21 Secrets Revealed with You

Learn to Find the Best Mutual Fund Yourself

NOW DON'T SEARCH ANY WEBSITE OR APP FOR THE BEST MUTUAL FUND



DISCOVER HOW FOUR STEPS CALCULATIONS PICK WINNING MUTUAL FUNDS.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: NOT ONLY SIP, THINK OF STEP-UP SIP..... 7-15

CHAPTER 2: PREFER DIRECT PLAN OVER REGULAR PLAN..... 16-23

CHAPTER 3: NEVER DO OVER-DIVERSIFICATION..... 24-31

CHAPTER 4: AVOID OVERLAPPING..... 32-38

CHAPTER 5: NEVER STOP OR REDEEM YOUR SIP EVEN DURING MARKET CRASHES..... 39-45

CHAPTER 6: WHICH FUNDS SHOULD YOU PREFER..... 46-61

CHAPTER 7: LONG-TERM GOAL INVESTING..... 62-69

CHAPTER 8: AGE-BASED INVESTING..... 70-74

CHAPTER 9: PREFER OLD FUND OVER NFO 75-84

CHAPTER 10: WHEN YOU SHOULD DO LUMP SUM INVESTING IN MUTUAL FUND..... 85-91

CHAPTER 11: MAKE HABIT OF READING FACTSHEET..... 92-99

CHAPTER 12: PROPER USE OF BALANCED ADVANTAGE FUND..... 100-107

CHAPTER 13: PROPER USE OF LIQUID FUND..... 108-114

CHAPTER 14: WHEN INDEX FUND SHOULD PREFER..... 115-122

CHAPTER 15: SWP OVER ALL RETIREMENT PLANS..... 123-129

CHAPTER 16: SWP OVER ALL INCOMES PLANS..... 130-136

CHAPTER 17: MONTHLY SIP SHOULD BE?..... 137-143

CHAPTER 18: HOW MUCH PERCENTAGE YOU SHOULD REDEEM IN AN EMERGENCY FROM YOUR MUTUAL FUND INVESTMENTS..... 144-150

CHAPTER 19: HOLDING AND SELLING OF CURRENT MUTUAL FUND INVESTMENTS..... 151-157

CHAPTER 20: HOW TO FIND THE BEST MUTUAL FUND..... 158-183

CHAPTER 21: 6–4–2 RED NUMBERS METHOD TO FIND THE UNDERPERFORMING MUTUAL FUNDS 184-195

CHAPTER 8: AGE-BASED INVESTING

Your age plays a major role in how you should invest.
When you are young, you have time on your side, so you can take higher risks.
As you grow older, you should protect your wealth by shifting to safer investments.

Let's make it simple with examples for every age group.

If Your Age Up To 28 Years – Focus On Growth

At this age, your **goal is wealth creation**.
You can afford to take higher risk because you have many years to recover from short-term market ups and downs.

If you are planning to invest in only 1 Mutual Fund	***If you are planning to invest in 2 Mutual Funds***	***If you are planning to invest in 3 Mutual Funds***	***If you are planning to invest in 4 Mutual Funds***	***If you are planning to invest in 5 Mutual Funds***
Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund
	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund
		Micro Cap Index Fund	Micro Cap Index Fund	Micro Cap Index Fund
			Large-Cap Fund	Large-Cap Fund
				Aggressive Hybrid Fund

Young investors have the longest time horizon and highest risk capacity, making them suitable for high-growth, volatile funds like small-cap fund, and micro-cap index fund.

If Your Age Between 29-32 Years – Blend Of Growth And Stability

Now you may have more responsibilities — maybe a home loan, marriage, or kids.
So, your portfolio should balance **growth and safety**.

If you are planning to invest in only 1 Mutual Fund	***If you are planning to invest in 2 Mutual Funds***	***If you are planning to invest in 3 Mutual Funds***	***If you are planning to invest in 4 Mutual Funds***	***If you are planning to invest in 5 Mutual Funds***
Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund
	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund
		Flexi Cap Fund	Flexi Cap Fund	Flexi Cap Fund
			Large-Cap Fund	Large-Cap Fund
				Balanced Advantage Fund

Introduce slightly more diversified funds like a **Flexi Cap and a Balanced Advantage Funds** to reduce volatility while still aiming for good returns.

If Your Age Between 33-50 Years – Focus On Stability And Consistent Growth

This is your peak earning stage.
You should focus on steady wealth creation while protecting your capital.

If you are planning to invest in only 1 Mutual Fund	***If you are planning to invest in 2 Mutual Funds***	***If you are planning to invest in 3 Mutual Funds***	***If you are planning to invest in 4 Mutual Funds***	***If you are planning to invest in 5 Mutual Funds***
Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund	Small-Cap Fund
	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund	Mid-Cap Fund
		Large-Cap Fund	Large-Cap Fund	Large-Cap Fund
			Conservative Hybrid Fund	Conservative Hybrid Fund
				Corporative Bond Fund OR Banking & PSU Fund

As the investors near their peak earning years, the strategy shifts to a more balanced approach, increasing the allocation to Large-Cap Fund for stability and incorporating debt-oriented hybrid fund for capital protection.

If Your Age Between 51-70 Years – Focus On Capital Protection And Regular Income

At this stage, your main goal should be **protecting wealth and earning steady income**.
Avoid risky small-cap and mid-cap funds.

If you are planning to invest in only 1 Mutual Fund	***If you are planning to invest in 2 Mutual Funds***	***If you are planning to invest in 3 Mutual Funds***	***If you are planning to invest in 4 Mutual Funds***	***If you are planning to invest in 5 Mutual Funds***
Balanced Advantage Fund	Balanced Advantage Fund	Balanced Advantage Fund	Balanced Advantage Fund	Balanced Advantage Fund
	Conservative Hybrid Fund	Conservative Hybrid Fund	Conservative Hybrid Fund	Conservative Hybrid Fund
		Multi-Asset Allocation Fund	Multi-Asset Allocation Fund	Multi-Asset Allocation Fund
			Medium Duration Fund	Medium Duration Fund
				Short Duration Fund

At this age, focus on **income stability** and **low volatility**.
Debt and hybrid funds help you achieve that balance.

Keynote

As you move through different stages of life, your investment plan should also evolve.

Age Group	Main Focus	Suggested Strategy
Up to 28	Growth	High equity exposure
29-32	Balanced growth	Mix of equity & hybrid
33-50	Stability & steady growth	Equity + debt mix
51-70	Protection & income	Hybrid & debt focus

- ✓ As you grow older, reduce risk.
- ✓ Follow the age formula investment.
- ✓ Balance between Equity, Hybrid, and Debt as per life stage.

PICKING GOOD COMPANIES FOR STOCK INVESTING

IDENTIFY. ANALYZE. INVEST. GROW.



BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: BASICS OF THE STOCK MARKET..... 6-16

CHAPTER 2: IMPORTANT THINGS EVERY INVESTOR SHOULD KNOW..... 17-31

CHAPTER 3: WHY DO WE INVEST IN GOOD COMPANIES?..... 32-41

CHAPTER 4: HOW TO FIND GOOD COMPANIES?..... 42-50

CHAPTER 5: CHECKING BUSINESS QUALITY..... 51-58

CHAPTER 6: CHECKING FINANCIAL STRENGTH..... 59-67

CHAPTER 7: CHECKING BUSINESS STABILITY..... 68-76

CHAPTER 8: CHECKING BUSINESS GROWTH..... 77-82

CHAPTER 9: CHECKING INSIDE OWNERSHIP..... 83-90

CHAPTER 10: CHECKING STOCK PRICE..... 91-97

CHAPTER 11: SUMMARIZE THE ANALYSIS..... 98-99

CHAPTER 12: FINDING GOOD COMPANIES..... 100-104

CHAPTER 13: CHECKLIST..... 105-106

CHAPTER 14: EXIT STRATEGY IN LONG-TERM HOLDING..... 107-114

CHAPTER 15: MISTAKES TO AVOID IN LONG-TERM STOCK INVESTING..... 115-129

CHAPTER 16: THREE BASIC INVESTMENT RULES..... 130-136

CHAPTER 6: CHECKING FINANCIAL STRENGTH

In the previous chapter, we learned how to check the **quality of a business**.

We studied four important measures:

- ROCE
- ROE
- Cash Flow from Operations
- Free Cash Flow

But there is another important question that every long-term investor should ask:

“Is the company financially strong enough to survive difficult times?”

A company may be profitable and growing, but if it has too much debt or cannot comfortably pay its obligations, it can become risky for shareholders.

This is why we need to check the company's **financial strength**.

In this chapter, we will focus on three important ratios:

1. **Debt-to-Equity Ratio**
2. **Interest Coverage Ratio**
3. **Current Ratio**

These ratios help us understand the company's debt burden, ability to pay interest, and ability to meet short-term obligations.

1. Debt-to-Equity Ratio

What is Debt-to-Equity Ratio?

Debt-to-Equity Ratio, commonly called **D/E Ratio**, tells us how much debt a company has compared with shareholders' equity.

In simple words:

D/E Ratio tells us how much borrowed money a company has for every ₹1 of shareholders' equity.

The basic formula is:

D/E Ratio = Total Debt ÷ Total Equity

Both Total Debt and Total Equity can be found on the Balance Sheet.

Example

Suppose:

- Total Debt = ₹50 crore
- Total Equity = ₹100 crore

Then:

D/E = ₹50 crore ÷ ₹100 crore

D/E = 0.50

This means the company has **₹0.50 of debt for every ₹1 of equity**.

Now consider another company:

- Total Debt = ₹150 crore
- Total Equity = ₹100 crore

D/E = ₹150 crore ÷ ₹100 crore

D/E = 1.50

This company has ₹1.50 of debt for every ₹1 of equity.

Clearly, the second company has a much higher debt burden.

Why Does Debt Matter?

Debt is not necessarily bad.

Companies often borrow money to:

- build factories,
- purchase machinery,
- expand operations,
- enter new markets, or
- fund other business activities.

If the company uses borrowed money productively and earns a return higher than its borrowing cost, debt can help the business grow.

However, excessive debt can become dangerous.

A company has to pay interest and eventually repay its debt, regardless of whether business conditions are strong or weak.

For this reason, our basic framework considers:

D/E Ratio < 1 → financially stronger

D/E Ratio > 1 → higher financial risk

These are screening benchmarks for every industry.

Example

Imagine two companies.

Particular	Company A	Company B
Equity	₹100 Cr	₹100 Cr
Debt	₹30 Cr	₹200 Cr
D/E Ratio	0.30	2.00

Company B has a much higher debt burden. According to our framework, Company A is stronger, while Company B has higher debt risk.

If business conditions become difficult, Company B may face greater financial pressure because it has larger debt obligations.

What D/E Ratio Should We Look For?

In our framework:

D/E Ratio < 1 is considered financially strong.

A lower D/E ratio generally means that the company has less debt compared with shareholders' equity.

2. Interest Coverage Ratio

Debt is only one part of the problem.

The next question is:

“Can the company comfortably pay the interest on its debt?”

This is where the **Interest Coverage Ratio (ICR)** becomes useful.

The Interest Coverage Ratio tells us how easily a company can pay its interest expenses from its operating earnings.

The basic formula is:

ICR = EBIT ÷ Interest Expense

Here:

- **EBIT** = Earnings Before Interest and Tax
- Interest Expense = Interest the company has to pay on its borrowings

Both figures can be found in the Income Statement.

Example

Suppose:

- EBIT = ₹30 crore
- Interest Expense = ₹5 crore

Then:

ICR = ₹30 crore ÷ ₹5 crore

ICR = 6

This means the company's EBIT is **6 times its interest expense**.

Now consider another company:

- EBIT = ₹20 crore
- Interest Expense = ₹10 crore

ICR = ₹20 crore ÷ ₹10 crore

ICR = 2

The second company has less earnings available relative to its interest burden.

If its operating profit falls, paying interest could become much more difficult.

What ICR Should We Look For?

In our framework:

Interest Coverage Ratio > 3 is considered financially strong.

An ICR above 3 means that the company's EBIT is more than three times its interest expense.

A lower ICR means there is less room for the company if profits decline.

Comparison

Company	EBIT	Interest	ICR	Interpretation
A	₹30 Cr	₹5 Cr	6.0	Stronger
B	₹30 Cr	₹20 Cr	1.5	Riskier

3. Current Ratio

The third measure is the **Current Ratio**.

A company has short-term obligations that it needs to pay, such as:

- suppliers' payments,
- short-term borrowings,
- salaries and expenses,
- other current liabilities.

At the same time, it has short-term assets such as:

- cash,
- bank balances,
- inventory,
- trade receivables, and
- other current assets.

The Current Ratio helps us compare these two sides.

In simple words:

Current Ratio tells us whether a company has enough current assets to meet its current liabilities.

The basic formula is:

Current Ratio = Current Assets ÷ Current Liabilities

Both Current Assets and Current Liabilities can be found on the Balance Sheet.

Example

Suppose:

- Current Assets = ₹200 crore
- Current Liabilities = ₹100 crore

Then:

Current Ratio = ₹200 crore ÷ ₹100 crore

Current Ratio = 2

This means the company has ₹2 of current assets for every ₹1 of current liabilities.

Now suppose:

- Current Assets = ₹80 crore
- Current Liabilities = ₹100 crore

Then:

Current Ratio = ₹80 crore ÷ ₹100 crore

Current Ratio = 0.80

The company has less current assets than current liabilities.

According to our framework:

Current Ratio > 1 → preferred

Current Ratio < 1 → higher financial risk

Putting the Three Ratios Together

Now let us imagine that we are analyzing a company called **XYZ Ltd.**

Financial Measure	XYZ Ltd.	Our Starting Framework
Debt-to-Equity	0.40	< 1
Interest Coverage Ratio	8.00	> 3
Current Ratio	1.80	> 1

XYZ Ltd. looks financially strong according to our basic screening framework.

Why?

D/E = 0.40

The company has relatively low debt compared with shareholders' equity.

ICR = 8

The company has a substantial operating-earnings cushion relative to its interest expense.

Current Ratio = 1.80

The company has more current assets than current liabilities.

These are encouraging signs. Company XYZ Ltd. passes all three basic financial strength checks.

Conclusion

Financial strength tells us how well a company can handle its financial obligations.

In this chapter, we studied three important ratios.

1. Debt-to-Equity Ratio

Formula:

D/E = Total Debt ÷ Total Equity

Our starting framework:

D/E < 1

Lower debt can generally mean lower financial risk, although industry context matters.

2. Interest Coverage Ratio

Formula:

ICR = EBIT ÷ Interest Expense

Our starting framework:

ICR > 3

A higher ratio generally indicates a larger earnings cushion for interest payments.

3. Current Ratio

Formula:

Current Ratio = Current Assets ÷ Current Liabilities

Our starting framework:

Current Ratio > 1

It gives us a basic view of the company's ability to meet short-term obligations.

INVESTING IN A COMPANY'S IPO



Catch the Best **IPO Stock**

To identify the opportunities in winning IPOs and build wealth with confidence.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: WHY COMPANIES LAUNCH IPOs..... 6-14

CHAPTER 2: UNDERSTANDING IPOs..... 15-24

CHAPTER 3: THE IPO PROCESS..... 25-34

CHAPTER 4: WHY SHOULD INVESTORS LOOK INTO THE RED HERRING PROSPECTUS?..... 35-45

CHAPTER 5: TYPES OF INVESTORS IN IPO..... 46-51

CHAPTER 6: INVESTING IN AN IPO..... 52-63

CHAPTER 7: IPO ALLOTMENT PROCESS..... 64-76

CHAPTER 8: SHOULD YOU APPLY TO AN UPCOMING IPO OR NOT?..... 77-95

CHAPTER 9: CASE STUDY OF PAYTM IPO..... 96-101

CHAPTER 10: EXIT STRATEGY IN LONG-TERM HOLDING..... 102-109

CHAPTER 11: RISKS AND CONCERNS INVOLVED IN INVESTING IN AN IPO..... 110-116

CHAPTER 12: DIFFERENT WAYS OF APPLYING FOR AN IPO..... 117-122

CHAPTER 13: WHAT TO LOOK FOR IN A COMPANY..... 123-129

CHAPTER 14: SOME GUIDELINES FOR INVESTING IN NEW ISSUES..... 130-139

CHAPTER 10: EXIT STRATEGY IN LONG-TERM HOLDING

Buying a company's IPO is only the beginning of investing. The next important question is:

"When should I exit from the stock?"

Many investors think that once they buy a good company, they should hold it forever. But a company's financial performance can change over time. A company that looks strong today may not remain equally strong in the future.

Therefore, in long-term investing, we need a simple and clear exit strategy.

For this framework, we check **five important parameters** every year:

1. **ROCE**
2. **ROE**
3. **Sales**
4. **Profit**
5. **Debt-to-Equity (D/E) Ratio**

The Five Conditions

We check these five parameters in every upcoming year.

Parameter	Condition
ROCE	Should be more than 15%
ROE	Should be more than 15%
Sales	Should increase
Profit	Should increase
Debt-to-Equity Ratio	Should be less than 1.50

The basic rule:

If 2 or more conditions are not passed for 3 consecutive years, we should exit from the stock.

This helps us avoid making an exit decision because of only one bad year.

Example: How the Exit Strategy Works

Suppose you invested in a company after its IPO and want to hold it for the long term.

In the last year, the company had:

- ROCE = 23%
- ROE = 17%
- Sales = ₹250 crore
- Profit = ₹32 crore
- D/E Ratio = 0.83

Now let us check the company every year.

After 1 Year

The company reports:

- ROCE = 25%
- ROE = 18%
- Sales = ₹260 crore
- Profit = ₹36 crore
- D/E Ratio = 0.93

Let us check each condition.

ROCE: 25% is more than 15% ✓

ROE: 18% is more than 15% ✓

Sales: ₹250 crore → ₹260 crore, so sales increased ✓

Profit: ₹32 crore → ₹36 crore, so profit increased ✓

D/E Ratio: 0.93 is less than 1.50 ✓

All five conditions are passed.

Decision: Continue holding the stock.

After 2 Years

The company reports:

- ROCE = 24%
- ROE = 17%
- Sales = ₹265 crore
- Profit = ₹35 crore
- D/E Ratio = 0.91

Four conditions are passed, but one condition is not passed.

ROCE: 24% > 15% ✓

ROE: 17% > 15% ✓

Sales: ₹260 crore → ₹265 crore ✓

Profit: ₹36 crore → ₹35 crore ✗

D/E Ratio: 0.91 < 1.50 ✓

Only **profit has decreased**.

According to our framework, we do not exit merely because one condition has failed for one year.

Decision: Continue holding the stock.

After 3 Years

The company reports:

- ROCE = 25%
- ROE = 19%
- Sales = ₹273 crore
- Profit = ₹37 crore
- D/E Ratio = 0.89

All five conditions are again passed.

ROCE: 25% > 15% ✓

ROE: 19% > 15% ✓

Sales: ₹265 crore → ₹273 crore ✓

Profit: ₹35 crore → ₹37 crore ✓

D/E Ratio: 0.89 < 1.50 ✓

Decision: Continue holding the stock.

After 4 Years

The company reports:

- ROCE = 24%
- ROE = 18%
- Sales = ₹274 crore
- Profit = ₹37.5 crore
- D/E Ratio = 0.87

Again, all five conditions are passed.

