

**VIKRAM'S**

# **MONEY MANTRAA**



*R Vikram Singh*

[www.rvikramsingh.com](http://www.rvikramsingh.com)

Welcome to the Inaugural edition of our financial magazine!  
We are excited to embark on this journey of exploring the dynamic world of finance, bringing You insightful articles and valuable perspectives. Join us as we navigate the ever-evolving landscape of investments, markets and economic trends.

Your financial enlightenment begins here!



**R VIKRAM SINGH**

YOUR FRIEND IN WEALTH CREATION



This year's Business calendar Year (From January to December)

With all Your support and blessings from My Gurus and God We could accomplish many laurels, out of that the biggest is Court of Table for the second time in a row and Only Court of Table of Rajajinagar. Court of table is 2nd Highest recognition in World and only 734 have achieved this in whole of India out of 12 lakhs+ Financial Advisors.

## OFFERING PRAYERS TO MY GURUS



*Mr. Gopinath*



*Mr. Ranjan Nagarkatte*

You may ask why this magazine, as You know we are so much into social media, somewhere I feel we have reduced on reading newsletters and information.

This is another medium of sharing knowledge and a way of getting connected to You.

We Vikram insurance and investment services believe in sharing correct knowledge to our customers and prospective customers.

## **The topics covered in this edition are**

1.Sensex at 72k, what should You do?

2.Why Retirement Planning?

3.Basics of Mutual fund & types of Mutual funds.

4.What is an OPD COVER.

5.One nation one election by Mr. Rajat Vashisht

6.Poetry by Mrs. Amrita Shri

7.Our customers achievements

8.Photo Gallery

## Sensex@72k

The day Sensex crossed 70000 points (Nity 21000), I got calls from the investors asking what they should do now? Should I book profits? Should I stay invested at this level?

This is not the first time I have received such queries. I often get to hear this. Mostly when there is a step rise or when there is steep fall.

