







Rx

Why You Keep Losing

A pediatrician's 4-pillar map for the retail trader who can't stop.

1.  Health — sleep, breath, screens
2.  Wealth — sizing, restraint, accounting
3.  Relationships — spouse, children, silence
4.  Knowledge — one book, one practice, repeat

Take daily, before market open. Refills: unlimited.



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Read this if...

Stop here for a moment. Read these slowly. Mark the ones that feel like they were written about your last week.

- You closed a trade today knowing — before you opened it — that you were breaking your own rule.
- You are carrying a position overnight you cannot honestly explain to yourself, let alone to anyone else.
- You have lost more in the last six months than you can afford to tell your spouse about.
- You opened the charts at 8:47 a.m. to "just look", and by 9:20 you had already placed three trades.
- You slept less than six hours last night and you traded anyway, telling yourself you were "fine".
- Your husband, your wife, or your grown child stopped asking how the market went — and you noticed, and you said nothing.
- You have read about discipline, watched videos on psychology, taken a course or two, and you are still here, losing.

IF YOU MARKED THREE OR MORE

You are exactly who I wrote this for. Read on, slowly, in one sitting if you can. Sixty minutes. Then keep the prescription where you will see it tomorrow morning.

Ninety percent of retail traders lose money. You already knew that. What no one tells you is that the missing piece is almost never strategy. It is almost always something quieter and older, sitting underneath the trade.

That is what this book is about.

The diagnosis

I am a pediatrician. For more than forty years I have looked after the children of Siruguppa — a quiet town in Bellary district, Karnataka.

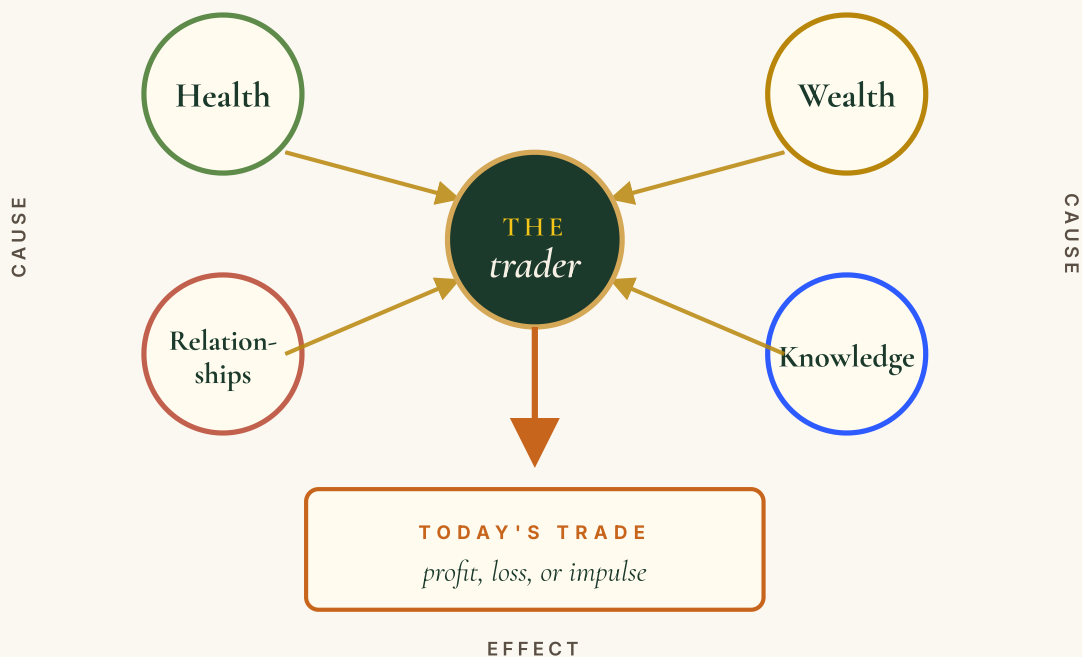
In those four decades I also became a trader. Not professionally; the way many of you became one. Slowly at first, out of curiosity, then more, and then it took something from me that took me longer to get back than I want to write down here.

So I do not write to you as a guru. I write to you as a doctor who has been in the chair on both sides — the one giving the diagnosis, and the one receiving it.

Here is the diagnosis. It is short, and it will sound too simple. Sit with it anyway.



*The retail trader's mind is built backwards.
You treat trading as the cause, and life as the effect.
It is the opposite.*



The four pillars are the cause. The trade is the effect. Read the arrows again.

A stable life produces stable trading. A wobbling life produces impulsive trading. Always. In forty years of medicine, I have never once met an exception. The parents whose children fell sickest were not the ones who knew the least about medicine. They were the ones whose own sleep, breath, marriage, and quiet had collapsed first. The body, I learned early



PILLAR ONE — OF FOUR

Health

A trader who has not slept is not a trader. He is a man with a brokerage account and a poor judgement, sitting in front of a fast machine.



The three things that break first

In forty years of seeing families through illness, I have learned that the body almost never collapses without a long, quiet warning. There are three early warnings, and they are the same three things that go first in a struggling trader. Sometimes years before the account does.

