard and prove your value to the organization you are working for.

Mukesh Dhirubhai Ambani is the Chairman and Managing Director of Reliance Industries Limited, a Fortune Global 500 company. He is India's richest person and the only Indian to be in Forbes list of the world's most powerful people.



ANAND MAHINDRA

“Review your finances from time to time”

It helps in identifying your current financial position and determining how much more money is required to reach your financial goals.

Anand Gopal Mahindra is the Chairman of Mahindra Group, which has its operations across 20 industries. Mr. Mahindra is an Indian billionaire and was declared as Entrepreneur of the Year for 2013 by Forbes (India).



RAKESH JHUNJHUNWALA

“Keep a check on your expenses”

According to Jhunjhunwala, the spending rule should always be: $\text{Income} - \text{Savings} = \text{Expenses}$

Rakesh Jhunjhunwala is an Indian billionaire investor and trader. He began investing in 1985 and today, he is one of the biggest names in the Indian stock market. He is often referred to as India's Warren Buffet.






**RATAN
TATA**

“Make emergency fund a priority”

This fund will help you in times of uncertainty—
be it a health emergency or unemployment.

Ratan Tata is a businessman, investor, philanthropist, and ex-Chairman of Tata Sons. He has received Padma Bhushan and Padma Vibhushan, which are two of the highest civilian awards of our country.



AZIM
PREMJI

“Think big”

If you want to earn 1 million as your financial goal,
then aim for 10 million and work to achieve that goal.

Azim Premji is an Indian business magnate, investor, and philanthropist. He is also the President of Wipro Limited. He is unofficially known as the Czar of the Indian computer industry. In 2010, he was elected one of the 20 most powerful men in the world by Asia Week.



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