

VIKRAM'S

3rd EDITION - 2025

MONEY MANTRAA



Financial Magazine

THE THUMB
RULE OF
FINANCIAL
PLANNING

WHY SILVER IS
STRONGER THAN
GOLD IN THE
CURRENT MARKET?

CHILD
EDUCATION
VACCINATION

INDIAN
ECONOMY
OVERVIEW

 **ASSET
ALLOCATION**

ACHIEVERS OF
OUR CUSTOMER'S
KIDS



R VIKRAM SINGH

YOUR FRIEND IN WEALTH CREATION

EDITOR'S WORDS

WELCOME TO 3RD EDITION OF OUR FINANCIAL MAGAZINE



R Vikram Singh
CEO

**Vikram Insurance and
Investment Services**

**MY STAFF TO SERVE
YOU WELL ARE:**

Mr. Anthony

Mr. Manjunath

Ms. Banu

Ms. Ashwini

Ms. Arbiya

Before Starting the Subject, I would like to Thank God, Gurus Mr. R Gopinath & Mr. Ranjan Nagarkatte.

I also like to Thank My beloved customers, My Family members and Office Staff, LIC Staff & Managers.

Last Financial Year was very special as we Could Qualify for Corporate Club for the Second time in a row & proud to say that out of 14 lakh Advisors we are among 380 Top Corporate Club members in the India.

Now we are a Holistic company, we not only do Life Insurance & Health Insurance, we are also doing Wealth consultancy through Stocks, Mutual funds, PMS, Gold Bonds, FDS, NPS, Vehicle Insurance, Fire Insurance, Household Insurance & mortgage insurance, Business Insurance like Key Man Insurance, Partnership Insurance.



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THUMB RULE OF FINANCIAL PLANNING.

- The Thumb Rule of Financial Planning does not Guarantee success, but it ensures discipline in Your Financial Life.
- The Thumb rule of Financial Planning will give You an Idea of how much percentage of income needs to be allocated for expenditure and how much percentage of income needs to be allocated for savings.
- Expenditure can be divided into 3 types, Namely Household Expenditure, Emi and Lifestyle Expenditure.

Out of 100% income

30% Expenses

30% Emi

10% Lifestyle

30% Savings and Investments.

Total 100%



The Expenses are

**30%
Expenses**

- Groceries
- House Maintenance
- Electricity and telephone charges
- Children Basic Education
- Term Insurance
- Motor Insurance
- Petrol
- Health Insurance etc

The List of Lifestyle expenses are

**10%
Lifestyle**

- Buying Clothes
- Self Grooming
- Movies, Events
- Gym
- Social Parties
- Dining out
- Travelling

**30%
EMI**

Emis Include

- Housing Loan Emi
- Personal loan Emi
- Vehicle Loan Emi
- Credit Card Emi

There are two Kinds of Lifestyle today

Weekend Lifestyle and Half Yearly Trips

- You need to keep a Tab on lifestyle like Purchasing a Mobile, Going for expensive Travels, never ever borrow money for travel, How can you peacefully enjoy a trip with borrowed Money?
- It is better to have this expenditure in Your list and limit it to only 10% of Your income, I have seen some people not planned for proper Child Education but Spending money on travelling as if there is not Tommorrow.
- Keep a Tab on spending on Lifestyle or else You will not be able to create Huge Wealth.



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**30%
Savings**

In savings You should do two types of Savings:

1. Long Term Savings



Long Term Savings for Long Term plans like Child Higher Education, Retirement Planning, Children Grand Marriage.

2. Short Term Savings



Short term savings to take care of short term goals like fulfilling dreams like upgrading car, buying a House, Kids Needs, Foreign vacations etc.

- Asset Allocation is Very Important to Achieve Goals, as the saying goes Don't Put all Eggs in one Basket, like wise don't put all Your money in one Asset Class.
- You should Diversify Your Allocation, So How should be the Allocation.
- The Asset Allocation should be done in three baskets or 3 kinds of Assets.