ROCE: 24% > 15% ✓

ROE: 18% > 15% ✓

Sales: ₹273 crore → ₹274 crore ✓

Profit: ₹37 crore → ₹37.5 crore ✓

D/E Ratio: 0.87 < 1.50 ✓

Decision: Continue holding the stock.

After 5 Years

The company reports:

- ROCE = 22%
- ROE = 14%
- Sales = ₹275 crore
- Profit = ₹38 crore
- D/E Ratio = 1.93

Here, two conditions are not passed:

ROE: 14% is less than 15% ✗

D/E Ratio: 1.93 is more than 1.50 ✗

The other conditions are passed.

So, this is the **first alert**.

However, according to our framework, we do not exit immediately.

Decision: Continue holding and check the next year.

After 6 Years

The company reports:

- ROCE = 21%
- ROE = 16%
- Sales = ₹279 crore
- Profit = ₹37 crore
- D/E Ratio = 1.56

Now two conditions are not passed:

Profit: ₹38 crore → ₹37 crore, so profit decreased ✗

D/E Ratio: 1.56 is more than 1.50 ✗

Therefore, there are again **2 failed conditions**.

This is the **second consecutive alert**.

But we still do not exit because our rule requires the problem to continue for three consecutive years.

Decision: Continue holding and check one more year.

After 7 Years

The company reports:

- ROCE = 24%
- ROE = 16%
- Sales = ₹265 crore
- Profit = ₹30 crore
- D/E Ratio = 0.93

This time:

Sales: ₹279 crore → ₹265 crore, so sales decreased ✗

Profit: ₹37 crore → ₹30 crore, so profit decreased ✗

Two conditions are not passed again.

This is the **third consecutive year with 2 or more failed conditions**.

Therefore, according to our framework:

We should exit from the stock.

We do not need to wait for another year.

The Complete Exit Strategy in One Table

Year	Failed Conditions	Alert	Decision
Year 1	0	No	Continue holding
Year 2	1	No	Continue holding
Year 3	0	No	Continue holding
Year 4	0	No	Continue holding
Year 5	2	First alert	Continue holding and monitor

Year 6	2	Second alert	Continue holding and monitor
Year 7	2	Third alert	Exit the stock

This makes the strategy easy to understand.

One failed condition does not mean immediate exit.

Two failed conditions for one year do not mean immediate exit.

Two or more failed conditions for three consecutive years = Exit according to our framework.

Why Check for Three Consecutive Years?

A company may have one difficult year because of temporary business conditions.

For **example,** profit may fall for one year while the company continues to maintain good ROCE, ROE, sales growth and debt levels.

If an investor exits immediately because of one weak year, the investor may leave a company that later improves.

The framework therefore looks for a **continued deterioration across three consecutive years** when two or more conditions fail.

This gives the investor a systematic way to review the investment.

Where Can You Find These Numbers?

The required financial figures can be checked on financial websites such as:

- Screener.in
- Tickertape
- Tijori Finance

The important point is to **check the figures every year** and compare them with the conditions in your framework.

Conclusion

Long-term holding does not mean holding a stock without checking the company.

After investing in an IPO, continue to monitor the company's financial performance.

Check:

ROCE → ROE → Sales → Profit → D/E Ratio

If the company continues to pass the conditions, you can continue monitoring and holding it.

If **2 or more conditions fail for 3 consecutive years**, the framework says to exit the stock.

The main purpose of this strategy is to make the exit decision based on **business performance and a predefined rule**, rather than emotions, market noise, or short-term price movements.

Buy with a plan. Hold with a plan. Exit with a plan.

INVESTING IN THE BEST DIVIDEND STOCKS



Unlock Regular Income

To build **wealth, generate passive income,** and achieve long-term financial independence.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: THE POWER OF DIVIDEND INVESTING..... 7-12

CHAPTER 2: WHAT IS A DIVIDEND?..... 13-17

CHAPTER 3: KEY TERMS EVERY DIVIDEND INVESTOR MUST KNOW..... 18-23

CHAPTER 4: IMPORTANT DATES EVERY DIVIDEND INVESTOR MUST KNOW..... 24-30

CHAPTER 5: DIVIDENDS GROW OVER TIME..... 31-38

CHAPTER 6: TWO CASE STUDIES..... 39-45

CHAPTER 7: ADVANTAGES AND DISADVANTAGES OF DIVIDEND INVESTING..... 46-53

CHAPTER 8: CHARACTERISTICS OF A PERFECT DIVIDEND STOCK..... 54-60

CHAPTER 9: HOW TO FIND THE BEST DIVIDEND STOCKS?..... 61-66

CHAPTER 10: WHEN TO SELL DIVIDEND STOCKS?..... 67-72

CHAPTER 11: HOW MANY DIVIDEND STOCKS SHOULD YOU OWN?..... 73-78

CHAPTER 12: COMMON MISTAKES DIVIDEND INVESTORS MAKE..... 79-85

CHAPTER 13: THE MAGIC OF DIVIDEND REINVESTMENT..... 86-90

CHAPTER 14: TAXATION OF DIVIDENDS..... 91-96

CHAPTER 15: FINANCIAL FREEDOM THROUGH DIVIDENDS…… 97-102

CHAPTER 16: ESTIMATE REQUIRED INVESTMENT…… 103-109

CHAPTER 10: WHEN TO SELL DIVIDEND STOCKS?

Dividend Investing is not “buy once and forget forever.”

Review the stocks **every 3 years.**

Check again:
- ✓ payout ratio
- ✓ pricing (Over or Under-valued)
- ✓ dividend history
- ✓ profits

If company stops performing → exit slowly

Simply:
Dividend investing is NOT only about buying.
Knowing when to exit is equally important.

EXIT RULE = 1

Payout ratio becomes dangerously high
(Safe range = 20-70%)

If dividend payout becomes
- >70% = risky
- >90% = unsafe (company is paying almost all profits) → Why Unsafe? → because if profits falls, dividend will disappear.

EXIT RULE = 2

The stock becomes OVERVALUED

Sometimes price runs too high and dividend yield becomes tiny.

EXIT RULE = 3

Dividend is cut or stopped

This is the most important exit signal.

If company reduces dividend and management does not give a strong, temporary reason → WARNING.

EXIT RULE = 4

Profit declines continuously

One bad year is okay.
But two-year decline out of three – is a problem.

"Stay invested as long as dividend is safe, profit is growing, and business quality remains strong. Exit only when dividend becomes unsafe, business weakens, or valuation becomes irrational."

EXIT STRATEGY CHECKLIST

Check every 3 years:

Rule	Red Flag
1. Payout ratio > 70% for 2 or more times in 3 years	First Red Flag
2. P/E ratio increased 2 or more times in 3 years	Second Red Flag
3. Dividend decreased 2 or more times in 3 years	Third Red Flag
4. Net profit growth < 5% for 2 or more times in 3 years	Fourth Red Flag

Final Rule is Simple:

If 3 or more red flags appear out of 4 → EXIT
This avoids emotional selling

SIMPLE EXAMPLE

- ✓ Suppose you invented on dividend stock in the month – Jan, 2026 (FY 25-26)
- ✓ When you get your dividend in any month of the year 2026, that time you should follow the **exit strategy** and from the **base table.**
- ✓ You will be getting the dividend of the Financial Year 2025-26.

Formation of Base Table

Numerical data (eg.)	Metric	Timing	Write down	When the data you will find?
12/- per share	Dividend amount	When you get your dividend amount in your bank a/c at any date,	That time write down the dividend amount	Check your Bank A/c
Payout ratio = 42% ; P/E ratio = 10.5	Payout ratio and P/E ratio	When you get your dividend amount in your bank a/c at any date,	That time write down the payout ratio & P/E ratio	Follow the Screener.in 1. Go to that Stock → Profit & Loss Section → Find Dividend Payout % → Write it down 2. Go to that Stock → summary key points → Find Stock P/E → Write it down
NP = 5,000 Cr	Net Profit Growth	When the statement of profit & Loss A/c for the year 2025-26 are available,	Write down the net profit for the year 2025-26	Go to that stock → Profit & Loss Section → Write Net Profit

Applying Exit Strategy:

Metric	Base Table (2025-26)	Year 1 (2026-27)	Year 2 (2027-28)	Year 3 (2028-29)
Payout ratio	42%	37.8%	46.2%	37.8%
P/E ratio	10.5	8	14	16
Dividend/Share	₹10 per share	₹9 per share	₹11 per share	₹9 per share
Profit Growth	5,000 Cr	5,650 Cr	6,010 Cr	5,950 Cr

Red Flags Found or Not:

- ✓ Payout ratio > 70% for 2 or more times in 3 years → NOT FOUND → No Red Flag
- ✓ P/E ratio increased 2 or more times in 3 years → FOUND 2 times (14, 16) → Red Flag Found
- ✓ Dividend decreased 2 or more times in 3 years → FOUND 2 times (9, 9) → Red Flag Found
- ✓ Profit growth < 5% for 2 or more times in 3 years → NOT FOUND → No Red Flag

  First Year → 5,000/100 × 105 = 5,250 Cr. is less than Actual. (Actual Result is more i.e. 5,650 Cr.)

  Second Year → 5,000/100 × 110 = 5,500 Cr. (Actual Result is more i.e. 6,010 Cr.)

  Third Year → 5,000/100 × 115 = 5,750 Cr. (Actual Result is more i.e. 5,950 Cr.)

  No less than 5% profit growth is found in any two or more of the three years → No Red Flag

Conclusion

- Only 2 Red Flags → FOUND
- Our rule: If 3 or more red flags are appeared, we should think to exit from that stock.
- We should continue to the stock. (No Exit)

Applying Exit Strategy for the Second Time:

Metric	Base Data (2025-26)	Year 2 (2027-28)	Year 3 (2028-29)	Year 4 (2029-30)
Payout ratio	42%	46.2%	37.8%	33.6%
P/E ratio	10.5	14	16	18
Dividend/Share	₹10 per share	₹11 per share	₹9 per share	₹8 per share
Profit Growth	₹5,000 Cr	₹6,010 Cr	₹5,950 Cr	₹5,900 Cr

Red Flags Found or Not:

- ✓ Payout ratio > 70% for 2 or more times in 3 years → NOT FOUND → No Red Flag
- ✓ P/E ratio increased 2 or more times in 3 years → FOUND 3 TIMES (14, 16, 18) → Red Flag found
- ✓ Dividend decreased 2 or more times in 3 years → FOUND 2 TIMES (9, 8) → Red Flag found
- ✓ Profit growth < 5% for 2 or more times in 3 years → NOT FOUND → No Red Flag

  Second Year → 5000/100 × 110 = 5,500 Cr. (Actual Result is more i.e, 6,010 Cr.)

  Third Year → 5000/100 × 115 = 5,750 Cr. (Actual Result is more i.e, 5,950 Cr.)

  Fourth Year → 5000/100 × 120 = 6,000 Cr. (Actual Result is less i.e, 5,900 Cr.)

  No less than 5% profit growth is found in any two or more of the three years → No Red Flag

Conclusion

- Only 2 Red Flags → FOUND
- Our rule: If 3 or more red flags are appeared, we should think to exit from that stock.
- We should continue to the stock. (No Exit)

Applying Exit Strategy for the Third Time:

Metric	Base Data	Year 3	Year 4	Year 5
Payout ratio	42%	37.8%	33.6%	29.4%
P/E ratio	10.5	16	18	20
Dividend/Share	₹10 per share	₹9 per share	₹8 per share	₹7 per share
Profit Growth	₹5,000 Cr	₹5,950 Cr	₹5,900 Cr	₹6,100 Cr

Red Flags Found or Not:

- ✓ Payout ratio > 70% for 2 or more times in 3 years → NOT FOUND → No Red Flag
- ✓ P/E ratio increased 2 or more times in 3 years → FOUND 3 TIMES (16, 18, 20) → Red Flag found
- ✓ Dividend decreased 2 or more times in 3 years → FOUND 3 TIMES (9, 8, 7) → Red Flag found
- ✓ Profit growth < 5% for 2 or more times in 3 years → FOUND 2 TIMES (ACTUAL 5,900 → TARGET 6,000 ; ACTUAL 6,100 → TARGET 6,250)

  Third Year → 5000/100 × 115 = 5,750 Cr. (Actual Result is more i.e, 5,950 Cr.)

  Fourth Year → 5000/100 × 120 = 6,000 Cr. (Actual Result is less i.e, 5,900 Cr.)

  Fifth Year → 5000/100 × 125 = 6,250 Cr. (Actual Result is less i.e, 6,100 Cr.)

  Less than 5% profit growth is found two times of the three years → Red Flag

Conclusion

- 3 Red Flags → FOUND
- Our rule: If 3 or more red flags are appeared, we should think to exit from that stock.
- We should exit from the stock. (No holding)

INVESTING IN THE BEST BONDS

The power of Highest fixed Income

This book simplifies bond investing, helps manage risk and guides smart moves in fixed income.



BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: THE FOUNDATION..... 6-16

CHAPTER 2: TYPES OF BONDS AVAILABLE IN INDIA..... 17-22

CHAPTER 3: BENEFITS OF INVESTING IN BONDS..... 23-31

CHAPTER 4: WHO ISSUES BONDS?..... 32-36

CHAPTER 5: TYPES OF BOND MARKETS..... 37-40

CHAPTER 6: HOW TO INVEST IN BONDS IN INDIA?..... 41-49

CHAPTER 7: TRADING AND SELLING MECHANISM..... 50-55

CHAPTER 8: PLATFORMS THROUGH WHICH YOU CAN BUY BONDS IN INDIA..... 56-61

CHAPTER 9: FIND THE BEST BOND..... 62-72

CHAPTER 10: COMMON MISTAKES TO AVOID WHEN BUYING BONDS IN INDIA..... 73-81

CHAPTER 11: RISKS INVOLVED IN THE BOND MARKET..... 82-91

CHAPTER 12: REGULATORS IN THE BOND MARKET..... 92-99

CHAPTER 7: TRADING AND SELLING MECHANISM

Are all Bonds available on OBPPs such as Grip, Stable Money, Jiraaf, Wint Wealth, GoldenPi, Indiabonds, etc. traded on NSE or BSE?

Answer: No.

Not every bond available on an Online Bond Platform Provider (OBPP) is necessarily listed and actively traded on NSE or BSE.

If a bond is listed on NSE or BSE, you may have the opportunity to sell it before maturity through the secondary market.

Better Understanding through Examples:

Bond A Says Listed on NSE

If Bond A is listed on NSE, it is eligible to be traded through the exchange's debt-market mechanism.

You may be able to sell the bond before maturity.

Condition – A buyer must be available, and the market price may be higher or lower than your purchase price.

Bond B Says Listed on BSE

If Bond B is listed on BSE, it is eligible to be traded through exchange's debt-market mechanism.

You may be able to sell the bond before maturity.

Condition – A buyer must be available, and the market price may be higher or lower than your purchase price.

Bond C Says Unlisted

If Bond C is unlisted, you should not sell it through NSE or BSE.

However, this does not necessarily mean that you must hold it until maturity.

Some unlisted bonds may have a separate platform exit facility, issuer buyback facility, or another mechanism through which you may be able to exit before maturity, depending on the terms of that particular investment.

Bond D Says Sell Anytime

Some bonds or platforms may offer an early-exit or sell anytime facility.

This does not necessarily mean that the bond is traded on NSE or BSE.

Instead, the platform or issuer may provide a mechanism to help you exit before maturity, subject to the applicable terms, availability of a buyer, minimum holding period, or other conditions.

The Simple Rule to Remember

Before buying any bond, do not look only at the interest rate.

Check:

1. Is the bond listed on NSE/BSE?
2. Is it actual being traded?
3. Is there sufficient secondary-market liquidity?
4. Is there a buyer available if you want to exit?
5. Does the platform offer a separate early-exit facility?

Most Important Point

Listed does not mean guaranteed liquidity.

A bond can be listed on NSE/BSE but have very few buyers. Therefore, you may still find it difficult to sell the bond quickly or at your desired price.

Likewise, an unlisted bond may sometimes have a separate exit mechanism.

Therefore, we can say:
Listed + Active Buyers →Better possibility of selling before maturity

Listed + Very Low Trading Activity → Selling may be difficult

Unlisted + No Exit Mechanism → You should generally assume that you may need to hold until maturity

Unlisted + Platform Exit facility → Early exit may be possible, subject to its terms

So, when investing through an OBPP, the most important question is not simply: "Is this bond listed?"

Instead, ask: "If I need my money before maturity, exactly how can I exit this investment?"

Let's take an example to understand selling of bonds

ABC Company required funds for their new project so it has decided to issue bonds at a coupon rate – 8%. (Maturity 5 years and Face Value ₹1000)

Mr. Kunal has bought 10 bonds.
He has invested ₹1000 × 10 = ₹10,000.
He well be getting 8% return every year.
He will be getting ₹800 every year until maturity period end.
Once the maturity period end, the ABC company will return its face value i.e. ₹10,000.

Suppose Mr. Kunal required money for his needs, so he will decide to sell the bonds after 3 years.
Current coupon rate = 10% (After 3 years)
Maturity period remaining = 2 years

As we know, coupon rate now is 10%, but coupon rate when Mr. Kunal bought was 8%. Why will someone buy bond at lower interest rate, when he is able to get more? To recover from this, Mr. Kunal should sell bonds at discount.

Value of Bond = 800 ÷ 10% = ₹8,000

If the coupon rate decreases after 3 years and the current coupon rate – 7% and Mr. Kunal decided to sell the bond then he will sell the bond at premium.

Value of Bond = 800 ÷ 7% = ₹11,428.57

Remember: Coupon rate will be paid on Face Value, not Market Price

How Interest is paid to Bond Investors

When you invest in a bond, you generally receive interest (coupon rate) during the life of the bond. At maturity, the principal amount (face value) is also returned to you.

Example:
Face Value = ₹1,000, Coupon rate 12%, Tenure = 3 years

Investment by you:
Number of bonds bought = 10
Total Investment ₹1000 × 10 = ₹10,000

Interest Calculation: (assuming interest is paid monthly)
Annual interest = ₹10,000 × 12% = ₹1,200 per year
Monthly interest = ₹1,200 ÷ 12 = ₹100 per month
So, you will receive ₹100 every month as interest.

Year 1	Year 2	Year 3
Month 1: ₹100	Month 1: ₹100	Month 1: ₹100
Month 2: ₹100	Month 2: ₹100	Month 2: ₹100
Month 3: ₹100	Month 3: ₹100	Month 3: ₹100
Month 4: ₹100	Month 4: ₹100	Month 4: ₹100
Month 5: ₹100	Month 5: ₹100	Month 5: ₹100
Month 6: ₹100	Month 6: ₹100	Month 6: ₹100
Month 7: ₹100	Month 7: ₹100	Month 7: ₹100
Month 8: ₹100	Month 8: ₹100	Month 8: ₹100
Month 9: ₹100	Month 9: ₹100	Month 9: ₹100
Month 10: ₹100	Month 10: ₹100	Month 10: ₹100
Month 11: ₹100	Month 11: ₹100	Month 11: ₹100
Month 12: ₹100	Month 12: ₹100	Month 12: ₹100 + ₹10,000

What will you receive in Total?