1. Sleep

Not the eight hours your phone tracks. The depth and continuity of sleep. The retail trader who tells himself he gets "five and a half good hours" is usually getting four broken ones, then dozing in the chair between 4 a.m. and 5:30 a.m. with his phone face-up on the bedside table. He opens charts within ninety seconds of waking. His pre-frontal cortex — the part of the brain that says *wait, don't, not now* — is not yet online. He trades the first half hour of the market with a brain that is still in stage-two sleep.

2. Breath

Watch yourself in front of the screen for sixty seconds tomorrow. You are not breathing. You are doing something between shallow chest-breathing and intermittent breath-holding. The body interprets this exactly the way it interprets danger: it raises cortisol, narrows attention, primes the system for fight or flight. You will then take a fight-or-flight decision and call it "discipline".

3. Screens

I do not need to explain this one to you. You already know. The question is not whether you know. The question is whether the screen is in your bedroom at 11:38 p.m.

Your body collapses last. Sleep goes first. Breath goes second. Screens win the war while you are still arguing about strategy.

A case from the chair

CASE STUDY · COMPOSITE, IDENTIFYING DETAILS CHANGED

Rahul, 38 · Software engineer · ₹14 lakh in losses over 22 months

When Rahul first wrote to me, he did not write about money. He wrote that his nine-year-old daughter had stopped asking him to read at bedtime because, in his own words, "I was always tired and short with her by 9 p.m."

He had been trading NIFTY options for two and a half years. He had a job that paid him well; he started trading because a school friend had made twelve lakhs in a quarter and Rahul did not want to be the one who missed it. He had read three books on technical analysis. He had a paid subscription to two telegram channels. He had a strategy.

None of it was the problem.

His day went like this: in bed by midnight after watching market commentary on YouTube. Phone alarm at 5:45 a.m. Phone unlocked at 5:46 a.m. to check overnight U.S. close and SGX NIFTY. Coffee, no breakfast. At his desk by 7:30 a.m. for "pre-market prep". By 9:15 a.m. when the market opened, he had been on screens for three and a half hours on five hours of broken sleep. By 10:30 a.m. he had taken his largest position of the day — almost always on a stop-loss that was wider than his plan, almost always within the first hour, almost always while feeling, in his words, "completely fine, completely sharp".

He was not fine. He was running on a brain that the rest of medicine would call *impaired*. We do not let surgeons operate after a night like Rahul's. We do not let pilots fly. We do not even let truck drivers drive past a certain consecutive-hour count. And yet here was Rahul, every single morning, sitting in front of a market that takes irreversible decisions every five seconds, in a state we would not legally permit for any other consequential work.

His strategy was fine. His broker was fine. His capital was fine. **His body was not fit to trade.**

I asked him to do one thing for one week. Not three things. One.

The one thing

I asked Rahul to put his phone in a drawer in another room at 10 p.m., and not to touch it until 6:30 a.m. the next day. No alarm on the phone. He bought a five-rupee plastic alarm clock from a shop near his house. That was it. That was the entire prescription for week one.

He resisted, of course. Every retail trader resists this. *What if there is news? What if SGX gaps? What if I miss the open?* I have heard all of these. They are the same arguments my pediatric patients' fathers used to make about quitting smoking around their newborns: there is always one more reason that the rule does not apply *to me*.

He did it anyway. One week.

By day four his sleep had lengthened by an hour and a half — not because he was "trying harder" but because the screen was not there to interrupt it. By day six he made a single observation in his trading journal that, when I read it, told me everything: *"I noticed today that I waited. I have not 'waited' for a trade in two years."*

That is what sleep does. It returns the part of your brain that waits. The part that says *not yet*. The part that is the entire difference between the trader who keeps his money and the trader who does not.

Discipline is not a personality trait. It is a neurological state, and it is the first thing your body throws overboard when it is exhausted.

Rahul still trades. He still loses sometimes. But he does not lose the way he used to lose — the way you, perhaps, are losing now. He lost ₹14 lakh in 22 months on five hours of broken sleep. In the eleven months since, he has been roughly flat. Not rich. Flat. For a retail trader in his second year, that is a quiet miracle.

And he reads at his daughter's bedside again.

Three resets you can do this week

Pick one. Not three. One. Do it for seven days before you add a second.

O1

The bedroom is not a trading desk.

Phone goes in another room at 10 p.m. Plastic alarm clock costs less than a coffee. Hold the line for seven nights and report back to yourself.

O2

Four-seven-eight breath at the open.

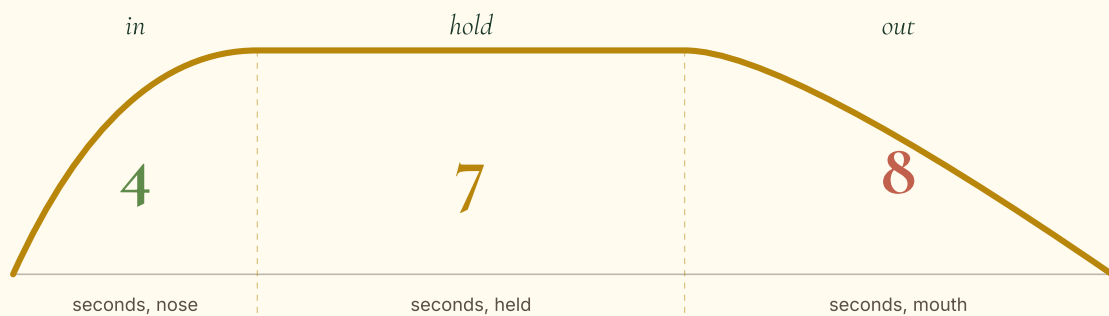
9:14 a.m. Sit. Inhale through the nose for four counts. Hold for seven. Exhale through the mouth for eight. Three rounds. Then look at the screen.

