

5 Steps Towards Wealth

STEP 1: INVESTMENT STRATEGY (THE ARCHITECT'S BLUEPRINT)

Focus: Moving from "Hope-Based" Investing to "Data-Driven" Strategy.

I. THE "GAMBLER" VS. THE "STRATEGIST"

- **The Gambler:** Operates on "Hearsay" and Emotions. They enter the market when it's "Hot" and exit when it's "Scary."
- **The Strategist:** Operates on Data and Rules. They have a pre-defined entry, a reason for holding, and a clear exit.
- **The "Car" Analogy:** A strategy is the "Brakes" and "Steering" of your wealth.

II. ASSET PERFORMANCE COMPARISON

Before we build a portfolio, we must understand the strength of each engine.

Asset Class	Expected Growth (CAGR)	Primary Benefit	Characteristics
Fixed Deposit (FD)	7%	Absolute Safety	Capital is safe, but inflation eats returns.
Gold	10%	Capital Protection	Acts as a hedge during global crises.
Real Estate	10% + 3% Rent	Monthly Paycheck	Capital appreciation + Passive Income.
Listed Equity	12% + 1.5% Div.	Wealth Creation	The ultimate engine for multi-generational wealth.

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III. THE ALLOCATION: 60/20/10/10 RULE

How a world-class investor distributes a ₹47,000 yearly investment (Starting Age 30).

- **60% Equity (The Rocket):** ₹28,200 — For aggressive growth.
- **20% Real Estate (The Foundation):** ₹9,400 — For stability and rent.
- **10% Gold (The Security):** ₹4,700 — For safety.
- **10% FD (The Cash):** ₹4,700 — For immediate liquidity.
- **Step-Up:** All investments increase by **10% every year** (Incremental Growth).

IV. THE WEALTH TIMELINE (PORTFOLIO VALUE)

How your total capital grows over 30 years with the 10% annual step-up.

Age	Total Invested	Equity Value (12%)	Realty Value (10%)	Gold (10%)	FD (7%)	TOTAL PORTFOLIO VALUE
30	₹47,000	₹28,200	₹9,400	₹4,700	₹4,700	₹47,000
40	₹7.49 Lakhs	₹8.35 Lakhs	₹2.44 Lakhs	₹1.22 Lakhs	₹1.00 Lakhs	₹13.01 Lakhs
50	₹26.92 Lakhs	₹54.67 Lakhs	₹12.65 Lakhs	₹6.32 Lakhs	₹3.77 Lakhs	₹77.41 Lakhs
60	₹77.31 Lakhs	₹2.84 Crores	₹49.20 Lakhs	₹24.60 Lakhs	₹12.50 Lakhs	₹3.70 Crores

V. THE RETIREMENT ECONOMICS (PASSIVE INCOME)

At Age 60, your portfolio pays you a "Pension" while the principal stays intact.

Income Source	Principal Amount	Yield %	Annual Passive Income
Equity Dividends	₹2.84 Crores	1.5%	₹4,26,000

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Rental Income	₹49.20 Lakhs	3.0%	₹1,47,600
TOTAL ANNUAL INCOME	₹3.70 Crores	Combined	₹5,73,600
MONTHLY "PENSION"	—	—	~₹47,800 / Month

VI. THE POWER OF UPSKILLING: THE "1% ALPHA"

The financial impact of learning better selection (13% Equity vs 12%).

- **Basic Portfolio (12%):** ₹3.70 Crores
- **Upgraded Portfolio (13%):** ₹4.16 Crores
- **The Reward for Learning:** + ₹46 Lakhs (Extra wealth created just through knowledge).

VII. THE RISK OF DELAY: MISSION ₹1 CRORE

What happens if you wait? To reach a target of ₹1 Crore by Age 60 (at 12% CAGR).

Starting Age	Years Left	Monthly Investment Required	The "Waiting Penalty"
Age 30	30 Years	₹2,850	\$0\$ (The Smart Start)
Age 40	20 Years	₹10,100	3.5x More Effort
Age 50	10 Years	₹43,500	15x More Effort

The Lesson: Every year you delay your investment, the "Cost of Waiting" grows exponentially. Starting at 50 requires a massive monthly commitment to achieve what a 30-year-old can do with the cost of a weekend dinner.

