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## ‘Investment messages in Kabir’s couplets’

LUCKNOW: While no one can deny the wisdom in Kabir’s poetry, not many would have linked the messages in his couplets with investment advice. However this is exactly what happened at the gathering of financial advisers and investors held at Hotel Arif Castles on Thursday. Speaking at the event, Vinayak Sapre, investment advisor said, “Kabir may have lived his life in penury but his dohas (couplets) contain amazing wealth management mantras.”

“I have studied the writings of both Kabir and Rahim. Their dohas are brilliant for students who want to manage finance. For example, ‘Aachhe din paachhe gaye, hari se kiya na het. Ab pachhtaye hot kya, chidiya chug gayi khet’. The message that we can draw from this is that if one plans financial freedom in one’s good days, say when we are young, then we will not have to regret when we retire. Otherwise we will have to depend on others to take care of us. There is nothing worse than financial dependence. This doha explains that we have to make the best use of our opportunities.”

Sapre emphasised that investors must choose advisors who can warn them to help escape bad investments and steer them through hard times, for instance, when the market is down. “It’s the duty of an investment consultant to make more visits to his client when the latter is facing losses,” he said.

Quoting an example from Rahim’s writings - Pawas dekhi Rahim mann, koyal sadhe maun. Ab dadur vakta bhaye, humko poochat kaun - Sapre encouraged his audience to wait for the right opportunity to make any investment related move. Explaining the message of the couplet, he said, “During monsoon, the koyal remains silent while the frogs croak. Likewise a wise investor waits for a good opportunity before investing and a wise financial advisor waits for the right time to offer his advice.”

Sapre said that Kabir and Rahim have a wealth of management mantras to offer and that their works needed to be explored further. “They penned all this centuries ago but their writings are relevant even today,” said Sapre.