

How to use **Passive Income Club**

A simple, step-by-step walkthrough of the whole platform — from your first login to tracking a live position. Ten minutes and you'll know every screen.

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1 Create your account

1. Go to the site and tap **Get started** (or **Create account**).
2. Enter your email, a password (8+ characters) and your mobile number — or use **Continue with Google**.
3. **Confirm your email**. If you signed up with email and password, we send a **6-digit code** to that address — enter it on the next screen. It is valid for 10 minutes; check spam if you don't see it, tap **Resend code** for a new one, or **Wrong email? Start over** if you mistyped the address. (Google sign-ins skip this step.)
4. **Look around free for 24 hours** — no card needed. A strip at the top of every page counts down the time left.



Create account

WELCOME

[Sign in](#)[Create account](#)

Continue with Google

or use email

Your first 24 hours are free — no card needed.

Email

Password (8+ characters)

Mobile number (for account and payment notices)

10-digit mobile

Create account

We'll email you a 6-digit code to confirm your address. Then you get 24 hours of free, limited access — a subscription is only needed to continue after that. You'll also connect your own Upstox account for market data.

Your free 24 hours

- You see the **chart condition for all 50 Nifty stocks** on the dashboard.
- You can use the **full toolkit** — analysis, option chain, notes, watchlist and position tracking (real and paper) — on the **4 largest stocks** by index weight. The other cards show a  and open when you subscribe.
- **Telegram alerts and the members' community** are for subscribers.
- When the time is up, every page takes you to the plans. Anything you recorded is kept. One free period per person.

Subscribing

1. Tap **Subscribe** in the countdown strip at any time — you don't have to wait for the free period to end.
2. Choose a plan: **₹1,999 per month** or **₹19,999 per 15 months** ($\approx ₹1,333/\text{month}$). Both include GST and everything on the platform.
3. If you were given a coupon code, enter it before paying — the page shows exactly what it gives you and when your first charge lands.
4. Approve the payment mandate (UPI Autopay or card) in the Razorpay popup. Full access starts instantly.

Your first payment has a **7-day no-questions refund** — try everything risk-free. See the refund policy for details.

2 Connect Lemonn

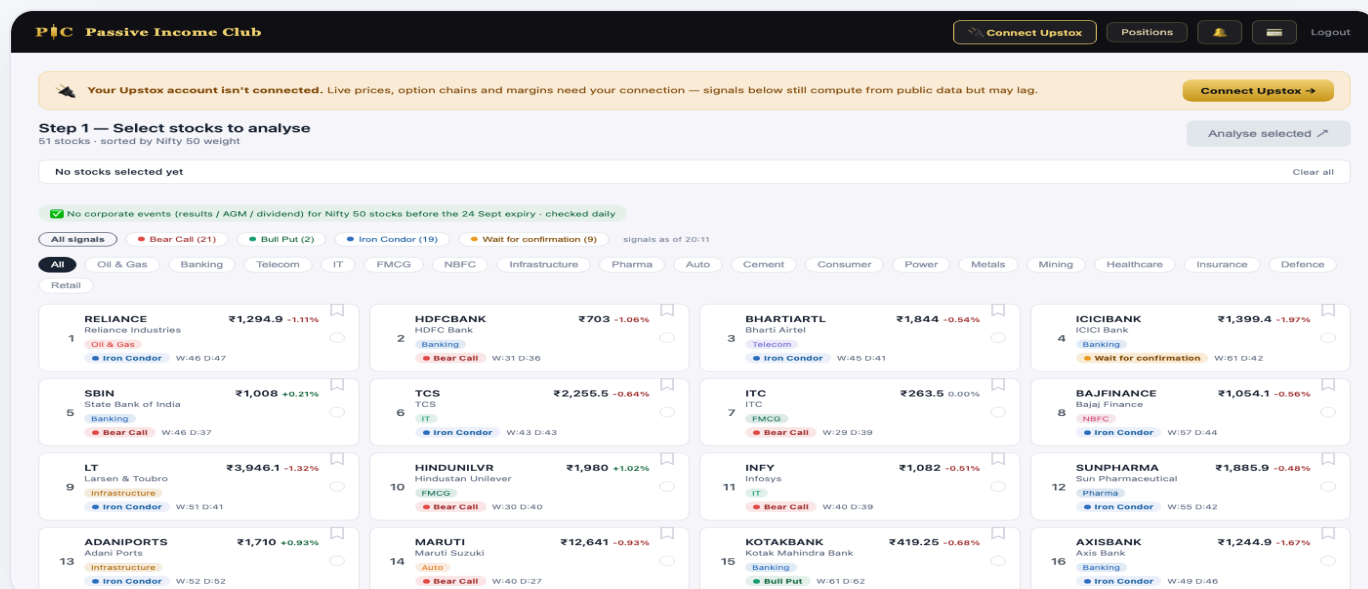
The platform never sees your broker password or PIN — instead, your own free Lemonn account supplies your live market data. The dashboard opens once you have connected for the day.