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In our Next Subject **Asset Allocation** we will understand how to do

The Three Kinds of Assets are

- 1.Safe
- 2.Medium Risk
- 3.High Risk

How do we categorise these asset class

1. Safe Asset class

- It Should Give Guaranteed Returns Equal to Repo rate
- The Returns should be Risk Free

- Tax Free Returns
- Capital Protected Returns
- No Monitoring required even in long term
- Complete peace of mind
- Correct Asset class for Guaranteed Events like Retirement Planning, Child Career and Children Marriage.

ASSET ALLOCATION

ASSET ALLOCATION MEANS PROCESS OF DIVIDING YOUR INVESTMENTS INTO DIFFERENT TYPE OF ASSET CLASSES TO ACHIEVE YOUR FINANCIALS GOALS

INVESTOR WILL INVEST IN A PARTICULAR ASSET CLASS BASED ON



AT THE TIME OF INVESTING, INVESTOR SHOULD KNOW THE PRODUCT FALLS UNDER WHICH ASSET CLASS

2. Medium Risk

- It Should give Returns upto 5% more than Repo Rate
- Returns subject to medium risk
- Returns can be Taxable or Taxfree
- May be Capital protected in some investments.
- Monitoring required on a yearly basis
- Little chance of anxiety and Stress due to investment failures.
- Asset for Medium Term Goals.

3. High Risk

- It can give 5-10% more than the Repo Rate
- Returns Subject to High Risk (affected by many Risks like Geopolitical Risk and Economic Risks)
- Zero Capital protection.
- Monitoring required regularly, daily and sometime hourly too
- High Chances of Anxiety and Stress
- Asset Class can be preferred for Short Term Goals.
- Asset class has got the Potential of Generating high Returns which helps in change of Lifestyle.



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PRODUCTS

SAFE ASSET CLASS THE POPULAR PRODUCTS

- Guaranteed Income Plans (Life Insurance)
- Guaranteed Corpus Plans (Life Insurance)
- Participating Plans (Life Insurance)
- Public Provident Fund
- Sukanya Samruddhi Scheme



MEDIUM RISK ASSET CLASS THE POPULAR PRODUCTS

- SIP (Mutual Funds)
- National Pension Scheme
- Banking / Post Office Deposits
- Property/ Rental
- Unit Linked Insurance Plans



HIGH RISK ASSET CLASS THE POPULAR PRODUCTS

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VARTHAK



Child Education Vaccination

You have heard of Vaccination for Kids for Any Diseases, as it is very important to Give Vaccination to Kids so that they are immune to most of Deadly diseases, the same way Education Vaccination is also very important, let me take You through on Education vaccination and why that is Very Important.

- Every Parent in India love their Child
 - Parents in India always make sure that they give their child the best of everything.
 - They satisfy basic requirements like food, clothing and all other needs but they forget About Child Education Insurance plans.
 - A Child Insurance plan is the fundamental need in Today's World so that You live a prosperous life with family
 - This we call as Sure Event, this will surely come in each Child's Life.
 - Parents should be prepared for these Sure Events.
 - But sometimes Parents give more importance to today's needs than taking into consideration future needs.
 - Yes We have one life, We need to Enjoy, but same time We need to plan for Goals and then Enjoy the Present.
 - When I was Studying The fees paid every year was less than Rs.3000 per annum that is Rs.250 per month, this is 25 years back.
 - The inflation may reduce anything but it will not reduce in Education as parents we want to give best of best to Our Kids.
- Different stages of Child's Life**
- 2-16 -Schooling
 - 16-21-Graduation
 - 22-23-Post Graduation
 - 25andAbove-Marriage

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- Now in 2025 if A Kid wants to do Normal Graduation in a Good College with Good Entrance results the Fees is Around 3- 5 lakhs per annum, For four Years you end Up paying 12-20 lakhs.