Over the 3-year period:

Total Interest = ₹1,200 × 3 = ₹3,600

At the end of the third year, you will also receive the original principal.

Principal Returned = ₹10,000

Therefore:
Total Cash Received = ₹3,600 + ₹10,000 = ₹13,600

So, you initially invested ₹10,000 and receives ₹13,600 in total cash flows over the three years, assuming the bond pays a 12% coupon rate and the coupon payments are paid monthly.

Understanding the Role of YTM and Coupon rate in Bonds

Example:
Face Value = ₹1000
Coupon Rate = 10%
YTM = 12%
Tenure = 3 years
Number of units bought = 10
Total Investment = ₹1000 × 10 = ₹10,000

If you bought this bond at ₹10,000:

Year	Coupon	Principal
Year 1	₹1,000	–
Year 2	₹1,000	–
Year 3	₹1,000	₹10,000
Total	₹3,000	₹10,000

Your total coupon income was ₹3,000, and you got your ₹10,000 principal back at maturity.

A bond with:

- Face Value = ₹1000 × 10 = ₹10,000
- Coupon Rate = 10% (₹1,000)
- YTM = 12%

would generally be selling below ₹10,000 as YTM > Coupon Rate and YTM depends on the price you pay for the bond, not just on the coupon.

Your investment value should be:

1,000 ÷ 1.12
+ 1,000 ÷ 1.12 ÷ 1.12
+ 11,000 ÷ 1.12 ÷ 1.12 ÷ 1.12

= ₹9,519.62

RETIREMENT PLANNING FOR ALL INDIANS

The advanced retirement planning



This book teaches you new and **advanced calculations** to ensure your **post-retirement life is truly cash-rich.**

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: BUILDING THE FOUNDATION FOR A CASH-RICH RETIREMENT..... 7-14

CHAPTER 2: WHY RETIREMENT PLANNING IS SO IMPORTANT..... 15-23

CHAPTER 3: THE HIDDEN HURDLES IN RETIREMENT PLANNING..... 24-32

CHAPTER 4: PRE AND POST RETIREMENT..... 33-39

CHAPTER 5: KEY COMPONENTS OF A SOLID RETIREMENT PLAN..... 40-45

CHAPTER 6: UNDERSTAND VARIABLE MULTIPLIER, FIXED MULTIPLIER AND VARIABLE DIVISOR..... 46-64

CHAPTER 7: INVESTMENT OPTIONS FOR RETIREMENT PLANNING..... 65-73

CHAPTER 8: INVESTMENT STRATEGIES FOR RETIREMENT..... 74-79

CHAPTER 9: WHO WINS?..... 80-84

CHAPTER 10: ONLY EQUITY MUTUAL FUND FOR SIP INVESTING..... 85-88

CHAPTER 11: ONLY BALANCED ADVANTAGE FUND FOR SWP WITHDRAWING 89-93

CHAPTER 12: THE ROLE OF SIP AND SWP IN RETIREMENT PLANNING..... 94-98

CHAPTER 13: HOW TO INVEST IN THE BEST MUTUAL FUND?..... 99-100

CHAPTER 14: WHAT DISTURBS THE MOST?..... 101-104

CHAPTER 15: OTHER DISRUPTOR..... 105-108

CHAPTER 16: ONE MORE DISRUPTOR..... 109-114

CHAPTER 17: ONE CAN MAXIMIZE THEIR RETIREMENT SAVINGS..... 115-118

CHAPTER 18: RETIREMENT LIFESTYLE AND HOBBIES..... 119-125

CHAPTER 19: RETIREMENT PLANNING FOR ENTREPRENEURS..... 126-132

CHAPTER 20: COMMON MISCONCEPTIONS ABOUT RETIREMENT PLANNING..... 133-136

CHAPTER 21: THE BIGGEST RETIREMENT PLANNING MISTAKES..... 137-141

CHAPTER 22: QUESTIONS – ANSWERS..... 142-143

CHAPTER 23: WORKBOOK..... 144-152

CHAPTER 4: PRE AND POST RETIREMENT

Retirement planning has two major phases.
Both phases are equally important.
If you understand these two phases clearly, your entire retirement plan becomes simple and easy to follow.

These two phases are:

1. Pre-Retirement Planning

This is the **wealth-building period**, when you earn money from your job or business and start saving and investing for your future.

2. Post-Retirement Planning

This is the **wealth-using period**, when you stop active work and start using the money you built during your working years.

Let us understand each phase.

What is Pre-Retirement and Post-Retirement?

Pre-Retirement → Active Earning Phase (Working Years)

This is the stage where you:

- Work in a job or business
- Earn active income
- Save money
- Invest for your future
- Build a retirement corpus

This is the time when your financial strength is highest.
You have energy, skills, and a regular income.
So building wealth is easier in this phase.

Example:

Between age 30 and 60, you work in a company and earn a monthly salary. You decide to invest some amount in SIP, bonds, or real estate to create a retirement fund.

Post-Retirement → No More Active Income (Life After Work)

This is the phase when:

- Your regular job stops
- You no longer earn active income
- You start using the wealth you created
- You enjoy your lifestyle, hobbies, and family time
- You must manage your expenses wisely

In this phase, you depend on the returns from your investments, not your job.

Pre-Retirement Phase (Mostly – Age 25 to 60)

This is the most important period of your life for retirement planning.

Whatever you do in these years decides your lifestyle after 60.

Below are the most important factors to consider.

1. Start Early and Use the Power of Compounding

Compounding means *your money earns returns, and those returns also earn more returns*.

Compounding works best when you start early.

Here is a simple example:

- If you invest **₹10,000 per month** at age **25** with **12% returns**, you will have:
  ➤ **₹5.5 Crore** at age 60

- If you start the same investment at **age 40**, you get only:
  ➤ **₹92 Lakh** at age 60

Even though the investment amount is same, the result is very different.
Why?
Because time is the biggest factor in compounding.

Lesson:

The earlier you start, the less you need to invest and the bigger your wealth becomes.

2. Investment Options During Pre-Retirement

There are many investment options available:

- **Growth Stocks**
- **SIP in Mutual Funds**
- **PPF (Public Provident Fund)**
- **NPS (National Pension System)**
- **Annuity Plans of Insurance Companies**
- **Bonds**
- **Government Schemes**

But not all give the same returns.

Best Option: SIP in Mutual Funds

Reason:

- Higher returns over long-term
- Beat inflation
- Flexible (you can increase SIP anytime)
- Less risky over long years
- Simple and automated

For long-term wealth creation, nothing comes close to SIP returns.

3. Proper Asset Allocation

Asset allocation means how much money you invest in equity, debt, and hybrid funds.

This should change with age.

Age 25–40

- More **Equity Mutual Funds**
- Less **Debt Funds**
  Because you have time to manage market ups and downs.

Age 40–50

- Balanced mix of equity, hybrid, and debt funds
- This gives growth + stability

Age 50–60

- More **Debt Funds**
- Less **Equity**
  Because you are nearing retirement and safety becomes more important.

This simple rule protects your money and reduces risk.

Post-Retirement Phase (Mostly – Age 60 to 80+)

In this stage, your main goal is not to grow wealth aggressively but to **get stable monthly income**.

You need financial stability, comfort, and peace.

Here are the most important decisions.

1. From Where Will You Get Monthly Income?

You need a steady income every month after retirement.

Here are the possible sources:

- **SWP (Systematic Withdrawal Plan) from Mutual Funds**
- **Pension or Annuity from Insurance Company**
- **Rental income from property**
- **Dividends from stocks**
- **Interest from bonds and deposits**

Best Option: SWP in Mutual Funds

Why?

- Provides higher returns than FD or annuity
- Gives fixed monthly income
- Your remaining money continues to grow
- Tax-efficient
- More flexible
- You can increase or decrease the monthly withdrawal anytime

SWP is one of the most powerful tools for retired life.

2. Asset Allocation After Retirement

After retirement, you should avoid high-risk investments.

Best Option: Balanced Advantage Funds (BAF)

These funds:

- Automatically adjust equity and debt
- Reduce risk
- Provide stable returns
- Suitable for SWP (monthly income)

Invest your retirement corpus into a good BAF and start SWP.

3. Managing Expenses After Retirement

After retirement:

- You must spend according to your SWP income
- Avoid big unnecessary expenses
- Keep 6–12 months of expenses in liquid fund
- Track medical costs
- Maintain proper health insurance
- Keep lifestyle simple and comfortable

Your goal should be financial independence, not luxury.

Example of a Perfect Retirement Journey

Pre-Retirement: Mr. Mehta (Age 30–60)

Mr. Mehta starts investing **₹10,000 per month** in SIP when he is 30.

By the time he reaches 60, he builds a large corpus (depending on market, around ₹3 Crore).

Post-Retirement: Mr. Mehta (Age 60–80)

He invests his retirement corpus only in a **Balanced Advantage Fund**.

He starts an SWP of **₹80,000 per month**.

Even after withdrawing every month, his remaining money continues to grow because of good returns.

This ensures that he never runs out of money, even till age 80 or 90.

This is how pre-retirement and post-retirement planning work together like **two wheels of a bicycle** — both wheels must work to move forward.

What You Should Understand Clearly

Step 1:

- During your working years, **you invest monthly** through SIP.
- Slowly, you **accumulate a large amount** from these SIP investments.

Step 2:

- After retirement, you stop working and **use this accumulated amount** as your main financial support.
- You invest your accumulated amount in a **Balanced Advantage Fund** and start SWP.
- You receive a **fixed monthly income** through SWP for as long as you need.
  This is the simplest and most powerful retirement strategy.

The Difference is Simple

SIP plan → You invest monthly

SWP plan → You receive monthly

That's all.

When you understand this, your retirement planning becomes clear and easy.

CONTROL YOUR PERSONAL EXPENSES

Reset Your Money budget



To turn more savings into lasting wealth through smart budgeting, expense control, and goal-focused investing.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: UNDERSTANDING BASICS..... 7-17

CHAPTER 2: POWER OF BUDGETING..... 18-25

CHAPTER 3: BEFORE BUDGETING..... 26-35

CHAPTER 4: MOST PREFERRED METHOD VS NEW METHOD..... 36-44

CHAPTER 5: CREATING A SMART BUDGET..... 45-54

CHAPTER 6: INCOME AND EXPENSE STRATEGIES..... 55-64

CHAPTER 7: SAVING AND INVESTMENT STRATEGIES..... 65-77

CHAPTER 8: ADVANCED WEALTH CONTROL, MANAGEMENT AND MINDSET..... 78-89

CHAPTER 9: MANAGING DEBT AND CREDIT..... 90-99

CHAPTER 10: SECURITY AND INSURANCRE..... 100-109

CHAPTER 11: ACHIEVED FINANCIAL FREEDOM..... 110-117

CHAPTER 12: RISING STRONG FROM MONEY PROBLEMS..... 118-126

CHAPTER 13: BUILDING WEALTH THAT LIVES BEYOND YOU..... 127-135

CHAPTER 14: TURNING YOUR FINANCIAL PLAN INTO REAL ACTION..... 136-144

CHAPTER 15: GROWING BEYOND MONEY — CREATING A MEANINGFUL LIFE..... 145-153

CHAPTER 16: THE SECRET TO STAYING FINANCIALLY FREE…… 154-159

CHAPTER 17: THE ART OF SPENDING WISELY…… 160-167

CHAPTER 18: CHANGE YOUR MONEY MINDSET, CHANGE YOUR LIFE…… 168-174

CHAPTER 19: PRACTICAL EXAMPLES FOR TRANSFORMATION IN THEIR MONEY LIFE…… 175-182

CHAPTER 20: FILLED WORKBOOK…… 183-209

CHAPTER 3: BEFORE BUDGETING

Before you start budgeting properly, and before you start investing in a disciplined way, there is something more important that must come first—**your Emergency Fund**.

If you imagine your financial life like a house:

- **Investing after Savings** → This is the *upper floor*, the part that grows your wealth.
- **Budget** → This is the *blueprint*, the plan that guides your money.
- **Emergency fund** → This is the *foundation*, the strong base on which everything else stands.

Without a strong foundation, the entire building becomes weak. The same is true with money.

If you start budgeting and investing without first building an emergency fund, your entire financial structure becomes risky.

Let's understand this deeply and simply.

Why an Emergency Fund Comes First

Life is unpredictable. No matter how well you plan, some expenses come without warning. These are not regular expenses like groceries, rent, or electricity. These are sudden shocks that disturb your financial stability.

Some examples include:

- A medical emergency
- Hospitalization
- Job loss
- Salary delay
- Car repair
- Bike accident
- Mobile or laptop breakdown
- Home appliance repair (washing machine, fridge, AC)
- Family emergencies

- Travel emergencies
- Unexpected bills
- Natural calamities
- Pet medical bills

These emergencies do not ask for permission before arriving. They simply come and hit your finances.

If you do not have an emergency fund, the result is always the same:

- You swipe your credit card
- You take a personal loan
- You borrow money from others
- Your budget gets destroyed
- Your investments get stopped
- You withdraw your SIPs
- You break your FDs
- You stop saving for goals

In short, **one emergency can destroy the hard work of several years**.

That is why financial experts across the world agree on one principle:

Before budgeting or investing, build a strong emergency fund.

It acts like a financial safety net that protects you when life throws problems at you.

It keeps your budgeting smooth, your investments uninterrupted, and your mind peaceful.

How Much Should You Save for an Emergency Fund?

There is a simple and powerful formula:

Emergency Fund = Monthly Expenses × 9

Why nine months?

Because if you lose your job today, you must have enough money to survive peacefully for the next several months—until you find another job.

Most people look for a new job within 2–3 months. But in some cases, it can take longer.
That is why a **9-month buffer** gives you complete confidence and protection.

Let's take your **example:**

Needs: ₹34,000 per month

These are essential expenses you cannot skip:

- Rent
- Groceries
- Medicines
- Transportation
- Utilities
- School fees
- Phone & internet
- Basic living expenses

Wants: ₹19,000 per month

These are non-essential expenses:

- Eating out
- Entertainment
- Shopping
- Subscriptions
- Travel
- Hobbies

Total Monthly Expense = ₹53,000

Now multiply it by 9:

₹53,000 × 9 = ₹4,77,000

This is the amount you *must* build as an emergency fund.

When you have ₹4.77 lakhs saved, you gain **peace**, **stability**, and **confidence**.

Why 9 Months and Not 3 or 6 Months?

Some experts talk about 3 or 6 months.
But in today's reality, especially in countries like India where jobs, health, and expenses can change suddenly, 9 months is the safest and smartest choice.

Here are a few reasons:

1. **Job loss recovery takes longer today.**
   Hiring processes are slow. Interview rounds are many. Companies take weeks to finalize.
2. **Medical emergencies are expensive.**
   Even small emergencies can cost thousands.
3. **Inflation increases expenses constantly.**
4. **Family responsibilities cannot be ignored.**
5. **Peace of mind is priceless.**

A 3-month emergency fund gives false confidence.
A 6-month fund gives moderate safety.
A 9-month fund gives rock-solid stability.

That is why we choose **9 months**.

Where Should You Keep Your Emergency Fund?

Your emergency fund should be kept in two places.
This gives you both **safety** and **liquidity** (easy access).

Recommended Ratio: 6 : 3

This means:

- **6 months of expenses** in **Bank Savings Account**
- **3 months of expenses** in a **Liquid Mutual Fund**

Let's break it down with your numbers.

1. Bank Savings Account (6 Months)

₹53,000 × 6 = **₹3,18,000**

You must keep **₹3,18,000** in your bank savings account.

Why?

Because emergencies demand instant money.
In a medical emergency, you cannot wait for fund redemption or transfer delays.
Bank balance gives quick access—within seconds.

Advantages:

- Instant withdrawal
- No risk
- No processing time
- High liquidity
- Peace of mind

This portion keeps you safe during any urgent situation.

2. Liquid Mutual Fund (3 Months)

₹53,000 × 3 = **₹1,59,000**

You must keep **₹1,59,000** invested in a *Liquid Fund*.

What is a Liquid Fund?

A liquid fund is a category of **Debt Mutual Fund** that invests in short-term, low-risk instruments like treasury bills, commercial papers, and government securities.

Key benefits:

- Higher returns than bank savings account
- Safe and stable
- Money can be withdrawn quickly (mostly the same day or next day)
- Very low risk
- No lock-in

- Ideal for short-term safe investments

This portion gives your emergency fund the chance to grow slightly while remaining easily accessible.

Why Not Keep the Entire Amount in the Bank?

Because:

- Banks give low interest
- Money loses value due to inflation
- Liquid funds give better returns
- You still maintain high liquidity
- Your money stays productive instead of sitting idle

This **6:3 split** is the best mix of:

- Safety
- Growth
- Liquidity
- Stability

Why You Must Build an Emergency Fund Before Budgeting

You may wonder:

“Why can’t I start budgeting directly? Why delay it?”

Here is the simple truth:

If you start budgeting without an emergency fund, your budget will fail again and again.

Imagine this:

You create a beautiful budget.
You follow it for 3 months.
Then suddenly your phone stops working, or your car repair costs ₹12,000.

What do you do?

You dip into your savings or investments.
Your budget breaks.
You feel frustrated.
You lose motivation.
You feel budgeting is useless.

But the reality is:

The problem is not the budget.
The problem is the missing emergency fund.

When you have a proper emergency fund:

- You don't touch your budget for emergencies
- Your planning remains stable
- No sudden financial shocks
- Your SIPs stay uninterrupted
- No loans, EMIs or credit card debt
- You stay consistent
- Your savings grow steadily

Consistency is the true power in personal finance.
And the emergency fund protects that consistency.

What Happens When You Don't Have an Emergency Fund?

Let's look at a simple real-life scenario:

Scenario 1: No Emergency Fund

- You earn ₹50,000 per month.
- You budget properly for 4 months.
- Suddenly your bike meets an accident.
  Repair cost: ₹8,000.

What happens?

- You use your credit card.
- You pay interest.
- Next month's budget gets affected.
- Your savings get disturbed.
- You skip your SIP.
- You feel demotivated.
- You stop budgeting.

One emergency destroys everything.

Scenario 2: With Emergency Fund

- Same income: ₹50,000
- Same repair cost: ₹8,000

But this time, you simply take the money from your emergency fund.

Your budgeting remains smooth.
Your SIPs continue.
Your peace of mind remains.

After the emergency, you refill the amount slowly.

This is the real strength of an emergency fund.

How to Start Building Your Emergency Fund

If you cannot save the full amount at once, do not worry.
You can build it gradually.

Step 1: Calculate your monthly expenses

In your case: ₹53,000

Step 2: Multiply by 9

₹53,000 × 9 = ₹4,77,000

Step 3: Set a monthly savings target

Example: Save ₹10,000 per month.

Step 4: Split it

- 6 parts into Savings Account
- 3 parts into Liquid Fund

Step 5: Continue until you reach ₹4,77,000

It may take time, but it is worth it.

Psychological Benefits of an Emergency Fund

Money does not only affect your wallet.
It affects your mind, emotions, confidence, relationships, decisions, and health.

