WELL THEE

"App Ke Liye"

Message from **WealthApp Team**

Season's Greetings and Best Wishes to you and your family. Our monthly newsletters are receiving overwhelming response. Much more than what we expected. Thank you all for showering your love and blessings. We are more than excited to present to you our third edition of WellThee. In this edition, we will share more achievements, accomplishments and success stories of our revered clients.

"QUOTE OF THE MONTH"

"Financial Freedom is available to those who learn about it and work for it".

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Appno Ki KAHANI
[CLIENT'S STORY]

September, the divine month of Mahalaya and Vishwakarma Puja, has laid down milestones for many events and accomplishments. We gladly present to you such cherishable moments.

DR. SUDDHASATTWA SEN

Dr. Suddhasattwa Sen, has achieved exemplary success in the field of surgery. He wears many feathers in his cap. He was invited as the special Guest of honour, during the Police Day Celebration with Mr. Prosenjit Mistry (Entrepreneur), SP IPS Mr. Rashid Munir Khan, MLA Ms. Firdousi Begum and many more dignitaries.

MR. DULAL DEY

A sports journalist, Mr. Dulal Dey, has a fictional touch in his articles which converts boring articles to interesting news with spicy updates. With this talent he has come forward to utilize the Audio Visual medium. His multifaceted abilities pushed him forward to write the Story, Screenplay, Dialogue, and give Direction to his Short Film "Dal Bhat" to be releasing shortly on YouTube. We are eagerly waiting to watch his creation on YouTube.

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CLIENT'S STORY

MR. JAIDEEP GANGULI

(We are overwhelmed to receive a magnificent article, 'Lockdown Mantras', from Mr.Jaideep Ganguli, former Partner PWC & Deloitte and currently Director Sumantrana Consultants Pvt Ltd.)

Lockdown Mantras

The Covid 19 induced pandemic is about to enter its seventh month in India. While the hard lockdown situation of the first three months has given way to a phased "Unlock" process across the country, life is far from returning to how it used to be till February of this year.

We are aware that the economic cost of the lockdown has been massive with the GDP contracting by a whopping 23.9% for the April-June quarter. Millions of our fellow citizens have lost their livelihoods. But, in all likelihood, most clients of "Kredere" have been dealing with a different set of challenges – in the form of the stress of working out of home for protracted periods of time, drastically reduced opportunities of socialization with friends and family and stress and anxiety arising from the overall public health and economic uncertainty. Many families have lost a loved one to the virus and the nation has lost a number of iconic public figures.

I know of a number of people who are nearly immobilized by severe anxiety. I also know of a few who are in a denial mode and nearly reckless in their social interactions.

I have also come across a number of individuals who continue to be positive, active and productive while being responsible and careful.

A few patterns which I have noticed in the third group of individuals are worth mentioning.

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CLIENT'S STORY

MR. NEIL MUKHERJEE

Mr. Neil Mukherjee from New South Wales, Australia, went for a family outing to Barrington Tops, where they had loads of fun with lots of snow. It was due to the polar wind that brought this freak snowfall in Australia. Amazing and indeed a "Cool" break from the monotony of regular life.

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LOCKDOWN MANTRAS

Stick to your regular daily routine to the extent practicable:

Where possible, stick to your daily routines as far as you can, both in terms of timelines as well as in terms of activity. Many of us spend the early part of the morning in physical activities that generate the necessary energy to be productive through the day. Some go for a run in the Park. Others go for a workout in the gym or a yoga studio. Since the last month or so, some gyms have been re-opening in some cities. Even if you are not ready for the exposure of working out in a public place yet, you can always work out at home. It is true that most of us do not have fully equipped gyms at home but regular cardio, body-balancing and stretching sessions at home go a long way in keeping you physically fit and mentally refreshed. Many experienced fitness trainers have been offering group as well as one on one sessions "on-line" since the beginning of the lockdown and these sessions have been very useful for the fitness routine of a lot of people around the country. Once you complete your online workout session, you switch to your on-line workday after a quick, hopefully protein loaded breakfast.