VIII. PRACTICAL IMPLEMENTATION

1. **The Written Plan:** If it's not on paper, it's a wish.
2. **Rebalancing:** Once a year, adjust your assets back to the 60/20/10/10 ratio. Sell what is high, buy what is low.
3. **The 90/10 Rule:** Investing is 90% Psychology and 10% Knowledge.

PIYUSH BHAII'S POINTS

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- "આ 'Master Portfolio' ની તાકાત જુઓ: ₹3.70 કરોડની સંપત્તિ અને મહિને ₹47,800 નું ફિક્સ પેન્શન—તમારે ક્યારેય મૂડી (Principal) ને અડવાની જરૂર નહીં પડે."
- "Just 1% more return means an extra ₹46 Lakhs. Upskilling is not an expense, it's your biggest profit maker."
- "મોડું કરવું એ સૌથી મોટું જોખમ છે. જે કામ તમે ₹2,850 માં કરી શકો છો, તે માટે 50 વર્ષે ₹43,500 ખર્ચવા પડશે. ચોઈસ તમારી છે!"

✓ THE TRANSFORMATION CHECKLIST

1. Do you have a **Written** Financial Plan?
2. Is your **Asset Allocation** defined (60/20/10/10)?
3. Do you have a **Rebalancing** date on your calendar?

STEP 2: GROWING ECONOMIES (THE MACRO LINK)

Focus: 2000 Years of Wealth History and India's Path to 2035.

I. THE HISTORICAL DOMINANCE (1 AD – 1800 AD)

Key Message: India and China were not "emerging" economies; they were the "Engines of the World."

- **1 AD to 1600 AD:** According to the "Maddison Project" (Historical GDP data), India and China together accounted for **50% to 60% of Global GDP**.
- **The Silk & Spice Route:** India was the manufacturing hub of the ancient world (Textiles, Spices, Steel).
- **The Shift (1800s):** The Industrial Revolution in Europe and the UK shifted the gravity. India's share plummeted from ~24% in 1700 to less than 4% by 1947.

THE COLONIAL DRAIN: THE MISSED REVOLUTION (1800 – 1947)

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Key Message: India didn't just "fail" to grow; its resources were used to fuel the growth of the West.

- **The Industrial Revolution (Late 1800s - 1900):** While countries like the **USA, Germany, and Japan** were building massive industrial bases, India was under British rule.
- **The Raw Material Export:** India was treated as a warehouse. Raw materials like **Cotton, Iron Ore, and Indigo** were extracted at low costs to build Britain's industrial empire (e.g., Manchester's textile mills).
- **The Policy Trap:** India lost its manufacturing edge due to high domestic taxes on local goods and heavy subsidies for British imports. By 1947, India's share of global GDP had collapsed from ~24% to less than 4%.



II. THE POST-INDEPENDENCE LAG (1950 – 1990)

Key Message: While the "Asian Tigers" ran, India walked.

- **The Rise of the Asian Tigers (1960s - 1980s):** Post-WWII, countries like **Japan, Taiwan, South Korea, and Singapore** focused aggressively on Export-Oriented Manufacturing.
 - **The Result:** They successfully erased mass poverty and skyrocketed their GDP per capita within one generation.
 - **The Global Giants Born:** These countries created brands that rule the world today:
 - **Japan:** Sony, Toyota, Honda, Panasonic, Suzuki.
 - **South Korea:** Samsung, Hyundai, LG.
 - **Taiwan:** TSMC (the world's chip leader), ASUS, Foxconn.
 - **The Strategy:** They didn't just make products for themselves; they made products for the *world*.
- **The India Experience:** India missed this manufacturing wave due to the "**License Raj**" (a system of heavy regulations and red tape) and a focus on a closed economy. Growth was slow, often referred to as the "Hindu Rate of Growth" (~3.5%).
- **The Poverty Gap (1975):** In the mid-70s, India was among the largest contributors to global poverty ratios, while its neighbors began their upward climb.



THE CHINA COMPARISON: THE 1978 DIVERGENCE

Key Message: A tale of two giants starting from the same line.