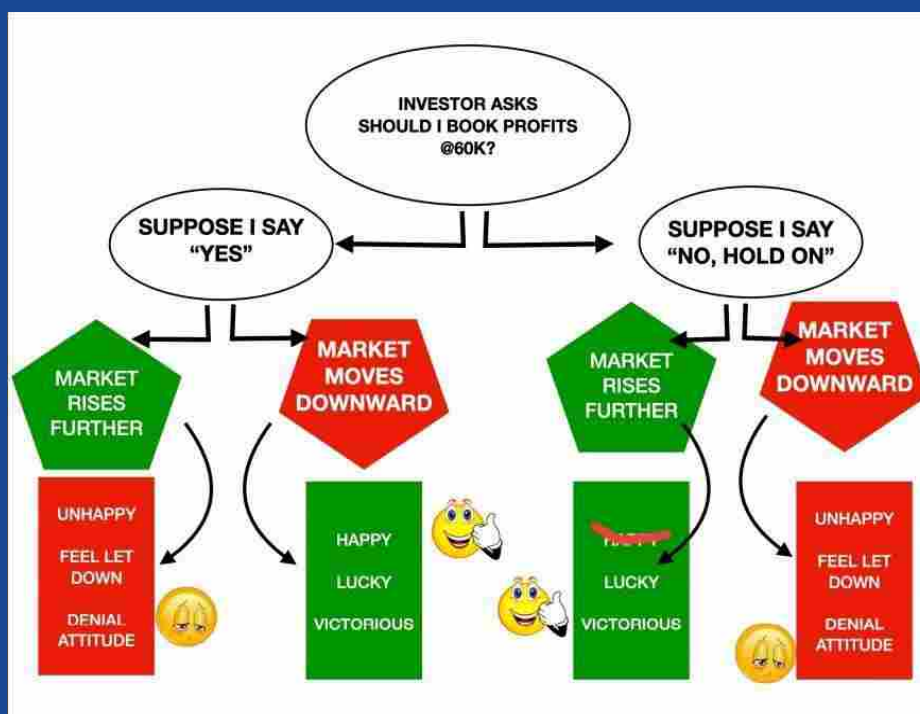
**Should I book profits?**

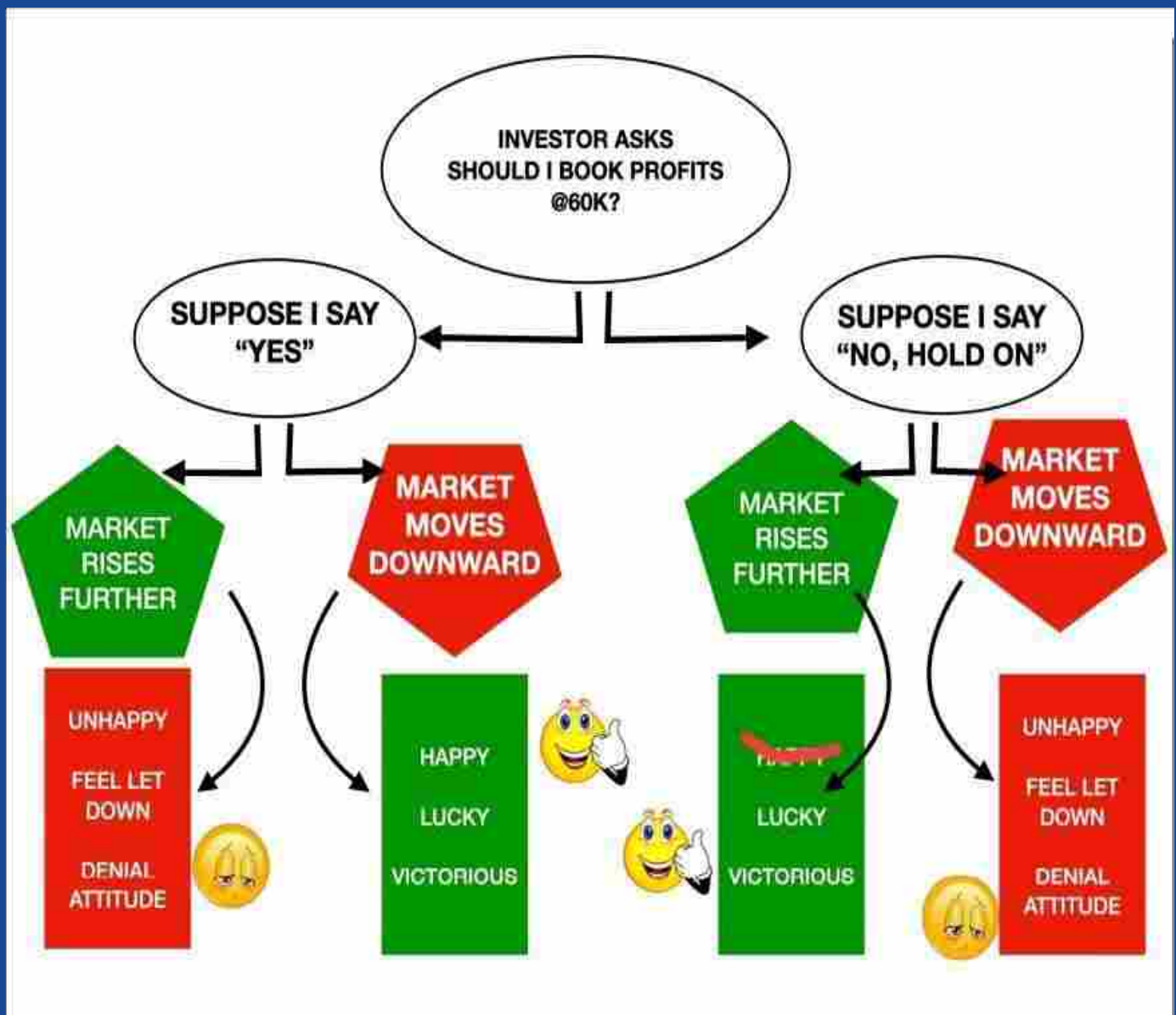
**Should I enter (top up) at this level?**

This situation is called a dilemma. When there are two opposite choices, and both appear to be right (or both wrong) it puts us into dilemma. Whenever we are in a dilemma we must get back to our principles. Principles will guide us correctly. Principles are constant. They are Valid in all geographies. They work all the time.

Before emphasizing on the principles here, let me tell You it is very difficult to answer the above questions with a “Yes” or “NO” answer.

**Let me show the low chart of the answers and its effects.**





**Question -Sensex at 72k-Should I book profits now and take cash?  
Suppose I answer: Yes.**

**They sell their stocks now and book good profits.**

The markets undergo correction and Sensex starts moving down, then these people will be happy that they did the right thing in booking profits and if the market tank (big fall) over the weekend they will be very happy, pat themselves on their back and slight pat on my back for advising them.

But if they had en cashed as I had said, and then the market continued its rise and goes up even by 1000 points in the next fortnight, these people will be unhappy that they en cashed (even after Getting good profits) and mentally calculate their losses and feel bad that they did not hold on for some more time.

Suppose I had answered: No don't encash now, Hold on.

If the markets continue rising, they will feel glad that they did not sell their stocks, but still stay apprehensive that anytime markets can undergo correction, so better quit now.