To be more competitive only Graduation is not sufficient, you need to do Post Graduation.

- Today a Normal Post Graduation will cost around 5-10 lakhs per annum, for 2 years it will be around 10 lakhs to 20 lakhs.
- Let Us consider the cost after 18 years from Now with a Inflation of Just 10% the cost will be Rs.1.62 Crores.







18	Graduation(1st year)	-300000	18	10%	16,67,975.19
19	Graduation(2nd year)	-300000	19	10%	18,34,772.71
20	Graduation(3rd year)	-300000	20	10%	20,18,249.98
21	Graduation(4th year)	-300000	21	10%	22,20,074.98
22	Post Graduation(1st year)	-500000	22	10%	40,70,137.47
23	Post Graduation(2nd year)	-500000	23	10%	44,77,151.22
				TOTAL	1,62,88,361.56

Calculated for Just born Kid.

Even at 6% inflation the Cost break up will be as below

18	Graduation(1st year)	-300000	18	6%	8,56,301.75
19	Graduation(2nd year)	-300000	19	6%	9,07,679.85
20	Graduation(3rd year)	-300000	20	6%	9,62,140.64
21	Graduation(4th year)	-300000	21	6%	10,19,869.08
22	Post Graduation(1st year)	-500000	22	6%	18,01,768.71
23	Post Graduation(2nd year)	-500000	23	6%	19,09,874.83
				TOTAL	74,57,634.86

This can be easily achieved by Planning, but Right planning is required so that Your plan doesnot fail. When can the plan fail, See the Below 4 Assumptions.

<p>Assumptions</p> <p>01</p>  <p>Both Parents are alive</p>	<p>Assumptions</p> <p>02</p>  <p>One parent is NO MORE & 2nd Parent is working</p>	<p>Assumptions</p> <p>03</p>  <p>One Parent is NO MORE & 2nd Parent is not working</p>	<p>Assumptions</p> <p>04</p>  <p>Both Parents NO MORE</p>
No problem in Education	Child Education will get compromised to some extent	100 percent child has to compromise on his Education	100 Percent Child has to compromise on his Education

In the First Assumption

There will be no problem, If You have saved enough money.

In 2nd Assumption

The Child has to compromise as the family has lost one income and the other parent may not be save that much as planned, forcing the child to compromise on Dream of Great Education.

In 3rd Assumption

The Child has to compromise even for the basic education, as the 2nd parent is not working since many years and even if He/She gets a Job, I think that amount will be only sufficient to take care of Household expenses and some time she may not be able to work also, So the Child has to 100% Compromise on the Education.

In 4th Assumption-

The Child Has to 100% Compromise on the Education as there are no parents to take care of Education.

People say I have taken Mutual funds, Sukanya Samridhi or Ppf for Education, all these plans will live only till You live after the Death all this plans will Die as no one will be able to Continue.

That is where the Saviour of Child Education comes, That is Child Education Vaccination Plan.

In Child Education Vaccination plan, You first Get the returns Assured plus Tax Free.

Incase of Any unfortunate event to the parent, money will be given to take care of Schooling, depending on how much You have planned for and the plan doesnot die as other investments, all the future Emis is paid by the Company and again from 18 to 23 the Returns is Given as it is to take care of Sure event that is Child Graduation and Post Graduation.

We don't discourage You from doing other investments but there should be one investment for each child- That is Child Education Vaccination Plan, Without that the Planning is Incomplete.

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SILVER RUSH

Why is Silver Stronger than Gold in the Current Market?

Silver has outperformed gold in 2025 with a 31% YTD return, climbing above \$35 per troy ounce, levels last seen nearly a decade ago. Here's a comprehensive breakdown of why silver is stronger than gold right now and the key parameters supporting this rally:

1. Higher Industrial Demand

- **Industrial Use (60% of total demand):** Silver is essential for solar panels, EVs, electronics, and battery tech, unlike gold, which is mostly a store of value.
- **Photovoltaic (solar panel) demand:** Expected to hit 195 million ounces in 2025, nearly double the 2019 levels.
- **Industrial growth = direct price support.** Source: The Silver Institute, 2025 Outlook; Metals Focus Reports.

