



The Dhandho Investor: The Low-Risk Value Method to High Returns

By Mohnish Pabrai

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The Dhandho Investor: The Low-Risk Value Method to High Returns By Mohnish Pabrai

A comprehensive value investing framework for the individual investor

In a straightforward and accessible manner, *The Dhandho Investor* lays out the powerful framework of value investing. Written with the intelligent individual investor in mind, this comprehensive guide distills the Dhandho capital allocation framework of the business savvy Patels from India and presents how they can be applied successfully to the stock market. The Dhandho method expands on the groundbreaking principles of value investing expounded by Benjamin Graham, Warren Buffett, and Charlie Munger. Readers will be introduced to important value investing concepts such as "Heads, I win! Tails, I don't lose that much!," "Few Bets, Big Bets, Infrequent Bets," Abhimanyu's dilemma, and a detailed treatise on using the Kelly Formula to invest in undervalued stocks. Using a light, entertaining style, Pabrai lays out the Dhandho framework in an easy-to-use format. Any investor who adopts the framework is bound to improve on results and soundly beat the markets and most professionals.

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Editorial Review

Review

"Today's greatest rising investor"--Motley Fool

"How to invest the way an Indian migrant with little money would do - by looking for companies with little downside..." (*Financial Times*, Tues 26th February)

From the Inside Flap

All investors are told that if you want to earn high rates of returns, you must take on greater risk. Of course, the groundbreaking value investing strategies of Benjamin Graham, Warren Buffett, and Charlie Munger have shown that it is indeed possible to keep risk to a minimum while still making a reasonable profit. The Dhandho method takes their successful approach to investing one step further and shows how you can actually maximize rewards while minimizing risk.

Dhandho (pronounced dhun-doe), literally translated, means "endeavors that create wealth." In *The Dhandho Investor*, Mohnish Pabrai demonstrates how the powerful Dhandho capital allocation framework of India's business-savvy Patels can be successfully applied and replicated by individual value investors in the stock market. The Patels, a small ethnic group from India, first began arriving in the United States in the 1970s as refugees with little education or capital. Today, they own over \$40 billion in motel assets in the United States, pay over \$725 million a year in taxes, and employ nearly a million people. How did this small, impoverished group come out of nowhere and end up accumulating such vast resources? The answer lies in their low-risk, high-return approach to business: Dhandho. This book will show you how to use that same technique to generate high returns in the stock market.

Pabrai's hedge funds, Pabrai Investment Funds, have outperformed all of the major indices and over 99% of other managed funds. \$100,000 invested with Pabrai in 1999 was worth over \$659,000 by 2006—an annualized return of over 28% after all fees and expenses. In this book, Pabrai distills the methods of Buffett, Graham, and Munger into a user-friendly approach applicable to individual investors. Combining their legendary investing wisdom with the business acumen of the Patels, Pabrai lays out the Dhandho framework in an easy-to-use format that will help any investor significantly improve on their results and soundly beat the markets—as well as most professionals.

Pabrai also details each deceptively simple Dhandho concept in a straightforward, entertaining fashion, with individual chapters that explain why you should: Invest in Simple Businesses, Fixate on Arbitrage, Invest in the Copy Cats Rather than the Innovators, and other simple but proven concepts for low-risk, high-reward Dhandho investing.

From the Back Cover

Praise for *The Dhandho Investor*

"Mohnish Pabrai is a relentlessly insightful thinker who delights in decoding the esoteric world of finance and also knows how to tell a good yarn. Whether you're mystified by what drives stock prices up and down on Wall Street or you're sure you know, you'll understand better when you read this book. Pabrai's tales of

high finance and his clever examination of the core principles of deep value are packed with handy ideas you should use in your own investing."

—Stephane Fitch, European Bureau Chief, Forbes

"I read The Dhandho Investor from start to finish in one sitting—I couldn't put it down. Mohnish shares the 'secrets' of his extraordinary success and has made a significant contribution to the literature on value investing."

—Whitney Tilson, General Partner and founder of T2 Partners LLC

Managing Editor and founder of Value Investor Insight

Chairman of Value Investing Congress

"All of the techniques you need to attain high returns on your investments are here, explained through the examples of successful entrepreneurs and of Pabrai, himself an accomplished prodigy of Buffett's methods. Everyone must understand this methodology if they are to do well in the stock market."

—Timothy Vick, Senior Portfolio Manager, The Sanibel Captiva Trust Co.,

author of How to Pick Stocks Like Warren Buffett

"The Dhandho Investor has nailed it! Pabrai has simplified the strategy for successful investing. 'Heads, I win; tails, I don't lose much!' I don't have to buy a whole business, just purchase the publicly traded stocks of a few 'right' businesses. I suggest this book to anyone looking to hone their investment skills."

—Patrick Fitzgerald, President, Fitzgerald Management

Users Review

From reader reviews:

Isaias McGee:

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Samuel Lashley:

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Michael Earl:

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Cynthia Olson:

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