- **1978 - The Turning Point:** In 1978, India and China had almost identical GDP and GDP per capita.
- **"Make in China" (1978):** Under Deng Xiaoping, China opened its economy and became

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the "World's Factory."

- **The Result:** China's economy is now ~5x larger than India's. China showed that aggressive manufacturing and trade can pull hundreds of millions out of poverty in record time.



II. THE MODERN RESET (1991 – 2024)

Key Message: The recovery of the "Sleeping Giant."

- **1991 (The Liberalization):** India opened its doors. The transition from a "License Raj" to a Market Economy.
- **Today's Leaderboard (Nominal GDP):**
 1. **USA:** ~\$27 Trillion (The Consumer Economy)
 2. **China:** ~\$18 Trillion (The Manufacturing Factory)
 3. **Germany/Japan:** ~\$4-5 Trillion (Precision/Aging economies)
 4. **India:** ~\$3.9 Trillion (The Growth Engine - Currently 5th)
- **The GDP vs. Stock Market Link:** A country's GDP is the "River," and companies are the "Fish." If the river grows, the fish must grow.



III. THE ROAD TO 2035: THE GLOBAL SUPREMACY

Key Message: By 2035, the world will have a "New Big Three."

- **The 2035 Projection (Goldman Sachs/Morgan Stanley):**
 1. **China:** Projected #1
 2. **USA:** Projected #2
 3. **India:** Projected #3 (Surpassing Japan and Germany)
- **The \$10 Trillion Milestone:** India is on a clear path to becoming a \$10 Trillion economy by 2035.
- **Why India? (The 4 Pillars of Growth):**
 1. **Demographics:** While Europe and China age, India has the world's youngest workforce (Median age ~28).
 2. **Digitization:** India is the global leader in digital payments (UPI). Digital efficiency = Higher GDP.
 3. **Infrastructure:** Gati Shakti and the PLI Schemes are turning India into a global manufacturing hub.
 4. **The Trade Pivot:** The India-Europe (EFTA) deal proves that the world wants a "China + 1" strategy, and India is that "+1."



IV. THE INVESTOR'S TAKEAWAY

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- **Smart Money Move:** Institutional investors (FIIs) don't just look at a company; they look at the country. They are betting on India's GDP.
- **Action:** If you want to build wealth, you must invest in the sectors that will build the \$10 Trillion India.



PIYUSH BHAI'S POINTS:

- 1 AD માં આપણે વિશ્વના ગુરુ હતા, અને 2035 માં આપણે ફરી ત્યાં જઈ રહ્યા છીએ."
- "China અને India 1980 માં એક જ ભાઈન પર હતા. China એ દોડવાનું વહેલું શરુ કર્યું, આપણે 1992 માં શરુ કર્યું. આપણે અત્યારે 15 વર્ષ પાછળ છીએ, પણ આપણી સ્પીડ હવે બેગણી છે."
- "GDP is the soil. If the soil is fertile (India), any good seed (Quality Company) will become a huge tree."
- "Don't look at the market's volatility of 1 Year; look at the GDP's trajectory of 10 years."



STEP 3: DEMANDING INDUSTRIES (SCOUTING SUNRISE SECTORS)

Focus: Identifying sectors with 25%+ CAGR that will lead India's \$10 Trillion growth.



I. WHAT IS A "DEMANDING INDUSTRY"?

Key Message: Don't just follow the crowd; follow the "Silent Oxygen" of the economy.

- **Sunrise vs. Sunset:** A "Sunrise" industry is in its early growth phase (e.g., Green Hydrogen). A "Sunset" industry is mature with shrinking margins (e.g., Traditional Commodity Textiles).
- **The "Multiplier Effect":** We look for industries where ₹1 of growth creates ₹5 of value in the ecosystem.
- **The Filter:** We only scout industries backed by **Global Trends** (China+1) and **Local Policy** (PLI Schemes).



II. THE 6 MEGA TRENDS TRIGGERING GROWTH

Goal: Understanding the massive structural shifts that are creating new wealth.