O3

The six-hour rule.

Slept less than six hours? You do not trade today. You watch. You journal. You read. The market will be there tomorrow. So, with this rule, will you.

THE 4-7-8 BREATH, VISUALISED



One round = nineteen seconds. Three rounds = your nervous system in a different state than it was a minute ago.

Why these three, and not thirty

Every trading-mindset book you have read gave you twenty habits to install in your first month. You did not install any of them, did you? That is not a failure of your discipline. That is a failure of the book's design. The brain installs *one* behavioural change at a time, against significant resistance, over roughly twenty-one days, and only if the change is so small that it cannot be argued out of.

Phone in another room is so small you cannot argue with it. Three rounds of breath is so small you cannot argue with it. "No trade on under six hours" is a rule with a single boolean: did I sleep enough, yes or no. These are the resets that survive contact with a real Monday morning.

A NOTE TO SPOUSES AND GROWN CHILDREN

If someone in your house trades and is losing, you cannot force any of this on them. You can do one thing that helps more than you think: at 9:55 p.m., ask if they want a cup of tea, and ask gently if the phone can stay outside the bedroom tonight. You will

What forty years of clinic taught me

In paediatrics we learn early that the question *"what is wrong with the child?"* is almost never the right question. The right question is: *what is wrong in the room the child is sitting in?*

The child with recurring stomach pains usually has a marriage falling apart in the next room. The teenager with new-onset anxiety usually has a phone in their bedroom and a parent who works the night shift. The toddler who will not eat usually has a grandmother who has been told, very politely, that her advice is not needed, and the air in that house has not been the same since.

It is the same in trading.

The question is not *"what is wrong with my strategy?"* Your strategy, in nine cases out of ten, is fine. The question is *"what is wrong in the body that is running the strategy?"*

And the answer, almost always, starts with sleep, breath, and screens.

If you do nothing else from this chapter

Do the first reset. Tonight. Put the phone in a different room. Buy the plastic alarm clock tomorrow. Tell one person in your house what you are doing — not to be congratulated, but so that they can ask you about it on day three when you want to break the rule.

That is the entire health pillar for week one. Sleep is the foundation under the foundation. If you do not fix this one, none of the other three pillars will matter, because the brain that is reading them will be too tired to apply them.



Tomorrow morning, do this one thing

Before you open any chart, before you check any price, before you reach for the phone — sit on the edge of your bed and take three rounds of four-seven-eight breath.

Four counts in through the nose. Seven counts holding. Eight counts out through the mouth. Three rounds. That is ninety seconds of your day.

It will feel awkward and slightly embarrassing the first morning. Do it anyway. You are not doing it for the breath. You are doing it to mark a line in the day: *before this line, my body was asleep. After this line, my body is mine, and I am about to make decisions with real money.*

The market does not need you in the first ten minutes. It will not run away. The traders who hurt themselves the most are almost all hurt in the first thirty minutes of the session, on positions opened in a state of physiological arousal that they mistook for clarity.

Ninety seconds of breath, before you look at the screen, is the cheapest insurance policy you will ever buy. It costs you nothing, no one can sell it to you, and it works.

TOMORROW MORNING · ONE ACTION

Three rounds of 4-7-8 breath, before the screen.

Set the plastic alarm for 8:55 a.m. Sit on the bed's edge. Three rounds. Then walk to the desk. Do not check the phone first. Do not open the chart first. Breathe first.

Now turn the page. Pillar two is about money.



PILLAR TWO — OF FOUR

Wealth

Money you cannot afford to lose is money that will make every decision for you. And it will make every wrong one.

The two questions, before every trade

There are only two questions you need to ask yourself before any trade. They will not make you rich. They will keep you from going broke, which is the same problem you actually have.

Question one

If this trade goes to zero — the entire stop-loss hits, and then some — does it change what my family eats tomorrow?

If the honest answer is yes, the size is wrong. Not the trade, not the strategy, not the entry. The size. Reduce it until the answer is no. Then trade.

Question two

Why am I taking *this* trade, instead of waiting for the next one?

If your honest answer is anything like *"I have not traded in a while"*, *"I am bored"*, *"I want to make up yesterday's loss"*, *"this one feels strong"* — do not take it. None of those are reasons. Those are symptoms of a body that wants to act for its own sake, dressed up in chart-language to fool you.

ASK OUT LOUD, NOT IN YOUR HEAD

Both questions, every trade, out loud. Whisper them if you must. The act of moving the words from inside your skull to the air outside it is the entire mechanism. The brain treats spoken thought differently than silent thought. You will reject more trades. You will lose less money. You will not need any other psychological tool this month if you do just this.