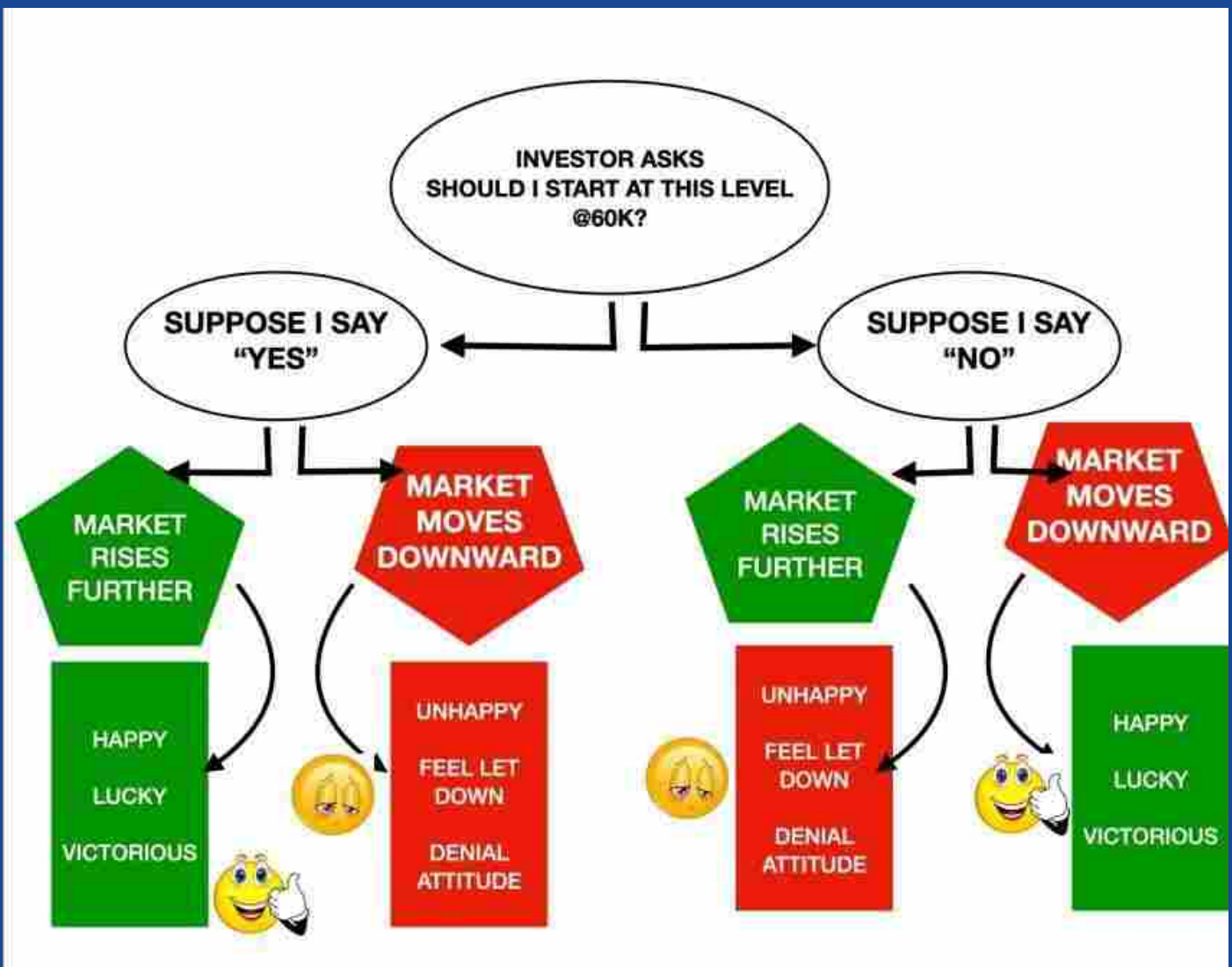
On the other hand if markets turned red, and corrected by just 1000 points in the next fortnight these people will be unhappy that if they had encashed at 70k they would have got better profits, even though they are still with handsome profits (Notionally)

Why is that even after making decent profits, they are still unhappy?

Ok what is the correct answer?

Should investors sell the equity in their portfolio now?

Should they further invest now?



Let us look at the basics. Please see this picture this is called  
Cash to cash cycle:



This picture shows that a person works hard makes money and converts it into assets. In future when he requires money for various needs converts assets into cash. It was cash in the beginning and became cash in the end. This picture demonstrates two important points.



## 1. Cash is the king.

## 2. Assets are intermediary.

An Intermediary is required to help reach from one place to another place.

So before selecting any asset, we must ask 3 questions, Listen to the answers and then select the asset accordingly:

1. When, when and when we will require money,
2. How much money we will require and
3. For what purpose will we require money.

Accordingly, we must select the assets that will help us reach those goals.

The science of creating wealth is more dependent on (one's) psychology and less on numbers and mathematical formulas.

Please consider these highlighted statements.

**Begin with the end in the mind.**

**Plan your exit (from this asset) at the entry point itself.**

If this was done before selecting the asset (Equity) one will not be in a dilemma with Sensex 72k.

