



BILLIONAIRE

K. V. Ramaswamy, Vijay S. Choksi & C. S. Gourinadh
 Quadratic Financial Services Pvt. Ltd.
 ram@quadraticfinancial.com


01 - Apr -2010

GRAPH OF LIFE OBJECTIVES



Retirement



Holidays



Asset Building




Wealth Creation

Direct Equity (Stocks)

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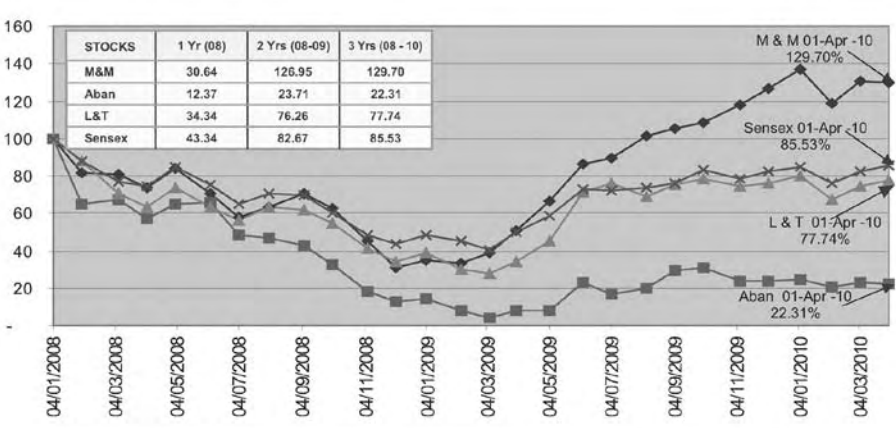
104, Sundaram Estate, 1st Floor, Behind US Vitamin Ltd, US Vitamin Lane, Off Station Road, Deonar, Mumbai - 400 088.
 Tel.: 091 - 022 - 4237 9900. Email : marketing@quadraticfinancial.com Website: www.quadraticfinancials.com



Graph of Patience

Stocks (M&M, Aban Offshore, L&T) VS Sensex as on 01 Apr,2010

STOCKS	1 Yr (08)	2 Yrs (08-09)	3 Yrs (08 - 10)
M&M	30.64	126.95	129.70
Aban	12.37	23.71	22.31
L&T	34.34	76.26	77.74
Sensex	43.34	82.67	85.53

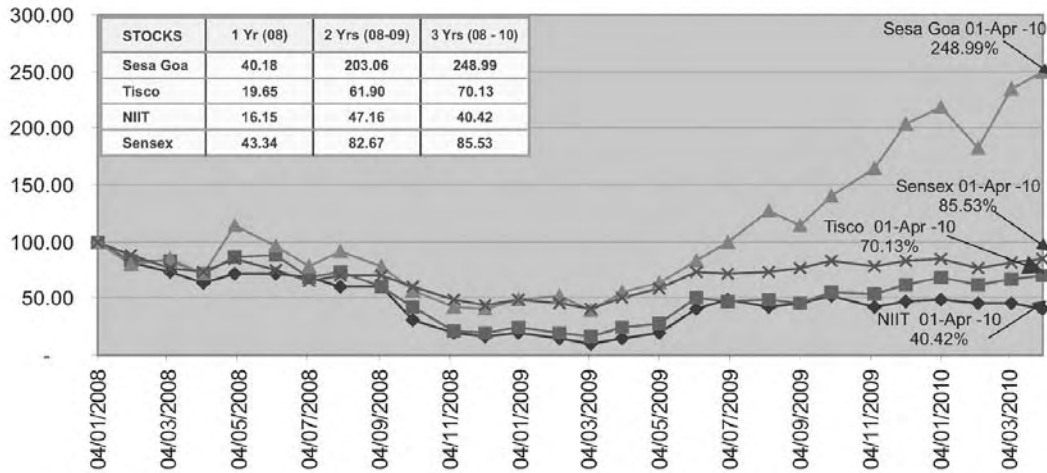


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Graph of Patience

Stocks (Sesa Goa, Tisco, NIIT) VS Sensex as on 01 Apr,2010



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Life Cycle of Wealth



The key learnings are:

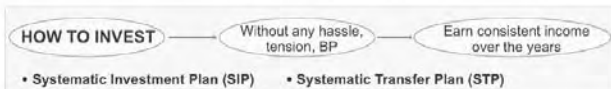
- Discipline
- Goal post
- Book profits

Lessons for us

- Investor makes wealth in the long term
- **Patience** is a virtue mostly ignored
- **Discipline** is often ignored at the altar of returns
- **Commonsense** is most uncommon

Future Value of Money

	IIT	Medical / Engineering	MBA	RETIREMENT
Duration	4 years	5 years	2 years	15 years
Min. Cost p.a.	3 Laes	3 Laes	3 Laes	3 Laes
Total Present Cost p.a.	12 Laes	15 Laes	6 Laes	3 Laes
Inflation	7% - 8%			
Expected Cost p.a. After 15 Years	33 Laes to 38 Laes	41 Laes to 48 Laes	16 Laes to 19 Laes	140 Laes to 150 Laes



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Regd. Off : A-14, Rohit Apts., 4th Floor, 3rd Cross Lane, Lokhandwala Complex, Andheri (West), Mumbai 400 053

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