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### [Market & Meditation: Time to turn inward as life hits reset button](#)

Mental strength is of utmost importance because that will help us to tide over rough patches of life with minimum damage.

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A 21-day lockdown and massive drawdowns in portfolios might get a lot of retail investors as well as fund managers, who are managing your money, worried. Well, this is the time when we can turn inward.

While coronavirus cases around the world have crossed 6 lakh, in India, the count is more than 900 (and is rising steadily). The COVID-19 outbreak has weighed on investors, economy, infrastructure and personal as well as mental well-being.



Life at 42,000 on Sensex was slightly less complicated than life at 30,000. So what can investors do? Well, one thing to do right now is to stay intact emotionally because ‘this too shall pass’. Portfolios of many investors are under stress amid relentless selling pressure, but staying invested is the key.

The 21-day lockdown will weigh on each and every one of us in different ways. The best thing to do is to turn yourself into a better person – who is strong both mentally and physically. And, meditation and yoga could help start your journey in that direction.

Mental strength is of utmost importance because that will help us to tide over rough patches of life with minimum damage. For that, investors have to turn inwards and practice the art of meditation.

Sadhguru Jaggi Vasudev in a recent interaction said that citizens of India have got this golden opportunity to spend time with ‘themselves, and family. Looking inward would mean to explore ‘you’ as a person, build yourself emotionally as well as physically.

“Meditation of any kind, yoga, breathing techniques all ascertain one thing – being connected to one’s inner self. These techniques lead to the realization that we are one with the all-knowing, all-encompassing life-source,” Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance told Moneycontrol.

“This realization eventually leads to reduced stress, anxiety and stimulates relaxation of the body and mind. A few minutes of practicing calm - by praying, chanting mantras, reading positive reflections, listening to meditation music, etc. helps one to cope up with any internal turmoil or external storms that life puts forth with a smile on one’s face,” he said.

Life has hit a reset button for most of us. And, we all will be different when all of this is over. However, the type of person which we will turn out to be will depend on where we are investing our time now. This becomes essential for investing as well.

Investing now means picking blue chips at a bargain. But, the strength to invest money now will come from meditation which could help you differentiate between opportunity and fear.

These are really tough times and one has to be really “healthy, wealthy and wise” to tide over the period. “This storm has come at a speed that no one expected, leaving every investor across the world worried about his wealth but more importantly about his health,” Arun Thukral, market expert and author of "Yogi on Dalal Street" told Moneycontrol.

“And during such turbulent times it is important to calm down, look inward, think rationally and find a mental balance. Meditation has helped people to control their breath or ‘Pran’ as we normally use the term in yoga,” he said.

#### **Why is it beneficial for investors?**

Practicing the art of meditation as well as yoga can help an individual sail through troubled times and prepare the market participants to tide over the volatile period without losing peace of mind. Studies have shown that decision-making improves with regular practice of yoga and meditation.

Vijay Kedia, MD of Kedia Securities who is a renowned value investor, practices yoga. He said, “I manage my tension with the help of mediation. Lifestyle at 42,000 on Sensex and now at 26,000 is very same. It is true that your worth has drastically reduced. But, I have learned this over these years that "your investment belongs to the market and your profit belongs to you,” he said.

“It's like a game of snake and ladder. So many times I have been bitten at 99 and came back to 2. So now it is a part and parcel of this business,” he said.

Explaining the importance of the mind in investing, Kedia emphasized that “the stock market is a business of mind” which means that a stock market is a place where you can build a castle without bricks. “Mind is also a very important raw material here. If your mind is not calm and composed you will not be successful. Therefore mediation is the only remedy,” he added.

#### **How to spend your time?**

Well, 21 days is a long time. Practicing yoga or meditation for just 30 minutes could really transform your life. Note: It is easier said than done. But, it is not impossible.

Just like the basic nature of the markets is volatile because our mind is volatile. Can we control it, maybe not! Can we control the volatility in markets? For sure, not. It feeds on greed and fear than rationality.

“Market always considers the possibilities ahead of realities. This creates anxieties, tension, and biological disorders if left unchecked. Pranayama (deep breathing while meditating) is the best solution,” Sunil Rohokale, MD & CEO, ASK Group told Moneycontrol.

“The activity of inhaling and exhaling lots of oxygen helps in maintaining a healthy body with positive thoughts. These benefits of Pranayama really help the investors to face the vagaries and volatility of the market,” he said.

He further added that the activity of inhaling and exhaling lots of oxygen to the body, Pranayam, is a 30-min exercise comprising of Kapabhati, Anulom Vilom, Triban, Bramri, Kumbhak, Bhashrika, Omkar, etc. This is very useful for relaxation as it ensures blood supply to body organs, expands the capacity of lungs.

The calmness and concentration along with becoming confident help in maintaining a healthy body with positive thoughts.

Kedia of Kedia Securities advised that the most important thing is to implement whatever you have learned or read in your life. In my initial years in the stock market, I had read Gita.

Singhel of Bajaj Allianz General Insurance suggests everyone take a pause. The pause makes you aware of what to foster and what to let go of. “Pause grants you wisdom. While the angry young man looks great initially, it’s applying calmness and compassion to a situation or with a human being that earns you respect and trust,” he said.

He further added that meditation does not help you in the tough times alone, but it also helps you to be grounded throughout your successes as well.

*(This is part 1 of our Market & Meditation series)*