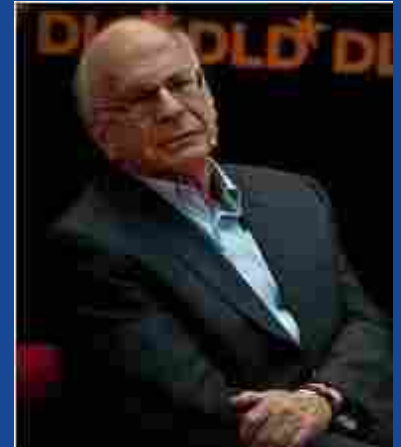
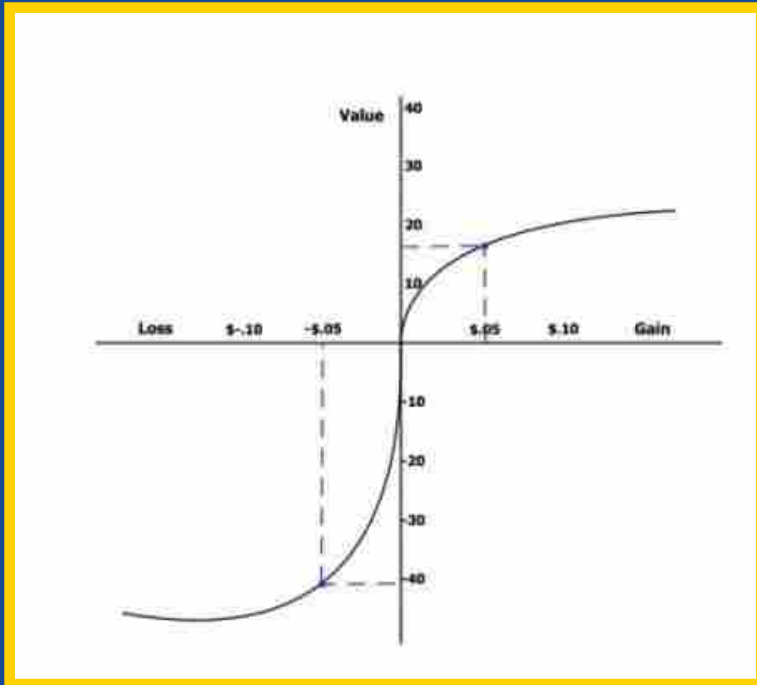
**Money is not a need. Money is needed to serve a purpose. If one is chasing money, he will never be satisfied, for every time he makes money he will feel it is inadequate.**

**If the same person is pursuing a goal and estimates the money needed to fulfil it, and finds way to make that money, he will enjoy making that money.**



