

DISCOVER THE 7 SECRETS



**SUCCESSFUL ALGO
INVESTORS USE BEFORE
START TRADING!**

-Raj Kumar

TABLE OF CONTENTS

Introduction:

- Why Most Algo Investors Fail (And How You Won't)
- The S.S.F. Framework Explained
- Strategy Clarity
- Strategy Creator Transparency
- Fit to Investor Profile

Chapter 1: The Algo Investing Revolution in India

Chapter 2: Avoiding the 7 Deadly Mistakes Most Algo Investors Make

Chapter 3: Understanding Real Metrics (Not Just fancy backtests)

Chapter 4: Knowing the Strategy Creator – How to Know Who to Trust

TABLE OF CONTENTS

Chapter 5: Selecting and Customizing Algorithmic Strategies Aligned to Your Risk Appetite

Chapter 6: Technology Matters – Choosing the Best Platform for Algorithmic Success

Chapter 7: Mastering the Investor Mindset – From Confused to Confident

Chapter 8: Onboarding, Monitoring, and Staying in Control

Chapter 9: Your Complete System to Invest, Track, and Grow with Confidence

Bonus Chapter: How Smart Investors 3X Their Capital Without Extra Risk

Final Words: You're Not Just Investing – You're Partnering With Performance

INTRODUCTION

Why Most Algo Investors Fail (And How You Won't)

90% of algo investors don't lose money due to unfavorable market conditions — they lose it due to bad decisions.

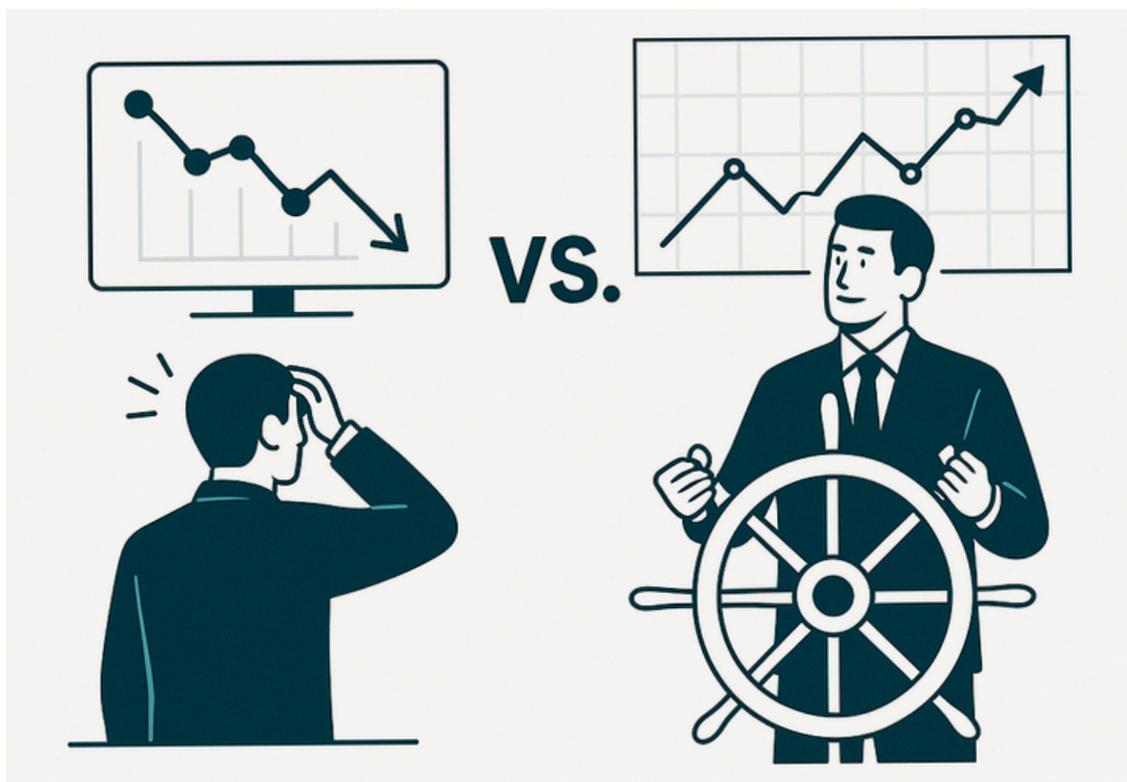
Algo trading might sound like the perfect success formula: Automated entries. No emotions. Backtested strategies. Passive returns.

But let's be honest — **for many, it's just not working.** Why?

Because most investors jump in without the clarity, system, or trust needed to succeed in this space.

They get cheated by fancy backtests... fall for overhyped returns... and forget the basics of good investing.

Before we dive in, let's answer a simple question:



Who is an Algo Investor?



An **algo investor** is someone who invests their money into algorithmic trading strategies —**created and managed by someone else**, typically via platforms like **Tradetron, AlgoTest, Market Maya, or Stoxxo**.

- They don't build strategies.
- They don't code.
- They don't want to trade manually every day.

They want smart, automated systems that grow their capital — without daily screen time.

Some are salaried professionals tired of mutual fund returns.

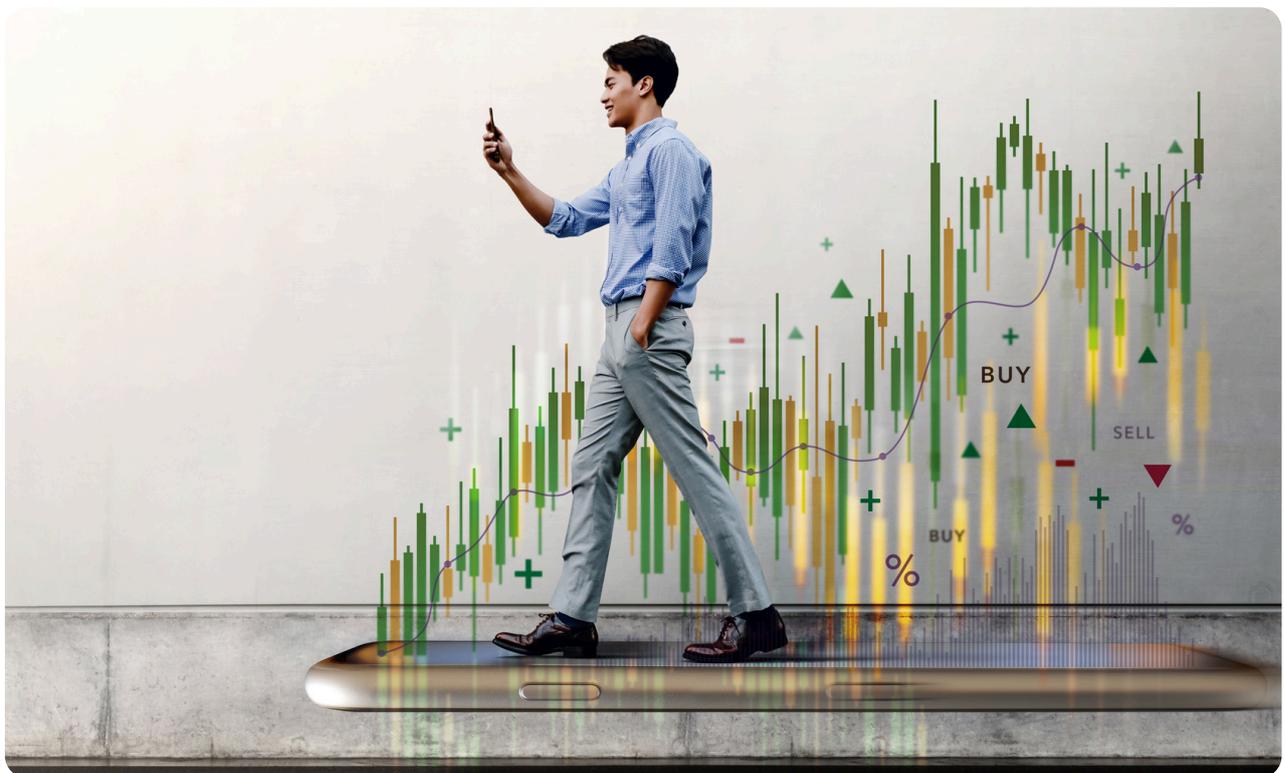
Some are business owners who want low-effort passive income.

Some are HNIs diversifying beyond real estate and PMS.

All of them have one thing in common:

They want consistent, automated, and stress-free wealth creation.

And that's exactly what algo investing promises — if done right.



INTRODUCTION

Why Most Algo Investors Fail (And How You Won't)

Meet Your Mentor

Hi, I'm **Raj Kumar** — Product Head and Algo Trading Expert at RMoney.

Over the past five years, I've helped over **5,800 algorithmic investors** get started and succeed using a clear decision-making system I call the **S.S.F. Framework**.

This isn't a theory.



It's the exact system I've used to help first-time investors build confidence...

to help HNIs deploy capital across smart strategies and to help everyday people avoid the traps that destroy returns.

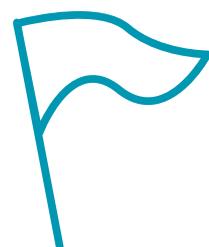
What You'll Learn in This Book

In the pages ahead, I'll show you:

- The 7 biggest mistakes most algo investors make — and how to avoid them
- How to use the S.S.F. Framework to choose the right strategy, right creator, and right fit for YOU
- What real metrics (like ROI, Drawdown, Sharpe ratio) should you actually care about
- How to find genuine, transparent strategy creators who care about performance
- How to manage your algo investments like a pro — without needing a finance degree

Whether you're just getting started, or have already tried and burned your fingers — this book will give you the clarity, confidence, and roadmap to finally do algo investing **right**.

Let's get started.



The Algo Trading Revolution in India

Why Now Is the Best Time to Start (Or Restart) Your Algo Journey
Let's rewind a bit...



Just a few years ago, the term “algorithmic trading” sounded like something only hedge funds and big banks did.

Complex code. Foreign jargon. Wall Street-level setups.

Definitely not something a middle-class Indian investor could touch.

But things have changed.

Today, **algo investing** is no longer just for techies or financial wizards.

It's for you —

- A salaried professional with ₹2–3L to invest
- A business owner looking for passive growth
- An HNI seeking automated diversification
- Even a homemaker who wants to grow her savings without tracking markets daily

The **barriers are gone**, and the **opportunities are exploding**.



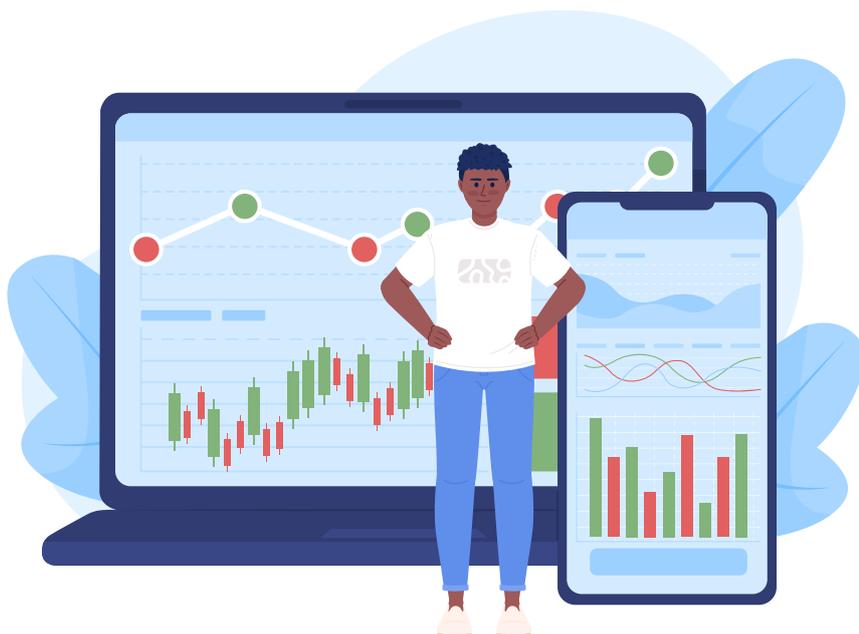
What Changed?

