



# LAXMI GYAAN

*"A mother's love is like  
Mediclaim for the heart."*

**- This quote highlights mothers' nurturing and caring nature, which can be compared to the protection and security provided by medical insurance.**



[www.laxmigyaaan.com](http://www.laxmigyaaan.com)



# ABOUT THIS NEWSLETTER

How to read an insurance policy? How to choose an appropriate mutual fund scheme? How to manage documentations amidst our fast lives?

I wish this was taught while we were in school, college or post graduation! None of us can survive without money but for many decades, the process of managing money has been left to our own preference!

Financial Literacy is now a buzz word around us. However, with digital trends making life convenient, many families are living with the MYTH DEMON which is - "I have managed my finances because I have invested & insured myself"! Well, that's not really enough today.

LaxmiGyaan is a Financial Education initiative with 2 focus areas:

- a. building education in the Health Insurance space
- b. building financial education fruitful to women

This newsletter comprises curated content in these 2 areas and is a monthly gift to all our well-wishers & acquaintances whom we truly care for! Enjoy reading, connect to us to share your views and be a part of this effort!



**WARM REGARDS,  
PRIYANKA ACHARYA  
FOUNDER & FACILITATOR  
- LAXMIGYAAN**





# RESOLUTION OF THE MONTH



## LAXMIGYAAN RESOLUTION

Have more than one  
bank account in your  
name.





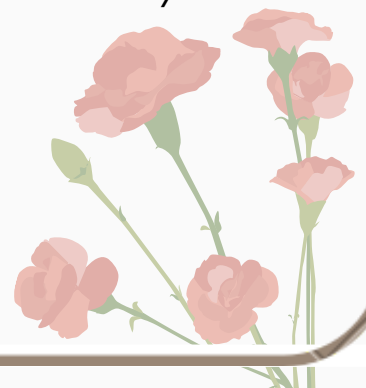
# 3 MISTAKES YOU MUST NEVER MAKE IN FINANCES!

Laxmigyaa Articles



1. Don't DELAY – Naturally, we delay our investing and insuring decisions because we find them difficult. Instead, fix up a date every month to review your financial arrangements and plan small steps each month. Consistency is more important than waiting to start big investments

2. Don't wait for year-end – Imagine, you only clean your home once a year during Diwali. It is so stressful, right? What is the shortcut now? We outsource home cleaning to a deep cleaning expert. Similarly, when we just check financial decisions once a year, we would outsource or copy from someone else! How to do it regularly? Simple! – we have 24 hours in a day. In minutes it is 1440 minutes. Now if I calculate 2% of this, it will be 28.8, rounded off to 30! And surprise!!! I am not asking for 30 minutes daily. You can just spare 30 minutes once a week.





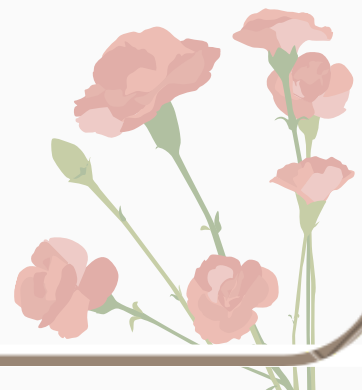
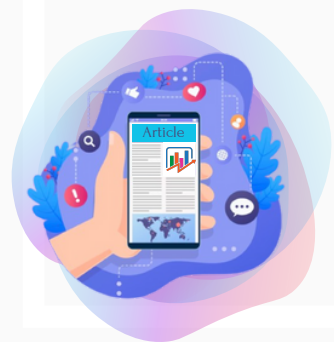
# 3 MISTAKES YOU MUST NEVER MAKE IN FINANCES!

Laxmigyaaan Articles



Just 30 minutes focus in a week – read about schemes, policies, and new updates regularly and then take new investing / insuring steps once every 3 months. So in short, you did a total of 12 30-minute readings in 3 months and then took one step! Practice makes perfect!

3. Don't COPY – Are our colors and furniture the same as our neighbors? NO! Do we wear the same clothes as our friends? NO! Then how can we copy what they do? Their investment of 2000 per month can be different from my investment of 2000 per month! Make your own Financial Architecture always, with the help of a genuine finance professional & your regular reading activities





# HIGHLIGHTS OF MONTH



**"LAUNCH NEW COURSE"**  
*on our app*

**Speaker at EnhanSkill**  
**"SKILL SUMMIT 2.0"**

**'LAXMIGYAAN'**  
*with its new & updated features*

**INSTAGRAM LIVE**  
**'Joy Accelerator for Mothers'**  
**FINANCE EXPERT**

**"ROLE OF MOTHER IN FAMILY FINANCE"**

Add-on with

Priyanka Acharya

Anupama Basrur

**Laxmigyaa**  
*Building Smart Education, Inspiring Life*

## Key Statistics

RBI Monetary Policy 2023:  
RBI projects faster growth and softer inflation this year. The RBI MPC has projected inflation for the first quarter of this fiscal at 5.1 percent, 5.4 percent for the second and third quarters, and 5.2 percent for the fourth quarter, governor Shaktikanta Das said.





# IS YOUR 'HEALTH INSURANCE' ACCESSORY MATCHING-MATCHING?!

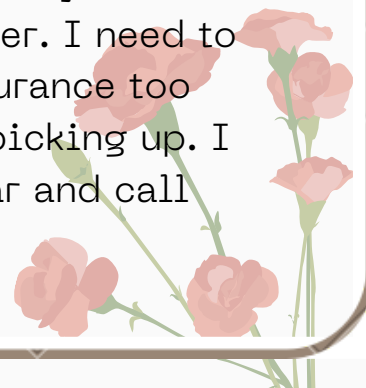
HEALTH INSURANCE ARTICLE



I still fondly recollect my childhood days when I used to be fascinated by the variety of little hair clips to choose from. I used to be so glad when I found a design exactly matching my outfit! Today, it's replaced by accessories like handbags, footwear, cosmetics and so on! A thought here: we are so glad to have matching accessories, does our Health Insurance match our financial outfit?