1. **The Demographic Dividend (Young India):** With a median age of ~28, India has the world's largest working-age population. This triggers a "Double Benefit": a massive, productive workforce for industries and a huge base of young consumers with 30+ years of spending ahead.
2. **The Premiumization Wave:** India is moving from "Saving" to "Spending." Young earners are upgrading from basic to premium brands in Real Estate, Automobiles, and

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Lifestyle. This triggers higher margins for "Quality" players.

3. **The Energy Transition (Net Zero 2070):** The world is moving from Carbon to Electrons. This triggers a boom in Battery Storage, EV Infrastructure, and Green Hydrogen ecosystem.
4. **The "China + 1" Supply Chain Pivot:** Global giants are de-risking. India's young workforce makes it the primary destination for shifting manufacturing bases (Electronics, Pharma, Defense).
5. **Digitization of Trust (DPI):** UPI, ONDC, and GST have formalized the economy. This triggers a massive expansion in Fintech, E-commerce, and AI-driven Data Centers.
6. **Urbanization & The \$1.4T Infra Pipeline:** As 10 crore more people move to cities, the demand for Cement, Steel, and Smart Logistics reaches a boiling point.

III. THE EVOLUTION OF WEALTH (1997 VS. TODAY)

Goal: Showing how the "Engines of India" have completely changed in 30 years.

Rank	1997 Top 10 (The Past)	Sector	Today's Top 10 (The Present)	Sector	Status & Reason for Shift
1	ONGC / VSNL	Energy/PSU Telecom	Reliance Industries	Digital/Retail/Energy	UPGRADE: Pivot to 5G & Retail.
2	VSNL	PSU Telecom	TCS	IT Services	NEW ERA: Knowledge over Assets.
3	Hindustan Lever	FMCG	HDFC Bank	Private Banking	UPGRADE: Financialization.
4	Reliance Industries	Petrochemicals	Bharti	Digital/Data	SHIFT: Data is

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	s	Is	Airtel		the New Oil.
5	ITC	Tobacco	ICICI Bank	Private Banking	STABLE/SHIF T: Financial focus.

IV. THE EXPLOSION OF SCALE (2009 - 2025)

Key Message: The "Indian River" is getting deeper, and the "Fish" are getting massive.

Sales Bracket	FY_09	FY_14	FY_19	FY_25	Growth Factor (09-25)
10 Lakh Cr	0	0	0	0	The Next Frontier
5 Lakh Cr	0	0	2	6	Infinite
2 Lakh Cr	1	5	8	15	15x
1 Lakh Cr	6	7	16	38	6.3x
50k Cr	8	23	35	61	7.6x
10k Cr	46	90	134	215	4.6x

The "Aha!" Insight for Investors:

In 2009, only **46 companies** had sales over 10k Cr. Today, **215 companies** have crossed that

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mark. This expansion is powered by the **Demographic Dividend**—more people working and spending means more companies reaching giant scales.

V. TOP 5 "SUNRISE" SECTORS FOR 2026-2035

1. Renewable Energy & Green Hydrogen

- **Trigger:** Global Energy Transition.
- **Why:** Moving from "Commodity Energy" to "Technology Energy."

2. Electronics & Semiconductor Manufacturing

- **Trigger:** Supply Chain Pivot & Young Workforce.
- **Why:** India has the hands and the minds to build the world's "Intelligence."

3. Defense & Aerospace (Atmanirbhar Bharat)

- **Trigger:** Geopolitical Security.
- **Why:** From the world's largest importer to a global export hub.

4. Specialty Chemicals & Pharma CDMO

- **Trigger:** "China + 1" Strategy.
- **Why:** India's "**Swiss Precision**" in chemistry is a global moat.

5. Logistics & Data Infrastructure

- **Trigger:** E-commerce & Urbanization.
- **Why:** Modern world runs on "Physical Delivery" and "Digital Storage."