1. No-Code Platforms Made It Easy

Thanks to platforms like **Tradetron, AlgoTest, Market Maya, and Stoxxo**, you can now invest in pre-built algo strategies with just a few clicks — no coding, no setup hassles.

You don't need to build anything yourself.

You just need to choose smartly — and track your investments like a professional.



2. Creators Are Building Investable Strategies

Earlier, only coders could build algos.

Now, real traders — from tier 2 towns to big cities — are launching **live, audited strategies** you can invest in.

You don't need to trust WhatsApp tips or flashy influencers anymore.

You can track real performance, real drawdowns, and real creators.



3. Investors Want Better Than FDs and Mutual Funds

With FD rates still hovering at 6–7%, and mutual funds getting volatile, many Indians are asking:

“Can I earn 12–18% a year with automation and less effort?”

That's where algo investing comes in.

If done right, it can offer higher ROI, lower stress, and better control than traditional options.



The Numbers Don't Lie

- More than **40% of options volume** in India now comes from **retail traders**
- Platforms like Tradetron and Market Maya now list **hundreds of live public strategies**
- Algo investing adoption has grown **5x in just the last 2 years**
- And retail capital entering the algo space is growing **month after month**

The ecosystem is thriving — but most investors still operate **blindly**.



They don't check strategy logic.

They don't understand metrics like Drawdown or Sharpe.

They just follow a friend's recommendation or a random social media post.

That's why they lose.

And that's exactly what we're going to fix in this book.

Real Talk: Algo Investing Is Not Plug and Pray

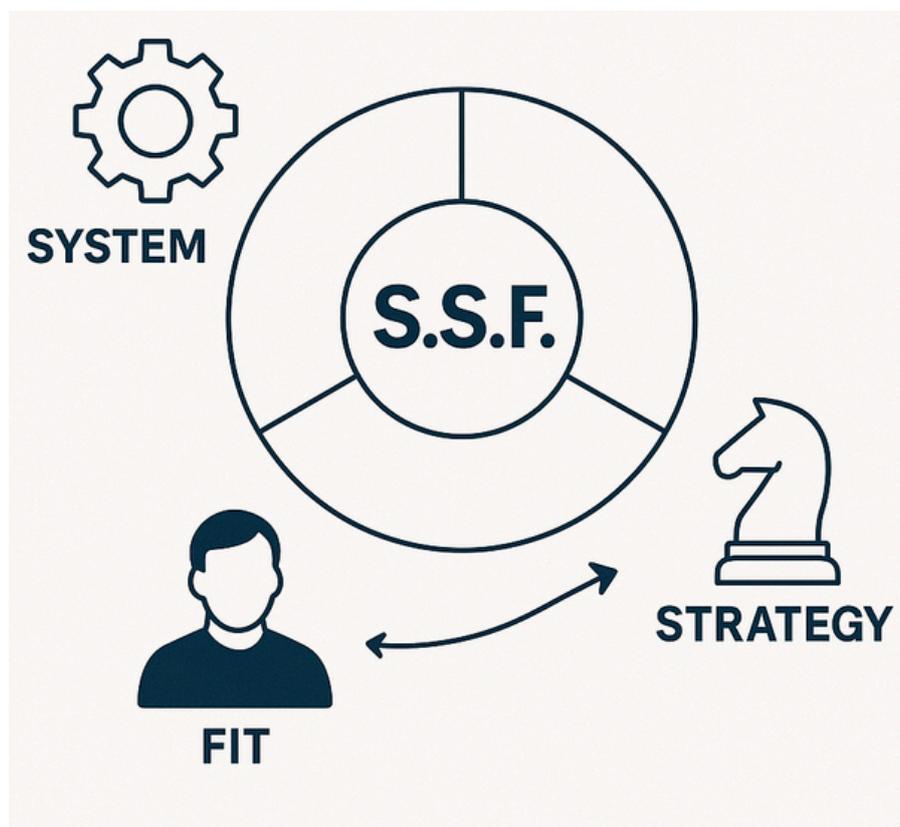
This is not a “get-rich-quick” game.

This is a system — and like any system, it needs:

- Clarity: Do you understand what the strategy does and why?
- Transparency: Is the creator active, real, and communicative?
- Fit: Does this align with your goals, your risk appetite, your capital?

That's the **S.S.F. Framework** — the core system you'll learn in the coming chapters.

It will help you evaluate any strategy or creator with clarity and confidence — even if you're a total beginner.



Storytime: Meet Ramesh, the Confused Investor

Ramesh, a 38-year-old from Jaipur, invested ₹1.5L into a “top performer” strategy he found on a platform.

The chart looked great. The creator claimed 4% monthly.

But after 3 months:

- His capital was down 12%
- There was no proper reporting
- The creator had stopped responding to messages
- He had no idea what the strategy was doing or why it lost

That's when Ramesh attended one of our live webinars and discovered the S.S.F. Framework.

He exited the bad strategy, re-evaluated 3 new ones using our system, and redeployed ₹2L. Today, he tracks performance monthly, speaks directly with his creators, and is up 18% over the last 10 months.

Meet Ramesh, the Confused Investor



It wasn't about "market timing" or "strategy magic" — it was about better decision-making.

If You're Reading This, You're Already Ahead!

You're not chasing tips.

You're not hoping someone else will manage your money. You're here to learn how to take control — with structure, support, and strategy.

You don't need to become a trader.

You just need to become an **informed investor**.



Let's now move into Chapter 2 — where we break down the 7 biggest mistakes that algo investors keep making (and how to avoid every single one of them).

Get ready — this might save you lakhs.

Avoiding the 7 Deadly Mistakes Most Algo Investors Make

What Nobody Tells You (Until It's Too Late)

Most people lose money in algo trading — **not because of market crashes**, but because of **blind investing, poor choices, and zero clarity**.

Whether you're investing ₹50,000 or ₹5 lakh — these **7 mistakes** can ruin your capital... and worse, your confidence in the system.

Let's break them down — with real talk and actionable fixes.



Mistake 1: Confusion in Selecting the Right Algo Strategy

There are 500+ public strategies on platforms like Tradetron and AlgoTest.

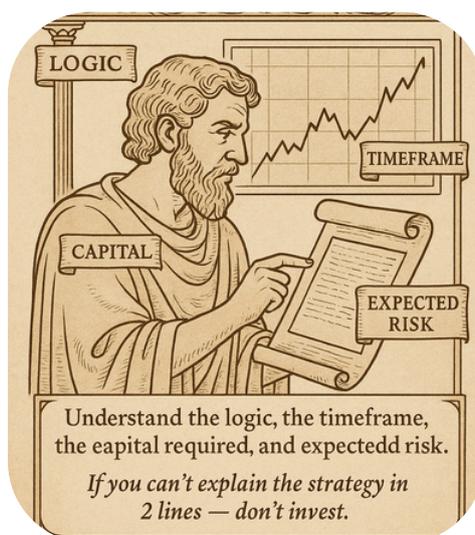
Each one claiming to be “low-risk,” “high-return,” “tested,” “automated.”

So how do you pick?

Most investors either:

- Choose the one with the most returns last month
- Or copy what their friend is investing in

That's not selection. That's guessing.



SSF Fix:

Use the S in S.S.F. = Strategy Clarity.

Understand the logic, the timeframe, the capital required, and expected risk.

If you can't explain the strategy in 2 lines — don't invest.

Mistake 2: Falling for Fancy Charts Instead of Real Stats

Creators love showing equity curves and sharp upward lines. But here's what really matters:

- Average Monthly ROI
- Max Drawdown
- Sharpe Ratio
- Live Performance (not backtest only)
- Consistency across months

Don't get distracted by colors and charts.

SSF Fix:

Ask for monthly breakdowns. Look for red flags like big drawdowns, inconsistent returns, or 1-month wonders.



Mistake 3: Trusting Unknown or Inactive Strategy Creators

Just because someone listed a strategy doesn't mean they're managing it seriously.

Many creators:

- Don't reply to queries
- Don't post monthly reports
- Don't monitor execution or broker errors
- Don't inform you if the strategy logic changed

Would you trust a doctor who stopped showing up?



SSF Fix:

Use the second **S** = **Strategy Creator Transparency**.

Only invest in strategies where the creator is:

- Active and responsive
- Transparent with communication
- Consistent in reporting

Ask: Is this creator a hobbyist or a professional?

Mistake 4: No Access to No-Code Platforms

Many investors still rely on:

- Manual entry based on signals
- Telegram or WhatsApp tips
- Excel reports emailed weekly

This defeats the entire purpose of algo trading.

SSF Fix:

Use platforms like Tradetron, Market Maya, AlgoTest, or Stoxxo that give:

- Automated execution
- Live monitoring
- Risk controls
- Strategy marketplaces

The best strategies are only as good as the platform behind them.



Mistake 5: No Paper Trade or Backtest Before Going Live

Jumping in with ₹1 lakh on day one? That's gambling – not investing.

Smart investors **paper trade** first or start with a small capital to see:

- Real slippage
- Broker execution issues
- Day-wise P&L
- How the strategy behaves in different market conditions

SSF Fix:

Every strategy should be paper-traded or tested with ₹25–50K before going full-scale.

Use platforms that allow paper-trading and backtesting with transparency.



Mistake 6: No Access to a Dedicated Algo Desk for Support

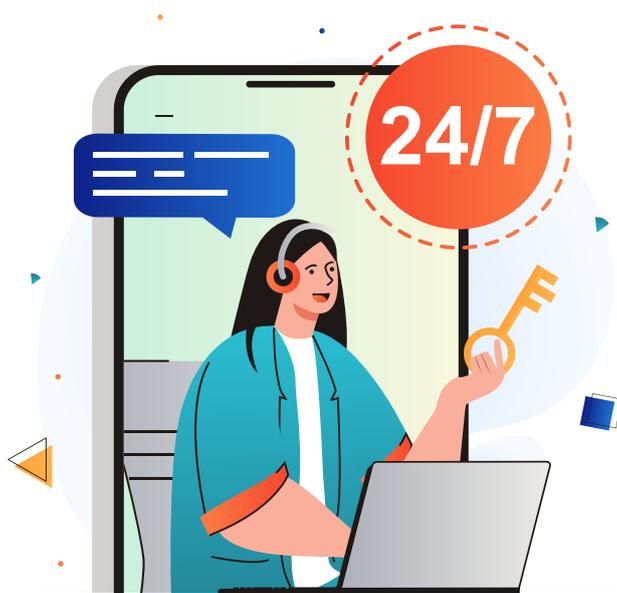
- What if your broker rejects orders?
- What if margin requirements change mid-day?
- What if the strategy fails to execute?