Let us explore 5 things we must check as Health Insurance buyers:

1. My actual financial outfit would be my investments; but I need "accessory" of emergency planning. It needs both, alignment and acceptance.
2. There is NO thumb rule that my accessory has to be 'cheap'! It has to be Classy if I don't want to make my outfit Messy! I can't ask for illogical pricing justifications or discounts!
3. Life is a celebration! Just because a REGULAR Health Insurance policy of some company is lucrative, I can't just have it and settle. I can't just wear an anklet – I need neckpiece, rings, earrings, bangles..... In short, I need 'Comprehensive' accessories, I need 'Comprehensive' Health Insurance
4. The trend is now to MATCH my outfit and accessories to my family members too! I can't just have an outfit + accessory for myself. I need to think about the entire family!
5. I can't wear the same accessories for years together. I need to change, I need to get makeovers. My Health insurance too needs regular makeovers with Medical Inflation picking up. I can't keep renewing the same old plan each year and call myself 'insured'!



# IS YOUR 'HEALTH INSURANCE' ACCESSORY MATCHING-MATCHING?!

HEALTH INSURANCE ARTICLE

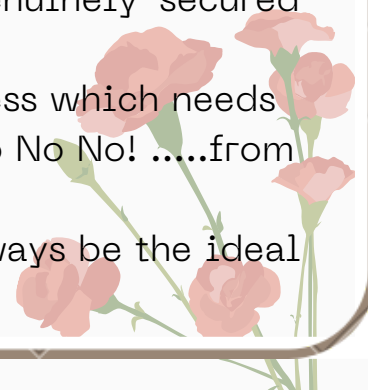


Now, Let us explore 5 things Health Insurance Professionals need to check:

1. I want an 'accessory portfolio' with cosmetics to light up my face, jewellery to light up my outfit and footwear/bag to light up my confidence! You belong to Healthcare + Insurance + Financial Services industry. You can't tell me I have to ONLY focus on health insurance. You need to know the nuances!
2. If a neckpiece is exclusive and expensive, don't shy away by reducing its value saying – mam, you will wear this for 365 days – so effectively, it costs JUST 15 rupees PER DAY! Please walk the extra mile and show me the benefits of the Health Insurance accessory.
3. You need to have a presentable display of ALL the accessories you have. If your bestseller is a hairband, not necessarily it will suit my hairstyle! If you have a bestseller plan, so be it! I want you to help me create my own 'COMPREHENSIVE' outfit-accessory match!
4. If you don't get out of your comfort zone and keep 'selling' me accessories you know best, I will end up as a follower and not a trendsetter! Please don't be mechanical, be professional and savvy. Also check if it aligns to my 'family financial outfit'!
5. Suggest me if I can pair a ring with a bracelet – not because the bracelet is new in your store and you want to 'sell' it. Infact, set pace with 'badalta hua zamana'! Now, even mobile cover and laptop sleeves are accessories and you need to ensure they too match my conventional accessories! Learn the new plans deeply and get me genuinely 'secured' for the future

Health Insurance is not a product – it is a thought process which needs transformation – from both: the buyer and the seller... No No No! .....from both, the family and the professional !

Wishes that our financial outfits and accessories will always be the ideal ones!







# MEMORIES OF MONTH

#BringtheChange



## let **Laxmigyaa** flow across the world

"ROLE OF MOTHER IN FAMILY FINANCE"

Add-on with

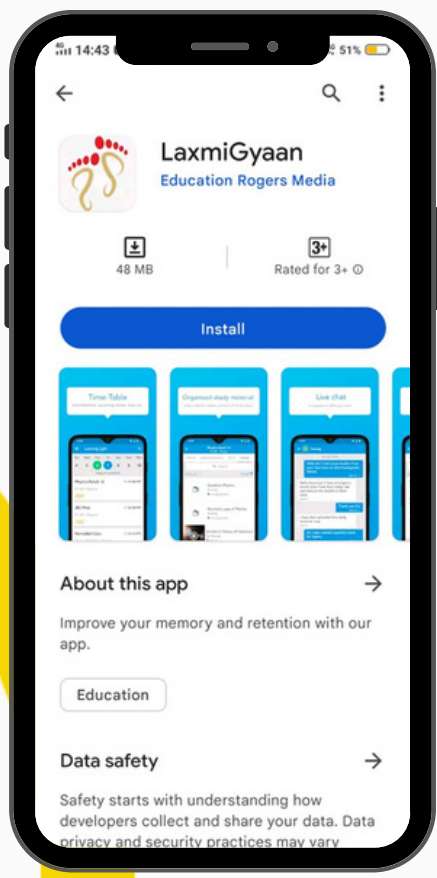




Priyanka Acharya

Anupama Basrur

**Laxmigyaa**  
Building Financial Literacy, Step-by-Step



LaxmiGyaan  
Education Rogers Media

48 MB | Rated for 3+ | 3+

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Improve your memory and retention with our app.

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Data safety →  
Safety starts with understanding how developers collect and share your data. Data privacy and security practices may vary.




Priyanka Acharya  
Founder, Laxmigyaa  
Financial Expert

Ranjana Choshal  
PwC Performance  
Mentor & ALP Expert

Rachna Kacker  
Rachna Mentor  
Discussing Summer Expert

**JOY ACCELERATOR FOR MOTHERS**

Instagram Live  
May 18th Thursday, 7PM | @joyaccelerators Summit

Joy Accelerator Summit  
Mumbai

# #Laxmigyaa...







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