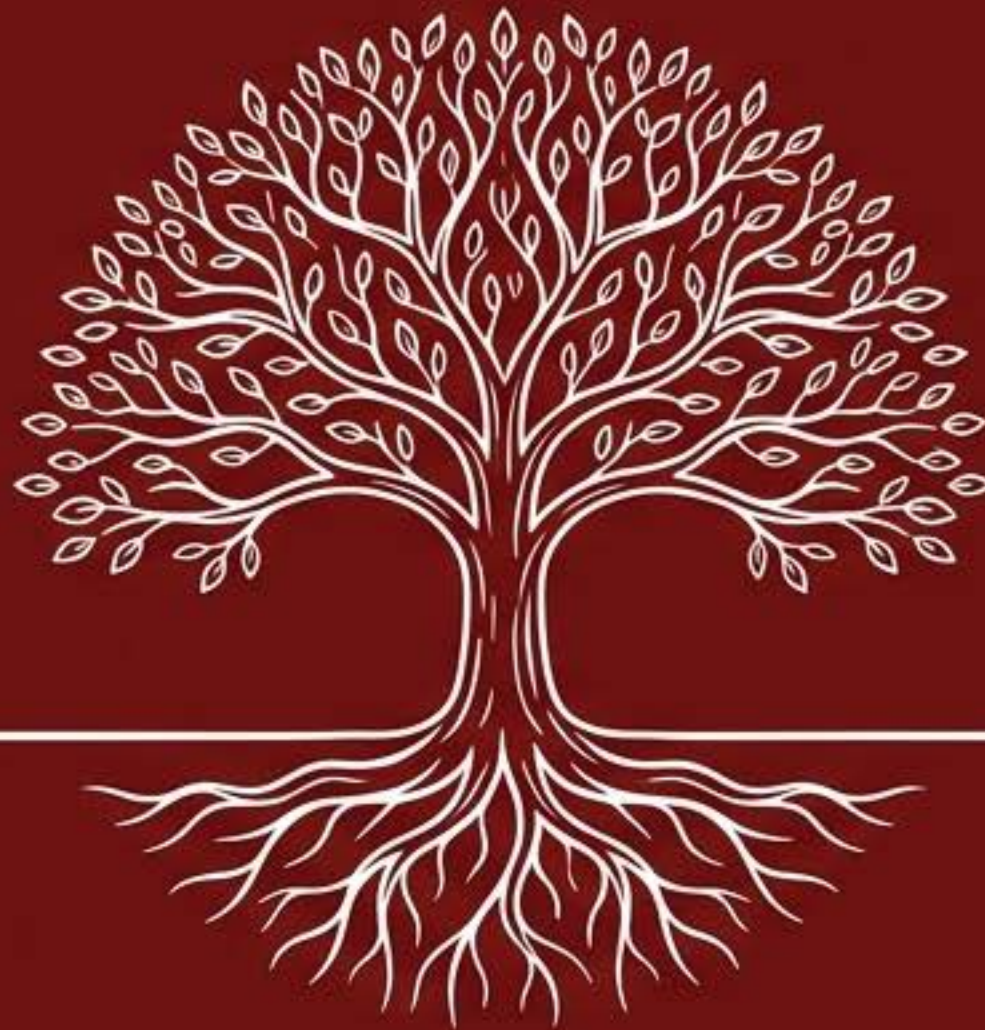


INVESTOR EDUCATION SERIES

The Joys of Compounding

The Passionate Pursuit of Lifelong Learning



Insights adapted from the book by Gautam Baid

Compounding is a Universal Law

It is not just a financial formula. It creates extraordinary outcomes in all areas of life.