Many investors have no idea who to call. And that unavailability of support costs money.

SSF Fix:

Use brokers like RMoney who offer a dedicated Algo Desk, real-time support, and platform-level coordination.

Support isn't optional – it's a safety net.



Mistake 7: Using Brokers That Limit Algo Trading Potential

Some brokers are not algo-friendly:

- They reject bulk orders
- Their APIs lag
- They have high execution charges
- Or they don't integrate with no-code platforms

Even a great strategy will fail with a poor broker.



SSF FIX:

Choose brokers who offer:

- Seamless integration with algo platforms
- Low-cost execution
- Fast and stable APIs
- Dedicated algo support (like RMoney, Dhan, etc.)



Recap: The 7 Algo Investor Killers

1. Confused strategy selection
2. Falling for pretty backtests and facts
3. Trusting inactive or unknown creators
4. Using manual or outdated tools
5. Skipping paper/live test phase
6. No real-time support when things go wrong
7. Using brokers that aren't built for algos

Coming Up Next: The S.S.F. Framework — Explained

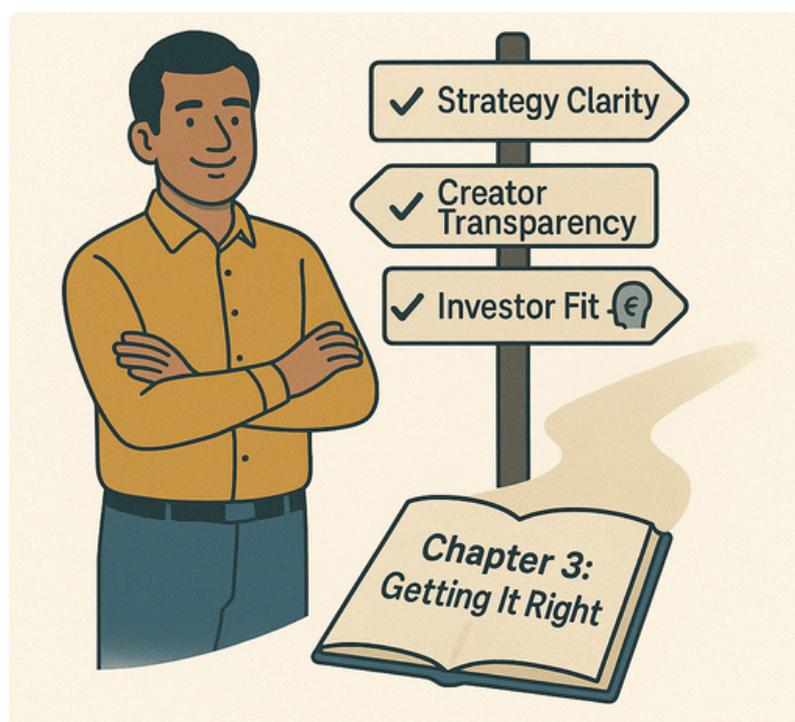
Now that you know what *not* to do...
In the next chapter, we'll show you exactly how to:

- Select the right strategy with clarity
- Trust the right creator with transparency
- Align your capital and psychology with the right fit

Introducing the **S.S.F. Framework** — your personal blueprint to confident, consistent algo investing.

Ready to learn the system that top investors use before putting in even ₹1?

Let's go.



Understanding Real Metrics (Not Just fancy backtests)

*Choose the Right Strategy. Trust the Right Creator.
Fit the Right Way.*

By now, you've seen the common mistakes that ruin most algo investing journeys.

But what's the solution?

How do you know — with confidence — that a strategy is right for you?

How do you trust a creator you've never met?

How do you avoid regret, confusion, or blind risk?



Enter the S.S.F. Framework

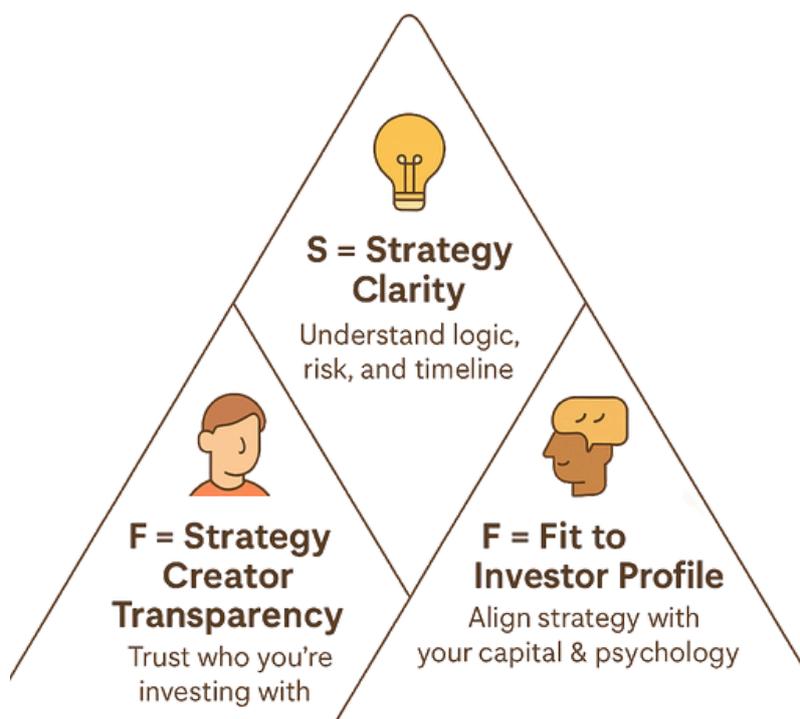
This simple, 3-part formula has helped over **35,000+ algo investors** navigate their journey confidently:

S = Strategy Clarity

S = Strategy Creator Transparency

F = Fit to Investor Profile

Let's break each part down.



Part 1: Strategy Clarity

Do you actually understand what you're investing in?
Most investors blindly pick strategies based on names like "Options Alpha" or "BankNifty Blaster."

But behind the name, you need to ask:

- What instrument does this trade? (Options, Stocks, Futures?)
- Is it intraday, positional, or weekly?
- What's the average monthly ROI?
- What's the historical drawdown?
- What kind of logic is it built on? Trend, mean reversion, volatility
- How much capital is required to run it effectively?



Checklist to Judge Strategy Clarity:

- Strategy explained in simple words
- Clear entry and exit style (timing logic)
- Backtest + Live performance available
- Capital requirement + margin clearly stated
- Monthly ROI and DD shared
- Logic not hidden behind vague marketing terms
- If you can't explain a strategy in 2 lines, don't invest in it.

Part 2: Strategy Creator Transparency

Are you investing in a real person — or a ghost?

In algo investing, the person behind the code matters. Sadly, many creators go inactive. They don't update performance. They don't answer investor questions.

Some even abandon the strategy when it starts underperforming.

You're not just investing in a strategy — you're investing in the **creator's maturity**.



Checklist to Judge Creator Transparency:

- Does the creator respond to queries?
- Are there monthly performance updates or reports?
- Are they open about drawdowns or losses?
- Do they post on community groups (Telegram, Discord, etc.)?
- Do they share their story, background, and vision?

A transparent creator earns trust before earning capital.

Look for creators who:

- Communicate consistently
- Accept feedback
- Share learnings, not just wins
- Talk like real people, not just marketers
- Your capital deserves honesty, not hype.



Part 3: Fit to Investor Profile

Does this match YOUR capital, mindset, and goals?

Even the best strategy can be wrong for the wrong investor.

If you:

- Invest in a high-volatility strategy with low risk tolerance → you'll panic
- Invest in a low-return strategy expecting 30% CAGR → you'll get disappointed
- Put ₹5L into a strategy meant for ₹50K → you'll face inefficiencies or slippage

Checklist to Check Fit:

- What's your capital and risk appetite?
- Are you okay with 2–3% monthly returns, or expecting 10%+?
- Can you mentally and financially handle a 10–15% drawdown?
- Are you looking for long-term consistency or high-frequency action?
- Can you monitor performance regularly? Or do you need zero maintenance?

Don't force-fit a strategy.
Find the one that fits you.



The Full Picture

When all 3 parts are clear, confident investing becomes automatic:

 S.S.F. Element	 Outcome
Strategy Clarity	No confusion, only clean logic
Strategy Creator Transparency	No fear, only trust
Fit to Investor Profile	No mismatch, only alignment

Most investors skip this and rush into flashy names or hype.

You won't.

Now, you'll evaluate every strategy using the S.S.F. lens — and make smarter, stronger decisions.

Real-World Example

Let's say you're a salaried person with ₹2L to invest. You find 2 strategies:

Strategy A

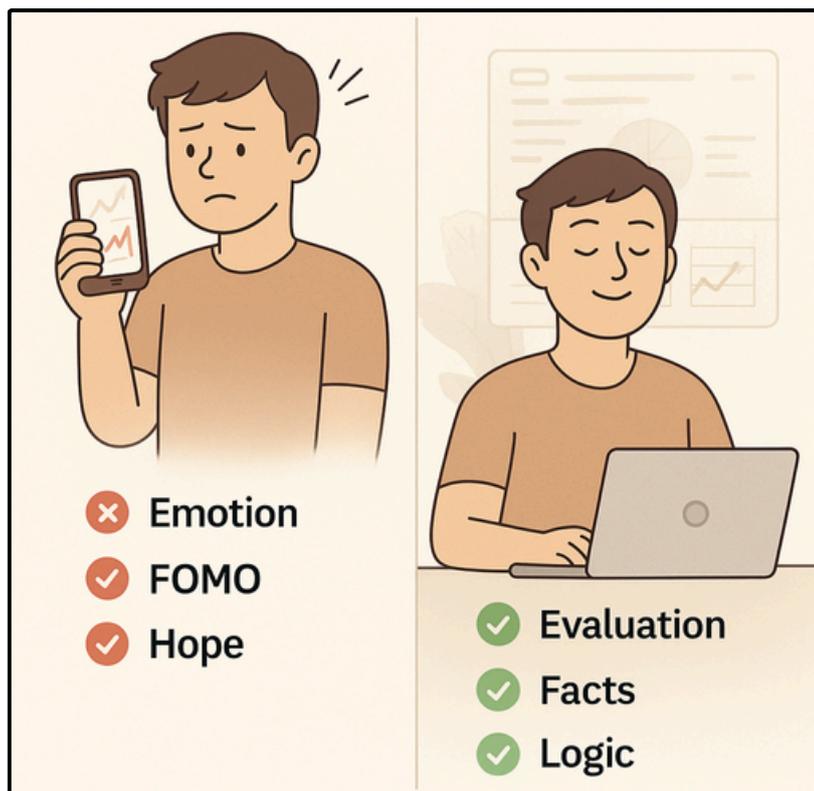
- Avg ROI: 2.5% per month
- Max DD: 9%
- Built on BankNifty intraday
- Creator shares weekly updates on Telegram
- Min capital: ₹1.5L



Strategy B

- Avg ROI: 7% per month
- Max DD: 22%
- Built on overnight options
- No live updates, creator inactive
- Capital required: ₹3L

If you want stable, low-stress growth, Strategy A is your perfect fit.