2. Tight Supply Conditions

- **Supply Growth Just 2% in 2025:** Mine production is recovering slowly, and recycling remains flat.
- **Tariffs on Mexico & Canada (60% of US supply):**
- **U.S. imposed 30–35% import tariffs,** triggering supply worries and boosting safe-haven demand.

Source: U.S. Trade Policy Reports, Reuters, Kitco



3. Undervaluation vs. Gold

- **Gold-to-Silver Ratio at 85 (Jul 2025):** Historical average: 60–65, meaning silver is still undervalued.
- **At gold's current price of ~\$3,377/oz,** a ratio reversion to 60 implies silver could rise to \$52–56/oz, ~30% upside.

Source: Bloomberg Metals Data, July 2025

4. Market Size & Volatility

- **Smaller Market Size:** Silver's market is much smaller than gold, so modest investor buying can create sharp price spikes.
- **High Volatility:** While this increases risk, it also amplifies returns during bullish cycles.

Source: LBMA (London Bullion Market Association), 2025 Reports



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Parameter	Silver	Gold
Industrial Demand	60%	10%
Store of Value Demand	40%	90%
Supply Growth (2025)	2%	Flat
Tariffs Impact	Significant (Canada, Mexico)	Minimal
Volatility	High	Moderate
Gold-Silver Ratio	85 (was 108 in April 2025)	N/A
YTD Return (2025)	+31%	+17%

Key Risks to Silver

- Economic slowdown impacts industrial demand
- Policy shifts in clean energy or tariffs
- China's weak economy lower demand
- Higher prices could trigger more mining & recycling

References

- The Silver Institute – 2025 Market Outlook
- Metals Focus Silver Survey 2025
- Bloomberg Metals Price Tracker
- Reuters Commodity News – Tariff Announcements
- LBMA and Kitco Silver Commentary – July 2025

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India – Financial Snapshot (August 2025)

Growth & Output

- RGDP grew 7.8% year-on-year in Q1 FY 2025-26 (April–June 2025).
- Real GVA growth was around 7.6% at constant prices.
- Nominal GDP for Q1 reached ₹86.05 lakh crore, up 8.8% year-on year.
- FY 2024-25 full-year growth estimated at 6.5%.
- FY 2025-26 projections: 6.2%–6.4% growth.

Industry, Infrastructure & Trade

- Core infrastructure output rose 6.3% year-on-year in August 2025.
- Exports in August 2025 were USD 69.16 billion (+9.34% YoY); imports USD 79.04 billion (-7.0% YoY); trade deficit around USD 9.88 billion.
- Merchandise exports about USD 35.10 billion; services exports about USD 34.06 billion.
- Smartphone exports surged 39% year-on-year.



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Inflation, Monetary & Fiscal

- Flash Composite PMI for August showed record expansion and the sharpest price increases in over a decade.
- GST collections in August 2025 reached ₹1.86 trillion, a 6.5% year-on-year rise.
- The central government plans to borrow ₹6.77 lakh crore in H2 FY 2025-26 including ₹10,000 crore in Green Bonds.
- The Income-tax Act, 2025 was passed in August 2025 (effective April 2026).

Outlook:

GDP growth for FY 2025-26 is projected at around 6.3%, with domestic demand expected to keep India ahead of peers.