If you cannot say a real, specific answer to question two — an answer that is about *this setup*, not *this feeling* — that is the trade you are about to lose money on.

A case from the chair

CASE STUDY · COMPOSITE, IDENTIFYING DETAILS CHANGED

Sunita, 45 · Senior nurse · ₹6.2 lakh on a single morning

Sunita is a head nurse at a private hospital in Bangalore. She has run a critical-care ward for fifteen years. She is not impulsive. She does not panic. In her ward she has held the hands of dying patients without flinching.

And she lost six lakhs and twenty thousand rupees on a single morning in BANK NIFTY options, because she felt that the trade was, in her own words, *"the one"*.

She had been trading for eighteen months at the time. She was, on paper, almost break-even. Her usual position was three lots, with a strict stop-loss that she actually obeyed about 70% of the time. That is not great. It is not terrible. She would have been fine if she had stayed there for another two years and slowly improved.

The morning in question began like Rahul's morning — not enough sleep, too much pre-market reading, a strong feeling. She saw what she described later as *"the cleanest setup I have ever seen on this index"*. She took, not three lots, but eleven. With a stop-loss that was, by her own admission, more of a guideline than an instruction.

You can guess the rest. The market reversed within fourteen minutes of her entry. Her stop, when she finally honoured it, was much wider than planned. She lost in eighteen minutes what she had carefully accumulated over four months.

Here is what I want you to notice. Her strategy was not wrong. Her chart-reading was not wrong. The setup was, by all measurable criteria, a fine setup. She had taken twenty similar setups in the previous year and most had worked.

What was wrong was the sizing.

Eleven lots was not the size she had budgeted. It was the size her excitement chose for her. And the answer to question one — *"if this goes to zero, does it change what my family eats tomorrow?"* — was yes. It changed her son's tuition plans for the coming year. She had not asked the question that morning. She had been too sure.

Position size as a fraction of your *life*, not your portfolio

Every textbook tells you to size positions as a percent of your trading capital. One percent, two percent risk per trade, all the rest of it. This is true. It is also not the right unit for a retail trader, because your trading capital is not the same as your life capital.

Here is the unit that actually keeps you sane. Use it.

THE HOUSEHOLD SIZING RULE

Maximum risk per trade = 1.5% of your monthly take-home income.

Not of your portfolio. Of your monthly salary or business income, after tax, that hits your bank account.

If you take home ₹1,80,000 a month after tax, your maximum risk per trade is ₹2,700. That is what one full stop-loss hit should cost you. If your strategy requires a larger stop, you reduce the lot size until ₹2,700 is reached. If you cannot reduce below one lot and still respect the stop, you do not take the trade. Wait for one that fits.

Why monthly income, not portfolio

Because portfolio capital lies. A portfolio of ₹20 lakh feels enormous when you look at it in the broker app. It does not feel like ₹20 lakh of *your money* — it feels like points on a screen. A monthly salary, by contrast, you have a visceral, embodied sense of: it is what bought the groceries last week, the school fees, the petrol. Risking 1.5% of *that* is a number your body actually understands.

When the trade goes wrong — and one in three will, even if you do everything right — the loss feels like a missed week of groceries, which is annoying but survivable. It does not feel like the floor falling out from under your household. That is the difference between a sustainable trader and a man waiting to blow up.

A note for full-time traders without a salary

If trading is your sole income, your "monthly take-home" is the rolling average of what your account has paid out to your bank in the last six months, not your peak month. Use the average. The peak month was a gift. Do not size against gifts.

Monthly take-home	Max risk / trade (1.5%)	Max loss / day (3%)	NIFTY lots @ ₹15 prem-stop	BankNifty lots @ ₹30 prem-stop
₹ 50,000	₹ 750	₹ 1,500	0 — wait for tighter setup	0 — wait for tighter setup
₹ 1,00,000	₹ 1,500	₹ 3,000	1 lot	1 lot

The lie about small accounts

You have been told, somewhere, that if you have only a small account, you cannot afford to size carefully — you have to take bigger swings, because otherwise your wins will not move the needle. This is the most expensive lie in retail trading. It has cost more Indian families their savings than every "guru" combined.

Read this twice:

A small account is not a problem to be solved with bigger sizing. A small account is a feature, because it is what allows you to learn the trade without paying tuition fees you cannot afford.

The trader with a ten-lakh account who sizes carefully and learns slowly over three years has a future. The trader with a ten-lakh account who sizes recklessly because "otherwise the gains are too small to matter" has a story that ends in eighteen months, and you have heard it told around enough kitchen tables already.

What "small" actually means

An account is small when the size you would need to use to feel a "meaningful" win is also the size that would do real damage on the inevitable loss. That is not a sizing problem. That is a signal that this account is the wrong vehicle for your ambition right now — and the right response is to grow the income that feeds it, not to size up.

If you want bigger trading numbers, the answer is not bigger risk per trade. The answer is bigger monthly take-home income, which feeds bigger account capital, which feeds proportionally bigger position sizes, which feeds bigger absolute rupee gains at the *same* percentage risk. That is the slow road. It is the only road that does not collapse.

