

BY FINANCE WITH
PIYA



RISK

MANAGEMENT

“Log paise कमाने पर focus करते हैं...

लेकिन lose होने से नहीं बचाते”

Truth:

- Profit = Bonus
- Risk Control = Survival

अगर risk manage नहीं किया...

तो profit टिकेगा नहीं

Risk क्या होता है?

Risk = पैसा खोने की possibility

Types of Risk:

- Market Risk
- Inflation Risk
- Business Risk
- Personal Risk

Rule:

No Risk = No Return

High Risk = High Loss भी possible

Golden Rule (Most Important)

“Never put all money in one place”

Formula:

Diversification = Risk कम करना

Example:

- Stocks = 40%
- Mutual Funds = 30%
- Gold = 20%
- Cash = 10%

5 Biggest Mistakes

All पैसा एक stock में डालना

बिना knowledge invest करना

FOMO में buy करना

Loss में panic sell करना

Emergency fund नहीं बनाना

Result:

Capital loss

Safety Rules

Emergency fund (6 months expense)

Insurance (Life + Health)

Low risk + high risk balance

Long-term thinking

Rule:

पहले बचाओ, फिर बढ़ाओ

Risk Management Routine

Daily:

- News से panic मत करो

Monthly:

- Portfolio check करो

Yearly:

- Rebalance करो

Pro Tip:

Emotion control = Risk control

Page 8 — Risk vs Return Table

Investment Type	Risk	Return
FD	Low	Low
Mutual Funds	Medium	Medium
Stocks	High	High
Crypto	Very High	Unpredictable

 Rule:

Risk समझो → तभी invest करो

Smart Strategy

3-Step Formula:

1. Protect (Insurance + Emergency Fund)
2. Save (Regular Saving)
3. Invest (Long-term growth)

यह ही safe wealth building है

Final Mindset

“Rich लोग risk avoid नहीं करते...
वो risk manage करते हैं”

No Risk Plan = High Danger

Smart Risk = Safe Wealth