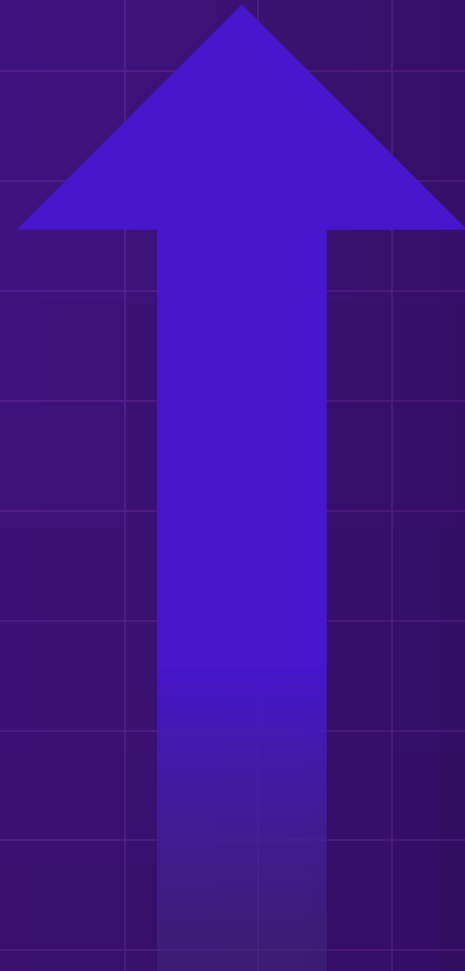
Strengths, Risks & Outlook

Strengths:

- Strong domestic demand and services growth.
- Positive infrastructure and industrial output.
- Export growth in electronics.
- Moderate inflation expectations.

Risks:

- Global trade and tariff headwinds.
- External demand weakening.
- Potential inflation resurgence.
- Fiscal pressures.



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TESTIMONIALS



Mr.Nanda Kishore

Good experience, Vikram sir guided me well to compare multiple plans and get the best plan as per my requirements. Thank you for all the assistance.

Mr.Sunil Mathews -Cherayil Decors

The advice given by Mr. Vikram was very useful. His experience of around 23 years did play a very important role. Where to invest, how much to invest & at what time to invest, make all the difference. I am so happy with his service. I will recommend to my friends.



Mr.Rama Kantha Rao

Mr. Vikram explains in details about financial planning, needs and Risks etc.. also suggest based on present and future expected scenario and individual and family needs. I recommend to consult him once to assess your needs

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Mr.Nishant Thomas

Vikram has been our advisor since the past 12 years. And I have the pleasure of being associated with his dynamic team. He is proactive , client centric and always happy to answer your queries. I would strongly recommend him for people looking for assistance on life insurance and health insurance services. He is also into corporate and keyman insurance services.

Mrs.Sindhu NPG

Vikram has a vast knowledge about insurance products and with his experience he guides us the best product which helps us in choosing the best policy. Thanks, Vikram for your guidance.



Mr.Ratheesh K

Vikram and his team has been excellent customer centric organization helping customer on each and every instance. I am a delighted customer from past one decade and would like to thank Vikram and his team for all their support and wish them all the very best!!



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Mr. Balasubramanyam H.K

Vikram is very dynamic in his wealth management ideas and is always updated. His self-improvisation in terms of his customer service, product offerings and that smile on his face which only grows every year are testimonials to his genuine customer care. He is a relation beyond blood and a friend always. Wish that he prospers way ahead of his current stature. He is the only reason I got interested in insurance as an investment.



Mr. Raghav R

I want to express my gratitude for the exceptional service Mr. Vikram has provided. His professionalism, efficiency, responsiveness and knowledge of the policy have been a huge help and greatly appreciated.

Have taken Health Insurance, Life Insurance and Child Education plan from Mr. Vikram.

Thank you for your time, effort, and dedication. I appreciate your role in ensuring my satisfaction with the insurance services.



Mr. Kandimalla Prabhakar

“I’ve had the pleasure of working with Vikram for over 7 years, and he and his team have been extremely supportive. Vikram provides valuable guidance on financial planning and recommends the best insurance plans, including general and medical insurance.”