The arithmetic that will save you

Suppose you take home ₹1.5 lakh a month. Risking 1.5% per trade is ₹2,250. If you take 8 trades a week and your win-rate is 45% with an average win 1.6× your loss — a perfectly achievable retail profile — your expected monthly take from trading is about ₹17,000. That is not a lot of money. It is also *more than your bank fixed deposit will give you on the same capital, with materially less risk of ruin*. Be patient with that number. Compound it for five years, while your monthly income also grows, and you have a real second stream of money. Try to triple-size it in month three because you "deserve more" and you will be back here, reading this book, in eighteen months.

The trader's monthly accounting

One night a month — the last Sunday of the month is what I use — sit down with your broker statement, your bank statement, and an honest hour. Do this with tea, not with a drink. Do this alone if you must, but if you have a spouse who understands money, do it with them, because the act of speaking the numbers aloud to another adult is the entire point.

Fill in this page. Print it. Put it in a folder.

Month:

Total trades taken:

Winning trades: Losing trades:

Net profit/loss (after brokerage):

As % of monthly take-home income:

How many trades broke my size rule:

How many trades broke my stop-loss rule:

What did I trade in a state I shouldn't have (sleep / mood / hurry):

One single thing to change next month:

That is it. Nine lines. It will take you twenty minutes. It is the difference between a trader who is on a slow upward curve and one who is on a slow downward one.

Note especially the last three lines. They are not about money. They are about whether you are still the one running the account, or whether the account is now running you.

Tomorrow morning, do this one thing

Before the market opens, write your maximum-loss rupee figure for the day on a piece of paper, by hand, and place it next to your keyboard.

Not in a note app. Not in your trading journal. On paper. By hand. Next to the keyboard, where your eye will land on it before every trade.

Use the formula: 1.5% of your monthly take-home income, times two. If you take home ₹1.5 lakh, that is ₹4,500. That is the most you are allowed to lose today, across all trades combined. When you hit it, you close the platform and read a book for the rest of the session. No matter what setup appears at 2:47 p.m. that is "the one". The setup will return. Your capital, if you keep taking the bait, will not.

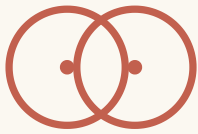
The reason this works, and other rules do not, is the physical paper. A note on a screen is part of the noise of the screen. A pen-and-paper rule, placed next to the keyboard, is a foreign object in the trader's visual field. It is the only thing on the desk that does not move. The eye catches it. The brain reads it. The decision changes.

TOMORROW MORNING · ONE ACTION

Write the day's maximum-loss rupee figure on paper. Place it next to the keyboard.

1.5% of monthly take-home, multiplied by two. By hand. On real paper. Beside the keyboard, not under it. Do not look at it — let it look at you.

Now turn the page. Pillar three is about the people at your dinner table.



PILLAR THREE — OF FOUR

Relationships

Your spouse, your children, your old friends — they noticed first. They have not said so. They are waiting to see if you will notice too.

The trader's silence

There is a particular silence in the house of a trader who is losing. It is not the silence of arguments. It is the silence of carefulness. The wife who used to ask *how was the market today* has stopped asking. The children who used to walk into the study have learned not to. The old friend who used to call on Saturday morning to chat about cricket has been quietly let go.

You did not consciously choose any of this. None of them did either. It happened in small increments — a snapped reply on a bad Wednesday, a missed dinner on a Friday, a phone-call you took mid-conversation because the chart was about to move. Each was small. The accumulation is not small.

I have watched this in my clinic for forty years, in different costumes. The father who is "stressed about work" but never says about what. The husband who eats his dinner with his phone face-up on the table and answers in syllables. The grandfather who is in the house but not in any of the rooms.

It is the same shape, every time. And it almost always ends the same way: with the person inside it being the last to notice that the people around them have already grieved their absence.

Your family did not stop talking to you because they stopped loving you. They stopped talking to you because they ran out of bids that you would accept.

The good news is that this is repairable, and the cost of repair is much smaller than you think. The bad news is that, like all the rest of this, you have to start. They will not start for you. They have already tried.

A case from the chair

CASE STUDY · COMPOSITE, IDENTIFYING DETAILS CHANGED

Vinod, 52 · Small-business owner · Married 26 years · Two grown children

Vinod did not come to see me about his trading. He came to ask about his wife's migraines, which had started during the pandemic and had not stopped.

I asked the questions one asks about migraines: sleep, water, caffeine, hormonal patterns, screens, food triggers. We covered the medical ground. Then I asked, almost as an afterthought, how things were at home in general. Vinod said, "fine, fine".

I asked his wife the same question, in front of him, gently. She said, "fine". Then she said, "he trades now".

That was the whole of it. *He trades now.* The way a clinical history mentions *he started a new medication in February.* An event with consequences that had spread sideways into the rest of their life, including her head.

Vinod had been trading equity for three years. He was not losing badly. He was, in fact, slightly ahead. That was almost the problem — he was just successful enough to justify the time, the focus, the moods, the late nights staring at U.S. markets that had nothing to do with his Indian holdings, the Sundays spent on YouTube. His wife had not had a Saturday morning conversation with him about anything other than logistics in eleven months. She had counted. Wives count.