VI. THE INDUSTRY LIFE CYCLE: WHEN TO ENTER?

Phase	Characteristics	Investor Action
Pioneer Phase	High Risk, High Uncertainty	Watch & Study (Venture stage)

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Growth Phase	High Demand, Expanding Margins	THE SWEET SPOT (Step 2 Entry)
Maturity Phase	High Competition, Slow Growth	Dividend Play only
Decline Phase	Shrinking Margins, Disruption	EXIT IMMEDIATELY

VII. PIYUSH BHAI'S POINTS

- Demographic Dividend એટલે કે આપણો દેશ 'જુવાન' છે. જ્યારે દુનિયા ઘરડી થઈ રહી છે, ત્યારે ભારત પાસે કામ કરવાવાળા અને ખર્ચ કરવાવાળા બંને છે. આ જ પાવર આપણી કંપનીઓને 10 લાખ કરોડના સેલ્સ સુધી પહોંચાડશે."
- "Premiumization એ શોખ નથી, એ બદલાતી માનસિકતા છે. જે કંપની આ 'નવા ભારતના' યુવાનોની જરૂરિયાત સમજશે, એ જ મલ્ટીબેગર બનશે."

STEP 2 CHECKLIST FOR INVESTORS

- [] Is the industry riding a **Mega Trend** (e.g., Demographic Dividend or Premiumization)?
- [] Is the industry growing faster than the India GDP?
- [] Are you avoiding "Sunset" sectors that have no tailwinds?

STEP 4: TOP QUALITY COMPANIES (THE ROYAL THALI)

Focus: Identifying the "Champions" within Demanding Industries using the Precision Filter.

I. THE "ROYAL THALI" CONCEPT

Key Message: A great industry (Step 2) is the "Restaurant," but the Quality Company is the

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"Royal Thali."

In a Royal Thali, every dish must be perfect. If the Sabji is great but the Dal is spoiled, the whole meal is ruined. Similarly, a company must be perfect across all financial "dishes" to be considered "Quality."

- **The Trap:** Investors often buy a "Famous Name" thinking it's "Quality."
- **The Truth:** Quality is defined by **Data**, not by **Fame**.



II. THE 6 FINANCIAL "DISHES" (KEY PARAMETERS)

To find a "Royal Thali" company, we use these 6 precision filters:

Parameter	What it tells you	The "Precision" Benchmark
1. Market Share	<i>Dominance & Pricing Power</i>	<i>Leader or Top 3 in the sector.</i>
2. Solvency Ratio	<i>Can the company survive its debt?</i>	Debt-to-Equity < 0.5 <i>(Preferably 0).</i>
3. Liquidity Ratio	<i>Can they pay immediate bills?</i>	Current Ratio > 1.5.
4. Profitability (ROCE)	<i>How efficiently is capital used?</i>	ROCE > 20% consistently.
5. Cashflow (CFO)	<i>Is the profit reaching the bank?</i>	Cash Flow from Ops > Net Profit.
6. Consistency	<i>Is the growth a "fluke" or a</i>	10-Year Profit CAGR > 15%.

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	habit?	
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! III. THE GRAVEYARD OF "BAD CHOICES" IN "GOOD INDUSTRIES"

Goal: Proving that Industry alone cannot save a bad company.

Even if the industry is "Demanding" (Sunrise), a poor quality company will destroy your wealth.

1. Aviation (Demanding Industry) → Kingfisher / Jet Airways

- **The Industry:** Huge demand as India's middle class started flying.
- **The Failure:** High Debt (Low Solvency) + Negative Cashflows.
- **Result: 99% Wealth Destruction.**

2. Retail (Demanding Industry) → Big Bazaar (Future Retail)

- **The Industry:** The "Consumption" and "Premiumization" wave.
- **The Failure:** Over-leveraged expansion (High Debt) + Low Liquidity.
- **Result: Bankrupt.** (Disrupted by better-managed quality like DMart/Reliance).

3. Entertainment/Leisure (Demanding Industry) → Adlabs Imagica

- **The Industry:** Rising per-capita income and "Experience" economy.
- **The Failure:** Massive Capital Expenditure (Capex) funded by debt that the cashflows couldn't service.
- **Result: Wealth Eroded.**

IV. QUALITY EXAMPLES ACROSS SUNRISE SECTORS

Industry	The "Quality" Champion	Why they are "Quality"?
Specialty Chemicals	PI Industries	High ROCE + Zero Debt + Consistent Cashflows.
Retail /	Titan (Tanishq)	Market Leader + High ROE + Massive

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Consumption		Brand Moat.
Banking / Finance	HDFC Bank	Consistent 20% growth + Low NPAs (Solvency).
IT Services	TCS	Huge Free Cash Flow + Zero Debt + Global Dominance.