Knowledge



Health



Relationships



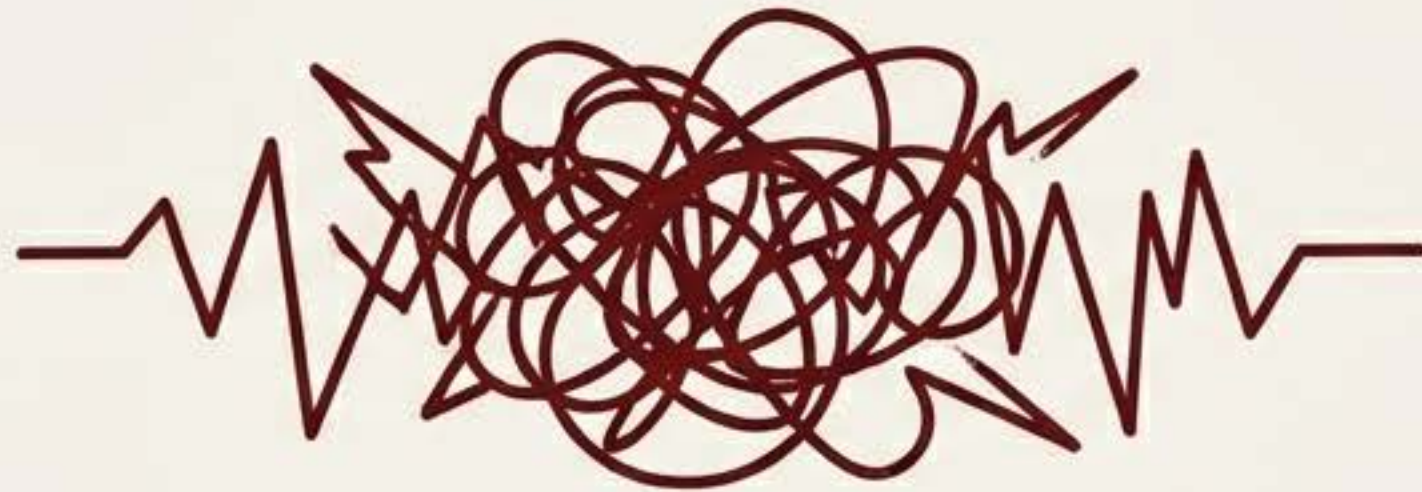
Wealth

“The most significant investment one can make is in oneself by becoming a ‘learning machine.’”

Financial Success is Driven by Behavior, Not IQ

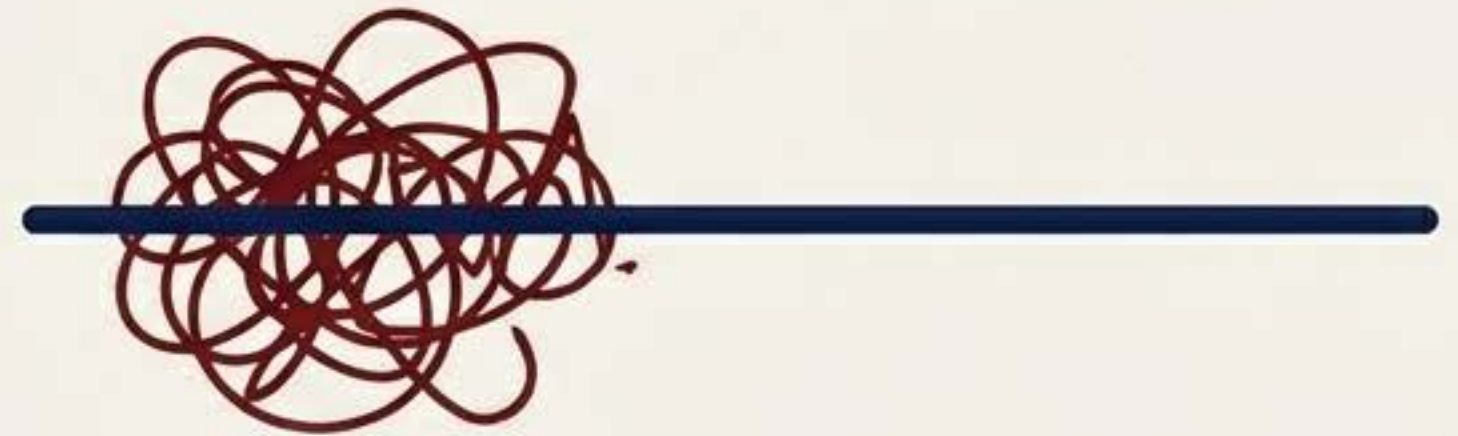
IQ gets you in the game. EQ keeps you there.