When you have a solid emergency fund:

- You sleep peacefully
- You worry less
- You stop fearing unexpected events
- You avoid debt traps
- You think clearer
- You manage your money confidently
- You stay motivated in budgeting
- You take better decisions

This emotional stability is priceless.

Common Mistakes People Make with Emergency Funds

1. Keeping the whole amount in FD

FD is not liquid enough. Breaking it can take time.

2. Keeping the entire amount in a single bank account

If that bank freezes withdrawal (rare but possible), you are stuck.

3. Investing the emergency fund in risky instruments

Examples: equity funds, stocks, crypto.
Emergency fund should never be exposed to risk.

4. Not rebuilding the fund after using it

Using it is fine. Not replenishing is the real mistake.

5. Thinking "nothing bad will happen to me"

This is overconfidence.
Emergencies do not discriminate.

Keynote

You should start budgeting only after you have ₹4,77,000 (in our case)

- You have 4,77,000 – is your foundation.
- This is your safety.
- This is your protection.

A strong emergency fund makes your budgeting easier, your investing smoother, and your financial journey stress-free.

BUYING THE RIGHT INSURANCE POLICY

Be Smarter with **Insurance Decisions**



Learn how insurance works, **why it matters**, and **how to choose the right protection** plan for lifelong security.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

PART A: LIFE INSURANCE..... 7-60

CHAPTER 1: LIFE INSURANCE OVERVIEW..... 8-17

CHAPTER 2: KEY LIFE INSURANCE TERMS..... 18-23

CHAPTER 3: RIDERS AND THEIR TYPES..... 24-31

CHAPTER 4: TYPES OF LIFE INSURANCE POLICIES..... 32-38

CHAPTER 5: HOW SHOULD YOU CHOOSE AN INSURER?..... 39-44

CHAPTER 6: HOW MUCH TERM COVER DO YOU NEED?..... 45-52

CHAPTER 7: CHOOSE THE RIGHT PAYOUT OPTION..... 53-60

PART B: HEALTH INSURANCE..... 61-193

CHAPTER 8: HEALTH INSURANCE OVERVIEW..... 62-72

CHAPTER 9: TYPES OF HEALTH INSURANCE POLICIES..... 73-83

CHAPTER 10: HOW TO CHOOSE THE BEST HEALTH INSURANCE POLICY?..... 84-158

CHAPTER 11: IS CHEAPER REALLY BETTER?..... 159-166

CHAPTER 12: CLAIM SETTLEMENT AND PROCESS..... 167-176

CHAPTER 13: BUYING THE HEALTH INSURANCE POLICY……. 177-183

CHAPTER 14: HEALTH INSURANCE GRIEVANCE REDRESSAL AND INSURANCE OMBUDSMAN…… 184-193

CHAPTER 7: CHOOSE THE RIGHT PAYOUT OPTION

Buying an adequate term insurance cover is important, but there is another decision that is equally important:

How should your family receive the insurance payout?

When you buy term insurance, you usually choose the amount of life cover. For example, you may buy a term insurance policy of ₹1 crore.

But if you die during the policy term, the insurance company may offer different ways to pay this death benefit, depending on the policy.

The payout may be:

1. **Lump Sum**
2. **Monthly Income**
3. **Increasing Monthly Income**
4. **Lump Sum + Monthly Income**

Choosing the right option is important because the death benefit is meant to help your family manage financially after your death.

1. Lump Sum Payout

Under the **lump-sum option**, the entire applicable death benefit is paid to the nominee at one time, according to the policy terms.

Example

Suppose you have a term insurance policy with a death benefit of **₹50 lakh**.

If you die during the policy term and the claim is payable, the nominee may receive:

₹50 lakh in one payment.

The family can then use the money according to its needs.

For **example,** they may use it to:

- Repay a home loan
- Repay other debts
- Pay children's education expenses
- Meet immediate family expenses
- Invest the remaining amount
- Meet other important financial needs

Advantage of lump-sum payout

The biggest advantage is **flexibility**.

The nominee receives the money and can decide how to use it.

For **example,** if the family has an outstanding home loan of ₹30 lakh, they may decide to use part of the payout to repay the loan and use the remaining amount for future expenses.

What should you consider?

A lump sum gives the nominee control over a large amount of money. Therefore, the nominee should be comfortable managing the money.

If the nominee does not have experience managing a large amount, receiving the entire amount at once may require careful financial planning.

Should I choose?

A lump-sum payout may be suitable when you want your family to have **maximum flexibility and immediate access to the death benefit**.

2. Monthly Income Payout

Under the **monthly income option**, the death benefit is paid to the nominee in regular monthly instalments over a specified period instead of being paid entirely at once.

Example

Suppose the applicable death benefit is ₹50 lakh.

Instead of receiving the entire ₹50 lakh immediately, the nominee may receive a fixed monthly income for a specified period, depending on the policy terms.

For illustration, a policy could provide a monthly amount for 10 years.

The exact payout will depend on the policy.

Why can this option be useful?

This option can help provide a regular source of money to the family.

It may be useful when the nominee needs regular financial support for:

- Household expenses
- Children's expenses
- Rent
- Education
- Medical expenses
- Other regular needs

The nominee does not have to manage the entire death benefit immediately.

Example

Suppose a family needs ₹40,000 every month for its regular expenses.

A monthly-income payout can provide a regular cash flow according to the policy's payout structure.

This can make it easier for the family to manage monthly expenses.

One important point

A fixed monthly income may lose some purchasing power over time because of inflation.

For **example,** ₹40,000 per month today may not have the same purchasing power after several years.

Therefore, understand the payout period and whether the income remains fixed or changes according to the policy.

Should I choose?

A monthly income option may be suitable if your priority is to provide your family with a **regular source of income rather than one large amount**.

3. Increasing Monthly Income

The **increasing monthly income option** is similar to the monthly income option, but the monthly payout increases at a predetermined rate according to the policy terms.

The purpose is to provide a higher income over time, which may help the family deal with rising expenses.

Example

Suppose the policy provides a monthly income of ₹42,000 in the first year.

If the policy specifies that the monthly income increases by 10% every year, the payout could increase to approximately:

- **Year 1:** ₹42,000 per month
- **Year 2:** ₹46,200 per month
- **Year 3:** ₹50,820 per month

And so on, according to the policy terms.

These figures are only an illustration. The actual payout depends on the policy.

Why can increasing income be useful?

The cost of living generally changes over time.

For **example,** the cost of:

- Food
- Education
- Medical treatment
- Rent
- Transportation

may increase over the years.

An increasing payout is designed to provide a higher income over time rather than keeping the monthly amount unchanged.

What should you consider?

Check:

- Starting monthly income
- Annual increase
- Maximum payout, if any
- Duration of income
- Total amount payable
- Premium
- Other conditions

Do not look only at the starting monthly amount. Understand how the payout changes throughout the entire payout period.

Should I choose?

An increasing monthly income option may be considered when you want the family's regular income to **increase over time according to a predetermined structure**.

4. Lump Sum + Monthly Income

The fourth option combines the first two options.

Under this arrangement, a portion of the death benefit is paid immediately as a **lump sum**, while the remaining amount is paid as a **monthly income**, according to the policy terms.

Example

Suppose your term insurance policy provides a death benefit of ₹50 lakh.

The policy may be structured so that:

- **₹5 lakh** is paid immediately as a lump sum.

- The remaining applicable benefit is paid as monthly income over the specified period.

The actual percentage, amount and duration depend on the policy.

Why can this option be useful?

The family may have both immediate and long-term financial needs.

For **example,** immediately after the death of the insured person, the family may need money for:

- Funeral expenses
- Outstanding bills
- Emergency expenses
- Loan repayment
- Other immediate requirements

At the same time, the family may need regular income for several years.

The combination option is designed to address both needs.

Example

Imagine that the insured person dies while having a home loan and two children.

The family may use the immediate lump sum for an urgent financial liability. The monthly income can then help with regular household and education expenses.

Should I choose?

This option may be considered when you want to provide your family with **some immediate money as well as regular income over time**.

Which Payout Option Should You Choose?

There is no single payout option that is suitable for every family.

Your choice should depend on the financial situation and money-management ability of your nominee.

Choose Lump Sum when:

You want your nominee to receive the money immediately and have the flexibility to decide how to use or invest it.

Choose Monthly Income when:

You want your family to receive a regular amount for a specified period.

Choose Increasing Monthly Income when:

You want the regular payout to increase according to a predetermined structure over time.

Choose Lump Sum + Monthly Income when:

You want to provide some money immediately while also creating a regular income stream for the family.

Understand the Total Payout

Before selecting a payout option, ask the insurer for a clear illustration.

For **example,** if you select a monthly income option, ask:

"How much will my nominee receive every month, for how many years, and what will be the total amount paid?"

If you select an increasing income option, ask:

"By how much will the monthly income increase each year?"

If you select the combination option, ask:

"How much will be paid immediately and how much will be paid later?"

This will make it easier to compare the options.

Conclusion

Buying enough term cover is only one part of protecting your family.

You should also think about **how the death benefit should reach your family**.

The four common payout structures are:

Lump Sum → Money is paid at once.

Monthly Income → Money is paid regularly.

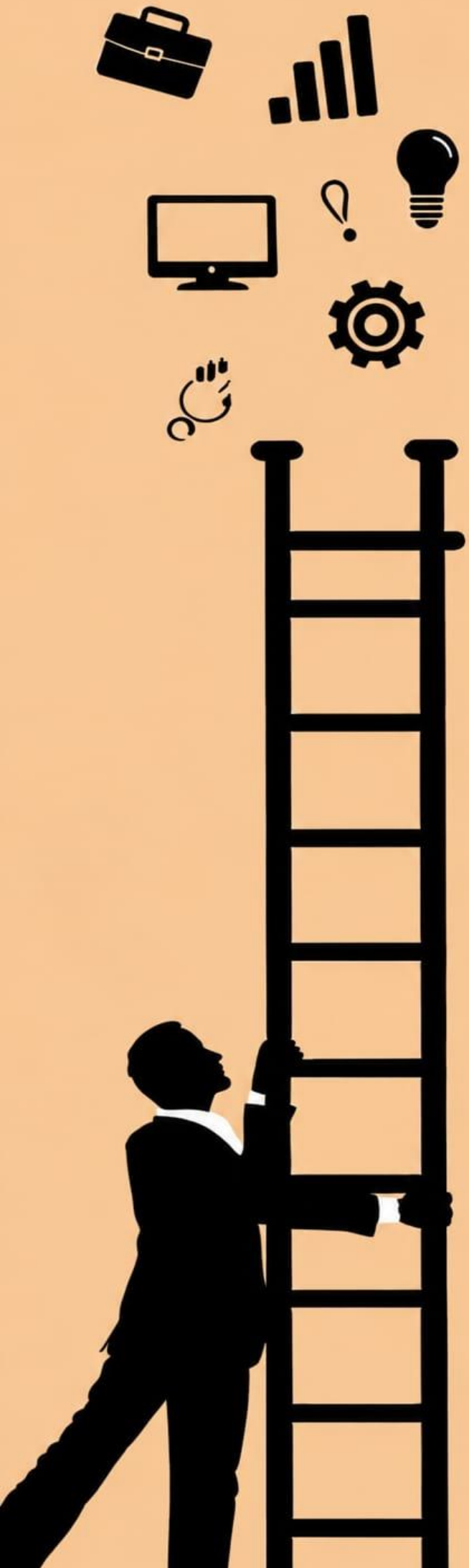
Increasing Monthly Income → Regular income increases according to the policy terms.

Lump Sum + Monthly Income → Some money is paid immediately and the remaining benefit is paid as regular income.

The right choice depends on your family's needs, your nominee's ability to manage money, outstanding debts, future expenses and the need for regular income.

Do not choose a payout option simply because it sounds attractive. Understand the exact amount, payment period, increase in income, premium and conditions before making your decision.

Most importantly, remember that **the purpose of term insurance is to financially protect your family. The payout option should therefore be selected with your family's future financial needs in mind.**



50 BUSINESS IDEAS

A roadmap of 50 powerful businesses that inspire new entrepreneurs to think big, act smart, and succeed in today's competitive market.

brought to you by passively

CONTENTS

SECTION A → IMPLEMENTAION OF SELECTED BUSINESS

QUALITY OF A BUSINESSMAN → **SECTION B**

SECTION C → 50 BUSINESSES IN DETAILS

ACTIVITY BASED-COMMON BUSINESSES → **SECTION D**

SECTION E → BUSINESS PLANNING WORKBOOK

ONLINE BUSINESS PLANNING GUIDE



BONUS 1

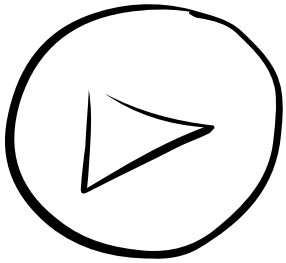


BONUS 2

270 NEW BUSINESS NAMES



“Unlock section D”



GETTING STARTED…

SECTION D

ACTIVITY BASED- COMMON BUSINESSES

1. Grocery Store
It sells daily-use items like sugar, cooking oil, soaps, toothpastes, biscuits, cereals, pulses, and household essential items.

2. Dairy Products Selling
It sells milk, curd, paneer, butter, ghee, and other milk-related products.

3. Vegetable Stall
It sells fresh vegetables like potatoes, onions, tomatoes, spinach, cauliflower, and other seasonal vegetables.

4. Fruits Stall
It sells a variety of fresh fruits such as apples, bananas, oranges, mangoes, grapes, and seasonal fruits.

5. Street Food Stall
It serves ready-to-eat food items like chaat, pani puri, samosa, vada pav, noodles, and other fast foods.

6. Milk Delivery Business
It delivers fresh milk directly to homes every morning.

7. Aata Chakki (Flour Mill) Business
It grinds wheat, maize, or millets into flour.

8. House Painting Services
It provides interior and exterior painting for homes, offices, and buildings.

9. House Cleaning Services
It offers professional cleaning for homes, offices, and apartments. The service includes deep cleaning of floors, bathrooms, kitchens, and furniture.

10. RO Water Supplier Business
It purifies and supplies clean drinking water through RO filtration systems. Water is delivered to homes, offices, and shops in jars or cans.

11. Namkeen & Sweets Store
It sells Indian sweets like laddoo, barfi, jalebi, and rasgulla, along with snacks such as namkeen, bhujia, sev, and chips. It also offers packed sweets and snacks for gifting purposes.

12. Ice-Cream Parlour
It sells different flavours of ice-creams, milkshakes, and desserts.

13. Laundry Services
It offers washing, drying, and ironing of clothes for households and offices.

14. Broadband Installation & Service
It provides internet connection setup, Wi-Fi router installation, and maintenance services for homes and offices. It also handles internet-related technical issues.

15. Borewell Services
It provides drilling and installation of borewells for water supply. It also offers motor fitting, maintenance, and water testing services for farms and houses.

16. Tiffin Services
It delivers home-cooked meals to students, office workers, and bachelors. The service usually offers daily or monthly meal subscription plans.

17. Farm to Home Vegetables Selling
It sells farm-fresh vegetables directly from farmers to consumers. It focuses on chemical-free, organic, and fresh produce delivery.

18. Cloud Kitchen
It prepares food in an owned home or in a commercial kitchen and sells it only through online food delivery apps like Swiggy and Zomato. It doesn’t have a dine-in area.

19. Tea & Coffee Stall
It sells tea, coffee, and light snacks like biscuits, samosas, and other refreshment items.

20. Carpentry Works
It provides woodwork services like making furniture, repairing doors, windows, and cupboards. It also takes custom furniture orders for homes and offices.

21. Stationery Shop
It sells notebooks, pens, pencils, markers, files, and other office and school supplies.

22. General Book Store
It sells different types of books such as novels, educational books, magazines, and guides. Some stores also sell stationery and exam preparation materials.

23. Old Books Buy or Sell
It buys and sells second-hand school, college, and competitive exam books. It helps students get study materials at lower prices.

24. Offset Printing
It provides printing services for pamphlets, visiting cards, posters, brochures, and books.

25. Mobile Sales & Repairs
It sells new and used mobile phones, chargers, earphones, and accessories. It also repairs mobile phones with hardware and software issues.

26. Computer Sales & Repairs
It sells computers, laptops, printers, and related accessories. It also provides software installation, maintenance, and repair services.

27. Car Accessories & Repairs
It sells car accessories like seat covers, perfumes, lights, and floor mats. It also provides car maintenance, minor repairs, and detailing services.

28. Bike Accessories & Repairs
It offers bike spare parts, helmets, and covers. It also provides repair for two-wheelers.

29. A/C Repairs
It offers air conditioner installation, gas refilling, and repair services for homes and offices. It also provides annual maintenance contracts (AMC).

30. Tyre & Battery Shop
It sells tyres, tubes, and vehicle batteries of different brands. It also offers fitting, balancing, and old battery exchange services.

31. Car & Bike Washing
It provides exterior and interior cleaning of vehicles using cleaning tools. It also offers polishing and vacuuming services.

32. Mobile Car Washing
It offers on-site car washing services at customers' homes or offices using portable equipment and eco-friendly cleaning materials.

33. Electric & Electronic Repairs
It repairs household electrical and electronic items like fans, TVs, mixers, and refrigerators. It also provides wiring and fitting services.

34. Used Car & Bike Sales
It deals in buying and selling of pre-owned cars and bikes. It helps customers with documentation, valuation, and ownership transfer.

35. Girls Cosmetics Shop
It sells beauty products like makeup, skincare, perfumes, and accessories for women. It also keeps branded cosmetics and grooming items.

36. Kids Wear Store
It sells clothes for babies, toddlers, and children, including frocks, shirts, pants, and some stores also sell shoes and toys.

37. Saree Store
It sells traditional and designer sarees like cotton, silk, chiffon, and bridal sarees.

38. Men's Wear Store
It sells men's clothing such as shirts, trousers, jeans, and ethnic wear. It also offers accessories like belts, wallets, and ties.

39. Women's Wear Store
It sells women's clothing including kurtis, tops, leggings, and ethnic sets. It also offers handbags, jewellery, and matching accessories.

40. Jewellery Shop
It sells gold, silver, and diamond jewellery, and also provides custom designs and repair services.

41. Gift Center
It sells gift items like greeting cards, soft toys, showpieces, photo frames, and decorative items. It also provides gift wrapping and customized gifting options.

42. Beauty Parlour & Salon
It offers beauty services like facial, hair spa, waxing, and bridal makeup. It also sells beauty and skincare products.

43. Men's Salon
It provides hair cutting, shaving, beard styling, and grooming services for men. Some salons also offer facial and hair coloring.

44. Tailoring Services
It stitches clothes for men, women, and kids. It also provides alteration and customization services according to the customer's choice.

45. Clothing Exhibition Business
It organizes exhibitions to display and sell garments from multiple clothing brands or boutiques. It mainly targets festive and wedding seasons.

46. Electronic Store
It sells home appliances like TVs, refrigerators, washing machines, mixers, and sound systems.

47. Electric Store
It sells electrical items such as switches, wires, bulbs, tube lights, fans, and circuit boards for homes and offices.

48. Furniture Store
It sells home and office furniture like beds, sofas, chairs, and tables. Some stores also offer custom-made and modular furniture.

49. Scrap Collection Store
It buys old and used materials like paper, plastic, and metal, and sell them to recycling and waste management companies.