DIY ITR? 🤖 Not a Good Idea

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Mrs. Amrita Shri

Having Vikram as financial advisor is nothing less than a boon. I know him for last 22 years. He is very knowledgeable and has good grip on his subject. He is very helpful and always available for his investors and that's make him different from others.

Niladri Acharya

I have been associated with Vikram and his firm for more than 10 years . It has been a highly rewarding experience. Vikram is very prompt in executing his actions and ensures timely closure.

He deals in a wide array of insurance and investment services and has good knowledge of tax laws as well. I would recommend his services to any one who is looking to take insurance policies or make investment.



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Mr. Sandip Pandey

I've had the pleasure of working with Vikram for all my insurance needs, and I must say, he is one of the most dedicated and trustworthy insurance advisors I've come across. I recently took a medical insurance policy, a term insurance plan, and a couple of other policies through him, and the experience has been absolutely seamless.

Vikram is highly knowledgeable about LIC's offerings and patiently explained each policy in detail, helping me understand what best suited my needs and future goals. He is always available to clarify doubts, offer genuine advice, and guide me step-by-step through the process.

What sets Vikram apart is his customer-first approach and genuine care for his clients. He doesn't push products – instead, he listens, understands, and suggests what's truly beneficial. Thanks to him, I now feel financially protected and secure about my family's future.

If you're looking for someone dependable, well-informed, and truly helpful when it comes to LIC policies, I would highly recommend Vikram. You're in safe hands.

Mr. Kailash Ahuja

I have known Vikram for over a decade through LIC Life Insurance and Health Insurance services, and I can confidently say he is one of the most knowledgeable and trustworthy professionals in the field. What sets Vikram apart is not just his deep understanding of financial products, but also his down-to-earth nature and genuine commitment to his clients.

He is known for his hard work and dedication, always going the extra mile to ensure his clients feel supported and informed. Vikram truly values relationships over business, consistently maintaining strong connections and bonds with those he works with. His approachable demeanor and personalized service make him a go-to advisor for anyone seeking financial guidance.

I would definitely recommend Vikram to anyone looking for reliable and sincere assistance with life or health insurance, or any other financial planning needs. You can be assured you're in good hands!

Sharbani Bhattacharya

I have known Mr. Vikram for the past 15 years and he is very knowledgeable in the financial field. He explains the policies but never forces you buy any policy. He even helped me to get duplicate policy and also helped me to encash my LIC policy on maturity which I had bought from someone else. People in his organization are equally helpful.

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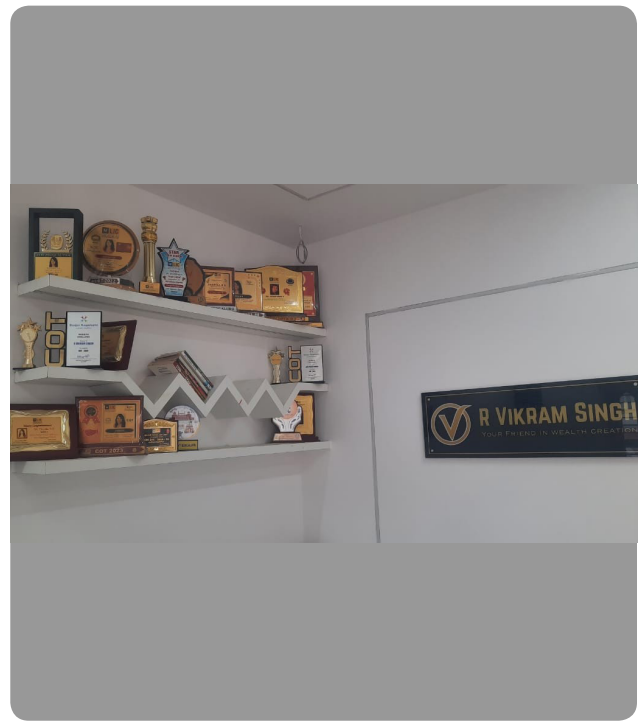




*New Office opening on
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