Final Word: Stop Guessing. Start Evaluating.

The S.S.F. Framework turns algo investing from:

Emotion → Evaluation

FOMO → Facts

Hope → Logic

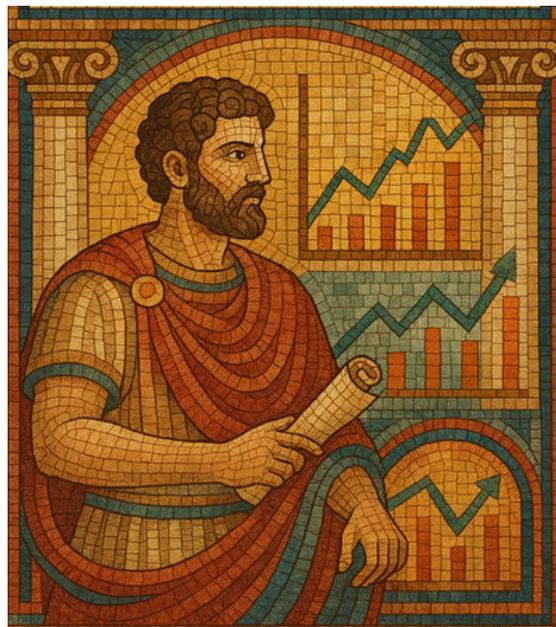
In the next chapters, we'll go deeper into each of these 3 parts — starting with how to judge a strategy properly using the right metrics (not just “profit screenshots”).

You're about to think like a pro investor — not just another number on a strategy dashboard.

Let's go.

Knowing the Strategy Creator – How to Know Who to Trust

What to Actually Check Before You Put in Even ₹1



Let's be honest — most investors don't really understand what they're looking at when they see a strategy page.

You see green graphs. A "+40%" return line. Some 5-star reviews.

And you think, "Looks good. Let's try it."

That's exactly how people get stuck in strategies that aren't built for them.

In this chapter, we'll teach you how to read a strategy like a professional investor — so you can confidently decide if it's truly worth your money.



The Problem with Equity Curves and MTM Screenshots

Most strategies showcase one thing:

“Look at this equity curve — it's going up!” or “Here's a ₹13,000 profit screenshot!”

But here's what those visuals don't tell you:

- How risky was that ₹13,000 return?
- Was there a 20% drop before that gain?
- Is this a one-off or does it happen monthly?
- Is this a backtest or live performance?
- How long did the strategy take to recover from a loss?

Charts without context are just decoration.

Let's change that.

5 Real Metrics Every Algo Investor Must Track

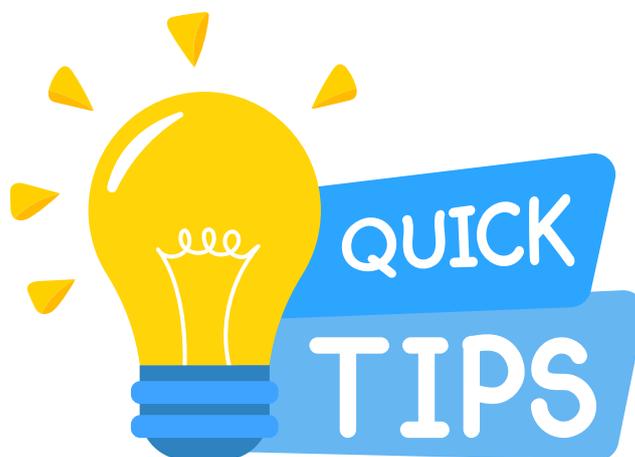
1. Average Monthly ROI (Return on Investment)

This tells you what the strategy **actually delivers every month**, on average.

- Is it giving 1–2%? That's solid for low-risk algos.
- Is it giving 6–8%? Expect higher volatility.
- Is it giving 10%+? Better double-check risk levels and drawdowns.

SSF Tip:

If it's too good to be true, it probably is. ROI must always be judged alongside drawdown.



2. Maximum Drawdown (DD)

This is the biggest fall from a peak value.

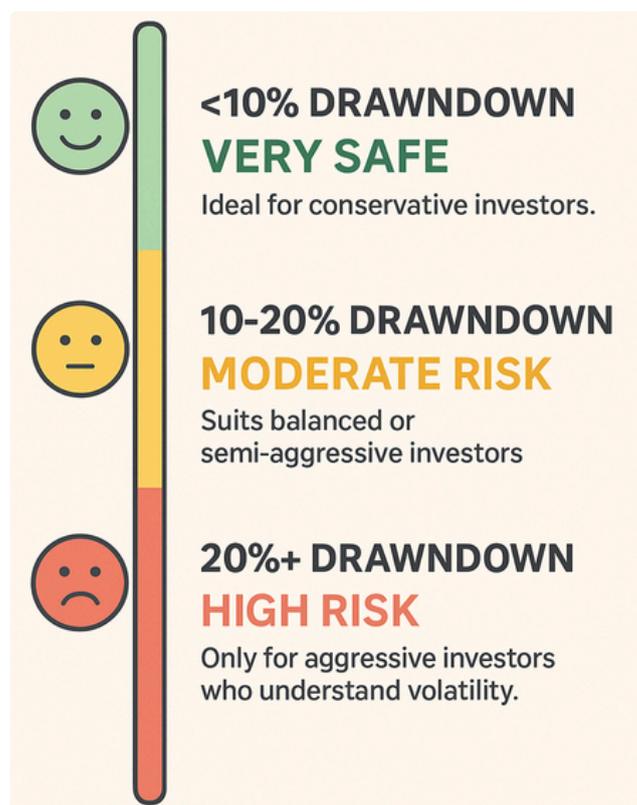
Example: You invest ₹1L. The strategy drops to ₹87K before bouncing back.

That's a 13% drawdown.

Drawdown tells you **how deep the pain can go** — and whether you can handle it emotionally and financially.

SSF Tip:

- <10% DD = Very safe
- 10–20% DD = Moderate risk
- 20%+ DD = Only for aggressive investors

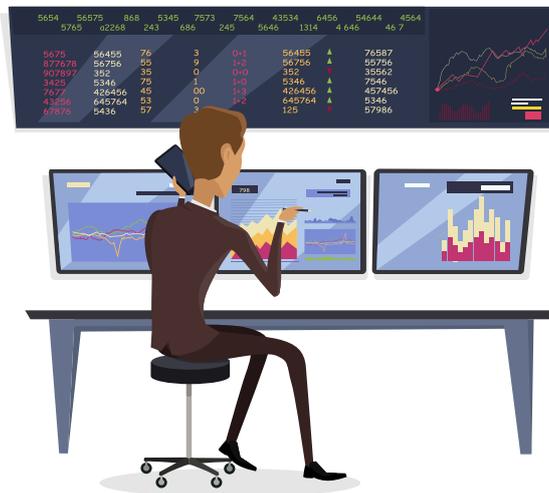


3. Sharpe Ratio

Sharpe Ratio tells you how much **return** you're getting **per unit of risk**.

- A Sharpe Ratio above 1.5 = Good
- Above 2.0 = Excellent
- Below 1.0 = Risk might not be worth the reward

It's the most **underrated metric** that separates professional portfolios from amateur setups.



4. Live Months vs. Backtest Months

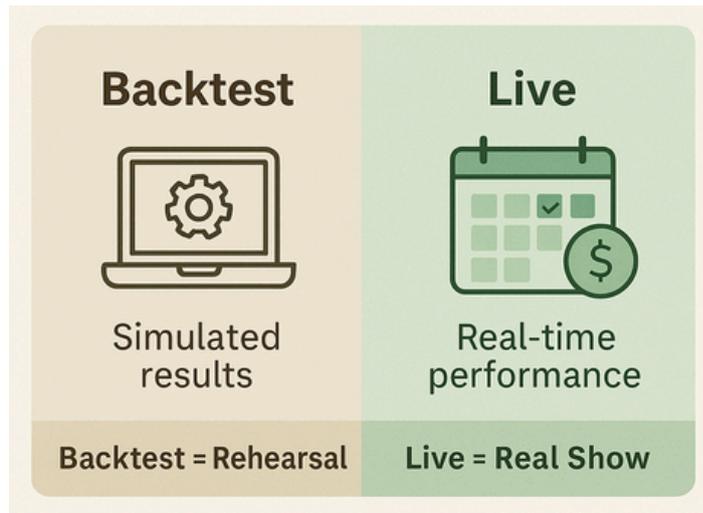
Backtests are simulated.
Live months are real.

Always check:

- How many **months** the strategy has been live
- Whether the live performance matches backtest expectations
- What happens in sideways or volatile market phases

SSF Tip:

At least 3–6 months of **live** data builds trust.
Backtest is only a rehearsal. Real money is earned in live shows.



5. Consistency and Recovery Time

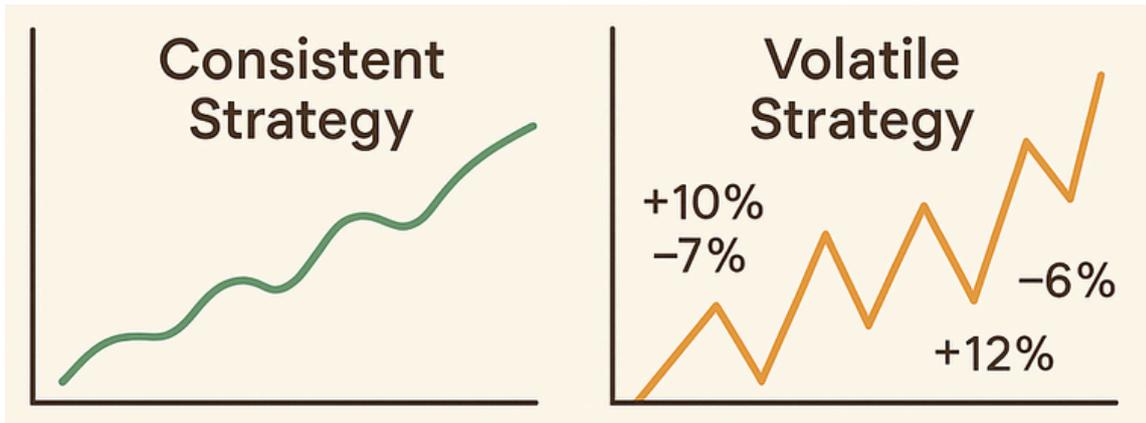
Does the strategy:

- Make 2% every month, or
- Give +10%, then -7%, then +12%, then -6%?

Also ask:

- How long did it take to recover from the worst drawdown?
- Are there dry months or consistent performers?

Consistency reduces anxiety. Recovery speed builds confidence.



 Consistency reduces anxiety. Recovery speed builds confidence.