The Noise (Ego)



- Reacting to short-term fluctuations
- Chasing hot tips
- Information overload

The Signal (Discipline)

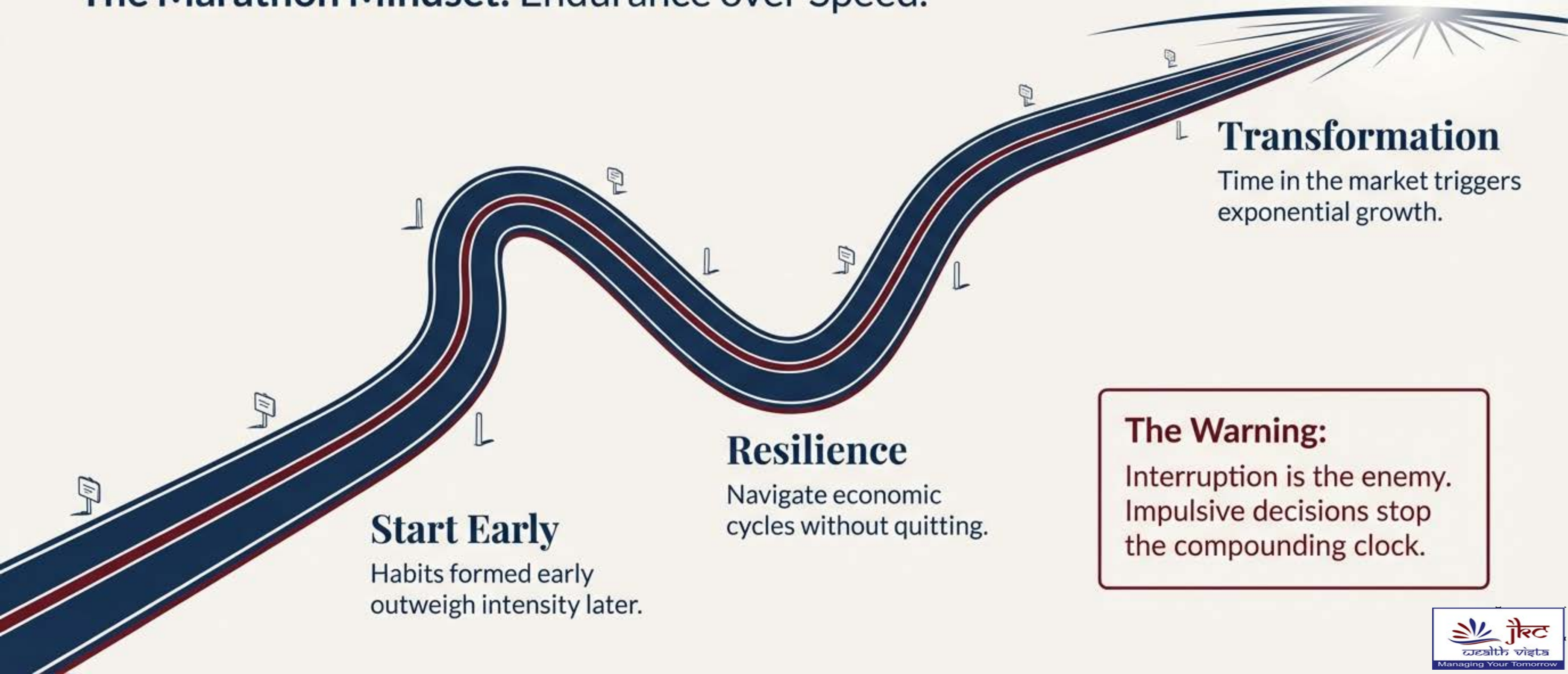


- Patience & Waiting
- Delayed Gratification
- Humility to say “enough”

Competitive Advantage: The ability to ignore the noise.

Respect the Power of Time in the Market

The Marathon Mindset: Endurance over Speed.



Start Early

Habits formed early outweigh intensity later.