50. Handloom & Mattress Store
It sells bedsheets, pillows, blankets, curtains, and mattresses. Customers buy these items for homes, hotels, and hostels.

51. Optical Shop
It sells spectacles, sunglasses, and contact lenses. It also provides free eye check-up and frame fitting services.

52. Cycle Selling Store
It sells bicycles for kids and adults along with accessories like helmets, locks, and lights. It also provides repair and maintenance services.

53. Agro Products & Agro Equipment Selling Shop
It sells seeds, fertilizers, pesticides, and farming tools. It also offers small agricultural equipment for farmers.

54. Sports Shop
It sells sports equipment like bats, balls, rackets, and fitness accessories. It also keeps sportswear and shoes for all age groups.

55. Refurnished Products Selling Shop (Laptops/Mobiles)
It sells used and second-hand laptops and mobile phones. It provides warranty and quality assurance at a lower price.

56. Florist Shop
It sells fresh flowers, bouquets, and decorative floral arrangements for weddings, birthdays, and events.

57. Seasonal Products Selling Store
It sells products based on seasons, such as fans and coolers in summer, sweaters and heaters in winter, and umbrellas and raincoats in rainy season.

58. Hardware Shop
It sells construction materials, plumbing items, paints, nuts, bolts, and tools required for home repairs and renovation work.

59. Home Automation Products Selling Shop
It sells smart home devices like video doorbells, CCTV cameras, smart switches, and motion sensors. It focuses on modern home technology.

60. Shoe Shop
It sells footwear for men, women, and children including casual, formal, and sports shoes. It also provides shoe polish and accessories.

61. Religious Items Selling Store
It sells puja items like incense sticks, lamps, diyas, camphor, idols, and puja kits. It also provides spiritual books and festival accessories.

62. Toys Shop
It sells toys, games, puzzles, and learning kits for children. Some shops also offer battery-operated and educational toys.

63. Utensils Shop
It sells kitchen utensils like plates, bowls, cookers, spoons, steel containers, and kitchen tools.

64. Pet Food Shop
It sells food, treats, and accessories for dogs, cats, and birds. Some shops also offer grooming products and pet toys.

65. Pathology
It collects samples like blood, urine, and stool for medical testing. It provides lab reports to patients and doctors for diagnosis.

66. Blood Bank
It stores and supplies safe blood to hospitals and clinics. It also organizes blood donation camps.

67. Medical Diagnostic Center
It provides reports on X-rays, ultrasounds, ECG, and other scanning machines. It helps doctors in accurate diagnosis.

68. Pharmacy
It sells prescription medicines, health supplements, and medical products. It also provides basic health care items like masks and sanitizers.

69. Medical Equipment Supplier
He sells medical instruments like BP machines, wheelchairs, oxygen cylinders, and hospital beds. He supplies to clinics and hospitals.

70. Massage-cum-Pain Relief Therapy Center
It provides body massage, relaxation, and pain relief therapy. It helps reduce stress and improves blood circulation.

71. Gym
It offers fitness training, cardio workouts, and weightlifting facilities. Some gyms also provide personal trainers and diet plans.

72. PlayStation Game Centre
It provides inside gaming for kids and youth to play video games. It charges per hour or per session.

73. Marriage Bureau Centre
It helps people find suitable life partners through matchmaking services. It maintains profiles of paid customers.

74. Marriage & Event's Video & Photography
It offers wedding photography, videography, and album-making services. It also provides drone and candid shoots for special events.

75. DJ Services
It provides music, sound systems, and lighting for parties, weddings, and events. It offers professional DJ and sound mixing setups.

76. Event Management & Catering Services
It plans and manages events like weddings, birthdays, and corporate functions. It also provides catering, decoration, and stage setup.

77. Hostel Services
It offers accommodation facilities for students and working professionals. It provides meals and basic amenities at affordable prices.

78. Rooms Renting for Single Person or Family
It provides rental rooms, flats, or apartments for individuals and families. It also manages cleaning and maintenance services.

79. Marriage Hall
It offers halls and open grounds for wedding functions, parties, and social gatherings. It also provides decoration and catering support.

80. Hotel or Lounge
It provides lodging and food services for travelers and tourists. Some hotels also offer luxury amenities like pools and conference halls.

81. Restaurant
It serves a variety of food dishes like Indian, Chinese, and continental cuisines. It offers dine-in, takeaway, and online food delivery.

82. Car Rental Services
It provides cars on rent for local and outstation travel. It offers daily, hourly, or package-based car rental services for individuals and tourists.

83. Land Developer Company
It buys raw land, develops plots, and sells them to individuals or builders. It focuses on land leveling, road development, and basic infrastructure.

84. Real Estate Agent
He acts as a mediator between property buyers and sellers. He helps clients buy, sell, or rent homes, offices, and land and earns commission.

85. Building Material Supplier
He supplies construction materials like cement, sand, bricks, iron rods, and tiles to builders and contractors.

86. Plywood & Glass Store
It sells plywood sheets, glass panels, laminates, and hardware fittings used in furniture and interiors.

87. Lift Installation Company
It installs, maintains, and repairs elevators and escalators for residential and commercial buildings.

88. Home Construction & Renovation Agency
It provides home-building, interior design, and renovation services. It handles materials, labour, and project management.

89. Loan Consultant or DSA of Banks/NBFC
He helps people get personal, home, and business loans. He works as a Direct Selling Agent (DSA) for banks and finance companies.

90. Cooperative Banking Society
It provides small banking services like deposits, savings accounts, and loans to local people and small businesses.

91. Currency Exchanger
It exchanges foreign currencies for travelers and businesses.

92. Small-Scale Gold Financing
It provides short-term loans against gold ornaments. It helps customers meet urgent financial needs quickly.

93. Local Licensed Money Lender
He provides small personal loans at a higher interest rate. He works under local financial regulations and licenses.

94. Loan Collection or Recovery Agency
It collects unpaid loan installments on behalf of banks or NBFCs. It follows up with borrowers and ensures repayment.

95. Gold Loan Agent for Gold Loan Company
He helps customers apply for gold loans and helps them get gold loans easily. He earns commission per approved loan from a gold loan company.

96. Manpower or Security Supply Agency
It provides trained workers or security guards to companies, housing societies, and events. It manages recruitment and training.

97. Pest Control Agency
It provides pest treatment services to remove termites, mosquitoes, cockroaches, and rodents from homes and offices.

98. Insurance Consultant
He sells life, health, and general insurance policies. He guides clients to choose the best plan and helps in claim processing.

99. Accounting & Tax Consultant
He offers services like GST filing, income tax return, bookkeeping, and business audit assistance. He helps individuals and firms manage compliances.

100. Interior Designing Agency
It designs and decorates homes, offices, and shops. It provides creative layouts, furniture design, and color theme planning.

101. Build 2–3 Shops for Rent
It involves constructing small commercial shops in a local market area and renting them out to shopkeepers. It provides regular monthly rental income.

102. Investment Advisor or Research Analyst Consulting Firm
It offers advice on stock market, mutual funds, and investment planning. It helps clients make smart financial and portfolio decisions. An investment advisor or a Research Analyst is certified by NISM and also a registered person or firm with SEBI.

103. Employment Agency
It connects job seekers with employers. It provides staffing solutions for companies and helps candidates find suitable jobs.

104. Job Fair Agency
It organizes job fairs and recruitment events where multiple companies can hire candidates directly. It earns revenue from participation fees.

105. Newspaper Distribution Agency
It manages the supply of newspapers and magazines to homes, offices, and shops. It coordinates with publishers and delivery boys.

106. E-commerce Business
It sells products online through websites or platforms like Amazon and Flipkart. It may deal in multiple categories such as fashion, electronics, or home goods.

107. Packers & Movers
It offers home and office shifting services. It provides packing, loading, transportation, and unpacking for safe relocation.

108. Waste Management Agency
It collects, segregates, and recycles waste materials from homes, offices, and industries. It helps in keeping the city clean and eco-friendly.

109. Crane Lifting Services
It provides cranes and heavy equipment for lifting and moving materials at construction sites or factories. It charges per hour or per project.

110. Commercial Machine Renting
It rents construction, farming, or industrial machines to businesses. It provides short-term and long-term rental options with maintenance support.

111. Video Sales Anchoring Services
It creates promotional product videos and provides anchoring services to the advertisers.

112. Physical Magazine
It publishes printed magazines on topics like business, education, or lifestyle. It earns revenue through subscriptions and advertisements.

113. On-Demand Product Printing
It prints customized products such as T-shirts, mugs, keychains, and bags. Customers can order printed designs through online or offline modes.

114. Xerox & Typing Works Center
It provides photocopying, printing, and typing services. It also offers document scanning, lamination, and binding facilities.

115. Tattoo Design Services
It offers custom tattoo design and body art for clients. It focuses on safety, hygiene, and creative expression.

116. Human Hair Waste Management
It collects hair from the general public through any mode and processes hair waste for making wigs, brushes, or exported for industrial purposes.

117. De-Addiction Center
It provides counseling and medical support for people struggling with alcohol or drug addiction. It focuses on rehabilitation and mental health care.

118. Business Listing Services
It lists small and local businesses online to improve their visibility. It helps customers easily find nearby shops and services.

119. PR Publishing House
It handles press releases, media coverage, and brand promotion for individuals or companies. It builds public image and reputation.

120. Language Translation Services
It translates documents, books, and websites into different languages. It helps businesses and authors reach global audiences.

121. General Books Publication House
It publishes general books like novels, motivational books, and biographies. It works with authors for editing, printing, and book distribution.

122. School Books Publication House
It publishes textbooks, workbooks, and guides for schools. It also prints question papers and other academic materials. It works with hired authors or independent authors.

123. Packaging & Designing Agency
It creates attractive packaging designs for products like food, cosmetics, and electronics. It also offers printing and labeling services.

124. Cyber Security & IT Security Agency
It provides data protection, firewall installation, and system monitoring for businesses. It helps prevent hacking and cyber threats.

125. Import Export Business
It trades goods between countries. It deals in products like garments, spices, handicrafts, or machinery. It earns profit through global trading margins.

126. Video Production & Editing Services
It creates and edits videos for advertisements, YouTube channels, and corporate promotions. It offers professional filming and editing facilities.

127. Signage Board Making
It designs and manufactures sign boards, light hoardings, and LED name boards for shops and offices. It also provides installation services.

128. Sculpture Reselling
It sells decorative statues, idols, and art sculptures made of soil, stone, wood, or metal. It supplies to homes, temples, and gardens.

129. Photo Framing
It provides custom framing solution for photograph, any paper art, memorable photos and other paper items.

130. Ancient Items Selling
It sells antique and collectible items like coins, paintings, clocks, and furniture. It mainly targets collectors and art lovers.

131. Affiliate Products Selling
It promotes and sells other companies' products online through affiliate links. It earns a commission for every successful sale.

132. Public Auto Service
It provides local auto-rickshaw services for public transportation. It helps people travel short distances at affordable fares.

133. School Bus or School Auto Service
It offers safe and reliable transport for school students. It ensures punctual pick-up and drop services to school student.

134. Travel Agency
It provides travel packages, ticket booking, hotel reservations, and visa assistance. It helps customers plan domestic and international trips.

135. Public or Commercial Transport Agency
It manages goods transportation through trucks or tempo vehicles. It offers logistics solutions for businesses and industries.

136. Solar Farm
It generates electricity using solar panels farming and supplies it to power companies.

137. Solar Panel Selling & Installation
It sells and installs solar panels for homes, offices, and farms. It also provides maintenance and energy-saving consultation.

138. Website & App Developer
He creates websites, mobile apps, and online portals for individuals and companies. He also provides technical support and updates.

139. Rolling Shutter & Fabrication
It makes and installs rolling shutters for shops and factories. It also offers repair and welding services.

140. SEO Specialist
He improves websites' visibility on search engines like Google. He helps businesses increase online traffic and sales through digital marketing techniques.

141. YouTube Channel
It creates video content on topics like education, entertainment, motivation, or product reviews. It earns income from ads, sponsorships, and brand collaborations.

142. Blogging & Web Stories Writing
It involves writing blogs and web stories on various topics such as finance, travel, health, or lifestyle. It earns money through ads, affiliate links, and sponsored posts.

143. Digital Marketing Agency
It provides online marketing services like social media ads(facebook ads), SEO, content marketing, and lead generation for businesses.

144. Classified Ads Agency
It helps businesses and individuals publish ads in newspapers. It also manages ad design and placement.

145. Wheel-Based Ads Agency (Auto-Rickshaw, Tricycle, etc.)
It promotes brands using ads on moving vehicles like auto-rickshaws, tri-cycles, and small van. It increases visibility through mobile advertising.

146. Wall Painting Ads Agency
It paints advertisements on walls, buildings, and roadside spaces for local businesses, national companies and political campaigns.

147. Used Car Dealership
It buys and sells second-hand cars. It earns profit through margins, documentation services, and financing support.

148. Car Dealership
It sells new cars from a single dealership to the general public. It also provides test drives, financing options, and vehicle registration services.

149. Bike Dealership
It sells new motorcycles and scooters. It also handles servicing, accessories, and vehicle insurance.

150. Auto Dealership
It sells passenger and commercial three-wheelers. It also provides spare parts, financing, and after-sales service.

151. E-Bike Dealership
It sells electric bikes and scooters. It also provides battery charging, maintenance, and registration support.

152. E-Auto Dealership
It sells electric auto-rickshaws for passenger and goods transport.

153. E-Bicycle Dealership
It sells battery-powered bicycles for students, fitness lovers, and others.

154. Commercial Auto Diesel Pump Dealership (Example: Go Gas)
It supplies diesel or fuel for commercial vehicles through a private dealership. It serves local transport and logistics companies.

155. Private Petrol Pump Dealership (Example: Nayara Petrol Pump)
It sells petrol and diesel under private fuel brands. It also provides air filling and oil change services.

156. Domestic or Commercial Cylinder Dealership (Example: Go Gas)
It supplies LPG cylinders for homes, hotels, and industries. It also provides installation and safety inspection services.

157. Tumbledry or Ishtri Laundry Franchisee
It offers washing and ironing services through a branded franchise. It operates with modern machines and home pickup options.

158. Amul Store Franchisee
It sells Amul dairy and frozen products like milk, butter, cheese, and ice cream. It operates under Amul’s franchise model.

159. Post Office Franchisee
It provides postal services, courier, bill payments, and small schemes under the Indian Post franchise program.

160. Cardin or Cambridge Clothing Franchisee
It sells branded men's clothing and accessories under franchise partnership. It offers formal, casual, and premium wear.

161. Bata Franchisee
It sells branded footwear, sandals, and accessories under the Bata brand. It provides quality shoes for men, women, and children.

162. Raymond Franchisee
It offers men's clothing, suiting fabrics, and readymade apparel under the Raymond brand. It also provides tailoring and styling services.

163. Lenskart Franchisee
It sells eyeglasses, sunglasses, and contact lenses under the Lenskart brand. It also provides eye check-up and frame fitting services.

164. Apollo Pharmacy Franchisee
It sells medicines, health products, and personal care items. It also offers doctor consultation and health check-up services.

165. Patanjali Store Franchisee
It sells ayurvedic products, herbal medicines, and groceries under the Patanjali brand.

166. Tanishq Franchisee
It sells gold, diamond, and platinum jewellery under the Tanishq brand. It offers elegant collections and hallmark-certified ornaments.

167. Domino's Franchisee
It sells pizzas, sides, and beverages under the Domino's brand. It operates dine-in, takeaway, and home delivery services.

168. Subway Franchisee
It sells sandwiches, salads, and fast food under the Subway brand. It allows customization of meals as per customer choice.

169. McDonald's Franchisee
It sells burgers, fries, and beverages under the McDonald's brand. It offers quick service dining for all age groups.

170. KFC Franchisee
It sells fried chicken, burgers, and fast food under the KFC brand. It is known for its unique recipe and global taste.

171. Private Courier Franchisee
A courier business involves sending and receiving parcels. Companies like Shadowfax, Delhivery, and others provide training, software, and company support to run this franchise business.

172. Paid Truck Parking
This business offers a safe space for trucks to stop and rest. This parking is mainly available near highways or industrial areas.

173. Licensed Public Parking
It requires first getting a license from the local government and then managing parking areas for cars and bikes. This parking is mainly available near a railway station or bus stop.

174. Picnic Waterpark
A waterpark offers pools, picnic spots, water slides, and rides. Families and their children visit it for enjoyment.

175. Refreshment Club
A refreshment club is a place for people to relax and spend time. It may have facilities like a swimming pool, gym, and restaurant.

176. Regular School
A regular school provides education to children every day. Parents pay school fees every month or year.

177. Regular College
A college offers higher education after school. It could be for arts, science, or commerce education.

178. Kids Pre-School / Kindergarten
It helps kids learn basic things like alphabets, numbers, colors, and shapes. Teachers take care of children and make them learn through games and fun.

179. Tuition Classes / Academy
It helps students to improve their studies. It is always conducted during non-school time.

180. Online Tutor
An online tutor teaches students through the internet using a mobile phone, laptop, or computer. Popular platforms like Zoom or Google Meet are used.

181. Home Tutor
A home tutor visits students' homes to teach them personally. It helps students learn better with one-to-one attention.

182. ITI College
It gives training in technical skills like electrician, fitter, mechanic, etc. Students learn practical work that helps them get job easily.

183. Paramedical College
A paramedical college trains students for healthcare support jobs. Courses include nursing, lab technician, radiology, and first aid.

184. Fire Safety College
A college trains people to handle fire and safety. Courses include fire safety operations, rescue, and disaster management.

185. Aviation Institute
An aviation institute trains students for jobs in airlines and airports. Courses include air hostess training, ground staff, and ticketing.

186. CSC and Bank Mitra Services
It helps people in rural areas to generate government documents and to facilitate digital banking services.

187. Teacher's Training or Montessori Institute
It trains people to become teachers. Trainees learn how to handle students and create lesson plans. Courses include child psychology, classroom management, and teaching skills.

188. Interior / Fashion Designing Learning Institute
This institute teaches students how to design homes, clothes, or accessories. Students learn about colors, patterns, styles, and new designs with real-life projects.

189. Computer & Typing Learning Institute
This institute teaches basic computer use and fast typing. Students learn how to use Word, Excel, PowerPoint, and typing settings.

190. Computer Software Training Institute
This institute teaches advanced computer software and programming like Python, Java, or C++. This institute also covers web and app development.

191. UPSC or State PSC Coaching
This coaching center helps students prepare for government exams like UPSC exams or State PSU exams. Expert teachers guide students with study materials and test papers.

192. Competitive Exams Coaching Center
This coaching helps students prepare for bank, railway, SSC, and other government exams. Students learn reasoning, maths, English, and general knowledge.

193. Skill Courses Institute
A skill institute teaches practical skills like electrician work, plumbing, tailoring, or beauty training. These skills help students start small businesses.

194. Digital Marketing Learning Institute
This institute teaches how to promote products and services online. Students learn Meta ads, SEO, and content creation.

195. Swimming Classes
A swimming class teaches children and adults how to swim safely. School students are the main customers for swimming classes.

196. Car Driving Classes
A car driving school teaches people how to drive safely on the road. Trainers guide new learners on road and driving skills.