The Simple 5-Point Evaluation Table

Metric	What to Look For	Notes
Avg Monthly ROI	1.5%–4% (safe) / 5%+ (risky)	Judge with drawdown
Max Drawdown	<15% ideal	20%+ only for bold investors
Sharpe Ratio	>1.5 good, >2.0 great	Shows risk-adjusted return
Live vs. Backtest Data	3–6 months live is minimum	Backtest-only = Not investable
Recovery Time	<30 days preferred	Longer = emotionally difficult

REAL-WORLD EXAMPLE:

LET'S SAY YOU FIND A STRATEGY CALLED
"OPTION WARRIOR INTRADAY"

THE PLATFORM SHOWS:

- Avg ROI: 3.2% monthly
- Max DD: 9.5%
- Sharpe: 2.3

7 live months with detailed monthly P&L
Creator shares weekly updates on Telegram
Backtest matches live performance

✓ Option Warrior Intraday	⊗ Another Strategy
 Avg ROI: 3.2% monthly	 ROI: 8%
 Max DD: 9.5	 28% drawdown
 Sharpe: 2.3	 No live history
 7 live months with detailed monthly P&L	 Creator inactive
 Creator shares weekly updates	 No match between backtest & live
 Backtest ≠ Live performance	
Trustworthy Setup	Looks good on surface, fails on depth

This is a **green flag** setup.

Now compare it to another strategy with:

- 8% ROI
- 28% drawdown
- No live history
- Creator inactive

Looks good on the surface, but that's a **red flag** on depth.



Final Thought:

Your job is not to find the “highest return.”

It's to find the **most reliable strategy for your profile.**

High ROI is tempting. Low drawdown is powerful. But **trust** is built when metrics are consistent, logical, and verified.

In the next chapter, we'll go deeper into the second "S" of the S.S.F. Framework —

How to evaluate and trust the Strategy Creator — because behind every great system is a human being who matters more than most investors realize.

Ready to learn the art of creator transparency?

Let's continue.



SELECTING AND CUSTOMIZING ALGORITHMIC STRATEGIES ALIGNED TO YOUR RISK APPETITE

How to Know Who to Trust (Even Before You Invest)



Here's the hard truth:

You're not investing in a strategy. You're investing in the person behind it.

In the algo world, **the creator matters just as much as the code.**

Why?



Because even the best strategies can:

- Stop performing
- Face execution errors
- Hit unexpected drawdowns
- Need tweaks in volatile markets

When that happens, it's not just the logic that saves you — it's the creator's maturity, communication, and integrity.

The Problem with “Ghost Creators”

Many investors have experienced this. You invest in a strategy. Everything looks good on paper.

But when things go wrong:

- The creator disappears
- No updates, no explanation
- No insight into what’s going on
- No help when you need it most

That’s not an investment. That’s a gamble.
Let’s make sure you never fall for a “ghost creator” again.



What Makes a Creator Trustworthy?

1. Responsiveness

Good creators **respond to your questions** within a day or two.

Whether it’s via email, platform, Telegram, or community group — they don’t ghost you.

You’re not asking for handholding.
You just want clarity and presence.

2. Regular Updates

Do they:

- Share monthly performance breakdowns?
- Talk about strategy changes or platform shifts?
- Acknowledge bad months instead of hiding them?

SSF Tip:

A creator who updates even during losses is 10x more trustworthy than one who only shows off profits.

3. Visible Community Presence

The best creators **don't operate in silence.**

You'll see them:

- Sharing learnings in webinars
- Participating in Telegram groups
- Engaging with platform discussions
- Educating others instead of only promoting

They're not hiding — they're adding value.



4. Backstory and Vision

You should know:

- Who this creator is
- Why they built this strategy
- How long they've been live
- What their goal is (short-term flip vs long-term management)

SSF Tip:

If a creator won't tell you who they are or what they stand for, your capital shouldn't follow them.



5. Transparency During Drawdowns

This is the real test.

When things go south, does the creator:

- Explain what happened?
- Admit mistakes or unexpected events?
- Share the plan forward?
- Stay in touch?

You're not looking for someone perfect.
You're looking for someone **honest**.

Trait	Green Flag	Red Flag
Communication	Replies quickly and clearly	Takes days or ignores queries
Monthly Reporting	Shared via email, group, or PDF	Only shows occasional MTM screenshots
Visibility	Present on platform, groups, sessions	Totally anonymous or hidden
Strategy Changes	Informed and explained	Silent or stealth changes
Loss Communication	Transparent with DDs and action plan	Silent during drawdowns
Human Touch	Talks like a person, not just code	Robotic or purely transactional

Real-World Example: Priya vs. Unknown_Creator99

Priya, a homemaker-turned-algo creator on Market Maya, shares monthly updates, does quarterly Zoom calls with her investors, and sends weekly summaries via WhatsApp.

PRIYA

- Weekly Whatsapp Update
- Monthly Summary
- Recovery Plan: -2.3 Month
- Investors Added Capital

UNKNOWN

It's okay to ask questions, You're investing your hard-earned money.

✔ **Look for Creators Who:**

- Communicate clearly
- Educate regularly
- Are transparent in tough times
- Build trust – not hype

Choose Creators, Not Just Codes

Next Up: How to align strategies with your goals and risk appetite – so you invest with peace, not panic

Even in a -2.3% month, she explained the logic, reasons, and recovery plan.

Result?

Her investors not only stayed — they added capital.

Meanwhile, **Unknown_Creator99** had a 6-month-old strategy with great backtest data.

When returns dipped, there was radio silence.

No updates. No replies.

Half the investors exited out of fear — and regret.

A Message for You, the Investor

It's okay to ask questions.

You're putting in your hard-earned money.

You deserve:

- Clarity
- Communication
- Consistency

Never feel guilty for asking a creator:

“What happens if this strategy underperforms?”

“How do you update us during major events?”

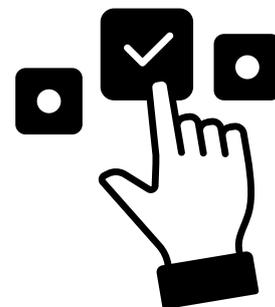
“Are you active and managing this live?”

If they get defensive or don't reply — that's your answer.

Final Word: Choose Creators, Not Just Codes

A mature creator:

- Communicates
- Educates
- Takes responsibility
- Builds trust — not hype



In the next chapter, we'll explore the **third part of the SSF Framework:**

How to match strategies to your personal goals, capital, and psychology — so you invest with peace, not panic.

Let's talk about **Finding Your Fit.**



TECHNOLOGY MATTERS – CHOOSING THE BEST PLATFORM FOR ALGORITHMIC SUCCESS

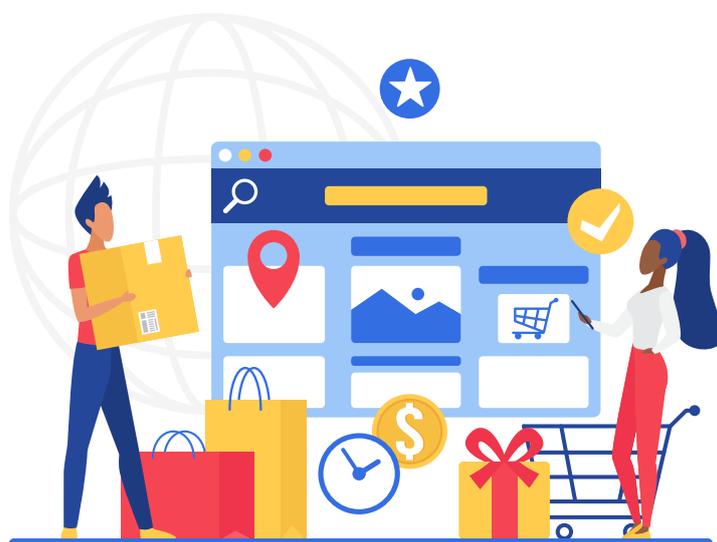
*HOW TO MATCH THE RIGHT STRATEGY TO YOUR RISK, CAPITAL &
PSYCHOLOGY*

Let's say you walk into a shoe store.
You see an amazing pair – sharp, stylish, and on
discount.

But there's one problem: **it's not your size.**

You wouldn't buy it, right?

Then why do investors jump into strategies that
don't match their size – their capital, their risk
appetite, or their mental comfort zone?



Even the best algo strategy can be a disaster — if it's the wrong fit for you.

In this chapter, we'll help you figure out exactly:

- What type of investor you are
- What kind of strategies you should (and shouldn't) touch
- How to build a stress-free, growth-aligned portfolio

Finding Your Fit
How to Match the Right Strategy to Your Risk, Capital & Psychology

Scalping Strategy
Low-Drawdown
Swing Algo
Capital Intensive
Stable & Slow Growth
Your Fit
Capital
Index Options
Swing Algo

Even the best strategy is a disaster in the wrong hands. This chapter helps you find **your perfect fit** — based on who you are as an investor.

Step 1: Identify Your Investor Profile

Before you choose a strategy, answer this:

Q: What kind of investor are you?

Conservative

- You hate seeing your capital dip
- You're okay with slow, steady growth
- You want stability and peace of mind
- You want: Low DD, moderate ROI, high consistency





Balanced

- You're okay with a little risk for higher returns
- You want 2-3% per month with acceptable drawdowns
- You value both safety and performance

You want: Moderate DD, 2-4% monthly ROI, proven logic

Aggressive

- You want high returns and can stomach volatility
- You have other stable income and want to scale faster
- You're okay with 20-30% drawdowns in exchange for 5-8% monthly returns

You want: High ROI, higher DD tolerance, faster equity curves

SSF Tip:

Be brutally honest. Choosing an aggressive strategy with a conservative mindset leads to panic exits and regrets.

		
Conservative	Balanced	Aggressive
		
Low Drawdown	Moderate Drawdown	High Drawdown (20-30%)
		
1-2% Monthly ROI	2-3% Monthly ROF	5-8% Monthly ROI
		
Steady Performer	Steady Performer	Fast Equity Curve
Safety Over Speed	Safety + Growth Mix	Growth > Comfort

 **SSF Tip:**

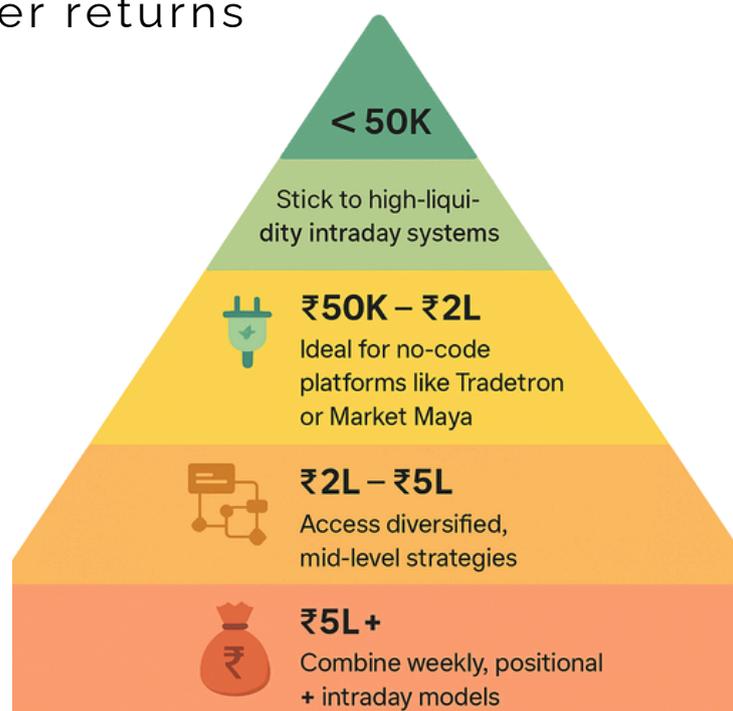
Be brutally honest. Choosing an aggressive strategy with a conservative mindset leads to panic exits & regrets.