V. THE "CASH IS KING" CHECK (CFO vs. PAT)

The Golden Rule: If a company shows ₹100 Cr in Profit (PAT) but only ₹20 Cr in Cash from Operations (CFO), the company is "Cooking the Books" or has a bad credit cycle.

A Quality Company always has CFO ≥ PAT.

VI. PIYUSH BHAI'S TALKING POINTS

- ગમે તેટલી સારી ઇન્ડસ્ટ્રી (Industry) હોય, પણ જો રસોઈયો (Management) ખરાબ હોય અને ખોરાક (Financials) વાસી હોય, તો બીમાર તમે જ પડશો."
- "Kingfisher અને Jet Airways એ સાબિત કર્યું કે માત્ર પ્લેન ઉડાડવાથી પૈસા નથી બનતા, 'Cash Flow' ઉડાડવો પડે છે."
- "તમારી કંપની 'Royal Thali' હોવી જોઈએ. જો એક પણ રેશિયો (Ratio) ખરાબ છે, તો એ ક્વોલિટી નથી, એ માત્ર એક 'ચોપડાનો નફો' (Paper Profit) છે."

STEP 3 CHECKLIST: THE QUALITY FILTER

- [] Is the **Debt-to-Equity** less than 0.5?
- [] Is the **ROCE** greater than 20% for the last 5 years?
- [] Is the **CFO (Cash)** more than the **PAT (Profit)**?
- [] Does the company have a dominant **Market Share**?

STEP 5: VALUE BUYING (THE ART OF THE "SALE")

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Focus: Buying "Royal Thali" companies at a discount to their Intrinsic Value.

I. PRICE VS. VALUE: THE AHMEDABAD MALL ANALOGY

Key Message: Price is what you pay; Value is what you get.

- **The Mall Logic:** When Ahmedabad One Mall announces a "Flat 50% Sale," people stand in line at 06:00 AM to buy. They know the **Quality** is the same, but the **Price** is lower.
- **The Market Irony:** When the Stock Market has a "Sale" (Correction), 90% of people run away in fear.
- **The Strategy:** A Value Buyer waits for the market to get "scared" so they can buy **Quality (Step 3)** at a **Value (Step 4)** price.

II. HISTORICAL "SALE" OPPORTUNITIES (PAST & FUTURE)

Goal: Showing that opportunities are frequent and predictable.

Event	Market Context	Opportunity	Result (3-Year Move)
2008 Lehman	Global Financial Crisis	High Quality at 50% Discount	Massive Multi-baggers
2013 Taper Tantrum	Macro Economic Fear	IT & Pharma were "Cheap"	Strong Sectoral Rally
2020 COVID-19	Global Health Lockout	Everything was on "Super Sale"	3x to 5x Wealth Growth
Future (2026-2035)	Sectoral Rotations	IT, Chemicals, or Banks will correct	Your Next Entry Point

The Lesson: Market cycles are like seasons. Winter (Correction) always comes, but it is

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always followed by Spring (Growth).

III. THE ESSENCE OF THE "OPPORTUNITY FUND"

Key Message: You cannot buy a "Sale" if your wallet is empty.

- **The 10% Rule:** Referencing **Step 5**, always keep 10-15% of your portfolio in **Gold or Liquid Cash**.
- **The Purpose:** This isn't just "safety" money; it is "Gunpowder." When the market drops 10%, you use this fund to buy more of your high-conviction "Quality" stocks at lower prices.
- **Benefit:** It lowers your "Average Buy Price" and skyrockets your long-term CAGR.

IV. DIVERSIFY TO PROTECT, CONCENTRATE TO GROW

Goal: Moving from a broad "Basket" to a "Winning Team."

1. **Phase 1: Diversify (The Shield):** When you start, spread your 60% Equity across different "Quality" companies like **HDFC Bank, Reliance, and Nestle**. This protects you from being "wrong" about one stock.
2. **Phase 2: Concentration (The Sword):** Once a company like **Titan** or **Bajaj Finance** proves its "Quality" and the "Industry Demand" is high, increase your weightage.
3. **The Goal:** A mature portfolio should have 80% of its wealth in the many **Top high-conviction winners**.