1. Click  **Connect Lemonn** (header button or the banner).
2. Log in on **Lemmon's own page** — they hand the app a daily access token.
3. The header shows **Live** when connected.

Daily ritual: the access token expires every night (the broker's rule, not ours). Reconnect each trading morning after 6 AM — it takes ten seconds.

If the session has lapsed, the Positions page shows a red **"session has expired — Reconnect"** banner. Until you reconnect, the stock price shows the last close (tagged **AS OF CLOSE**) and margins read **"last known"**. Before the market opens at 09:15, option prices are taken from the previous close and tagged **AT PREV CLOSE** — they turn live once trading starts.

3 Read the dashboard



The dashboard: all Nifty-50 stocks, each with its current chart condition.

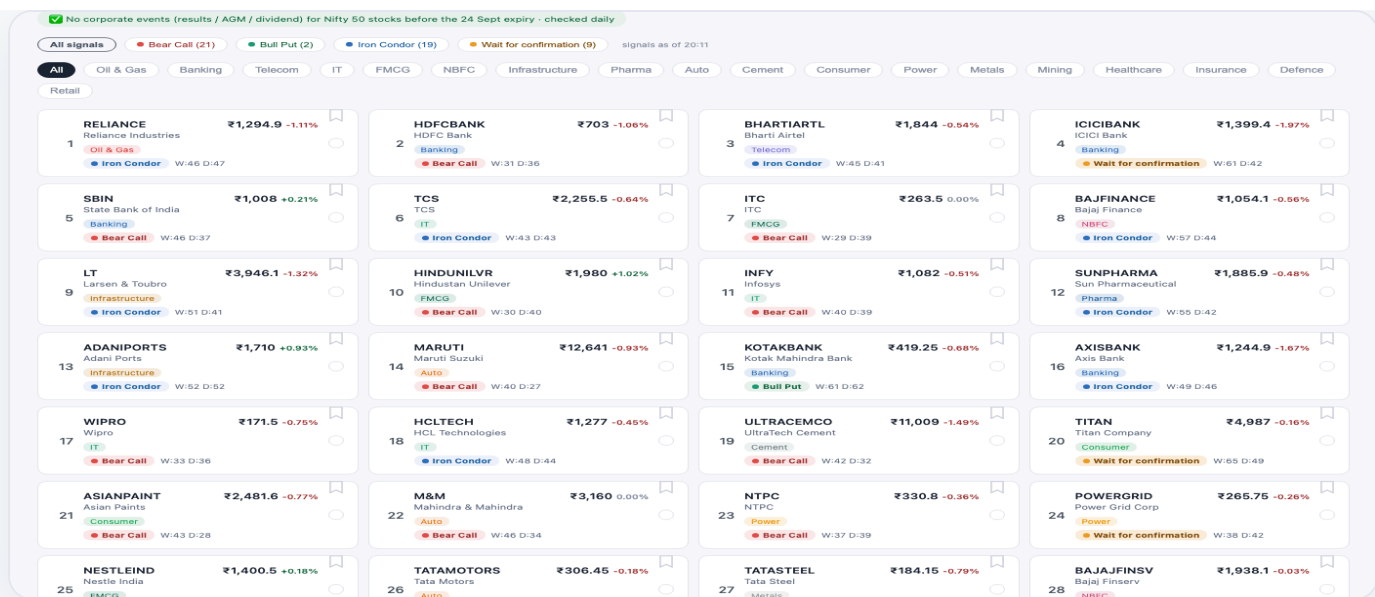
Every card shows the stock, its live price, sector — and a **signal chip** describing the current chart condition:

- **Bear Call** — weekly + daily RSI both in the bearish zone.
- **Bull Put** — both RSI zones bullish.
- **Iron Condor** — RSI zones neutral / range-bound.
- **Wait for confirmation** — the two timeframes disagree; no clean setup.

The **W:46 D:37** numbers are the weekly and daily RSI values behind the chip.