I prescribed her some standard things for the migraines — magnesium, sleep regularisation, an eye test — and almost as an aside I asked Vinod if he would do one thing for me as an experiment, for two weeks. He said, "anything".

I asked him to keep the phone in another room for the duration of dinner, every night, for fourteen days. Not to talk more, not to "make an effort". Just to leave the phone in another room while they ate.

Her migraines did not vanish in two weeks. But they thinned. And when they came back to see me a month later, it was Vinod who spoke first: "she laughed about something at dinner on day eleven. It was the first time in a long time."

Three quiet practices

Read all three before you pick one. Do not try to do all three. The point is the doing, not the listing.

1. The phoneless dinner

Phone in another room. Not face-down, not on silent — in another room. For the whole meal, every meal at home, for fourteen days. If you live alone, do this with whoever you eat with most regularly — a parent, a flatmate, a colleague at a weekly lunch. The receiver of your attention does not have to be your spouse for this to repair something. The act of giving your full attention to one human being, regularly, is what is repairing. Trading takes this from you in such small slices that you do not notice it leaving. This puts it back the same way.

2. The end-of-day debrief, with one person, not the screen

At the close of the trading day — whatever that means for you — you currently debrief with the chart. You scroll back, you re-watch, you justify, you castigate, you mutter. Replace that, three days a week, with five minutes of debrief with a real human being. Your spouse if they will listen. A trading friend if your spouse cannot. The phone call to a parent you have been meaning to make for a month. The point is not advice. The point is that the words leave your head and enter a room with another mind in it. Trading isolates the brain. Conversation is the antidote.

3. The Sunday-evening reset

One hour, every Sunday evening, with the people you live with. No screens for anyone. A walk, a meal, a board game with grandchildren, a temple visit, a film at home, anything — chosen by someone other than you. The rule is only that you do not choose, you do not check the phone, and you do not leave. One hour. Every week. It is shockingly hard the first month, because of what it asks of you. It is shockingly good by month three.

IF YOU ARE SINGLE, OR LIVE ALONE

Replace "spouse" with the person you call most. Replace "dinner" with the meal you most reliably take in company. Replace "Sunday with the family" with one weekly long conversation, in person, with one friend, with phones away. The principle is the same: a brain that only meets other brains through a screen will slowly lose the ability to weigh decisions like a fully social human, which is the only kind of human capable of saying *no* to a trade.

14-DAY PHONELESS-DINNER STREAK

1	2	3	4	5	6	7	8	9	10	11	12	13	14
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Why this is part of your trading plan

You may be thinking: this is not a trading book any more, this is a marriage book. It is both. They are not separable. Let me explain why, in the language of the trader.

Every trade you take is, at the moment of placing it, a decision made by a system. The system is your brain, fed by your body, contextualised by your circumstances. If the system has had three sleepless nights, two missed dinners, an argument with a spouse, and a Sunday spent alone in front of a screen — the system is degraded. It is in a state in which it will *preferentially* take low-quality trades, because action becomes a substitute for the connection it is not getting elsewhere.

This is not psychology. It is biology. Loneliness raises baseline cortisol. Marital tension narrows working memory. Sleep loss impairs impulse inhibition. Isolation from peers reduces your brain's natural rate of self-correction. All of these are measurable in a laboratory. All of these have been measured in traders.

Your relationships are not separate from your trading. They are part of the operating environment in which your trading brain runs. Neglect them and the brain runs slower, hotter, and dumber.

The opposite is also measurable. A trader with a regular phoneless dinner, a steady weekly conversation, and a reliable Sunday evening with people who love him takes *fewer* trades, sizes them *more sensibly*, and respects his stop-loss *more often*. The trader does not know why. The brain knows why. The brain feels held by its tribe, and it does not need to act for the sake of feeling something.

That is the entire pillar.

Tomorrow evening, do this one thing

At dinner, put your phone in another room.

Do not announce it as a project. Do not say *"from now on we are doing phoneless dinners"* — that will alarm everyone and the project will collapse by day four. Just put it in the bedroom before you sit down. If anyone asks, say, simply: *"I left it charging."* Eat the meal. Notice, with some embarrassment, how often your hand reaches for the empty spot on the table.

Do this for fourteen days. By day seven your hand will have stopped reaching. By day ten somebody at the table will have laughed about something small. By day fourteen you will not need this book to remind you to do it tomorrow.

Of all the practices in this book, this is the one with the largest return on effort that I have ever seen, in any clinical or trading context. It is not glamorous. It will not appear in any course. The cost is one small habit. The return is the rebuilding of the only system that will keep you sane while you trade.

TOMORROW EVENING · ONE ACTION

Phone in another room, for the whole of dinner. Fourteen nights.

No announcement. No project. Just the phone, in the bedroom, while you eat. Notice your reaching hand. Notice what gets said in the silence the phone used to fill.

Turn the page. The fourth pillar is the slowest, and the most underestimated.