💰 Step 2: Match Based on Capital

Many investors don't realize that strategies behave differently at different capital levels.

Capital Fit Rules:

- $< ₹50K$ → Stick to safe, high-liquid intraday systems (avoid complex multi-leg option strategies)
- $₹50K - ₹2L$ → Ideal for no-code platforms like Tradetron or Market Maya with basic margin requirements
- $₹2L - ₹5L$ → Access to mid-level strategies with more filters, logic, and diversification
- $₹5L+$ → Combine multiple strategies, including positional + weekly models for smoother returns



 **SSF Tip:** Ask your creator: “What's the ideal capital for this strategy?” Don't over-or-under-allocate — both hurt performance.

Step 3: Check Time Commitment & Monitoring Style

Ask yourself:

- Do you want a “set and forget” monthly performer?
- Or do you want to check P&L daily like a trader?
- Do you want WhatsApp alerts or total automation?

EXAMPLE FITS

Preference	Strategy Type You Need
Hands-off, passive	Positional strategies (weekly/monthly)
Active but low effort	Intraday systems with end-of-day reports
Want alerts + control	Semi-automated tools like Stoxxo/Quantower

Step 4: Align With Your Goals

Ask Yourself:

- Are you looking for stable passive income (like an FD upgrade)?
- Are you trying to compound aggressively over the next 3 years?
- Are you testing with a small amount to build long-term confidence?



Your strategy must match your intention.

If your goal is to beat mutual funds (12–15% yearly),

you don't need 10% monthly ROI with 25% drawdowns. You need consistency.

If your goal is fast growth with higher capital, then some volatility is part of the game.

SSF Tip:

Don't invest in high-risk logic for low-risk goals. That's the #1 cause of emotional exits.

EXAMPLE FITS (INVESTOR-STRATEGY PAIRING)

Investor Type	Capital	Goal	Ideal Strategy Fit
Ramesh (Salaried, 42)	₹1.5L	Passive growth	Positional, low DD strategy with 2-3% ROI
Pooja (Self-employed)	₹3L	Supplement income	Intraday options strategy with DD < 15%
Ali (CA, HNI)	₹10L	Diversification & compounding	Mix of 3-4 strategies, uncorrelated logic
Nihar (Young IT Pro)	₹50K	Learning + test deployment	Paper/live trade simple intraday strategy

Final Word: Stop Forcing. Start Fitting.

Most investors chase "best performing strategies."

Smart investors ask:

“Which strategy fits **my risk, my lifestyle, and my capital?**”

It's not about being aggressive or conservative.

It's about **alignment**.

In the next chapter, we'll walk you through how to **choose the right platform** — so your strategy executes smoothly, your capital is protected, and your monitoring becomes easy.

Ready to power your algo investing with the right tools?

Let's go.



MASTERING THE INVESTOR MINDSET – FROM CONFUSED TO CONFIDENT

*Choosing the Right Tool for Your Algo
Investing Journey*



You've understood how to pick the right strategy.

You've learned how to evaluate the creator.

You've aligned everything to your capital, mindset, and goals.

Now comes the execution part.



Because no matter how solid the strategy is...

If your platform fails, your capital suffers.

In this chapter, we'll break down:

- The 4 major algo investing platforms in India
- What type of investor each platform suits
- Key features, pros, and limitations
- How to avoid common tech traps

The Top No-Code Algo Investing Platforms

Here are the most trusted platforms used by Indian algo investors:

1. Tradetron

Best For: Investors who want plug-and-play automation with transparent strategy tracking

- No-code builder + public marketplace
- Supports fully automated execution
- See live P&L, ROI, drawdown, and real metrics
- Deployment is easy via broker login (Zerodha, RMoney, Dhan, etc.)
- Investor dashboard + alerts via Telegram/Email

SSF Verdict:

Great for long-term algo investors who want peace of mind + robust monitoring.



2. AlgoTest

Best For: Options-focused investors who want to test & deploy fast

Excellent backtesting engine for Indian F&O segment

- Easy paper trading + live deployment
- Clean, beginner-friendly UI
- Growing list of public strategies
- Broker integration via Bridge

SSF Verdict:

Perfect for options traders looking to test before they trust. Limited but improving marketplace.



3. Market Maya

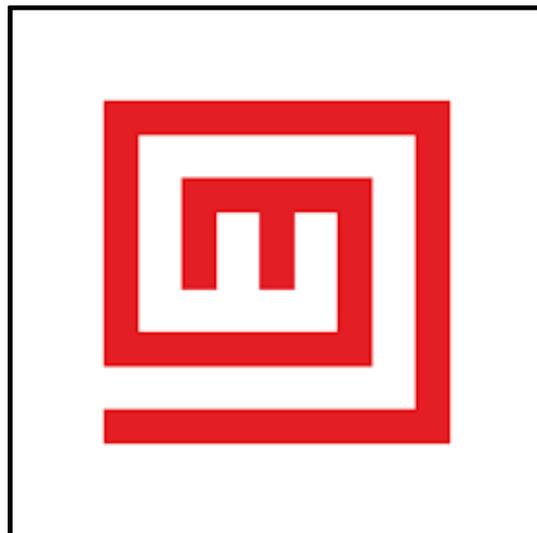
Best For:

Beginners who want hand-holding + easy logic deployment

- Offers prebuilt logics, basket algos, and AI suggestions
- You can invest or build your own without coding
- Simple reports, community chat, and performance sheets
- Focused on simplicity over complex customization

SSF Verdict:

If you're new to algos and want to start slow with help, this is your playground.



4. Stoxxo

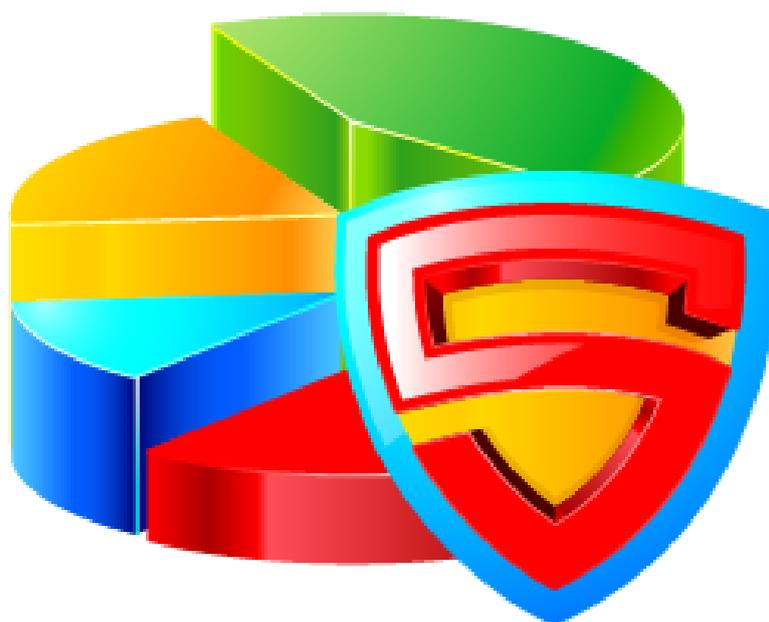
Best For: Semi-manual traders who want fast execution across brokers

Broker execution engine (like AlgoBaba, but smoother)

- Use your strategy logic (manual or pre-coded)
- No marketplace – works more like an execution tool
- Clean interface, low latency

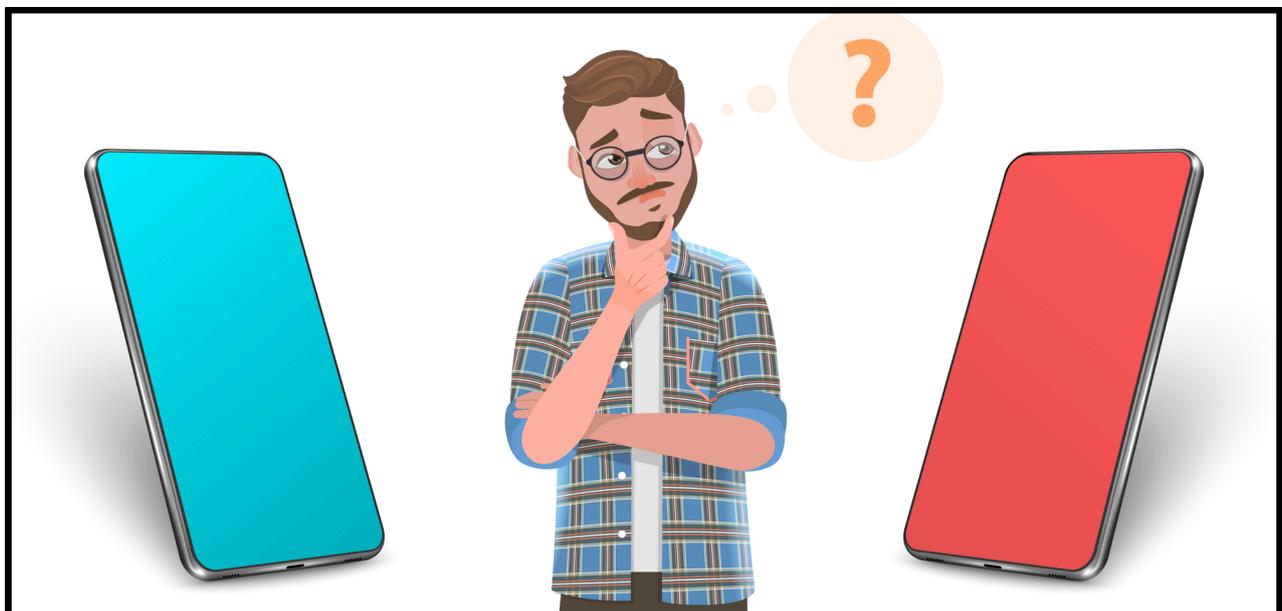
SSF Verdict:

Best for those who already have logic and need broker-agnostic, fast execution.



COMPARISON

Platform	Best For	Key Strength	Limitation
Tradetron	Passive investors, long-term	Auto-deploy, metrics, community	Slight learning curve
AlgoTest	Options traders, testers	Paper trade + strong backtest	Fewer public strategies (for now)
Market Maya	Beginners, small capital	Easy UI, AI logic, support	Less advanced control/customization
Stoxxo	Execution-first traders	Speed, broker integration	No creator marketplace



Common Platform Mistakes to Avoid

Mistake 1: Not Linking Broker Properly

Many investors go live without completing the full broker integration – leading to failed orders.

Fix: Always test with paper mode first. Watch for margin issues, rejected orders, or delay in fills.