Resilience

Navigate economic cycles without quitting.

Transformation

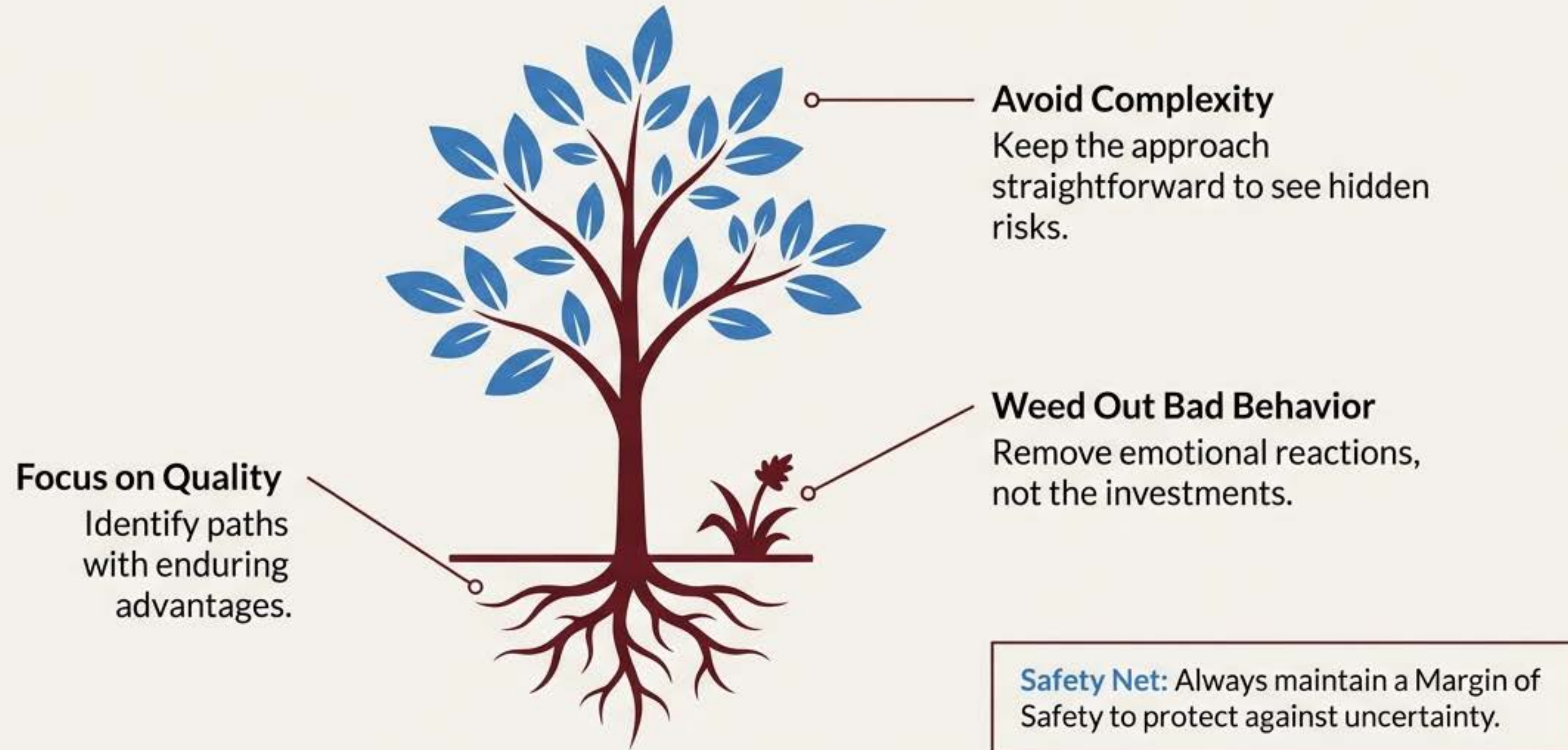
Time in the market triggers exponential growth.

The Warning:

Interruption is the enemy.
Impulsive decisions stop the compounding clock.

The Portfolio as a Garden

Plant quality seeds and let them grow.