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CLIENT'S STORY

MR. NILADDRI BISWAS

If there is a will, there is a way. 'Durga Gari' is a concept designed and executed by Mr. Niladdri Biswas, to enable reach Durga Utsav the door step of the people of Kolkata. Barisha Club of Behala is also associated in this endeavour. Kudos to Mr. Biswas for this grand effort.

CONTINUED FROM THE PAGE 04...

LOCKDOWN MANTRAS

By now WFH(Work From Home) has become the mode for almost all white collar workers across the country. Different people have responded to this new work mode differently. Some focus on the negatives – the challenges of sharing the working space with other family members and also the unstructured nature of the working hours where you might need to respond to an urgent Zoom call or an urgent mail anytime through the day. Perhaps, it would be best for all if there is an agreement among the team on the limits of the working hours so that meetings, calls and reviews can be scheduled within those hours. While this makes work more intensive, one would tend to focus more, be more productive and free for non-work related activities in the evening.

Undoubtedly, the scope for outdoor socialization is greatly reduced, with cinemas, performances and live sports still not allowed – many regular class room co-curricular programs have switched to their on-line avatars and depending on one's interest and inclination one can easily choose to join one of these courses for learning and self-development.

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HUMOUR

QUESTION: What's the best way to make a small fortune in stock market?

ANSWER : Start off with a big fortune.

CLIENT'S STORY

MR. TAPAN GANGULY

A scriptwriter, poet, director and actor, Mr. Tapan Ganguly has recited a poem "Disease" with co-artist Ms. Basabdutta Majumdar during this period of lockdown. It has been covered by the popular Bengali magazine Saptahik Bartaman. He sternly believes that amidst the corona virus outbreak, when the whole world is locked down and everyone is at their home, creativity cannot be ceased. It reaches its height among these days.

You may hear the recitation here :
https://youtu.be/97khn3lxswQ

CONTINUED FROM THE PAGE 05...

LOCKDOWN MANTRAS

Carve out time for perspective and unwinding

As in any other time, it is also important to carve out your personal time for activities that provide perspective and help relax the mind. A lot of people find it useful to wake up early and devote an hour or so to quality reading, uplifting music or meditation. These activities have the ability of introducing a certain element of calmness and stability in our minds and help us navigate the uncertain surroundings with a greater degree of firmness.

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DO YOU LIKE TO
TEST YOUR KNOWLEDGE?

Result of last month's quiz.

The 3 winners of our last month's quiz are:

Mr. Udayan Sengupta

Mr. Arijit Bhattacharya

Mr. Sirshendu Sen

The answers to last month's quiz are:
Amazon, MasterCard, Netflix, Alibaba

This month's question:

Following are few of the Indian companies in the Fortune 500 list. Can you identify them from the logos?

Please WhatsApp your reply to +91 9836003438 with your full name. The first 3 correct answers will receive a surprise gift from Team WealthApp and their names along with their pictures will be published in the next Newsletter.

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LOCKDOWN MANTRAS

This also acts as a reminder that no matter how uncertain the environment, great thinkers, music and philosophy can be our constant companions through good times and bad. But late in the evening, after a day heavy with routine and unexpected challenges, one may find it necessary to unburden the mind a bit.While the outdoor options are still very limited, one can devote an hour or two watching quality shows on OTT platforms and catch up with world affairs on news channels. But the trick is not to indulge in binge watching and to hit the bed not later than midnight so that you can be up early next morning to resume your rigorous routine all over again!

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CLIENT'S STORY

MS. CHANDRIKA GHOSH

A visit to the adventure capital of the world, New Zealand, truly turned adventurous for Chandrika and her husband Indranil, when they found out that international flights have been banned overnight across the world, including India, due to the Covid-19 pandemic. What was supposed to be a 2-week trip to New Zealand, turned into a forced, extended stay of several months with no commercial or government evacuation flights to fall back on. Chandrika and Indranil spent the first few weeks just wrapping their heads around the fact that they were now truly 'stranded' in a foreign land. Although a sense of uncertainty was setting in with no return flight in sight, Chandrika and Indranil decided to turn things around and started exploring ways to make the most of their extended stay. Long story cut short, by the time the repatriation flights from India finally arrived after 3 months, Chandrika and Indranil had taken the plunge to continue their stay in New Zealand, this time willingly. Chandrika is currently pursuing a Masters degree in Communication in Auckland while Indranil continues to work remotely, making the best use of the 'work from home' policy implemented by his employer. They are hoping to turn this situation of crisis in their favour and enjoy the adventures of New Zealand a little while longer.