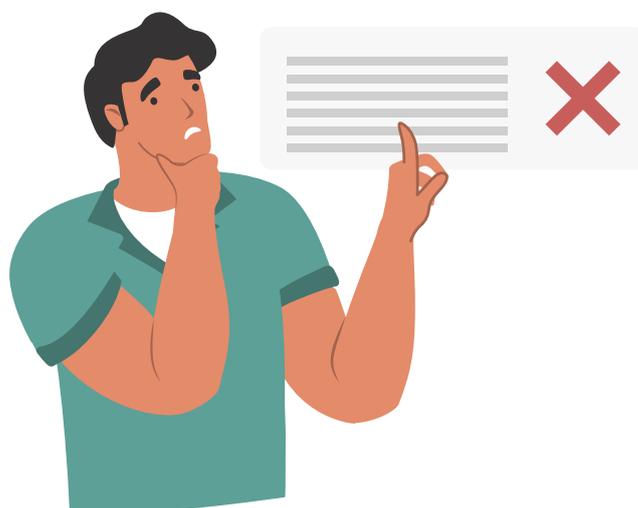
Mistake 2: Ignoring Alerts and Logs

Your platform will usually send alerts for:

- Strategy errors
- Broker disconnection
- Missed execution

If you ignore them – you're flying blind.

Fix: Enable alerts on Telegram, WhatsApp, or Email. Monitor daily or weekly at minimum.



Mistake 3: Not Checking Platform-Level Fees

Most platforms charge:

- Deployment fees
- Subscription charges
- Profit share (on some plans)

Fix: Check total cost vs ROI. Don't just chase high returns — check your net returns after all charges.

SSF Checklist for Picking the Right Platform

- Can I track my live P&L and drawdown easily?
- Does it support my broker (Zerodha, RMoney, Dhan, etc.)?
- Is there investor support or an algo desk to contact?
- Are alerts timely and reliable?
- Does it align with my tech comfort level?

The best platform is not the most powerful — it's the one you'll actually use with confidence.



Final Word: Choose Tools That Empower You

Algo investing isn't about watching charts. It's about systems, automation, and clarity. Your platform is your cockpit.

It should give you visibility, control, and support.

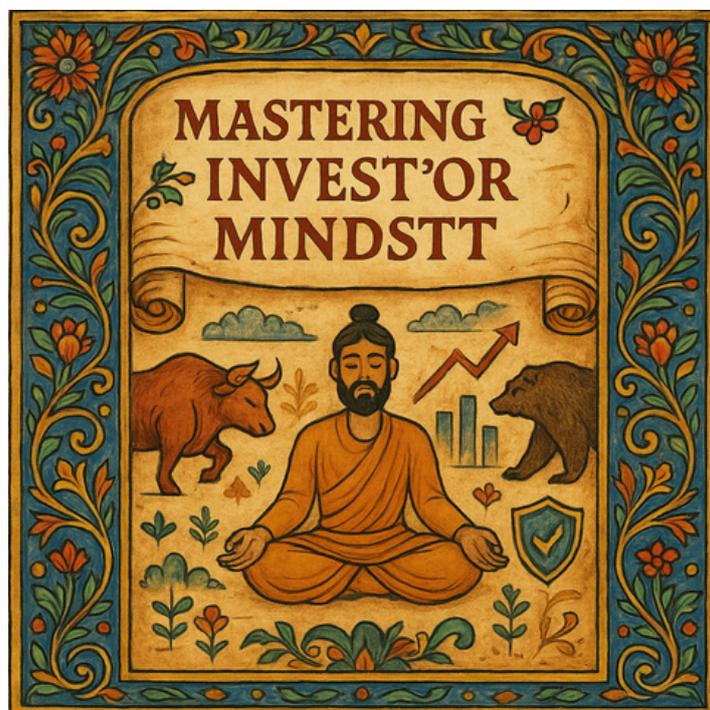
In the next chapter, we'll move beyond tools — and into you.

Let's work on building your investor mindset — so you stay calm, focused, and profitable no matter what the market does



ONBOARDING, MONITORING, AND STAYING IN CONTROL

*FROM CONFUSED TO CONFIDENT — NO MATTER WHAT THE
MARKET DOES*



Let's get real for a moment.

Most investors don't lose money in algos because the strategy failed.

They lose because **they panicked too early** or **held on too long**.

They didn't have the mindset to handle a drawdown...

They didn't prepare for sideways months...

They exited when they should've held...
Or held on when they should've evaluated
and exited.

In this chapter, we'll talk about what
separates investors who succeed from those
who blame the market.

Spoiler: It's not IQ.

It's emotional clarity, mental readiness, and
investor behavior.

The Core Truth: Algo Investing Is a Business Decision

Imagine this:



You've invested ₹2 lakh into a strategy that historically returns 2.5% a month, with a max drawdown of 10%.

One month, the strategy drops -3%.

You get nervous. "Should I exit?" "Is this broken?"

You quit.

The next 2 months? +2.8% and +3.1%.

You just missed the payoff — because you lacked the **mindset for volatility**.

If you treat algo investing like a slot machine, you'll keep chasing, quitting, and blaming.

If you treat it like a business, you'll manage risk, monitor systems, and grow long-term.



5 Mindset Shifts Every Algo Investor Must Make

1. Expect Drawdowns, Not Magic

Even the best strategies **have drawdowns**.

What matters is:

- How deep the drawdowns go
- How long they take to recover
- Whether the creator communicates clearly during them

SSF Tip: Before investing, ask yourself: “If this drops 10%, will I still sleep well and stay committed?”

If the answer is no — reduce capital or choose another fit.



SSF Tip: Before investing, ask yourself: “If this drops 10%, will I still sleep well and stay committed?” If the answer is no — reduce capital or choose another fit.

2. Track Performance Monthly, Not Daily

Daily P&L watching is a trap.

Markets fluctuate. Orders get delayed. MTM looks scary.

You don't run a business by checking profits every 3 minutes.

You track monthly sales, costs, and trends.

SSF Tip:

Create a simple monthly ritual:

- Check ROI
- Note DD
- Read creator update
- Decide if strategy stays or needs review

Nothing more.



3. Don't Compare With Others — Compare With Your Goals

Your friend's strategy made 5% this month. Yours made 1.8%. You feel FOMO. You switch.

Next month? His drops 4%. Yours stays steady.

This happens **everywhere**.

Chasing others = chasing disappointment.

SSF Tip:

Write your return goal. Stick to it.

Example: "I want 18% yearly return with <12% drawdown."

Anything matching that is working — even if it looks slow.



4. Communicate With Creators – Don't Suffer Silently

If something doesn't feel right – **ask**.

- “Why was this month negative?”
- “Are there logic changes coming?”
- “Should I reduce or add capital?”

Most creators respect informed investors.

SSF Tip:

Join the strategy's Telegram group (if available).

Set reminders to read monthly updates.

Don't expect handholding – expect collaboration



5. Detach Emotion. Focus on Process.

Algo investing works when:

- You use the S.S.F. Framework
- You choose your strategy with logic
- You track performance with maturity
- You stay calm when things fluctuate
-

Emotionless investing isn't possible.

But **emotion-aware investing** is.

Real Story: The Two Investors in the Same Strategy

Same strategy. Same logic. Same timeline.

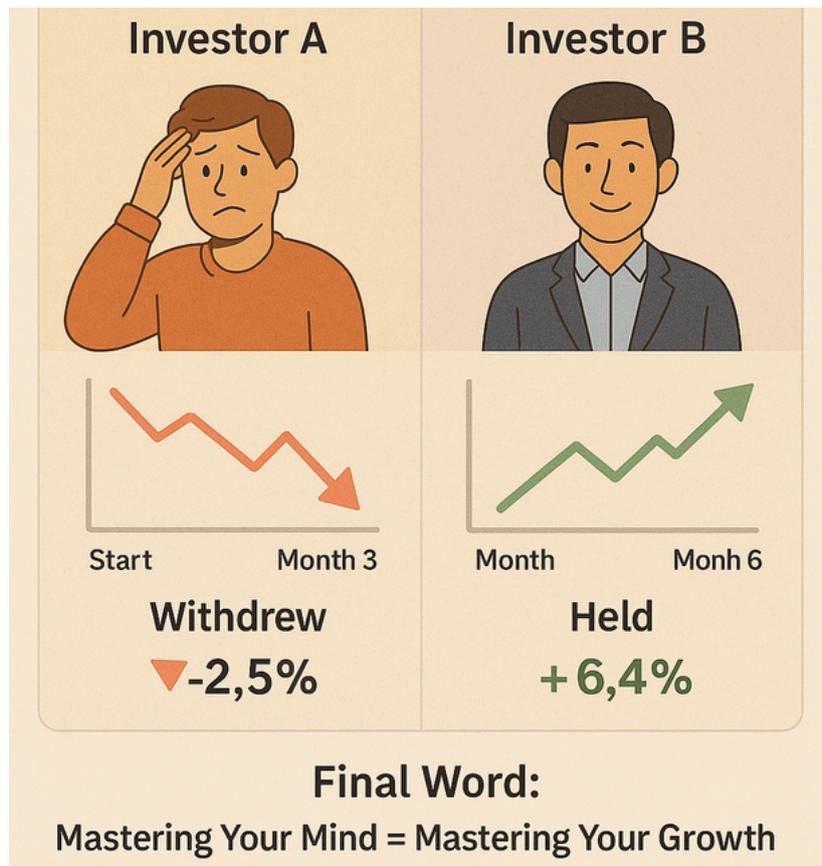
- **Investor A** panicked in month 3 (-2.5%), withdrew.
- **Investor B** stayed, re-evaluated with the creator, and held.

By month 6, the strategy was +6.4% net.

Investor B smiled. Investor A blamed "algorithms don't work."

Which one will you be?





Final Word: Mastering Your Mind = Mastering Your Growth

Your biggest edge is not choosing the flashiest strategy. It's **sticking to the right one** with the right mindset.

Let the system do the work.
Let the creator handle the logic.
You manage the discipline.

In the next chapter, we'll walk through the **onboarding and tracking process** — what to do *after* you've selected a strategy, so you stay in full control of your money, expectations, and experience

YOUR COMPLETE SYSTEM TO INVEST, TRACK, AND GROW WITH CONFIDENCE

*Onboarding, Monitoring, and Staying in
Control*



Let's say you've done everything right:

- You followed the S.S.F. Framework
- You evaluated the metrics
- You found a trustworthy creator
- You matched your capital and risk profile
- You selected the right platform

Now comes the final – but equally crucial – part of your journey:

How do you actually go live and stay on track without confusion?



In this chapter, we'll walk you through:

- How to onboard smoothly
- What to monitor (and what to ignore)
- How to avoid panic during drawdowns
- How to stay in control – without stress



Step 1: Smooth Onboarding = Strong Start

Here's what a clean onboarding flow looks like:

A. Watch the Strategy Intro Video / Read the PDF

Most professional creators provide:

- A short strategy explainer
- Entry/exit logic
- Capital required
- Platform + broker requirements
- Expected ROI + Drawdown
- Fees (fixed, variable, or profit-share)

If this isn't available — ask. If it's vague — pause.