Volatility is the Fee, Not the Fine

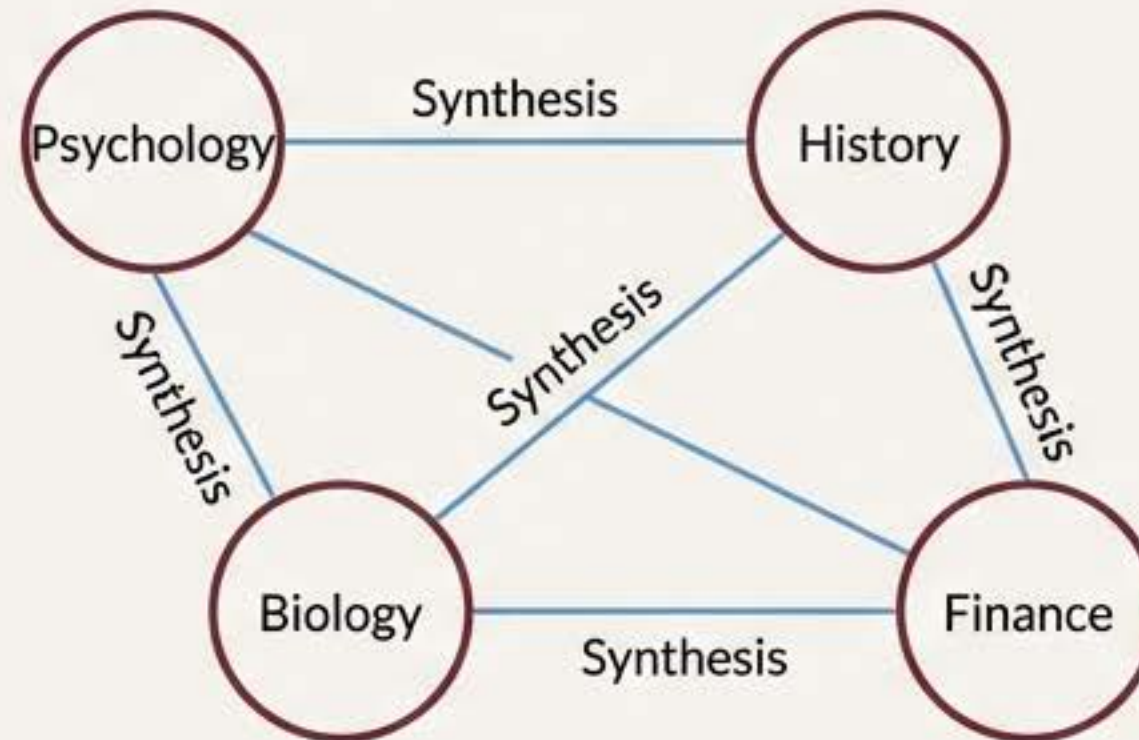
Reframing market movements.



Price movements are the heartbeat of a growing market.

Lifelong Learning is the Ultimate Wealth Engine

Multidisciplinary thinking creates a latticework of wisdom.



Journaling

Write down decisions to track logic and progress.

Vicarious Learning

Learn from the mistakes of others to avoid paying the price yourself.

Humility

Know the limits of your knowledge to avoid overconfidence.

Compounding Goodwill, Karma, and Wisdom

The End Game of Investing.