## PROSPECT THEORY

FORMULATED IN 1979 AND FURTHER DEVELOPED IN 1992 BY AMOS TVERSKY AND DANIEL KAHNEMAN,

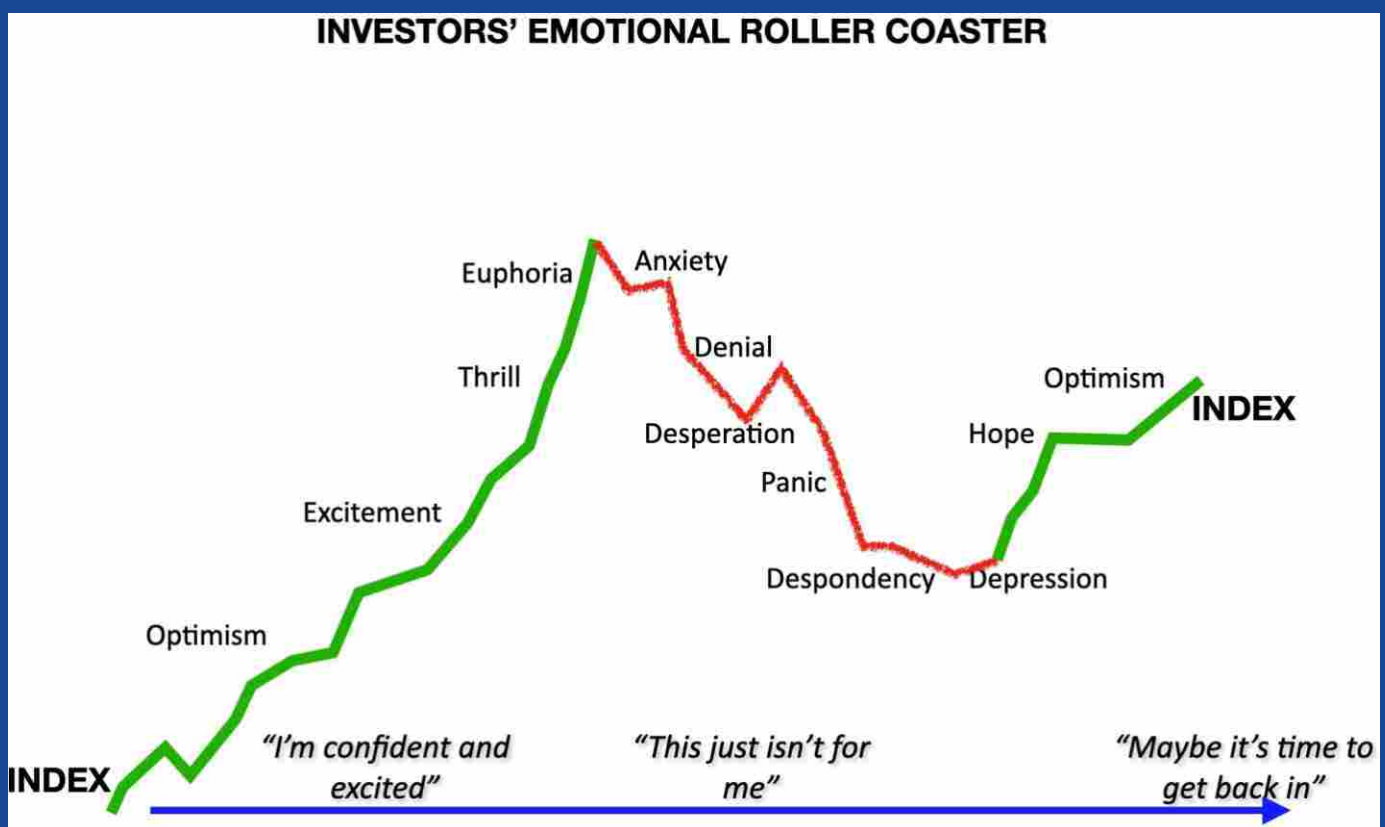


Investors Feel Much More Pain When They Lose \$1 Than They Feel Pleasure When They Gain \$1.

- Most Of Us Are Actually Willing To Take More Risk To Avoid A Loss Than We Are Willing To Take To Achieve A Gain.
- Dr Meir Statman Of Santa Clara University Calls “Fear Of Regret” Many Investors Buy A Stock And Then If It Goes Down, Refuse To Sell It, Even If They Can See That It May Decline Further. Not Just The Novices, But This Feeling Is More Predominant In Fund Managers. They Buy What Most Of Other Managers Buy.

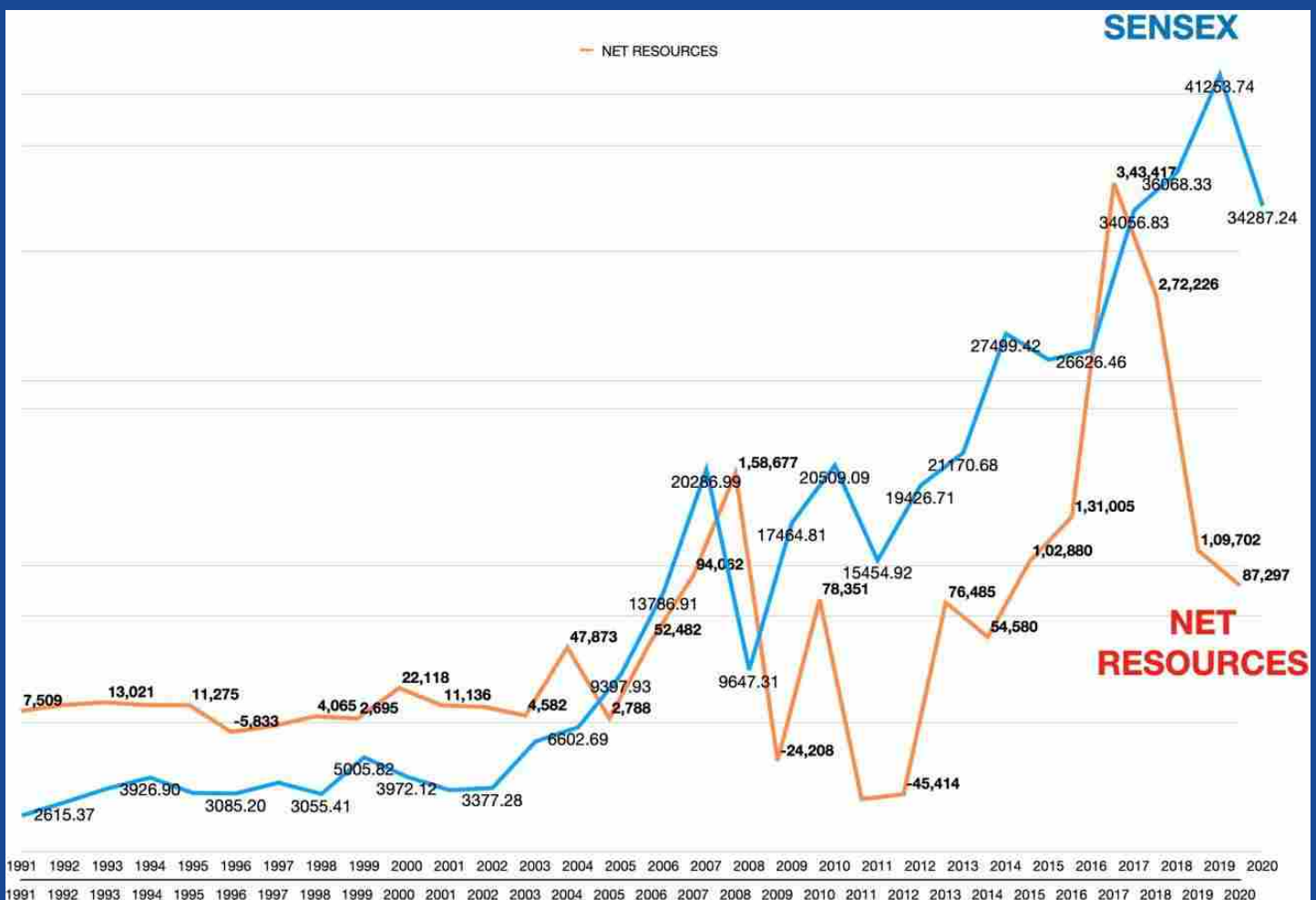
- The Theory Continues With A Second Concept, Based On The Observation That People Attribute Excessive Weight To Events With Low Probabilities And Insufficient Weight To Events With High Probability.