V. THE "YIELD ON COST" MIRACLE (REAL CASH FLOW)

Key Message: When the annual dividend exceeds your initial investment.

Using companies from our **Precision Invested Universe**, look at the power of holding Quality:

Company Example	Original Cost (Approx 2004-05)*	Recent Annual Dividend	Yield on Original Cost
TITAN	~₹3 - ₹5	~₹11.00	~220% to 300%
ASIAN PAINTS	~₹25 - ₹30	~₹33.00	~110% to 130%

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LARSEN & TOUBRO (LT)	~₹60 - ₹80	~₹28.00	~35% to 45%
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*Prices are split/bonus adjusted. Data represents the power of the "Value Entry" followed by "Time."

The Reality: For a long-term Value Buyer, the day eventually comes when the **Annual Dividend** you receive is more than the **Total Money you invested** 20 years ago. Your capital appreciation is now purely "Free Profit."

VI. PIYUSH BHAI'S TALKING POINTS

- "અમદાવાદના મિત્રો, જ્યારે શેરબજારમાં 'સેલ' (Sale) લાગે ત્યારે ડરશો નહીં. Titan અને Asian Paints જેવા હીરા ત્યારે જ સસ્તા મળે છે."
- "Cash is not just king; Cash is the 'Oxygen' during a market crash. જો તમારી પાસે રોકડ (Opportunity Fund) હશે, તો જ તમે સસ્તા ભાવે 'Value Buying' કરી શકશો."
- "તમે વિચાર્યું છે? એક સમય એવો આવશે કે કંપનીનું ડિવિડન્ડ તમારા મુડી રોકાણ કરતા પણ વધારે હશે. આને કહેવાય 'ખરા અર્થમાં પૈસાથી પૈસા કમાવા'."

STEP 4 CHECKLIST: VALUE BUYING

- \$\$\$ \$
- Is the stock's **P/E Ratio** lower than its 5-year average?
- \$\$\$ \$
- Is the industry in a temporary "Fear" phase?
- \$\$\$ \$
- Do you have your **10% Opportunity Fund** ready for the next dip?
- \$\$\$ \$
- Are you buying a **Quality Champion** from our Invested List (Step 3)?

THE ECOSYSTEM: EDUCATION & INVESTMENT SERVICES

Focus: Moving from "Knowledge" to "Wealth Implementation."

I. EDUCATION: BUILDING YOUR INTELLECTUAL

5 Steps Towards Wealth

CAPITAL

Goal: Turning the 5 Steps into your personal skill set.

1. Free Flagship Program: "5 Steps Towards Wealth"

- **The Mission:** Spreading financial literacy across India.
- **Reach:** Conducted in **43 Cities every year**.
- **The Benefit:** An annual "Knowledge Upgrade" to keep your portfolio aligned with the shifting macro-economy.

2. The Foundation: "The Stock Market Way" (Book)

- **The Guide:** Piyush Patel's step-by-step methodology for the Indian markets.
- **Available:** Leading book stores and online platforms. Perfect for building your core vocabulary.

Learn the complete framework of disciplined stock market investing

👉 <https://profitfromit.co.in/products/5StepsBook>.

3. The Transformation: 4-Month Practical Workshop

- **The Curriculum:** Deep dive into Fundamentals, Technicals, Demanding Industries, and Portfolio Construction.
- **Next Batch:** Starts in **June**.
- **Precision Policy:** Limited to **25 Students** only for personalized mentorship.
- **Ahmedabad Meet Offer:** * **25% Instant Discount** for bookings made today.
 - **Confirm your slot for just ₹1,000.**

4-Month Fundamental & Technical Workshop

Hands-on training on economy, industries, companies, valuations & technicals

👉 <https://profitfromit.co.in/course/Fundamental&TechnicalAnalysisPracticalWorkshop>

4. The Audit: Portfolio Diagnosis

- **The Service:** Direct health check of your current holdings via our website.