Holistic Wealth

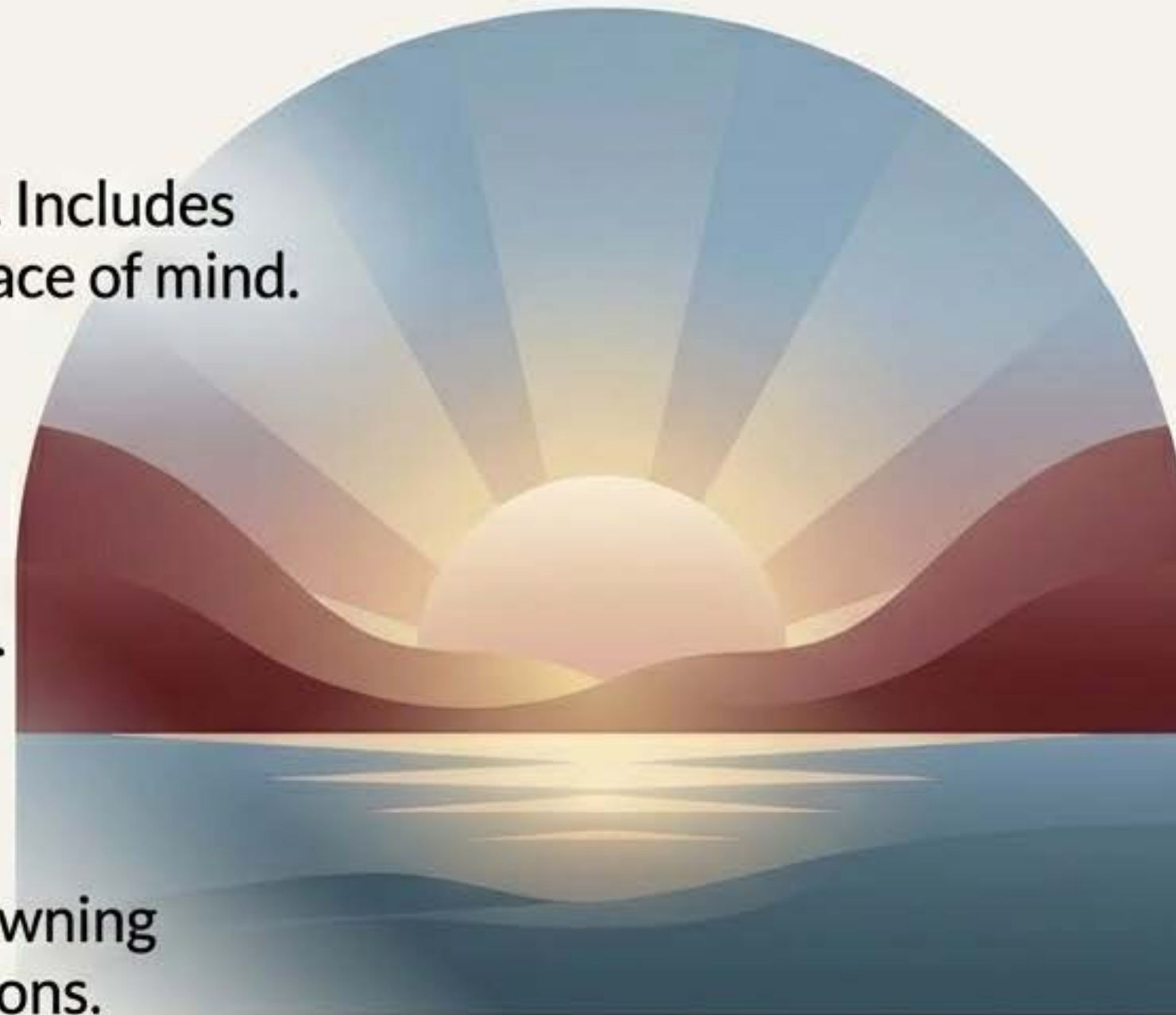
More than a bank balance. Includes reputation, health, and peace of mind.

Karma

Integrity and reputation compound just like capital.

Independence

The goal isn't luxury. It is owning your TIME to pursue passions.



“True wealth is the ability to wake up and say, 'I can do whatever I want today'.

The Disciplines of the Journey

A manifesto for the intelligent investor.

Patience Over Excitement

Extraordinary results come from ordinary actions done extraordinarily well over time.

Process Over Outcome

Focus on a disciplined daily process rather than trying to predict short-term outcomes.

Stay the Course

The hardest part is not starting—it is staying. Discipline is the water that allows the seed to grow.

Important Disclosures

Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.

This presentation is for educational purposes only and highlights philosophical insights from the book “The Joys of Compounding” by Gautam Baid.

This document does not constitute investment advice, recommendations, or a solicitation for any specific investment scheme.

Past performance is not an indicator of future returns.