## Look At The Picture "Emotional Roller Coaster"



Due to this emotional roller coaster, they often buy high and sell low. There are very few exceptions to this. Even investors highly educated, experienced and confident let themselves undergo this roller coaster. The following chart will substantiate this:

## This is a chart of Net Resources Mobilized by Mutual Funds in India.



This chart is made up by merging two charts of the same period. The Sensex and the net resources mobilized by Mutual funds in India. (Source: RBI, Handbook on Economy). You will see from this chart how investors move out and in according to the rise and fall of the markets. You will also observe from the above chart that most of the time the mass movement to redeem their units (Out flow) is when the market is at low levels and the fresh investments (Inflow) is when the markets are moving Northward.

So back to our questions, Should I cash now? or should I enter now? During this dilemma I will ask you go back to principles and you will find the dilemma, solved.

Let me reiterate the 8 basic principles, about which we have been seeing in “Inscriptions” in detail one by one:

### 8 Governing principles:

1. If a person adopts the formula “Income - Expenses = Savings” then he can never become wealthy. The correct formula is “Income - Savings = Expenses.
2. Regularity is the key to wealth. (The key to wealth is not the ROI, IRR, CAGR etc.)
3. Regularity is the key to wealth. (The key to wealth is not the ROI, IRR, CAGR etc.)
4. Start early and reach safely.  
Gold and greed can never stay together.
5. Purpose must decide the choice.
6. Financial Pyramid
7. Draw the map before you start the journey.
8. Professional support helps.

Please pay special attention to the 3 of the above, underlined and highlighted. They are directly relevant to this article, about sensex 72K

Let me conclude this article by answering the two questions:

### **1. Should I book profits, encash my equities?**

My Answer is:

**You can decide to do so based on two aspects:**

- a. How far is your goal (need for money for a specific purpose)?  
Suppose there is only 3 more years to go, then you better safeguard your profits and move the money towards safer investment avenues. Suppose there are 5 more years to reach, then you can gradually move out of equity towards debts averaging the cost month after month. For example, the goal was to fund for daughter's graduation in a world class University. She has just entered her SSC. That leaves you with 3 years to get the money ready.
- b. Have you achieved your target amount for the goal? If you have achieved it, then irrespective of how much of along time you still have, get out of equity and safeguard the amount in risk free growth instruments. For example, it was estimated using Expenses provision method that you will require a corpus of 3,00,00,000 for buying an annuity policy to support your retired life, and in this bull run your portfolio has touched this 3 Crore level.

For a person who entered the market at 40000 levels 60000 may appear a great movement. But for the person who enters at 72,000, even 74,000 may not be good growth. So don't let yourself be awed by the figure 72,000 it is just another station in the journey of Sensex.

## **2. Should I enter the equity market now? They say it is overheated. Std dev is the highest in the history?**

My Answer is:

Draw a map of life. Mark all major junctions that require big money. Classify the goals as "Not negotiable goals and Nice to have goals". To fund the Not negotiable goals at the minimum level, never take the equity route. Take the Risk free growth route. To fund the Reasonable level goals, you can go in for equity investments and so also for the aspirational levels. But before doing that please watch your financial pyramid. If you have adequate assets in Risk Free growth, then venture into equities.

Try to structure portfolios individually for each of the major goals in life, under a common financial plan for life. Take good professional help. Keep reviewing this once in 6 months, irrespective of the market movements.

### **Follow the principles and escape the Dilemma.**

Draw a map of life. Mark all major junctions that require big money. Classify the goals as "Not negotiable goals and Nice to have goals". To fund the Not negotiable goals at the minimum level, never take the equity route. Take the Risk free growth route. To fund the Reasonable level goals, you can go in for equity investments and so also for the aspirational levels. But before doing that please watch your financial pyramid. If you have adequate assets in Risk Free growth, then venture into equities.

## 2. Retirement Planning



**Retirement planning is a love letter to our future selves.**

Retirement should not be just lived, it should be Enjoyed, Enjoyment for some is like meeting old friends, for some pursuing their passion like singing/Dancing/writing a book/learning a new art/Going and settling in naive/growing Your own food /traveling places/serving the society.

All that which You couldn't do in Your Busy hustle and bustle.  
To do all the activities which You have sacrificed for Your kid's Education/career.