5 Steps Towards Wealth

- **The Bonus:** If you join the 4-Month Course, 50% of your *Diagnosis Fee* is refunded.

Personalised portfolio diagnosis with clear improvement roadmap

👉 <https://profitfromit.co.in/portfolio-review>

💰 II. INVESTMENT: DATA-DRIVEN WEALTH EXECUTION

Goal: Professional-grade execution for your capital.

1. Theme-Based Baskets (The "Do-It-With-Us" Model)

- **The Product:** 6 Diversified, theme-based stock baskets.
- **The Cost:** ₹999 / Month.
- **The Precision:** Receive **Monthly Triggers** to increase or decrease weightage based on market data. No guesswork.

🚀 THEMATIC INVESTMENT BASKETS

(Aligned with India's long-term growth | Targeting 1.5× GDP businesses)

Bharat Samriddhi – Consumption & Housing

👉 <https://profitfromit.gridkey.in/strategies/405>

Bharat AtmaNirbhar – Manufacturing & Defence

👉 <https://profitfromit.gridkey.in/strategies/406>

Bharat GatiShakti – Infra & Logistics

👉 <https://profitfromit.gridkey.in/strategies/407>

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Naya Bharat – Digital & Technology

👉 <https://profitfromit.gridkey.in/strategies/410>

Bharat Urja – Green Energy

👉 <https://profitfromit.gridkey.in/strategies/411>

Bharat Artha – Capital Markets

👉 <https://profitfromit.gridkey.in/strategies/412>

2. Portfolio Management Services (PMS)

- **The Audience:** High Net-Worth Individuals (HNIs).
- **Ticket Size:** Minimum investment of ₹50 Lakhs.
- **The Track Record (4-Year Performance):** Even during this stiff fall
 - **The "Alpha":** +3% outperformance even during market corrections.
- **Our Philosophy:** We are **not** a "Get Rich Quick" fund. We focus on well-diversified, long-term wealth creation (5+ years), not short-term speculation.

👉 https://profitfromit.co.in/baskets_pms/investment/pms

III. COMPARISON: WHICH PATH IS FOR YOU?

Feature	Education Path (Workshop)	Investment Path (PMS/Baskets)
Effort	High (Learning & Doing)	Low (Professional Management)
Control	You make the final decisions.	We handle the precision execution.

5 Steps Towards Wealth

Ideal For	Students, Business Owners, DIYers.	Professionals, HNIs, Busy Executives.
Goal	Master the "5 Steps" for life.	Outperform the index (Alpha).

IV. PIYUSH BHAI'S TALKING POINTS

- "અમદાવાદના મિત્રો, જ્ઞાન (Education) એ સૌથી મોટું વળતર આપે છે. જો તમે જાતે શીખવા માંગતા હોવ તો જૂન મહિનાની બેચમાં માત્ર 30 સીટ છે, આજે જ બુક કરો અને 25% ડિસ્કાઉન્ટ મેળવો."
- "બીજી બાજુ, જો તમારી પાસે સમય નથી, તો અમારી PMS સર્વિસ જુઓ. નિફ્ટી ના 8.7% સામે આપણે 11.5% આપ્યા છે. આ 3% નો 'Alpha' લાંબે ગાળે તમારી સંપત્તિમાં કરોડોનો ફેર પાડશે."
- "તમારો પોર્ટફોલિયો 'બીમાર' છે કે 'હેલ્થી' એ જાણવા માટે 'Portfolio Diagnosis' કરાવો. જો તમે કોર્સમાં આવશો તો 50% ફી પાછી મળી જશે!"

CALL TO ACTION: CONNECT WITH THE TEAM

- **For Workshop/Bookings:** Prasad Brahme: +91-7818920610 / Chetna Chauhan: +91-8238111887
- **For Baskets/PMS:** call kaushik Pandya: +91-9662052858

Profit From It – Profit Finstock Private Limited

(SEBI Registered Investment Adviser – INA000020651)

CONTACT

Website: <https://www.profitfromit.co.in>

Toll-Free: 1800 890 4317

Location: Vadodara, Gujarat

Profit From It

Your partner in long-term wealth creation through disciplined investing.

5 Steps Towards Wealth