197. Tally & Accounting Institute
This institute teaches students how to manage business accounts using Tally software. Students learn accounting entries, billing entries, GST entries, balance sheets, and reports.

198. Art & Painting Classes
Art & Painting Classes help people learn how to draw and paint. Students learn about colors, brushes, and different styles of art.

199. Calligraphy & Handwriting Classes
These classes help students improve their handwriting. Students also learn calligraphy.

200. Singing & Guitar Classes
These classes help people learn how to sing and use the guitar. They also prepare students for competitions and programs.

201. Yoga and Meditation Classes
These classes help people stay healthy, energetic, and peaceful. They are mainly held in early morning and evening batches.

202. Karate Classes
Karate teaches self-defense and builds confidence in children. Parents love to send their kids to learn discipline and safety.

203. Niche Sports Coaching
The trainer teaches a particular sport. It may be badminton, skating, swimming, or tennis. The trainer also prepares students for district-level tournaments.

204. Students Library
A students' library is a quiet place for school students to study or read. It provides comfortable chairs, tables, and good lighting for students.

205. Different Language Learning Center
It helps students, job seekers, and travelers learn languages like English, French, or German.

206. Foreign Education Consulting Firm
This firm helps students who want to study abroad. It assists with the visa, documents, and admission process.

207. Day Care Center
A day care center takes care of small children when parents are at work. Entertainment is available here. Parents pay monthly fees for the care of their kids.

208. Ice Making Mini-Factory
An ice-making mini-factory makes ice cubes or ice blocks used in cold storage, and cooling purposes. It supplies ice to restaurants, juice shops, and hotels.

209. Egg Layer Farming
Egg layer farming means keeping hens that lay eggs regularly. A businessman sells eggs daily to shops, hotels, and homes.

210. Rice & Wheat Agent or Agency
A rice and wheat agent works between farmers and big retail sellers. He buys from the farmers in bulk and sells to the retail sellers in the demand quantities.

211. Small-Scale Rice Factory
A small rice factory removes husk from paddy and makes clean rice. It needs a rice milling machine, a small space, and electricity.

212. Agarbatti Making & Supply
It makes Agarbattis with the help of agarbatti powder, bamboo sticks, and perfume oil. A businessman sells these agarbattis to local shops, temples, and wholesalers.

213. Notebook & Register Manufacturer & Wholesaler
This business makes notebooks and registers used by students and offices. It works with a paper cutting and binding machines to make notebooks and registers.

214. Fashion Clothing Rental Shop
This shop rents out clothes for weddings, parties, and festivals. A businessman keeps designer dresses, sherwanis, and traditional outfits.

215. White Label ATM
A white label ATM is owned by a private company, not a bank. You install the ATM machine in a good location like a market or near banks and people withdraw money, and you earn a small fee per transaction.

216. Carpet Shop
A carpet shop sells floor carpets, rugs, and mats. It buys carpets from manufacturers or wholesalers.

217. Kid's Toys Library
A kid's toy library rents toys to children for a short time. Parents can take toys on rent instead of buying new ones every time.

218. Convention Center
A convention center is a big place where people meet for events, weddings, exhibitions, and business meetings. It has large halls, chairs, and lighting for many guests.

219. NBFC Finance Company
It needs a license from the RBI to give loans. It provides loans to people and small businesses. It does not take deposits like banks, but helps in lending money.

220. Bricks Manufacturing
Brick manufacturing means making bricks used in house and building construction. Bricks are sold to builders and contractors. This business needs land, machinery, soil and workers.

221. Tiles Retail Shop
A tiles retail shop sells floor and wall tiles for homes and offices. Shop owner buys tiles from factories or wholesalers at a low price and sells to customers at a higher price to earn profit.

222. Entrance Exams Coaching Classes
These coaching classes help students prepare for exams like CAT, MAT, IIM, NATA, CLAT, CUET, etc., Teachers explain subjects in simple ways and give test practice.

223. Graphic Design and Animation Institute
This institute teaches students image designing and animation skills. They learn tools like Photoshop, Illustrator, and 3D software.

224. Share Market Learning Institute
This institute teaches people how to invest and trade in the stock market. Trainers explain basics of shares, mutual funds, and trading apps.

225. Share Sub-Broking Firm
A sub-broker helps clients to buy and sell shares in the stock market. He works under a main broker or company and earns commission from every trade made by their clients. They also guide clients about investment and market trends.

226. Stock Image Agency
A stock image agency sells photos to customers like businesses or media houses. High-quality and unique images sell more. Good website and marketing bring more buyers and contributors.

227. Plant Nursery
A plant nursery grows and sells plants, flowers, and small trees. People buy them for home gardens and decoration.

228. CCTV & Office Security Solution
CCTV and security systems help to keep offices, shops, and homes safe. It sells and installs CCTV cameras, alarm systems, and access control devices to offices, schools, and buildings.

229. Multi-Veg Paratha Stall
This is a small food stall selling different types of parathas like aloo, paneer, gobi, and mixed-veg. People love hot and tasty parathas for breakfast or dinner.

230. Small Renting Hall (for Events & Meetings)
A small hall that can be rented for birthdays, engagements, anniversaries, or office meetings. The owner charges a fee per event.

231. Gym Instrument Selling on Amazon
Many people buy fitness equipment online for home workouts. Start by buying from wholesalers and listing them online and a seller sells dumbbells, yoga mats, resistance bands, and treadmills on Amazon.

232. Selling Audio Courses on Kuku FM & Eight App
Sharing knowledge, skills, or experience into audio lessons and uploading these audio lessons on Kuku FM and Eight App. People listen and learn, and a creator(who uploads his audio contents) earn from royalties on sales.

233. Payroll Consulting
Every company needs help managing PF, ESI, Bonus, Gratuity and tax filing. This firm mainly offers payroll services to small businesses.

234. Dry Fruit Selling on Amazon
An amazon seller buy dry fruits like almonds, cashews, and raisins in bulk and sell online by listing on Amazon online marketplace. People buy them for snacks, and health reasons.

235. Fruit Juice Setup
This stall sells juice like orange, pineapple, and mango near markets, schools, or parks. It manages with the help of a good juicer and small refrigerator.

236. Cold-Pressed Cooking Oil Store
Cold-pressed oil is pure and chemical-free, so people trust it more. It needs a small machine and few workers to make oils like coconut, groundnut, and sesame.

237. City-Based News Website
A local news website covers city news, events, business, and daily updates. It helps to bring local awareness. It earns from ads, sponsorships, and local promotions.

238. Books Selling on Amazon
An author or a publisher sells books on Amazon easily. Start by listing books on amazon and selling around the globe.

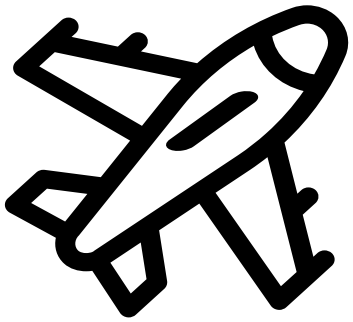
239. Tea, Coffee & Fast-Food Franchise Outlet Business

By taking a franchise of a popular tea, coffee or fast-food brand like
Yewale Amruttalaya
LOC Chai
Chai Sutta Bar
Nothing Before Coffee
Pohewala
Naadbramha Idli
La Pino'z Pizza,

a Franchisee can sells everything of franchiser under a brand name. A Franchiser gives training, menu, and setup support to a franchisee.

240. Cricket Turf and Pool & Snooker Club

1. Cricket Turf:- It is an artificial small cricket ground where cricket lovers can come, play, and pay the owner for using it. It's like renting a small playground made with synthetic grass instead of natural grass.
2. Pool & Snooker Club:- A pool and snooker club is a place where people go to play games like pool and snooker on special tables. The owner earns money by charging customer for the time they spend playing on the tables.



After reading the common businesses, it's now your turn to complete the *observation-imagination* **exercise.**

FROM A SMALL TASK

TO A BIG IMPACT

OBSERVATION – IMAGINATION EXERCISE

To help future entrepreneurs develop business observation skills and creative imagination that turn ordinary ideas into powerful business models.

OBSERVATION – IMAGINATION EXERCISE

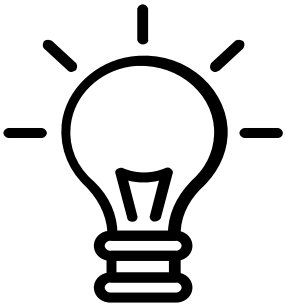
HOW IT WORKS?

1. Pick one after one common business in mind.
2. Recall your last experience at that business.
3. All the observation and imagination questions are on the next page. Just think of the answers in your mind – you don't need to write them in the notebook.

Observation Questions

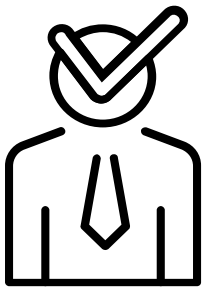


- What products or services did you see there?
- How were the products displayed or arranged?
- How did the businessman or employees talk to customers?
- How did the customers behave with the staff?
- How did the businessman manage orders and payments?
- What was the overall cleanliness and appearance of the shop?
- Was there any waiting time or queue system?
- What kind of customers usually visit this business?



Imagination Questions

- What could be improved in this business to attract more customers?
- If you owned this business, what three changes would you make first?
- What new product or service could you add to increase income?
- How can technology or online tools make this business better?
- How could you give customers a “wow” experience?
- What marketing ideas would make people remember this business?



Outcomes from this exercise

After completing this exercise, you will:

1. **Think like a business owner, not just a customer.**
   You'll start noticing how every small business works — pricing, service, communication, and customer behaviour.
2. **Sharpen your observation power.**
   You'll learn to see business opportunities hidden in everyday activities.
3. **Develop your imagination for innovation.**
   You'll train your brain to improve ordinary business ideas creatively and practically.
4. **Build practical business sense.**
   You'll understand how real-world businesses succeed or fail based on small daily actions.
5. **Strengthen decision-making and problem-solving skills.**
   By identifying problems and proposing solutions, you'll think like an entrepreneur ready for growth.

END OF SECTION D

TASK & NOTES

THE LAST BOOK ON STARTUP GUIDE

Don't build the fail business

A practical guide packed with proven strategies, insights, and tools to help entrepreneurs launch, grow, and sustain successful startups with confidence.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: ENTREPRENEUR'S MINDSET AND PRACTICE..... 7-12

CHAPTER 2: TYPES OF BUSINESSES..... 13-24

CHAPTER 3: THE SEVEN BUSINESS FUNCTIONS..... 25-32

CHAPTER 4: LEGAL & BUSINESS STRUCTURE..... 33-45

CHAPTER 5: THE INTELLECTUAL PROPERTY..... 46-55

CHAPTER 6: A PRIVATE LIMITED COMPANY FORMATION..... 56-66

CHAPTER 7: PRIVATE LIMITED COMPANY COMPLIANCE IN INDIA..... 67-74

CHAPTER 8: CERTIFICATIONS, LICENSES, AND REGISTRATIONS..... 75-82

CHAPTER 9: GOODS AND SERVICES TAX..... 83-89

CHAPTER 10: ISO AND ALLIED CERTIFICATIONS..... 90-94

CHAPTER 11: AGREEMENTS AND POLICIES FOR STARTUPS..... 95-100

CHAPTER 12: UNDERSTANDING PROFIT & LOSS ACCOUNT, BALANCE SHEET AND CASH FLOW STATEMENT..... 101-120

CHAPTER 13: PROFIT METRICS..... 121-128

CHAPTER 14: UNIT ECONOMICS..... 129-131

CHAPTER 15: UNDERSTANDING AOV/CAC..... 132-139

CHAPTER 16: VALUE ADDITION..... 140-146

CHAPTER 17: THE PMF FOR INDIAN STARTUPS..... 147-158

CHAPTER 18: FROM IDEA TO PRODUCT FLOW..... 159-172

CHAPTER 19: COMPETITIVE ANALYSIS..... 173-180

CHAPTER 20: DEAL COMMUNICATION..... 181-200

CHAPTER 21: Three P's..... 201-208

CHAPTER 22: THE MCKINSEY MATRIX..... 209-220

CHAPTER 23: THE BCG MATRIX..... 221-224

CHAPTER 24: PORTER'S FIVE FORCES..... 225-232

CHAPTER 25: PESTEL ANALYSIS..... 233-240

CHAPTER 26: SWOT ANALYSIS..... 241-248

CHAPTER 27: FOUNDATION THINKING ON YOUR WEBSITE..... 249-265

CHAPTER 28: BUILDING A STRONG STARTUP TEAM..... 266-281

CHAPTER 29: PRICING STRATEGY..... 282-296

CHAPTER 30: DISCOUNT-LED SALES STRATEGY..... 297-302

CHAPTER 31: INITIAL MARKETING THAT ACTUALLY WORKS..... 303-322

CHAPTER 32: SCALING WITH MEANING..... 323-334

CHAPTER 33: RETENTION..... 335-340

CHAPTER 34: RTO..... 341-346

CHAPTER 35: MARKETPLACES CONCERN..... 347-361

CHAPTER 36: COMPLETE BRANDING..... 362-377

CHAPTER 37: BOOTSTRAPPING vs. EXTERNAL FUNDING..... 378-386

CHAPTER 38: MSME – SCHEME LOANS FOR STARTUPS..... 387-410

CHAPTER 15: UNDERSTANDING AOV/CAC

When you run a startup, many numbers can confuse you.

Revenue looks good.
Orders are coming.
Investors are happy.

But still, there is no cash in the bank.

Why?

Because the most important growth signal is missing:

AOV/CAC Ratio

This ratio answers one big question:

"When a new customer buys for the first time, do we earn enough money compared to what we spent to acquire them?"

If you understand this number, you can:

- price products correctly
- spend on marketing wisely
- avoid losing money silently
- build a strong, scalable brand

What is AOV and CAC?

AOV (Average Order Value)

AOV means:

How much money the average customer spends in one order.

Example:

If 50 customers buy products worth ₹50,000 total:

AOV = 50,000 ÷ 50 = **₹1,000**

CAC (Customer Acquisition Cost)

CAC means:

How much money you spend to get ONE new customer.

Example:

If you spend ₹10,000 on ads and get 50 customers:

CAC = 10,000 ÷ 50 = **₹200**

Now combine both:

AOV/CAC Ratio

AOV/CAC = AOV ÷ CAC

Using the same **example:**

- AOV = ₹1,000
- CAC = ₹200

AOV/CAC = 1,000 ÷ 200 = **5.0**

This means:

For every ₹1 spent to acquire a customer, you get ₹5 back in first purchase revenue.

What AOV/CAC Really Tells You

If AOV/CAC is below 1:

- business is losing money
- cash burns faster

Then startup must:

- reduce CAC
- increase prices
- reduce discounts
- improve repeat purchases
- improve margins

A business may look healthy at contribution margin level, but still struggle at net profit level. This is why founders feel stuck.

When Repeat Purchases Start

AOV/CAC is mainly designed to measure **first purchase entry efficiency**.

As the business grows, repeat customers start buying again. They actually help pay for new customers.

So we must calculate carefully.

Correct way:

Use only NEW CUSTOMER revenue when calculating AOV/CAC.

Never mix old customer revenue.

This keeps the metric honest.

Remember:

AOV/CAC is like a snapshot of the first entry.
Once repeat purchases begin, the movie has many scenes — and snapshot alone cannot explain everything.

How Big Brands Increase Their AOV/CAC

They increase AOV/CAC by:

1. improving product quality and packaging
2. creating bundles
3. loyalty programs
4. premium positioning
5. free shipping thresholds
6. better website UX
7. strong social proof
8. pushing Email + WhatsApp marketing
9. increasing organic traffic and reducing paid ad dependence

Higher AOV/CAC means:

they can spend more confidently on marketing.

Best AOV/CAC — First 5 Years vs After 5 Years

First 1–5 Years (Startup Stage)

Your goals:

- survive
- learn
- find repeat customers
- test channels

Healthy targets:

- **AOV/CAC = 2 to 4**

Even if net profit is low, it's okay — because repeat purchases will come later.

After 5 Years (Mature Stage)

Now the company must create real cash.

Healthy targets:

- **AOV/CAC = 4 to 6**

This shows:

- strong product
- strong brand recall
- repeat buyers
- powerful unit economics

Now the company is truly scalable.

Increasing AOV

If AOV increases (and CAC stays the same), then AOV/CAC automatically increases.

1. Base Situation

Assume:

- AOV = **₹1,000**
- CAC = **₹200**

So,

AOV/CAC = 1,000 ÷ 200 = **5.0**

Meaning:

For every ₹1 spent to get a customer, the startup earns ₹5 in first-order revenue.

2. Now Increase AOV (without changing CAC)

Suppose you improve pricing, bundles, UX etc.

Now:

- AOV = **₹1,400**
- CAC = **₹200** (same)

New ratio:

AOV/CAC = 1,400 ÷ 200 = **7.0**

Now the meaning changes:

For every ₹1 spent, you earn ₹7 instead of ₹5.

You did not change marketing cost.

You simply **made each order bigger** — and the business became stronger.

So:

- before → **2.0**
- after increase → **2.8**

Same ad cost.
Same marketing.
Only order value increased — and profitability improved.

This is why smart founders say:

“Don’t only reduce CAC. First, learn how to increase AOV.”

3. How to Increase AOV (Practical & Simple)

Here are the easiest, proven ways.

1. Product bundles

Example:

Instead of selling 1 shampoo → sell **Shampoo + Conditioner Combo**.

Customer spends more.
Logistics cost stays almost same.

2. Volume discounts

Example:

1 piece = ₹500
2 pieces = ₹900
3 pieces = ₹1,250

Customer thinks they save money — you increase revenue.

3. Premium version

Offer:

- Basic
- Premium
- Pro

Many customers shift to higher priced option.

4. Free shipping threshold

Example:

“Free delivery on orders above ₹1,499”

People add one more item to cross the limit.

5. Cross-sell & Upsell

Show related items on product page or checkout:

- “People also bought…”
- “Add this for only ₹199 more”

Small add-ons increase AOV quickly.

6. Limited-time bundles

Festive packs, starter kits, gift boxes.

Customers love “value packs”.

7. Strong product pages

Clear photos, trust badges, reviews, benefits → customers feel safe to buy more.

8. Loyalty rewards

Points, cashback, coins — people add more to earn rewards.

9. Subscription options

Example:

- One-time purchase = ₹500
- Subscribe & save = ₹450 per month (3 months)

More total value → higher AOV over time.

Key Takeaway

✔ Increasing AOV is often **easier and faster** than reducing CAC.
✔ Higher AOV automatically lifts AOV/CAC.
✔ Strong AOV = safer growth, more profit, less stress.

Conclusion

AOV/CAC is the backbone of startup growth.

When you understand this ratio, you:

- price products wisely
- spend marketing money carefully
- focus on long-term profitability
- build a stable and scalable brand

Strong AOV/CAC = strong business future.

FUNDRAISING FROM ANGEL INVESTORS AND VENTURE CAPITAL



Attract investors to Fundraising

A perfect handbook to ***master fundraising*** with strategies and pitching.

