

Sales Rep (Rahul):

Good afternoon! I'm Rahul from FutureSafe Financials. How can I assist you today?

Customer (Anita):

Hi Rahul. I've been thinking about saving more seriously, but I'm not sure where to start. I want something safe, maybe with some decent returns.

Rahul:

That's a great decision, Anita. Just to understand better — are you saving for something specific? Like a house, education, retirement?

Anita:

Mostly for my daughter's education and maybe a bit for emergencies.

Rahul:

Perfect. Based on that, I'd suggest a combination of two options:

1. **A Flexi Savings Plan** — it's a short-term liquid account where you can deposit or withdraw anytime, perfect for emergencies.
2. **A Goal-Based Recurring Deposit** — this will let you invest a fixed amount monthly for your daughter's education, and it gives better interest than a regular savings account.

Anita:

That sounds reasonable. What kind of returns can I expect?

Rahul:

The Flexi plan gives around **4% annual interest**, but the recurring deposit offers up to **7.5%**, depending on tenure. It's fixed, safe, and insured.

Anita:

Nice. And how much do I need to start?

Rahul:

You can start the RD with as little as ₹1,000 per month. For the Flexi plan, even ₹500 is fine — no penalties or lock-ins.

Anita:

Great, I'll start with both. Can you send me the details?

Rahul:

Absolutely! I'll email you the product brochures and help you set them up online. Thanks for choosing FutureSafe, Anita.

Anita:

Thanks, Rahul. This was very helpful!