

BEFORE THE SALE BANNERS LIGHT UP: PLANNING YOUR FESTIVE MONEY

Things to keep in mind before Dhanteras, so you can celebrate fully and still keep your goals on track.





The midnight cart

It is 11:40 pm on a weeknight. Ananya has three tabs open: an air fryer at a "festive low", a silk saree with "only 2 left", and a smartwatch for her brother that the app swears is the lowest price of the year. By midnight her cart reads ₹38,000. Her Diwali bonus has not even reached her account.

Most of us have been Ananya at least once. Festivals are about family, lights and generosity, and spending is part of the joy. The trouble starts when the season's spending quietly eats into next year's goals.

This year, Dhanteras falls on Friday, 6 November and Diwali on Sunday, 8 November. That leaves about a week to put a plan in place before the biggest shopping days arrive.

Things to keep in mind before you shop this festive season

1. Give every festive rupee a job

A single "festive budget" is easy to blow because everything fits inside it. Split it instead into four potlis before you buy anything: **Celebrate** (sweets, décor, outings), **Gift** (family and friends), **Invest** (your goals) and **Cushion** (the bills that land after the lights go off).



Labels matter more than we think. A Diwali bonus or a cash gift from relatives can feel like “extra” money and disappear on impulse buys, while the same amount from your salary would be spent with far more care. Giving each rupee a potli puts that instinct to work for you: once money is allocated to the 'Invest' potli, it already feels like it belongs to your future, and it is far less likely to end up in a flash-sale cart.

2. Park it in the cart for 48 hours

Countdown timers and “only 2 left” badges are built to make you decide in seconds. Flip that around: add the item to the cart and come back after 48 hours.

If you still want it and it fits its potli, buy it without guilt. If the urge has faded, you have just saved money and closet space. Muting shopping-app notifications for festive week makes this much easier.

3. Read “No-Cost EMI” twice

Easy instalments make a big purchase feel small, but the fine print matters. Before you tap “convert to EMI”, check three things:

- Is there a processing fee, and is any upfront discount given up to get the EMI?
- What do all your EMIs together add up to each month, against your monthly income?
- Can you pay the full credit card statement balance, not just the minimum due, when it arrives?

If the honest answer to the last one is no, the purchase can wait.

4. Don't Celebrate using your Emergency Fund

Your emergency fund exists for a job loss, a hospital bill or a sudden repair, not for a sale. Keep it in a separate account, away from your everyday spending card.

Keep your regular household money separate from festive money too. Otherwise you may enjoy Diwali and then struggle with November's rent, school fees and EMIs.



Illustration

Back to Ananya: one ₹60,000 bonus, four jobs

With a plan, Ananya's ₹60,000 bonus still pays for a joyful Diwali, while ₹24,000 goes to her goals and ₹9,000 stays ready for post-festival bills.

Potli	Share	Amount (₹)	What it covers
Invest	40%	24,000	Investment towards her home down-payment goal
Celebrate	25%	15,000	Sweets, décor, a family dinner, the saree
Gift	20%	12,000	Her brother's smartwatch and gifts for parents
Cushion	15%	9,000	Card bill and November expenses
Total	100%	60,000	

She invested the ₹24,000 the day the bonus arrived, before opening a single shopping app. The air fryer sat in her cart for 48 hours and quietly dropped out. The split above is only an illustration; your own shares will depend on your income, goals and commitments.

Now comes the key part... where to invest?

Think of your most important long-term objective. For most, it could be happy retirement, a goal that is easy to postpone. So how do you bring discipline to building your retirement corpus? Retirement funds are designed exactly for this. **HDFC Retirement Fund** offers three plans (Equity, Hybrid Equity and Hybrid Debt), so you can choose the one that suits your age and risk appetite. [Click Here to Know more](#) about them!

Happy Festivities! Happy Investing!

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Scheme Riskometer#

Benchmark Riskometer#

Equity Plan · Benchmark: NIFTY 500 (Total Returns Index)

- A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.
- Investment predominantly in equity and equity related instruments.



Hybrid Equity Plan · Benchmark: NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)

- A corpus to provide pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.
- Investment predominantly in equity and equity related instruments & balance in debt and money market instruments.



Hybrid Debt Plan · Benchmark: NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)

- A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.
- Investment predominantly in debt and money market instruments & balance in equity and equity related instruments.



*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

#As on September 30, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world