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LOCKDOWN MANTRAS

MANGAE YOUR MIND

The ability to manage your mind is the key to maintaining a positive attitude in these stressful times. It is better to accept what we cannot change. But, if we are unable to resume our "Old Normal" lives right away, we do not need to despair. There is always a worthwhile alternative. If we cannot go out to watch a movie, we can always watch a show on Netflix. If we are not able to dine out, we can always have great food home delivered. We also need to count the positives. We do save a lot of commute time and are able to connect more with family members. A lot of people have developed new skills and hobbies that is keeping them absorbed.

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CLIENT'S STORY

MS. SUDIPTA MALIK

A fitness enthusiast and an artist, both rolled into one is Ms. Sudipta Malik. Even during the tough times of the pandemic she has pursued her passion of intense workouts. Her favourite workout zone is in the lap of nature. She calls it the Zen Zulu Movement which has garnered many followers. Having a major interest in painting, she has great pieces in her collection, all painted by herself. People like her confirm that age is just a number.

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LOCKDOWN MANTRAS

And in all this we need to maintain a balanced and healthy diet and reduce the quantum of junk food that we consume.

While a steady routine will provide the overall structure to our days, it will also improve our time management and help enrich ourselves by developing skills and interests for which we never seemed to find the time earlier. With all this, is it also possible that once this is over and we are back to the frenzied pace of our pre-Covid lives, we shall actually be looking back on our days during the great pandemic of 2020 with a bit of fondness and nostalgia?

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CLIENT'S STORY

MR.SUTIRTHA SARKAR

Apart from the global pandemic, West Bengal is also hit with growing cases of Dengue, during this monsoon season. Hence an awareness drive regarding the same is quintessential. Mr. Sutirtha Sarkar has contributed by actively participating in a mammoth scale awareness walk against Dengue, named "Dengue Vijay Abhijan". This awareness walk was spearheaded by Honourable MIC Janab Firhad Hakim.

CLIENTS' STORY

MR. SUBHAJIT ROY AND MS. RAKHEE ROY

Ms. Rakhee Roy, wife of Mr. Subhajit Roy, is an exemplary painter. Her way of wishing Subho Mahalaya was through the form of oil colours on acid free paper. We are delighted to share few of her paintings through our newsletter.

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CLIENT'S STORY

MR.SAIKAT KAR

We congratulate Mr. Saikat Kar, for bagging a new job at SAP, Bangalore, as a Software Engineer. We wish him all the best for his bright future.

Financial Terms:
Open Market Operation (OMO)

Open market operations or OMOs are conducted by the Reserve Bank of India (RBI) by way of sale and purchase of G-Secs to and from the market with an objective to adjust the rupee liquidity conditions in the market on a durable basis. When the Reserve Bank feels that there is excess liquidity in the market, it resorts to sale of securities thereby sucking out the rupee liquidity. Similarly, when the liquidity conditions are tight, RBI may buy securities from the market, thereby releasing liquidity into the market.

Understanding OMO

- *The central bank buys and sells Treasuries on the open market in order to decrease or increase the amount of cash available in the system for loans to Consumers and businesses.*
- *RBI carries out the OMO through commercial banks and does not directly deal with the public.*
- *Loans become harder to get and more expensive, or easier to get and cheaper, as a result of this process.*
- *OMO is one of the tools that RBI uses to smoothen the liquidity conditions through the year and minimize its impact on the interest rate and inflation rate levels.*

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Life at Wealthapp

Tie-up with ICICI

WealthApp is happy and proud to announce an exclusive tie-up with ICICI. Wealthapp clients now can avail of several asset and securities products of ICICI Group.

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ICICI Securities

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