PILLAR FOUR — OF FOUR

Knowledge

*You do not need more content. You need more depth in one place.
Twenty minutes a day, one book at a time. That is the whole
pillar.*

Consuming is not learning

You consume an enormous amount of trading content. So do I. So does everyone. We are awash in it. There are more hours of trading instruction on YouTube than there are hours in a human life. There are paid telegram groups, free telegram groups, X threads, Twitter Spaces, Discord channels, Substack newsletters, paid courses with payment plans, free webinars that funnel into paid courses with payment plans, brokers' "academies", influencers' bootcamps, and a hundred apps offering AI-powered signals.

You know the strange thing? Almost none of the traders I know who actually keep their money consume any significant amount of this. They read three or four old books, repeatedly. They watch perhaps one channel, lightly. They do not have any subscriptions. They do not check Twitter during the day. They do not know what is "trending in trading content" this week. They could not name the top three retail trading influencers in India.

This is not a coincidence. It is causal.

Consumption gives you the feeling of getting better. Cultivation actually gets you better. The two feel almost the same and they produce opposite results.

Consumption is what your body wants when it is anxious. It is movement without effort. It rewards the brain the way scrolling Instagram rewards the brain: a small, regular dopamine hit, no lasting trace. You finish a forty-minute video and you are no different than when you started, except slightly more tired. You take screenshots of "key points". You never read the screenshots again. Be honest with yourself about this.

Cultivation is what the brain needs but resists. It is slow. It is repetitive. It involves re-reading one chapter three times because you did not understand it the first two. It involves writing things down in your own hand because typing them does not stick. It involves boredom, which the modern trading-content economy has trained you to mistake for failure.

A case from the chair

CASE STUDY · COMPOSITE, IDENTIFYING DETAILS CHANGED

Anand, 47 · Civil engineer · Trader for 11 years · Quietly profitable

I met Anand at a small temple gathering. We talked about Sai Baba, about Siruguppa, about the rains. Somewhere in the conversation he mentioned that he traded the NIFTY in the mornings before going to his engineering office. I asked, the way one asks, whether he was doing all right at it. He smiled and said, "more or less".

I asked him later, when the temple emptied, what he meant. He told me, without any drama, that he had been roughly profitable for seven of his eleven years. The four losing years were his first four. Since then he had broken even or made modest gains, year after year.

I asked him what he read. He said: "one book". He had read *one book on technical analysis*, by an author he liked, every year for the last eleven years — the same book, cover to cover, with notes in the margins, each year. He had read no other trading books at all in those eleven years. He had no subscriptions, no telegram groups, no YouTube channels.

I asked him why. He said, "because every year I notice something I did not notice the year before, and that is enough."

I have thought about that conversation many times since. There is something so anti-modern about it that it almost sounds like a joke. It is not a joke. It is what cultivation looks like, in a culture that has forgotten what cultivation is.

The book itself is almost beside the point. It could be Edwards and Magee. It could be Murphy. It could be the Mark Douglas books on trading psychology. It could even be one of the Indian trading books, several of which are quite good. What matters is the *one book, repeatedly*, with a pen, with margin notes, with the slow re-reading. That is the entire technology.

Anand also reads, every morning before the market opens, a short passage from the Bhagavad Gita. Not for the trading; he had been doing this since he was nineteen. But he believes, and I am inclined to agree, that the quiet five minutes with the Gita and the slow repeated chapter from his one trading book are part of the same practice. They are both, in different costumes, the practice of paying attention to something difficult, slowly, until it becomes part of you.

The twenty-minute rule

Pick one book. Old, paper, ideally bought second-hand so you do not feel guilty about writing in it. Read twenty minutes of it, every weekday morning, before the market opens. With a pen. In your hand. Underline. Write in the margins. Re-read paragraphs you did not understand. Do not move to the next chapter until you can explain the current chapter, in your own words, to an imagined twelve-year-old.

Twenty minutes a day. Five days a week. That is one hundred minutes a week, or about eighty hours a year. In two years you will have spent more time inside one good book than 95% of the retail traders in India will spend inside *any* book in their entire trading careers. That is the moat.

What kind of book

One that has been in print for at least fifteen years. (This is a strict filter. It eliminates the entire industry of recent course-tie-in titles, almost all of which are repackaged content marketing.) One that is about a topic you genuinely cannot do without — technical analysis, trading psychology, market structure, risk — rather than one promising a "system". One that an experienced trader you respect has actually read and recommended in person, not on a podcast.

What to skip

Every "Top 10 stocks for 2026" book. Every book by a person who became famous on social media in the last three years. Every book whose subtitle contains the words "secret", "ultimate", "blueprint", or "millionaire". Every book that has more diagrams than paragraphs. Every audio-only book; for cultivation, you need the page, the pen, and the slow eye, not a voice while you drive.

TWENTY MINUTES A DAY, COMPOUNDED



Twenty minutes × five days × fifty-two weeks ≈ 86 hours a year. In five years, more time inside a few good books than 95% of retail traders spend in any book in their lives. That is your moat.

Tomorrow morning, do this one thing

Choose your one book. Place it on your desk, next to the rupee figure from Pillar Two.

If you do not know which book, ask one experienced trader you personally respect — not online, by message — what book they have re-read most often. Ask one person, not five. Take their answer. Buy that book second-hand if you can find it, new if you must. Place it on the desk by Sunday evening.

From Monday morning, twenty minutes, before the market opens, before the charts. Pen in hand. No phone. Read slowly. If you finish a chapter without underlining anything, you were not really reading — go back to the start of the chapter and try again.