Anyone can find happiness in retirement,  
regardless of their background.

It often depends on factors such as financial security and a supportive social network and planning and maintaining a healthy lifestyle contribute to a positive Retirement experience.

All the above three are very important, but the most important is financial security, this can solve the majority of problems.

As a financial advisor it is my duty to tell You that You need to plan for Abundance at Retirement, as in my webinar I say, "More is always good".

Achieving abundance in retirement typically involves careful financial planning, smart investments, and a disciplined approach to saving throughout one's working years. A diversified portfolio, clear financial goals, and mindful spending habits can contribute to a more abundant retirement.

Very happy to announce that we have done Retirement planning for more than 500 customers as on date and we are adding value to our customers life.

Here signing of with Wishing You all a Very Happy Retirement.

**Yours**

**R Vikram Singh**

**Retirement Planning Expert.**



## 2. Basics of Mutual fund.



A mutual fund pools money from many investors to invest in a diversified portfolio of stocks, bonds, or other securities. Investors buy shares, and the fund's performance and returns are shared among them. It's a way for individuals to access professional money management and diversify their investments. Mutual funds can be actively or passively managed, and they are regulated by financial authorities. Always check the fund's objectives, risks, and fees before investing.

Mutual funds come in various types, categorized based on their investment objectives, asset allocation, and structure. Here are some common types:

1. **\*Equity Funds:** \* Invest primarily in stocks, offering potential for high returns but also higher risk.
2. **\*Debt Funds:** \* Invest in fixed -income securities like bonds and provide regular income with lower risk compared to equity funds.
3. **\*Hybrid Funds:** \* Combine both equity and debt instruments to balance risk and return.
4. **\*Index Funds:** \* Track a specific market index, aiming to replicate its performance.

5. **\*Tax Saving Funds (ELSS): \*** Equity-linked savings schemes offer tax benefits under Section 80C of the Income Tax Act.
6. **\*Liquid Funds: \*** Invest in short-term money market instruments, providing high liquidity and low risk.
7. **\*Sectoral Funds: \*** Concentrate investments in specific sectors like IT, banking, or healthcare.
8. **\*Thematic Funds: \*** Invest based on specific themes or trends, like infrastructure or consumption.
9. **\*Gilt Funds: \*** Invest in government securities, considered low -risk but with moderate returns.
7. **\*Balanced Advantage Funds: \*** Dynamically manage asset allocation between equity and debt based on market conditions.

Investors should choose funds based on their financial goals, risk tolerance, and investment horizon. Always review the fund's historical performance, expense ratio, and fund manager's expertise before investing.

We Vikram Insurance and Investment services are Authorized Mutual fund distributors tied with many Securities, please get in touch with us for further information of Mutual fund selection.

## 4. OPD COVER



OPD (Outpatient Department) cover in health insurance typically provides coverage for medical expenses incurred without requiring hospitalization. This may include doctor's consultations, diagnostic tests, medications, and other outpatient services. Having OPD cover can be beneficial for managing healthcare costs, especially for routine check-ups and minor medical needs. It's essential to carefully review the terms and conditions of your health insurance policy to understand the extent of OPD coverage it offers.

### **There are many companies that offer opd cover. Benefits of OPD Cover.**

1. Outpatient expenses covers Allopathic expenses.
2. It Covers Non allopathic expenses like Ayurveda, Naturopathy, Unani, Siddha and **Homeopathy\***.
3. Diagnosis, Physiotherapy and Even medicines are covered.
4. Dental treatment expenses arising out of accidents.
5. Ophthalmic treatment expenses arising out of Accidents.

There are some waiting periods and conditions for opd plan according to company, and product chosen, get in touch with our office for more information. Till date we have helped Customers claim more than 2 crores+ Mediclaim amount.

#### **4. ONE NATION ONE ELECTION by Mr. Rajat Vashisht**



India is the largest democracy. With close to 95 crore voting population and an estimated spend of ₹ 61,000 crores for general election and an average spend of approximately ₹ 2,100 crores per state for 28 states, India spends close ₹ 1.2 Lac Crores every five year just to conduct elections. Yet, some or the other political party will claim and question the outcome of the results despite spending huge cost and resources. Moreover, some other challenges are-

1. Challenge of mobilizing election commission workforce.
2. Challenge of mobilizing reserved police forces to ensure proper law and order.
3. Challenge of ensuring sanctity of vote for each category (central, state, municipal, panchayat etc) are not miscounted or tallied incorrectly with same polling machines. Challenge of recording separate votes by each individual through the same polling machine.
5. Challenge of validating multiple Voter IDs by the same individual.
6. Challenge of Voter ID not linked with Aadhaar.
7. Challenge of arranging the additional polling machines to support this every activity.
8. Challenge of allegations and no availability and possibility of forensic audit to prove them wrong.
9. Challenge for voters to travel and vote only from the constituency, resulting in low voting percentage.