BROUGHT TO YOU **BY PASSIVELY**

TABLE OF CONTENTS

CHAPTER 1: THE FOUNDATION..... 7-12

CHAPTER 2: THE CORE FINANCE..... 13-19

CHAPTER 3: WHY STARTUPS FAIL BEFORE THEY START..... 20-30

CHAPTER 4: FROM IDEA TO MVP..... 31-41

CHAPTER 5: UNDERSTANDING PROFIT & LOSS ACCOUNT, BALANCE SHEET, AND CASH FLOW STATEMENT..... 42-61

CHAPTER 6: UNDERSTANDING PROFITABILITY RATIOS..... 62-66

CHAPTER 7: UNDERSTANDING SHARES..... 67-73

CHAPTER 8: UNDERSTANDING EMPLOYEE STOCK OPTION PLAN (ESOP)..... 74-89

CHAPTER 9: WRITING AN EFFECTIVE PITCH DECK..... 90-93

CHAPTER 10: A POWERFUL PITCH PRESENTATION..... 94-107

CHAPTER 11: FAMOUS PITCH DECK SAMPLES..... 108-118

CHAPTER 12: PREPARING FINANCIAL PROJECTIONS..... 119-133

CHAPTER 13: VALUATION METHODS..... 134-152

CHAPTER 14: WHO SHOULD YOU RAISE FROM?..... 153-167

CHAPTER 15: HOW TO FIND AND COMMUNICATE WITH INVESTORS..... 168-187

CHAPTER 16: WHAT INVESTORS ACTUALLY LOOK FOR..... 188-201

CHAPTER 17: UNDERSTANDING & NEGOTIATING A TERM A SHEET..... 202-216

CHAPTER 18: DUE DILIGENCE..... 217-227

CHAPTER 19: DEALING WITH REJECTION AND BUILDING INVESTORS TRUST..... 228-236

CHAPTER 20: LIST OF ANGEL INVESTORS..... 237-241

CHAPTER 21: LIST OF VC FIRMS..... 242-248

CHAPTER 22: INCUBATORS AND ACCELERATORS..... 249-257

CHAPTER 23: HELPING OUT IN THE PROCESS OF FUNDRAISING..... 258-261

CHAPTER 15: HOW TO FIND AND COMMUNICATE WITH INVESTORS

For many first-time founders, fundraising feels confusing, scary, and frustrating. You may believe your startup is good, your idea is strong, and your product has potential. Still, you send emails to investors and get no replies. Weeks pass. Months pass. Nothing happens. This situation makes founders think something is wrong with their startup. In most cases, that is not true.

Most investor outreach fails not because the startup is weak, but because the message is wrong or sent to the wrong investor.

Investors receive hundreds of emails every month. They do not have time to read everything carefully. They quickly ignore emails that are not relevant or that look generic. This chapter will help you understand how to **find the right investors** and **communicate with them in the right way** so you can get your **first meeting**.

Let’s understand this chapter in easy way.

Understand The Real Goal: The First Meeting

Before we go deeper, you must clearly understand one important thing.

When you send an email or message to an investor, **your goal is NOT to get money immediately**.

Your only goal is:

To get the first meeting or call.

That is it.

Many founders make the mistake of trying to explain everything in the first email—idea, product, market, revenue, future vision, and even valuation. This makes the message long, confusing, and easy to ignore.

Think of investor outreach like an introduction, not a sales pitch.

Your first message should create curiosity and relevance, not pressure.

Why Most Investor Outreach Fails

Based on real investor behavior, most ignored emails fall into two main categories:

1. Wrong Investor Fit

This means you are contacting investors who do not match your startup.

Examples:

- Reaching out to a late-stage investor when you are at idea or MVP stage
- Contacting a fintech investor for a healthcare startup
- Emailing a VC who writes ₹50 crore cheques when you are raising ₹1 crore

Even if your startup is good, the investor will ignore your message because it is simply **not relevant** to them.

2. Generic Messaging

This means sending the same template email to everyone.

Investors can immediately recognize generic emails like:

- "Dear Investor"
- "I hope this email finds you well"
- "We are building a revolutionary platform"

These emails feel mass-sent and impersonal. Investors ignore them without thinking.

When either wrong investor fit or generic messaging happens, reply rates drop instantly.

Step One: Know Your Startup Clearly

Before finding investors, you must clearly understand your own startup.

Ask yourself these simple questions:

- What problem am I solving?
- Who is my customer?
- Which industry does my startup belong to?
- What stage am I at? (Idea, MVP, early revenue, growth)
- How much money do I want to raise?

You do not need complex answers. Simple clarity is enough.

If you are confused about your own startup, investors will be confused too.

Understand Different Types Of Investors

Not all investors are the same. Knowing the difference will save you time and effort.

1. Angel Investors

Angel investors are individuals who invest their own money.

They usually invest at:

- Idea stage
- MVP stage
- Early revenue stage

Cheque size is usually smaller compared to VCs.

Angels are often more flexible and open to early conversations.

2. Venture Capital (VC) Funds

VCs are big firms.

They usually invest at:

- Seed+ stage
- Series A and beyond

They follow stricter rules, clear theses, and specific sectors.

Define Your Ideal Investor

Instead of emailing everyone, define your **ideal investor**.

Your ideal investor should match:

- Your industry (sector)
- Your stage
- Your geography
- Your cheque size

For **example:**

- If you are a pre-revenue SaaS startup in India, look for early-stage SaaS-focused Indian investors.

This step alone can improve your response rate significantly.

Where To Find Investors

Here are some practical and simple places to find investors:

1. LinkedIn

LinkedIn is not just for jobs.
For founders, LinkedIn is a **free investor search and networking tool**.

Most investors are active on LinkedIn:

- They mention they are **angel investors or VC partners**
- They share posts about startups
- They talk about what they like to invest in

This makes LinkedIn one of the **easiest places to find investors**.

How founders usually use LinkedIn (wrong way)

Many founders:

- Send random connection requests
- Copy-paste the same message to everyone
- Immediately pitch in the first message

This almost never works.

How to use LinkedIn the right way

Step 1: Search properly

Use simple keywords:

- "Angel Investor"
- "VC Partner"
- "Seed Investor"
- "Early-stage investor"

Then:

- Check their profile
- Read what they invest in
- See their location and background

Step 2: Check investor fit

Before messaging, ask yourself:

- Do they invest in my industry?
- Do they invest at my stage?
- Do they invest in my country?

If the answer is **no**, do not message.

Step 3: Send a short, personal message

Your message should:

- Be short
- Mention something specific about them
- Ask only for a small meeting

Example:

“Hi [Name], I saw your post about early-stage SaaS startups. I’m building a simple HR tool for small companies. Would love to get 15 minutes to learn from your experience.”

This feels human, not salesy.

What NOT to do on LinkedIn

- Do not send long pitches
- Do not attach pitch decks
- Do not talk about valuation
- Do not message daily

LinkedIn is for **starting conversations**, not closing deals.

Simple takeaway

LinkedIn helps you find investors and start soft, personal conversations if used correctly.

2. Startup Websites and Blogs

Many **investor companies (VC funds)** have their **own websites and blogs**. On these websites, they clearly tell the world:

- What type of startups they invest in
- Which stage they invest at (idea, seed, Series A, etc.)
- Which industries they like (fintech, SaaS, health, edtech, etc.)
- Names of startups they have already invested in

Think of these websites as an **investor's visiting card + rule book**.

Why is this important for founders?

Because investors **do not invest in everything**.

Each investor has clear rules like:

- "I only invest in early-stage SaaS"
- "I invest only in Indian consumer startups"
- "My minimum cheque size is ₹5 crore"

If you read their website first, you can easily know:

"Should I contact this investor or not?"

This saves:

- Your time
- The investor's time
- Emotional stress from no replies

Very simple example:

Let's say:

- Your startup is **an edtech app**
- You are at **MVP stage**
- You want to raise **₹1 crore**

Now you visit an investor's website and see:

- They invest only in **healthcare**
- They invest only in **Series B**
- Minimum investment is **₹25 crore**

This investor is **not right for you**.
Do not email them.

Now another website says:

- Early-stage edtech startups
- India-focused
- Seed investments

This investor **fits you perfectly**.
This is where you should reach out.

What should you look for on these websites?

Very simple things:

- "What we invest in"
- "Our portfolio"
- "Investment thesis"
- Blog posts written by partners

Even reading **5–10 minutes** is enough.

Why blogs are useful?

When investors write blogs, they openly share:

- What excites them
- What they look for in founders
- What mistakes founders make

If you mention something from their blog in your message, it shows:

"I did my homework. I am not sending a random email."

Investors like this.

Simple takeaway

Investor websites and blogs help you avoid wrong investors and send smarter messages.

3. Founder Referrals

A **founder referral** means:

Another **founder introduces you to an investor**.

Instead of you messaging an investor directly, someone the investor already knows says:

“Hey, you should talk to this founder.”

This is called a **warm introduction**.

Why founder referrals are powerful?

Investors trust founders they have already invested in.

So when a founder says:

“This person is good, at least talk to them”

The investor **pays attention**.

This does not mean automatic funding.
It only means:

You get a **real chance for a conversation**.

Very simple example:

- Investor gets 100 cold emails
- Investor gets 1 message from a founder they know saying:

“Please talk to this founder”

Which one will the investor open first?

Obviously the referral.

Who can give you founder referrals?

You can ask:

- Founders who have already raised money
- Founders from your network
- Founders from accelerators or incubators
- Founders you meet at events or online communities

You don't need to be best friends.
Even a **polite ask works**.

How to ask for a referral (simple way)

Do **NOT** say:

"Please introduce me to all your investors"

Instead say:

"I'm raising a small seed round. If you feel comfortable, could you please introduce me to one investor who might be a good fit?"

This feels respectful and honest.

Important rule about referrals

Never force anyone.

If a founder says:

- "Not now"
- "I'm not sure"

Respect it.

A bad referral can hurt more than no referral.

Founder referrals are not cheating or begging

Many new founders feel shy or guilty.

But **remember:**

- This is how the startup world works
- Even top founders got referrals
- Investors expect this behaviour

Asking politely is **professional**, not weak.

Simple takeaway

Founder referrals increase your chances of getting a reply and first meeting.

4. Events and Demo Days

What are events and demo days?

Startup events and demo days are places where:

- Founders meet investors
- Startups present ideas
- People network and talk

Examples:

- Startup meetups
- Pitch events
- Accelerator demo days
- Industry conferences

Why events are useful for founders

At events:

- Investors expect to meet founders
- Conversations feel natural
- You are not “disturbing” them

This makes events a **safe place to introduce yourself**.

Very important mindset at events

Your goal is **NOT**:

- To pitch fully
- To raise money on the spot

Your goal is:

To make a good first impression and continue the conversation later.

How to talk to investors at events (simple way)

Instead of a long pitch, say:

- Who you are
- What problem you solve
- Ask a simple question

Example:

“Hi, I’m building a tool that helps small retailers manage inventory. I’d love to know what you usually look for in early-stage startups.”

This starts a conversation, not a pitch.

What to do after the event (very important)

Most founders fail here.

After the event:

- Send a short follow-up message
- Remind them where you met
- Ask for a short call

Example:

“Hi [Name], great meeting you at the startup meetup yesterday. As discussed, would love to connect for a short call.”

This is where real meetings happen.

Why demo days are powerful

At demo days:

- Investors are already interested in startups
- Startups are pre-selected
- Attention is higher

Even if you don’t pitch, just attending and networking helps.

What NOT to do at events

- Do not push your pitch aggressively
- Do not interrupt conversations
- Do not ask for money directly
- Do not over-explain

Calm, clear, and confident works best.

Simple takeaway

Events and demo days help you meet investors naturally and turn offline conversations into online meetings.

5. Paid Investor Databases (Example: Datapile)

Some companies create **large databases of investors**.

Datapile is one such company.

This platform collects information about:

- Angel investors
- Venture capital firms
- Seed funds
- Micro VCs

Instead of searching investors one by one on Google or LinkedIn, you can find them **all in one place**.

How does Datapile work

Datapile:

- Has a **ready-made list of investors**
- Organizes them by:
  - Industry (fintech, SaaS, health, etc.)
  - Stage (pre-seed, seed, Series A)
  - Geography (India, global)
- Charges a **service fee** to access this data

So basically:

You pay money → you get investor data → you save time

What kind of information do you get?

Usually, platforms like Datapile provide:

- Investor names
- Firm names
- Investment focus
- Stage they invest in

- Sometimes email IDs or LinkedIn profiles

This makes your investor search **faster and more structured**.

Why founders use paid databases?

Because:

- Searching investors manually takes a lot of time
- Early founders already have limited energy
- Paid tools reduce effort and confusion

Instead of spending weeks researching, you can:

- Get a list in one day
- Start outreach immediately

Very important thing to understand

Paying for Datapile does NOT mean investors will reply.

Datapile only helps with:

- Finding investors
- Organizing investor information

It does NOT:

- Guarantee meetings
- Guarantee funding
- Replace personalization

You still need to:

- Check investor fit
- Write good, personal messages
- Follow up politely

How to use Datapile the right way

Do NOT:

- Send the same message to all investors
- Assume all listed investors are right for you

Instead:

1. Filter investors based on your startup stage and sector
2. Shortlist the best ones
3. Research each investor briefly
4. Send personalized messages

Datapile gives you **data**, not **relationships**.

When should a founder use Datapile?

Datapile is useful when:

- You are serious about fundraising
- You want to scale outreach
- You already know your startup stage and sector
- You can afford the service cost

If you are very early and still confused, manual research may be better first.

Simple example

Without Datapile:

- 1–2 investors found per day

With Datapile:

- 50–100 investors visible in one dashboard

But success still depends on:

How well you communicate, not how many emails you send.

Simple takeaway

Datapile helps you find investor lists faster by charging a service fee, but getting meetings still depends on your research and messaging.

Research Before You Reach Out

Never message an investor without research.

Spend at least 10–15 minutes to learn:

- What companies they invested in
- Which sector they like
- Their investment stage

Find one genuine reason why **your startup fits their interest**.

This single reason will become the core of your message.

How To Write The First Message (Email or LinkedIn)

Your first message should be:

- Short
- Clear
- Personalized
- Respectful of time

Structure of a Good First Message

1. Personal opening
2. One-line startup description
3. Clear relevance to the investor
4. Simple ask for a short meeting

Example (Simple and Effective)

"Hi [Name],

I saw your investment in [Company Name] and noticed your interest in early-stage fintech startups.

I am building a simple payment solution for small retailers in India. We have launched our MVP and onboarded 200 users in 3 months.

I would love to get 15 minutes of your time to get your feedback and see if there is a fit.

Best regards, [Your Name]"

This message is short, relevant, and respectful.

What To Avoid In First Outreach

Avoid these common mistakes:

- Long emails
- Attachments in the first email
- Over-promising numbers
- Buzzwords like "revolutionary" and "disruptive"
- Talking about valuation too early

Your job is to start a conversation, not close a deal.

Follow-Ups: Do Them The Right Way

Many investors miss emails. This does not mean rejection.

You can follow up:

- After 7–10 days
- Keep it even shorter than the first message

Example follow-up:

"Hi [Name], just following up on my previous message. Would love to get your thoughts when convenient."

Do not follow up more than 2–3 times.

Handling No Replies And Rejections

No replies are part of fundraising.

It does NOT mean:

- Your idea is bad
- You are a bad founder

It usually means:

- Bad timing
- Not a fit
- Inbox overload

Stay calm, improve your targeting and messaging, and keep going.

Track Your Outreach

Maintain a simple tracker:

- Investor name
- Contact date
- Follow-up date
- Response status

This helps you stay organized and professional.

Mindset Matters

Fundraising is a numbers game and a learning process.

Every conversation improves:

- Your pitch
- Your clarity
- Your confidence

Do not take silence personally. Treat fundraising like a skill you are learning.

Conclusion:

Getting the first investor meeting is not about luck. It is about preparation, relevance, and respectful communication.

Remember:

- Find the right investors
- Personalize your message
- Keep it short and clear
- Aim only for the first meeting

If you do this consistently, replies will come.

Fundraising becomes much easier when you stop chasing investors and start communicating clearly with the right ones.

This is the foundation of successful fundraising.

THE BUSINESS GROWTH BLUEPRINT

Action for more customers

A step-by-step guide to attract customers, **increase sales, and grow your business with proven strategies.**



BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

CHAPTER 1: THE FOUNDATION..... 7-15

CHAPTER 2: VALUE OF THE PRODUCT..... 16-24

CHAPTER 3: VALUE OF THE CUSTOMER SERVICE..... 25-35

CHAPTER 4: AUDIENCE SEGMENTATION..... 36-44

CHAPTER 5: PRODUCT COMMUNICATION..... 45-55

CHAPTER 6: PRICING STRATEGY..... 56-77

CHAPTER 7: FINANCIAL METRICS AND MEASURING BUSINESS SUCCESS..... 78-89

CHAPTER 8: UNDERSTANDING UNIT ECONOMICS..... 90-92

CHAPTER 9: UNDERSTANDING LTV AND CAC..... 93-100

CHAPTER 10: PLANNING FOR GROWTH..... 101-111

CHAPTER 11: WHATSAPP STRATEGIES..... 112-125

CHAPTER 12: BRAND MARKETING..... 126-136

CHAPTER 13: ONLINE STORE..... 137-147

CHAPTER 14: SUPPLY CHAIN AND DELIVERY SYSTEM..... 148-155

CHAPTER 15: SCALING AVERAGE ORDER VALUE (AOV)..... 156-168

CHAPTER 16: OPTIMISING STORE CONVERSION RATES..... 169-175

CHAPTER 17: ONLINE MARKETING HACKS FOR BUSINESS GROWTH..... 176-185

CHAPTER 18: TECHNOLOGY AND AUTOMATION STRATEGIES..... 186-189

CHAPTER 19: SEARCH ENGINE OPTIMISATION (SEO)..... 190-201

CHAPTER 20: RETENTION..... 202-217

CHAPTER 21: MARKETPLACES..... 218-238

CHAPTER 22: OFFLINE STORE..... 239-249

CHAPTER 23: THE ART OF INVENTORY MANAGEMENT..... 250-264

CHAPTER 24: A STRONG TEAM WITH CLEAR ROLES AND PERFORMANCE SYSYTEMS..... 265-271

CHAPTER 25: STREAMLINING SUPPLY CHAIN AND LOGISTICS..... 272-279

CHAPTER 26: ENHANCING CUSTOMER EXPERIENCE..... 280-286

CHAPTER 27: LEVERAGING TECHNOLOGY AND AUTOMATION..... 287-294

CHAPTER 28: DATA VALUE..... 295-306

CHAPTER 17: ONLINE MARKETING HACKS FOR BUSINESS GROWTH

Paid advertising is not the starting point of a business—it is a **multiplier**. If your foundation is weak, ads will only amplify losses. But when your basics are strong, ads can unlock powerful growth. The key is knowing **when to start** and **when to hold back**.

How To Structure Ads That Actually Work?

When you run ads online – whether on Meta, Google, or any platform – your success doesn't depend only on your product. It depends on how you present it.

Many beginners make a big mistake:
They create ads randomly without any structure.

But successful marketers follow proven structure. These structure guide the customer step-by-step from seeing your ad to taking action.

Let's understand the 4 most powerful ad structure:

1. AIDA – Attention, Interest, Desire, Action

(This is the most popular and widely used ad formula.)