Do this for one month. By month two, you will be re-reading parts of the first chapter and noticing things you did not see the first time. That is the experience of cultivation. Most retail traders go their whole career without it. You can have it within thirty days, for the price of one second-hand book and a pen.

TOMORROW MORNING · ONE ACTION

Twenty minutes, one book, with a pen, before the market opens.

One book. One pen. Twenty minutes. The same book tomorrow, and the day after, until you have read it three times. Then maybe a different book. Probably not.

The four pillars are now in front of you. Two short pages remain, on the practices that hold all four together.

Beyond the four pillars

There are two carry-pillars that hold the other four. Without them, the four pillars work for a while, then quietly fail. With them, the four pillars compound.

Service — one weekly act

The trader who exists only for himself slowly becomes unbearable, first to others, eventually to himself. The trader who finds a single regular act of service — not a grand gesture, a regular small one — does not.

It does not have to be religious. It does not have to be large. Tutoring one neighbourhood child for an hour on Sunday morning. Volunteering one weekend a month at a hospital or a temple. Cooking for an elderly neighbour. Sitting with a friend whose business is failing and not offering advice, only company. Driving an old parent to their appointments without complaint or hurry. Picking up litter in your colony, once a week, in the early morning, alone.

Why does this belong in a book about trading? Because the brain that does service regularly has a different relationship with money than the brain that does not. Money becomes a tool, not a measure. The grip loosens. Position size becomes more sensible. The drive to "make it back today" softens, because you are not measuring your worth in p-and-l any more — you are measuring it, partly, in what you give. This is not sentimentality. It is, in my long observation, one of the strongest predictors of which traders last and which do not.

A trader without service is a trader who will eventually trade his health, his marriage, and his peace to make back a position. A trader with service has somewhere else to put the part of himself that wants to matter.

Community — one weekly check-in

One conversation a week, with one human being who knows you and is not your spouse or your child. Old school friend. Cousin in another city. A colleague from a previous job. A trading-friend who is also a real friend, not just a trading account-comparison partner. Phone call — not chat, not message, voice — for at least twenty minutes, on a fixed evening of the week.

This is the hardest practice in this entire book to install, because nothing in modern life is built to support it. Calendars are not designed for it. Phones are not designed for it. The week itself is not designed for it. You will have to design it.

I would rather you skip one of the four-pillar practices than skip this one. The trader without a single weekly voice-call to someone who knows him is operating at a level of isolation that, in any other field, we would treat as a serious occupational hazard. We do not yet treat it that way in trading because trading is still a young enough activity, culturally, that we have not built the support structures around it. That is your job, for yourself. No one else will do it.

If you do nothing else this month

Pick the friend. Pick the night. Pick the time. Tell them you would like to call, every week, on that night, for half an hour, with no agenda. Most people, asked this way, say yes immediately and gratefully — because most people are exactly as isolated as you are, and have been waiting for someone else to suggest it first.

THE SAI BHAJAN ROOM

On saisankalpam.com we keep a small online room with a click-to-play Sai Bhajan, and a quiet Aarti room. If you have no community of your own yet, you are welcome to sit with these on the days when the house is too quiet. They are also free. They are also yours.



The 30-Day Reset

One practice per pillar. Four practices total. Thirty days. If you do nothing else from this book, do these.

MY FOUR PRACTICES, FOR THE NEXT THIRTY DAYS

Health (Pillar 1):

Wealth (Pillar 2):

Relationships (Pillar 3):

Knowledge (Pillar 4):

One service act, weekly:

One community call, weekly:

Tick a box on each day you did all four practices

	MON	TUE	WED	THU	FRI	SAT	SUN	STREAK
Week 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	__ / 7
Week 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	__ / 7
Week 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	__ / 7
Week 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	__ / 7

Day 1 to 30 is the practice. From Day 31 onward, the practice has you — and the trade you take that morning is no longer the same trade you would have taken on Day 0.

Print this page. Tape it next to your trading desk. The grid is the rule. The rule is the recovery.

Next step

You have the four pillars. You have the two carry-pillars. You have one specific practice per pillar to start tomorrow morning, and a thirty-day grid to hold you to it. That is the entire book.

If you want to go further with the trading side, there is one thing on saisankalpam.com worth looking at, and only one. I am not going to list everything we publish. The four pillars are most of the work. The rest is supporting material.

The SaiNetra Trading Wheel

The Wheel is a quiet, disciplined approach to options trading built around small position sizes, defined risk, and weekly cash flow rather than home-run trades. It is for traders who have made peace with the four pillars and want a structured method that respects them. It is not a system that promises anything. It is a way of trading that, applied with the four pillars, has kept its hands clean for a long time.

[Read about the Wheel →](#)

If you are presently in heavy pain — if the losses are large and recent — there is also a quiet companion piece, *The Sai Trader Solace*, at saisankalpam.com/the-sai-trader-solace. It is a five-chamber recovery walk, with a free e-book at the centre called *Suresh's Journey*. Read it if you need to know you are not the first one to be where you are.

*No noise. No urgency tactics. No gurus.
Just one doctor's notebook, open to you.*



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