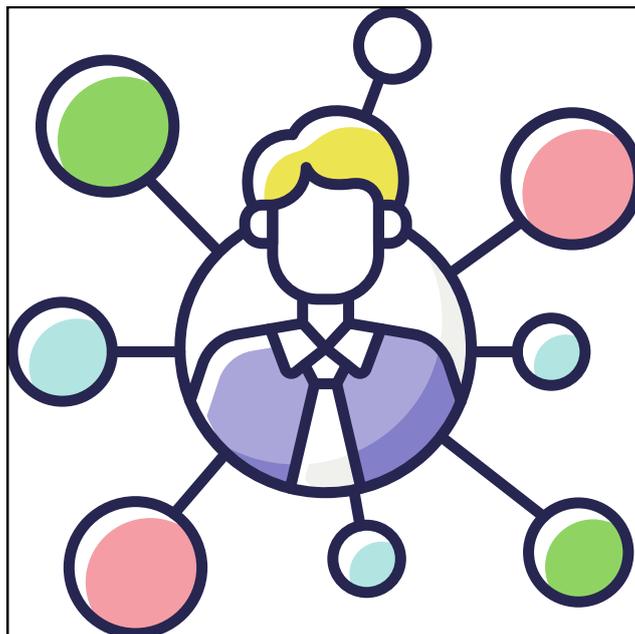
B. Connect Your Broker Correctly

On Tradetron, Market Maya, AlgoTest, or Stoxxo — this usually means:

- Logging into your broker (Zerodha, RMoney, Dhan, etc.)
- Generating and saving API keys (platform specific)
- Testing paper mode or deploying in live with alerts

SSF Tip:

Do a **test run** with ₹25K–₹50K for 2 weeks before going full throttle.



C. Join the Creator's Communication Channel

Usually a Telegram group, WhatsApp list, or email newsletter

This is where you'll get:

- Monthly summaries
- Live alerts (optional)
- Strategy updates (logic or structure)
- Explanations during volatile days

Step 2: What to Monitor (Weekly or Monthly)

You're not here to check P&L 5 times a day.

Instead, create a **simple review rhythm**:



What to Monitor	How Often	Why It Matters
ROI (monthly)	Once a month	Tracks growth, helps compare across strategies
Drawdown (current)	Bi-weekly	Keeps you aware of risk vs expectation
Creator Communication	Weekly	Ensures strategy is active and transparent
Strategy Changes	As notified	Know if anything big changes in logic
Platform Logs	Weekly	See any errors, slippage, execution lags

SSF Tip:

Make a simple Google Sheet to track your strategies. This one habit will make you 10x calmer.

Step 3: When to Scale, Hold, or Exit

Scale Capital:

If...

- Strategy has 4–6 consistent live months
- DD has stayed within range
- Creator is responsive
- You've tested with small capital already

Then you can increase exposure slowly.

Hold Capital:

If...

- DD touched upper range but recovery is happening
- ROI has dipped, but within expectations
- Creator is transparent and open

Stay calm. Review again next month.



Exit Capital:

If...

- No updates from creator despite live losses
- DD crossed stated limits
- Strategy underperformed for 3-4 straight months with no communication
- Execution issues persist with no resolution

Exit calmly and cleanly — don't rage quit or panic sell.

Document what went wrong and apply the learning to your next pick.



Step 4: Your Algo Investing Control Kit

Here's a basic investor toolkit we recommend every serious algo investor to build:

Tool / Habit	Why It Matters
Google Sheet / Excel Tracker	Clarity on ROI, DD, capital deployed
Monthly Journal	Note emotional reactions, creator communication
Telegram Alerts	Get notified instantly for live activity
Platform Logs	Monitor errors, misses, latency
Creator Feedback Loop	Ask quarterly feedback on logic/performance

SSF Tip:

Build habits, not hacks. The more systematic you are, the more passive your profits become.

Final Word: Ownership = Freedom

The biggest mistake algo investors make?
They think,

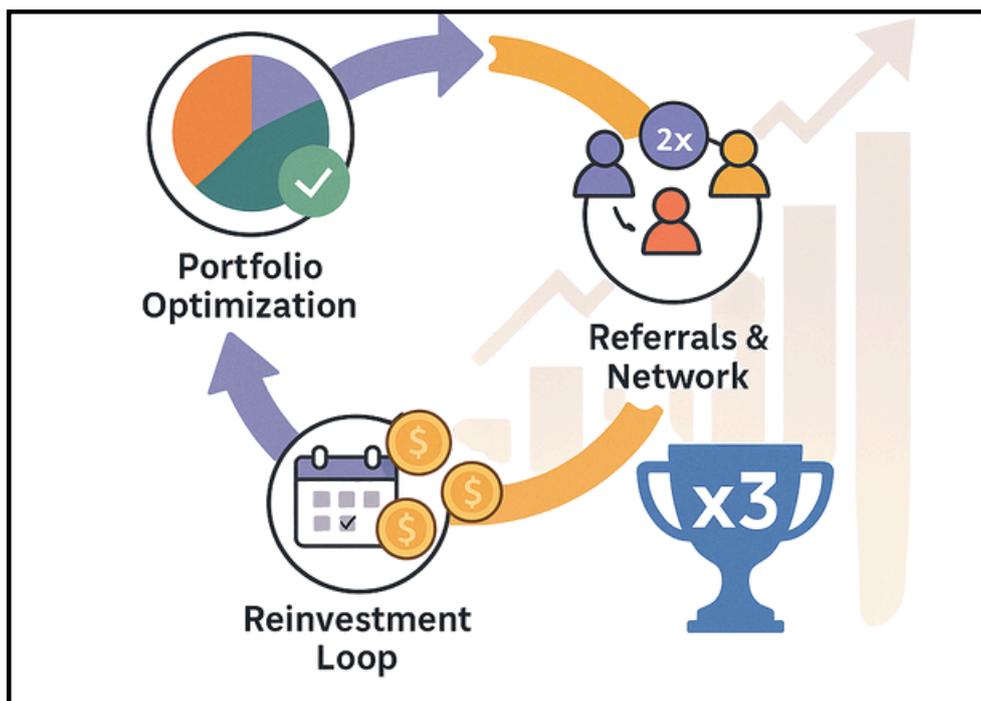
“I've deployed a strategy. My job is done.”
That's like saying,

“I've planted seeds. Now I'll never water them.”

Algo investing is not set-and-forget.
It's set-up-and-check.
A light touch. Not a tight grip.



In the next (bonus) chapter, we'll share **how smart investors 3X their growth** — without increasing their capital — just by making **better portfolio decisions, referrals, and reinvestment habits.**





BONUS CHAPTER

How Smart Investors 3X Their Capital Without Extra Risk

*How Smart Investors Multiply Returns Using a Single
Capital Base*



What if we told you...

You don't need ₹10 lakh to trade like a ₹10 lakh investor.

You just need ₹3-5 lakh, a good broker, and the right structure.

Most retail algo investors use capital **once** – and leave massive opportunity on the table.

In this chapter, we'll show you a **powerful 3-step framework** used by top algo investors to **unlock 3X capital utility** from the *same money* – using nothing but structure and smart platform access.

Step 1: Invest Smart – Use Liquid or Mutual Funds as Base

Instead of letting cash sit idle in your trading account, invest it in:



- **Liquid Mutual Funds**
- **Government Bonds** (like SDLs, T-bills)
- **Debt Funds or Overnight Funds**

Why?

Because these investments are:

- Relatively low-risk
- Easily pledgeable (approved by most brokers)
- Can generate 5-6% passive returns while being idle
- Safe and SEBI-compliant

💡 **Real Example:**

₹5 lakh invested in LiquidBees or a short-term debt fund can earn ~₹25,000-₹30,000 per year – while still giving you access to that capital via margin.



Step 2: Pledge and Trade – Use Margin for Equity Algo Trading

Once invested, **pledge these holdings** with your broker (like RMoney, Zerodha, Dhan, etc.) to get **collateral margin**.

This margin can now be used to:

- Deploy algo strategies in **equity**
- Participate in **intraday or positional equity trades**
- Run **no-code equity algos** on Tradetron, AlgoTest, etc.

Benefits:

- You're not using extra cash
- You're earning from both the pledged fund and the algo returns
- Margin requirements are much lower when used wisely



SSF Tip:

Combine 2-3 low-DD, high-consistency equity strategies to create a powerful equity algo base — all from pledged margin.

Step 3: Double Dip – Use the Same Margin Post-3:30 PM for Commodity Trading

Here's the golden nugget:

After 3:30 PM (when equity markets close), your margin is still available. So use it for commodity algo trading — Crude, Silver, Gold, Natural Gas, etc.



Most brokers allow the **same pledged margin** to be used for evening trades on MCX.

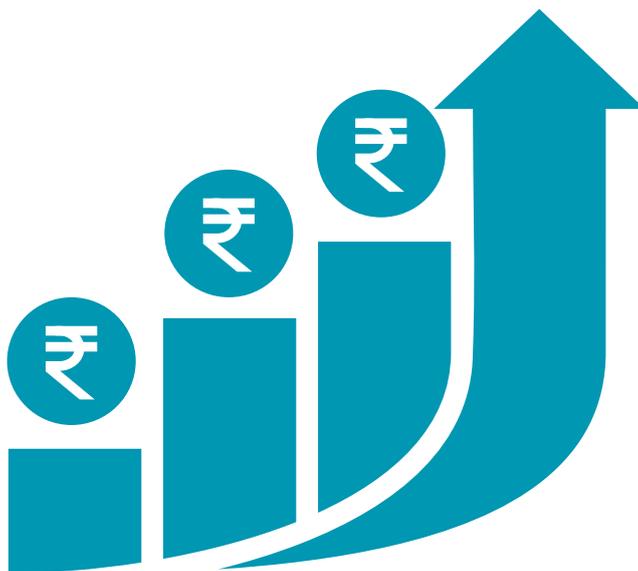
So now, you're:

- Earning passive income from the liquid fund
- Deploying margin for equity algos (9:15 AM to 3:30 PM)
- Redeploying margin for commodity algos (3:30 PM to 11:30 PM)

This is **real 3X capital utility** — not leverage, not risk-taking. Just smart capital rotation.

SSF Tip:

Use separate strategies for commodity — ideally intraday models that close by 11:30 PM or earlier to avoid overnight margin exposure.



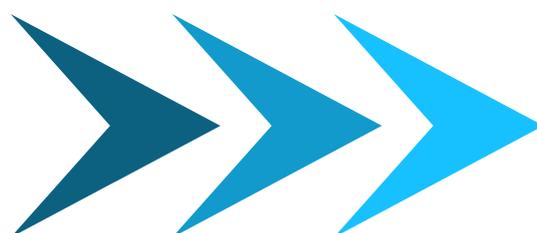
Quick Snapshot: ₹5 Lakh, 3X Utility

Capital Flow	Activity	Time Slot	Returns Potential
₹5L in Liquid Fund	Passive earning (pledged)	25 Jul ...	5-6% annually
Pledged Margin (₹4.5L+)	Equity Algo Trading	9:15 AM – 3:30 PM	2-3% monthly (strategy-based)
Same Margin	Commodity Algo Trading	3:30 PM – 11:30 PM	2-4% monthly (strategy-based)

Total capital used: ₹5L

Total impact created: ~₹12-15L worth of daily activity

Potential ROI: Up to 2.5X-3X vs idle capital, if done right.



👋 Final Words from Raj Kumar

I've seen algo investing change lives — but only when people stop guessing and start **thinking like owners**.

If you're ready to take your journey to the next level:

- Book a 1-on-1 call
- Join our community webinars
- Or connect with me at: 📧 <https://topmate.io/rajkumarr>

Together, let's make algo investing in India smarter, safer, and more rewarding for every investor.





ACKNOWLEDGMENT

I am grateful to my family for their unwavering support. Thanks to my friends and colleagues for their encouragement and feedback. Special thanks to my team for helping me to bring this book to life. Lastly, thank you to the experts whose insights enriched this work