A – Attention (Grab Attention)
First, stop the user from scrolling.
Use something eye – catching:

- A bold statement
- A question
- A surprising fact

Example:

"Still struggling with pimples and oily skin?"

I – Interest (Build Interest)
Now tell them what makes your product or service special.

Example:

“Our herbal facewash removes pimples and controls oil without chemicals.”

D – Desire (Create Want)
Make them feel: “I need this”

Example:

“Get clear, fresh skin that boosts your confidence every day.”

A – Action (Tell Them What to Do)
Finally, give a clear instruction.

Example:

“Order now and get 20% off today.”

Workflow of AIDA →
Catch attention → Explain → Make them want → Tell them to buy

2. PAS – Problem, Agitate, Solution

(This works because people take action faster when they feel pain.)

P – Problem (Show the Problem)
Identify the customer’s pain.

Example:

“Hair fall is increasing day by day?”

A – Agitate (Make it Feel Bigger)
Make the problem feel serious and urgent.

Example:

“Soon your hair will become thin, weak, and lifeless if you ignore it.”

S – Solution (Give the Solution)
Introduce your product as the answer.

Example:

“Our natural hair oil reduces hair fall and strengthens roots naturally.”

Workflow of PAS →
Show the problem → Make it serious → Give the solution

3. BAB – Before, After, Bridge

(This is very powerful because it shows change and results.)

B – Before (Old Situation)
Describe the current bad situation.

Example:

“Before joining our coaching, students were confused and scoring low marks.”

A – After (Better Future)
Show the desired outcome.

Example:

“After joining, they started scoring 85%+ and became confident.”

B – Bridge (How it Happens)
Explain how your product/service connects the two.

Example:

“Our expert teachers and structured system made this transformation possible.”

Workflow of BAB →
Show the past → Show the future → Connect with your product/service

4. SPR – Situation, Problem, Result

(This is a quick storytelling method that connects emotionally.)

S – Situation (Start with a relatable scene)

Show a situation people understand.

Example:

“After a long day at work, you feel tired and stressed.”

P – Problem (Show the Issue)
Highlight the challenge.

Example:

“You can’t relax, and your energy is completely drained.”

R – Result (Show the Outcome)
End with a positive result.

Example:

“One cup of our herbal tea refreshes your mind and relaxes your body instantly.”

Workflow of SPR →
Tell a short story → Show the problem → Show the happy result.

Summary → How Ad Works

AIDA (For Facewash)	Ad Structure/Line: • Still struggling with pimples and oily skin? • Our herbal facewash removes pimples and controls oil without chemicals. • Get clear, fresh skin that boosts your confidence every day. • Order now and get 20% off today.
PAS (For Hair Oil)	Ad Structure/Line: • Hair fall is increasing day by day? • Soon your hair will become thin, weak, and lifeless if you ignore it. • Our natural hair oil reduces hair fall and strengthens roots naturally.
	Ad Structure/Line: • Before joining our coaching, students were

BAB (For Coaching Classes)	confused and scoring low marks. • After joining, they started scoring 85%+ and became confident. • Our expert teachers and structured system made this transformation possible.
SPR (For Herbal Tea)	Ad Structure/Line: • After a long day at work, you feel tired and stressed. • You can't relax, and your energy is completely drained. • One cup of our herbal tea refreshes your mind and relaxes your body instantly.

When to Start Ads

You should consider running ads only when your business shows clear signs of readiness:

1. **A Clear and Compelling Offer**
   Your product or service should solve a specific problem with a strong value proposition that customers instantly understand.

2. **Smooth Operations & Fulfilment**
   Orders must be delivered efficiently. A broken delivery system will destroy trust faster when scaled through ads.

3. **Conversion-Ready Sales Page**
   Your website or landing page should be designed to convert visitors into buyers, with strong copy, design, and call-to-action.

4. **Clarity on Customer Acquisition Cost (CAC)**
   You must know how much it costs to acquire one customer. Without this, ad spending becomes guesswork.

5. **Repeat Purchase Data (2nd & 3rd Orders)**
   If customers are coming back to buy again, it signals product satisfaction and long-term potential.

6. **Strong Lifetime Value (LTV)**
   Ideally, your customer lifetime value should be at least **3 times your CAC**, ensuring sustainable profitability.

When NOT to Start Ads

Avoid running ads if your fundamentals are not yet in place:

1. **No Understanding of Unit Economics**
   If you don't know your costs, margins, and profits, ads can quickly lead to losses.

2. **Still Testing Core Elements**
   If your packaging, pricing, or fulfilment is unstable, focus on fixing these before scaling.

3. **Lack of Social Proof**
   A sales page without testimonials, reviews, or trust signals will struggle to convert paid traffic.

4. **No Retargeting System**
   Without WhatsApp or email follow-ups, you lose potential customers who didn't buy on the first visit.

5. **Poor Product Page Experience**
   If your product pages are not optimized for conversions, ads will only drive traffic that doesn't convert.

A/B Testing for Optimization

A/B testing is a very simple but powerful way to improve your online marketing results.

In this method, you create **two versions of the same thing** for example:

- Two different ads

Then you show these versions to different people and **see which one performs better.**

Example:

Suppose you are selling a facewash online:

- Version A: “Get Glowing Skin in 7 days”
- Version B: “Clear Acne Fast with Natural Ingredients”

You run both ads at the same time. After a few days:

- If Version A gets more clicks → it is better
- If Version B gets more sales → it is better

So, you choose the winning version and use it more.

Why A/B Testing is Important:

- It removes guesswork
- It helps you understand what customers like
- It improves your results (more clicks, more sales)
- It saves money by focusing only on what works

What You Can Test:

- Headlines
- Images
- Button colors (like “Buy Now” vs “Shop Now”)
- Pricing offers
- Email subject lines

Simple Rule:

Test → Compare → Choose the winner → Improve again

Key Strategies On Marketing

1. Creating Urgency

Limited-time offers encourage quick decisions.

Example:

“Offer valid for 24 hours only.”

2. Content Marketing

Content builds trust and authority.

Types of content:

- Blogs
- Videos
- Infographics
- Social posts

Example:

A finance company sharing investment tips builds credibility over time.

3. Influencer Marketing

Collaborating with influencers can expand your reach quickly.

Benefits:

- Access to new audiences
- Increased credibility
- Faster brand awareness

4. Referral and Word-of-Mouth Marketing

Satisfied customers are your best marketers.

Strategies:

- Referral programs
- Discounts for sharing
- Customer testimonials

Example:

“Refer a friend and get 10% off.”

5. Customer Loyalty Programs

Retaining customers is cheaper than acquiring new ones.

Examples:

- Reward points
- Discounts for repeat purchases
- Membership programs

6. Digital Marketing Channels

Modern businesses must use digital platforms effectively.

Key channels:

- Social media (Instagram, LinkedIn)
- Search engines (SEO)
- Paid ads (Google Ads, Facebook Ads)
- Email marketing

Each channel serves a different purpose in the customer journey.

7. Search Engine Optimization (SEO)

SEO helps your website rank higher on Google.

Benefits:

- Free organic traffic
- Long-term visibility
- Higher credibility

Example:

A tuition business can rank for “best tuition classes near me.”

Conclusion

Advertising does not fix a broken business—it **scales what already works**. First, build a system that converts organically. Then, use ads to accelerate growth.

In the *Business Growth Blueprint*, this is a fundamental rule:
“Optimize first. Scale later.”

MASTERING

BUSINESS CASH

MANAGEMENT

MORE CASH PROFIT INTO YOUR BUSINESS

Managing business cash flow effectively and turning **profit into more cash profit.**



BROUGHT TO YOU **BY PASSIVELY**

TABLE OF CONTENTS

CHAPTER 1: WHERE IS THE REAL PROBLEM?..... 7-15

CHAPTER 2: PROFIT AND LOSS..... 16-26

CHAPTER 3: BALANCE SHEET..... 27-35

CHAPTER 4: CASH FLOW..... 36-41

CHAPTER 5: PROBLEM 1 AND ITS SOLUTION: POOR RECEIVABLES MANAGEMENT..... 42-64

CHAPTER 6: PROBLEM 2 AND ITS SOLUTION: NOT EXTENDING VENDOR PAYMENT TERMS..... 65-76

CHAPTER 7: PROBLEM 3 AND ITS SOLUTION: PAYING HIGHER FIXED COSTS..... 77-91

CHAPTER 8: PROBLEM 4 AND ITS SOLUTION: PAYING HIGHER PURCHASE COSTS..... 92-97

CHAPTER 9: PROBLEM 5 AND ITS SOLUTION: RUNNING OPERATING EXPENSES ON CREDIT DURING PEAK-SEASON..... 98-104

CHAPTER 10: PROBLEM 6 AND ITS SOLUTION: NOT BUDGETING A RESERVE FUND..... 105-111

CHAPTER 11: PROBLEM 7 AND ITS SOLUTION: OVER SPENDING ON PERSONAL INVESTMENTS..... 112-118

CHAPTER 12: PROBLRM 8 AND ITS SOLUTION: HOLDING EXCESS INVENTORY LEADS TO CASH TIED UP IN STOCKS..... 119-129

CHAPTER 13: MISTAKES TO AVOID..... 130-154

CHAPTER 14: MORE FOCUS TO MORE CASH…… 155-193

CHAPTER 15: SMALL STEPS, BIG IMPACTS…… 194-210

CHAPTER 16: ONE IMPORTANT ADJUSTMENT: SALARY-FIRST APPROACH…… 211-219

CHAPTER 17: MOTIVATION IN THE FORM OF REAL NET PROFIT…… 220-226

CHAPTER 18: RATIO ANALYSIS FOR YOUR BUSINESS GROWTH……,… 227-234

CHAPTER 19: CASH RECOVERY MADE SIMPLE…… 235-240

CHAPTER 20: BUSINESS CASH FLOW MANAGEMENT – PRACTICAL CHECKLIST…… 241-241

CHAPTER 21: MYTHS ABOUT CASH FLOW…… 242-244

CHAPTER 19: CASH RECOVERY MADE SIMPLE

Why Does Money Get Stuck?

Across India, lakhs of traders, suppliers, and service providers face the same problem:

"The customer took the goods — but the payment never came."

Customers give excuses like:

- "Next week pakka."
- "Bill not approved."
- "Little tight right now."

Then they stop responding — calls cut, WhatsApp seen but no reply.

You keep thinking:

"How do I ask again without looking desperate?"

The real reasons:

1. No written agreement
2. No clear credit terms
3. Weak follow-up habits
4. Fear of legal steps
5. Emotional hesitation

Result: customers feel bold — you feel helpless.

This chapter teaches you how to **recover your money confidently, respectfully, and legally.**

Mindset: Asking for Your Money is NOT Wrong

Many business owners feel ashamed:

- “They will think I’m greedy.”
- “Relationship may break.”
- “They have big contacts.”

But the truth:

✔ The person who took the goods must pay
✔ Follow-up is your right
✔ Silence encourages non-payment

Think like a professional:

Wrong Thought	Correct Thought
Asking for money is embarrassing	This is payment for my hard work
I am a small trader	I am a professional supplier
Relationship may break	Real relationships respect payments

Repeat to yourself:

“I am not begging — I am asking for what is rightfully mine.”

Top Reasons Payments Get Stuck (and Fixes)

Reason 1: No Proof

No invoice. No written terms. Only verbal promises.

Fix:

✔ Always send an invoice (PDF on WhatsApp is enough)
✔ Always get a confirmation like: “OK done”
✔ Save screenshots as proof

Reason 2: No Credit Policy

Customer doesn’t know:

- When payment is due
- What the credit limit is

- Whether late fees apply

Fix:

Send terms before delivery:

“Payment terms: 15 days. After that late fee applies.”

Reason 3: Too Much Trust

You supply because:

- They are old customer
- Order is big

Customer thinks:

“I can pay anytime.”

Fix:

✔ Written WhatsApp confirmation
✔ Minimum 10% advance to test seriousness

Reason 4: No Follow-up System

You message once — then forget. Customer feels no pressure.

Fix:

Create a simple follow-up tracker and remind weekly.

Reason 5: Fear of Legal Action

You think defamation, expense, and trouble.

Reality: Legal tone increases seriousness.

The 3 Golden Rules of Recovery

Rule 1: Follow-up is a Process

Not one message — but a structured system:

- Day 7: Gentle reminder
- Day 15: Firm reminder
- Day 30: Last notice

Rule 2: Respect + Authority Together

Too soft = ignored
Too rude = blocked

Use balanced tone:

"We trust you. Please update so we can close accounts."

Rule 3: Professional Legal Tone Works

Example:

"₹24,500 pending for 45 days. If no response in 3 days, we will proceed on MSME Portal."

No anger. No threats. Just process.

Follow-Up Timeline (What to Send and When)

Time	Message Style
Due date	Friendly reminder
Day 7	Polite reminder
Day 15	Firm follow-up
Day 30	Final polite notice
Day 45+	Legal tone
Day 60+	Legal or exposure process

Goal:
Customer should feel **responsibility + mild pressure — never insult.**

WhatsApp Scripts (Copy + Use)

Friendly (Due Date)

"Namaste, your payment of ₹___ is due today. Please update when possible."

Gentle Reminder (7 Days)

"Reminder — ₹___ still pending. Please share status so we can update accounts."

Firm (15–30 Days)

"Payment still not received. Please inform payment date to avoid misunderstanding."

Legal Reminder (30+ Days)

"₹___ pending for 30 days. Next step may be MSME Portal. Our goal is solution, not dispute."

Phone Follow-Up: Simple Conversation Flow

1. **Introduction**
   "Namaste, speaking from ___."
2. **Reason**
   "Calling regarding pending payment."
3. **Respect + Trust**
   "We respect your time."
4. **Trigger Line**
   "Silence is making it difficult — please update."
5. **Soft Pressure**
   "We may need to start MSME process."
6. **Exit**
   "By when can we expect status?"

Exposure Technique (Used Safely)

For customers ignoring completely:

- Call ignored
- WhatsApp seen
- No response

You inform them first:

“If no update today, I will share my experience on social media — to alert others.”

This creates awareness — not blackmail.

Most customers respond here.

Legal Tools You Can Use

- Legal notice
- MSME portal complaint
- Safe posting formats
- Agreement format
- Credit control system

These protect you now — and in future.

Core Message

“If you worked, you deserve to be paid. Asking is responsibility — not weakness.”

Build systems.

Payments start coming automatically.

100 MARKETING STRATEGIES & 55 SELLING TECHNIQUES

Global ways of marketing and sales



To maximize reach with the art of marketing and achieve unstoppable sales success.

BROUGHT TO YOU BY PASSIVELY

TABLE OF CONTENTS

PART A: 100 MARKETING STRATEGIES..... 6-80

PART B: OUTDOOR AND INDOOR AD PLACEMENT..... 81-84

PART C: 55 SELLING TECHNIQUES..... 85-146

PART D: 45 OBJECTION HANDLING SCRIPTS..... 147-168

PART B:

OUTDOOR AND INDOOR AD PLACEMENT

Sr. No.	Outdoor/Indoor Ad Placement	Meaning
1.	Hoarding Ad	Large billboard advertisements placed on highways, roads, or busy intersections to attract maximum public attention.
2.	Digital Hoarding Ad	Electronic LED billboards that display moving images, videos, and multiple advertisements.
3.	Pole Ad	Small advertising boards fixed on electric poles or street light poles.
4.	Ad in National Newspapers	Advertisements published in newspapers that are circulated across the country.
5.	Ad on National TV	Commercials shown on national television channels to reach a wide audience.
6.	Ad on Digital News Websites	Banner or video advertisements displayed on online news portals.
7.	Ad on Auto-Rickshaw	Advertisements printed or pasted on auto-rickshaws that travel through cities.
8.	Ad on Tricycle	Advertisements displayed on delivery tricycles or promotional tricycles moving through local areas.
9.	Digital Screen Mobility Van	A vehicle fitted with large LED screens that displays advertisements while moving through different locations.
10..	Wall Painting Ad	Brand messages painted directly on building walls for long-term visibility.
11.	Radio Ad	Audio advertisements broadcast on FM or AM radio stations.
12.	Ad on Bus Stop	Advertisements displayed on bus shelters where commuters wait.
13.	Ad on Railway Station	Advertisements placed inside or outside railway stations to reach thousands of daily passengers.
14.	Ad on Bus (Outside)	Full or partial branding on the exterior of public or private buses.

Sr. No.	Outdoor/Indoor Ad Placement	Meaning
15.	Pamphlet Distribution	Printed flyers handed directly to people to promote products or services.
16.	SMS Marketing	Promotional messages sent directly to customers' mobile phones through text messages.
17.	WhatsApp Marketing	Promotional messages, catalogues, and offers shared through WhatsApp.
18.	Meta Ad	Advertisements displayed on Facebook, Instagram, Messenger, and other Meta platforms.
19.	YouTube Ad	Video advertisements shown before, during, or after YouTube videos.
20.	LinkedIn Ad	Professional advertisements targeting business users and professionals on LinkedIn.
21.	Pinterest Ad	Visual advertisements displayed on Pinterest to attract users interested in ideas and inspiration.
22.	App Ad	Advertisements shown inside mobile applications or games.
23.	Truecaller Ad	Advertisements displayed on the Truecaller application during incoming calls or while using the app.
24.	Quora Ad	Sponsored advertisements shown within Quora questions and answers.
25.	Owned Hoarding Ad	A company installs and owns its own permanent advertising billboard instead of renting one.
26.	Ad on Electricity Bill	Promotional messages printed on electricity bills sent to households or businesses.
27.	Sponsorship of Event	A company promotes its brand by sponsoring sports, educational, cultural, or business events.
28.	Balloon Ad	Large branded balloons placed at events or public locations for high visibility.

Sr. No.	Outdoor/Indoor Ad Placement	Meaning
29.	Ad on Train (Outside)	Full-body or partial advertisements displayed on the exterior of trains.
30.	Ad Inside Post Office	Advertisements placed inside post offices where customers regularly visit.
31.	Sponsorship of Receipt	Business advertisements printed on shopping receipts or payment slips.
32.	Ad on Magazine	Advertisements published in magazines targeting specific readers.
33.	Ad on Tea Cup	Brand logos or promotional messages printed on disposable tea or coffee cups.
34.	Ad on T-shirt	Promotional branding printed on T-shirts worn by employees, promoters, or event participants.
35.	Standee	Portable vertical display boards placed inside malls, stores, exhibitions, or offices.
36.	Night Walker	Illuminated advertising boards carried by promoters during evening promotional campaigns.
37.	Ad on Calendar	Company branding printed on calendars distributed to customers for year-round visibility.
38.	Ad in Cinema Hall	Advertisements shown on cinema screens or displayed inside movie theatres before films begin.
39.	Car Branding Ad	Company advertisements wrapped or printed on cars used for promotion.
40.	Ad in Kids' Newspaper	Advertisements placed in newspapers or magazines specially designed for children.
41.	E-mail Marketing	Promotional emails sent to customers containing offers, product information, or newsletters.
42.	Ad on Head Cap	Company logos or promotional messages printed on caps worn by employees or brand promoters.

To explore our all Ebooks

Visit: www.passively.in