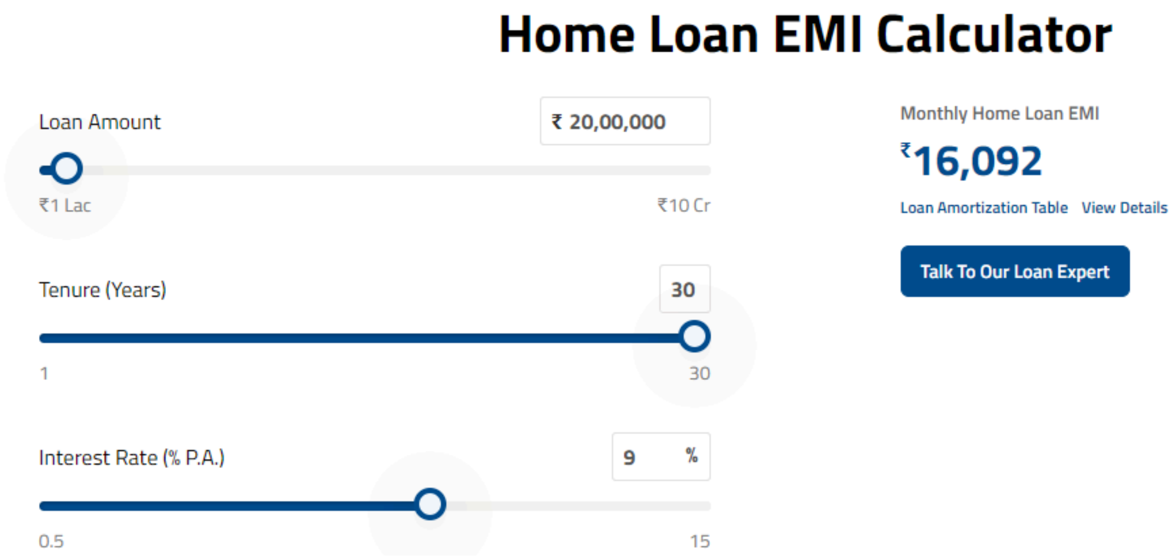
Loan lena samajhdari hai ya bewakoofi. Iss pr bahut sare log apna apna opinion dete rhte hai.
Lekin aj ek aisi story batane wala hu jisse doodh ka dudh aur pani ka pani ho jayega ki loan lena bewakoofi hai ya samajhdari.

Do mitra the bachpan k Rinku aur Tinku. Dono hi business karna chahte the shuru se hi, lekin utne paise nhi the ki business shuru kare. Lekin ghar k kharch chalane the hi, so dono ne job pakad lia. Tab unki age lagbhag 25 sal thi. Ab dheere dheere job krte hue unko 20 sal ho gye the.
Ab iss 20 sal me kya badla wo janenge tab aap bhi chauk jayenge. So video ko end tak dekhe kyuki mera vada hai aj ka video dekhne k baad apka nazaria badlne wala hai dost.

Rinku Story
Ab story par aate hai.
Job karte karte jab inko 2-3 saal ho gye the tab ek bar Rinku ne Tinku ko call kia aur pucha ki bhai kaise shuru kare business, kyuki job se itne paise nhi aa rhe hai ki khud k paise se business shuru kia jaye. Tinku ne bola bhai mujhe bhi samjh ni aa raha kuch kya karu, karna chahta hu kuch job k sath sath lekin paise nhi hai meri bhi wahi condition hi jo tumhari hai. Savings utni nahi hai.

Phir aise hi normal baat chit hui aur unhone call disconnect kar diya.
So Rinku chahte hue bhi kabhi business nhi shuru kar paya kyuki wo kabi utna save kar hi ni paya. Aur krte karte 20 sal ho gye job me hi.

Tinku Story-
Tinku wahi dusri ore 20 sal ki job karte krte retirement bhi le lia. Ab aap soch rahe honge kaise.
Tinku ne kya kiya, home loan lia 20 lakh ka aur usne uss loan se ek 1 bhk ka flat le liya.
Uski EMI lagbhag 16 hazar per month k aas paas aa rhi thi.



Ab uske pass 1 bhk flat hai yani 1 bedroom, 1 hall aur 1 kitchen. Usne dimaag lagaya, hal me plywood ka partition kar diya jisse usme 2 rooms ban gye. Ab uske pass 3 rooms ho gye, teeno rooms ko usne pg k jaise chalana shuru kar diya. 3 room me 6 bed aur har bed ka 6 hazar monthly rent lena shuru kar diya jisme sari facility deta tha wo. So mahine ka rent hi usko 36 hazar ata tha aur usme jo facility provide karta tha uska costing lagbhag 2 hazar per bed ata tha yani total 12 hazar expenditure ata tha jisme light bill , wifi, khana sab ata tha. Yani 36 hazar income aur 13.5 hazar expenditure, yani 22.5 hazar ka mahine ka profit. Uss 22.5 hazar me se 16 hazar wo emi pay karta tha aur mahine ka 6.5 hazar bacha leta tha.
Kahani abhi khatam nahi hui.
Wo 6.5 hazar ki SIP karna shuru kar diya usne. Aur apko bhi pata hai mutual fund aram se 15% ka return deta hi hai, so usne 20 sal tak SIP continue kari.
20 sal k baad uske pass lagbhag 1 crore ka corpus bhi taiyar ho gya aur uske pass khud ka flat bhi wo bhi muft kyuki emi ka amount toh wo flat se hi kama k bhar raha tha.

Biggest learning of this story.
Ab ye bataye aap ki loan lena kharab baat hai ya achi baat?
Dekhiye loan lena bura bhi hai aur acha bhi ye iss bat par depend karta hai ki aap ka loan lene ka purpose kya hai.
Jaise Tinku ne loan toh lia lekin asset banane k liye, liability k liye nhi, wahi wo emi par car, iphone leta jiski value depreciate hoti hai time k sath naki appreciate so waha loan lena bewakoofi hai, wahi agar loan leker aap asset banate hai aur wo asset atleast apke emi se jyada return deta hai tab aisa loan lena kafi samjhdari ka kaam hai.

Ab aap sochenge ki ye risky hai, toh aap ye bataiye ki apka life risky nhi hai, chalte chalte road par accident ho gya toh? Iska ye matlab thodi hai ki aap road par chalna chhod de. Ap education k liye loan lete hai, aur apka baccha padhai hi na kare toh aur job bhi na lage toh? Risk toh yaha bhi hai lekin aap phir bhi risk leker chalte hai iss umeed se ki apka baccha padhega aur ek achi job pake loan chukayega.
Isi tarah business me bhi thoda th risk hota hi hai.

Robert t kiyosaki ne 2 billion dollar ka loan lia hai aur ussewo real estate me invest krke interest se jyada paisa banate hai. So concluding my word- loan is good if you are taking it to built asset not liability.

Link