Despite all these challenges, the Government has a vision to conduct One Nation One Election. The government even requested for citizen inputs through Gazette Notification 211. With an objective to –

**Reduce election cost to < 2% of the current spending.**

1. Ensure ZERO law and order issues.
2. Provide multi factor of authentication and identity management.
3. Provide an ultra-secure platform and ensure NO way to rig the results.
4. Provide ALL INCLUSIVE and USER-FRIENDLY voting experience.
5. Ensure NO repeat of vote by any citizen by mapping their Voter IDs with Aadhaar on the fly.
6. Provide FORENSIC grade evidence for every vote that is casted.

**I presented a very secured digital voting platform to the Election Commission of India and Shri Ramnath Kovind Committee by Government of India. The platform is military grade secured. Some of the shareable features are –**

1. Hosted on Bharat OS (Next to impossible to hack or even access)
2. White-labelled Nested IPs to access webpage.
3. Captures Wi-Fi details along with network provider information.
4. Captures device IMEI number and SIM ids.
5. Captures laptop serial number.
6. Captures Geo-Coordinates of the voter.laptop serial number.
7. Geo-Fence the boundary of India for validity of vote
8. GPS Mapping validation against the IP addresses.
9. Validates Voter ID details.

1. Validates Aadhaar details.OS (Next to impossible to hack or even access)
2. Text match the input details with the details extracted from Aadhaar and Voter Ids
3. Face Match and Liveliness Match for Voter identification against Aadhaar photo
4. Two times OTP Validations for enhanced assurance.

For more details, please watch -  
<https://youtu.be/ZzulAfyFLT4?si=30yWEu9tVrxl489k>

## POETRY BY AMRITA SHRI.



No I was not in a hurry like you!  
I may be last in the queue,  
I was not in a hurry like you.

I know it is going to take time.  
I need to wait till I shine!  
There were no trophies to look upon.  
No competitors were there to defeat,  
no podium was waiting for me to perform.  
No, I was not in a hurry like you!

Soon bell sounded for the race  
and there was a scramble to ace,  
I found myself lagging behind  
Neither I wanted to push someone  
Nor I wanted to be in any rat race.  
No, I was not in a hurry like you!

I knew one day I would be left behind.  
Few among them may rise to shine.  
I acknowledged it with a smile,  
I never checked my watch at every mile.  
No, I was not in a hurry like you!

Today is the day for what I was craving for,  
I saw no one was there standing and waiting for  
No praises expressed; no titles were mine.  
but I know, my success is here to stay  
for a long time!  
Applause can wait, this victory is all mine.  
No I was not in a hurry like you!

Whenever my hope was shattered  
I put myself back together again.  
I moved on and did not forget.  
my dreams were there to make me awake  
No I was not in a hurry like you!

At last, I cross the finish line  
I stand as tall as the sky.  
Tears welled in my eyes.  
they glimmered with pride  
It was not an easy ride.  
No, I was not in a hurry like you!



**-AMRITA SHRI**

<https://www.instagram.com/creativemindindia/>  
<https://www.facebook.com/creativewomaniabesties>



# PHOTO GALLERY



## MY STAFF, MY STRENGTH

### 6 Achievements by Our Customers.



**Mr. Rajat Vashisht**  
(For Patent In Renewable Energy)



**Mrs. Jayashree**  
(For young entrepreneur)



**Mr. Yashwanth Vizappu**  
(For Young Entrepreneur)



**Mr. karmendra kohli**  
(Team Secure eyes )



**Mr. sharan A.P**  
(For young entrepreneur)



**Dr Phanindra V.V**  
(For excellent service in Ayurveda)



**Mrs. Amrita Shrivastava**  
(For poetry)



**MS Evangeline Lydia**  
(For wonderful performance in sports)



**MS Kashish Wadhawan**  
(For sports)



**Mast. SashVith Somanna M R**  
(For Young Cricketer)



**Mr. Veda Murthy**  
(For Young entrepreneur)



**Honoring Srikanta Swamy**



**Mr.Manju & Mrs.Vijayavani**  
(For Young Entrepreneur )



**Mr Avinash**  
(For Greenpreuner)



**Mr. Patrick Chinnappa**  
(JNC Trust Social Service)



**MR KIRAN KUMAR THANUKU**  
(ABM)

**WE HAD SOME EXCELLENT PERFORMANCES BY OUR CUSTOMERS AND CUSTOMER'S KIDS ON CUSTOMER APPRECIATION DAY.**



***Thank You All For  
Making It A  
Wonderful  
Memorable Event.***

*The services we offer are -*

**Life Insurance**

Term Insurance  
World class Education plans  
Cash Rich Retirement plans  
Guaranteed Passive Income Plans

**Equity Products**

Mutual Funds  
Stocks

**Health Insurance**

General Plans  
Senior citizen plans  
Critical illness plans  
Opd cover plans

**General Insurance**

Bike Insurance  
Car insurance  
Property insurance  
Travel insurance

**Call Us for Free Financial Planning Session**

**TEAM**

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