

The Holi You Don't See
A Story About Letting Go,
Starting Fresh and
Investing with Clarity

The night before Holi, the entire neighbourhood gathered around a rising bonfire. Children carried twigs, elders murmured prayers and the flames curled upward like they were swallowing the past.



This was **Holika Dahan** – the ritual of release.

The moment when people let go of what no longer serves them.

Yash stood at the edge of the crowd, holding a small stick. He loved the colours of Holi, but the night before always made him reflective. This year, something else weighed on him – the fear of starting his investment journey.

His sister, **Tara**, noticed his silence.

“You’re thinking too much again,” she said.

He didn’t deny it.



The Bonfire of Old Beliefs

Tara nudged him, “You know why we burn this fire, right? Not for the story alone. It’s a reminder that some things must be released before new things can begin.”

“Throw something into the fire,” she said. “Not a fear or a resolution. Just something you’re tired of carrying.”

He thought of his habit of procrastinating when it came to investing

His fear of making mistakes.

His belief that he needed to know everything before starting.



Yash closed his eyes

She handed him a twig



He placed the twig into the flames

The fire didn't roar. But something inside him loosened.

The Morning of Colours

The next morning, the world woke up different.

The air smelled of spring.

The streets buzzed with laughter.

Colours flew like tiny fireworks.

A little boy ran up to Yash and smeared blue across his cheek — no warning, no hesitation. Just pure joy



As they walked through the lanes, Yash noticed something he had never paid attention to before:



Holi wasn't about perfect colours. It was about imperfect moments.



A splash that landed wrong



A colour that stained longer than expected



A stranger offering water



A sudden drizzle that made everyone laugh



Nothing was predictable. Yet everything felt alive.



Yash laughed despite himself

Tara grinned. "See? Holi doesn't wait for 'perfect timing'. It begins when you show up."

By afternoon, Yash's clothes were a patchwork of colours he hadn't chosen — pinks, greens, yellows, a streak of purple he couldn't identify.

And yet, the mess looked beautiful.



Yash didn't need a lecture



He didn't need a list of lessons



All he needed was a momentous turning of thought, a quiet revolution within.



Tara said softly, "Investing is like this. You don't get to choose every moment. Some days splash you unexpectedly. Some colours fade. Some stay longer than you want. But if you keep showing up, the picture becomes yours."

That evening, as the colours slowly faded from his skin, Yash opened his laptop.

Not to chase returns or look for timing the market or not even to plan.
Just to begin.



He set up
his first SIP



He chose a simple
asset allocation



He wrote
down his goals



And then he created a new ritual for himself

Every Holika Dahan, let go of the fears.

Every Holi, embrace the mess.

Every year, keep moving forward.



As the days passed, Yash found himself returning to that moment by the fire. Not because the SIP changed his life overnight, but because he had changed. **Each small step – checking his portfolio without anxiety, reading a little each weekend, asking Tara questions without embarrassment – felt like adding gentle strokes to a canvas he once feared to touch.**

One evening, while watching the sunset bleed into shades of orange and rose, he realised something quietly powerful: progress didn't feel dramatic. It felt steady. Familiar. Almost like colours settling on the skin after Holi – messy at first, then unexpectedly beautiful.

And for the first time, Yash felt ready for the seasons ahead.



Life won't wait
for perfect timing



Neither will
dreams



Neither
will markets



But if you let go of what holds you back and show up with courage – your financial journey, like Holi, becomes a canvas worth remembering.



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