Filters, watchlist and event badges

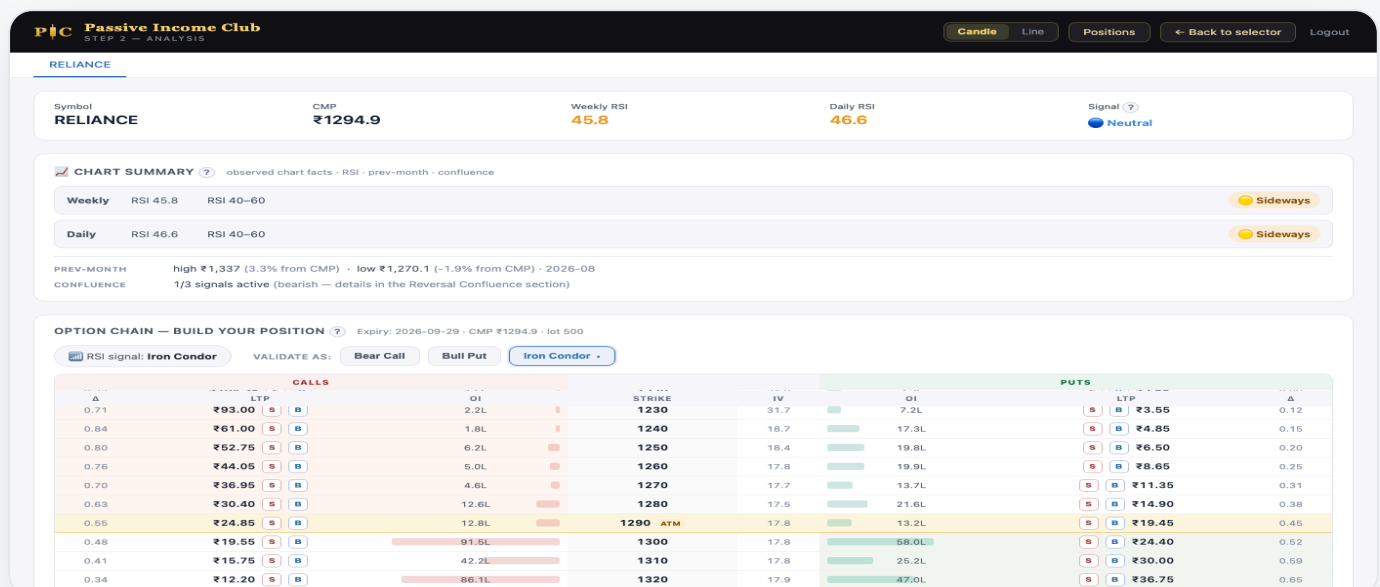
- Filter by **signal** or **sector** with the chips above the grid.
- Tap the **bookmark ribbon** on any card to add it to your personal watchlist, then filter to just your list.
- Small coloured badges warn of upcoming **corporate events** before the expiry — **R** results, **A** AGM/EGM, **D** dividend, **B** bonus/split. A green note tells you when there are simply none.



Signal chips, sector filters and the stock grid.

4 Analyse a stock

Select one or more stocks and hit **Analyse selected**. The analysis page is the heart of the platform:



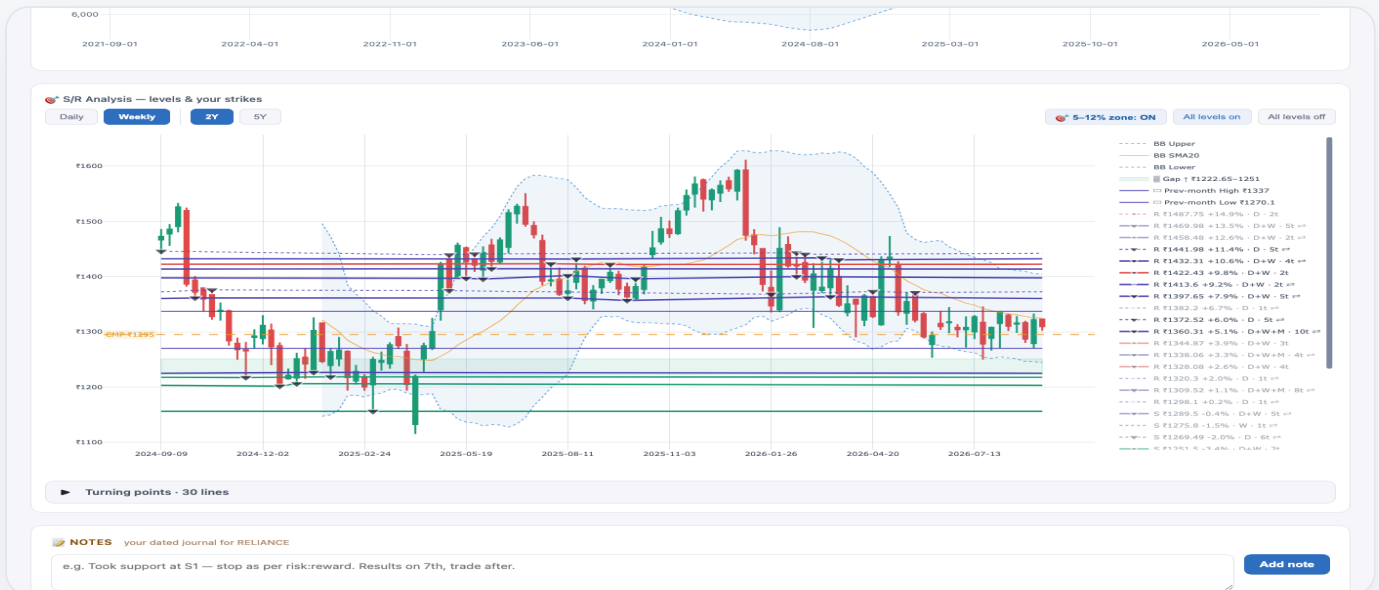
The analysis page for one stock.

The support & resistance chart

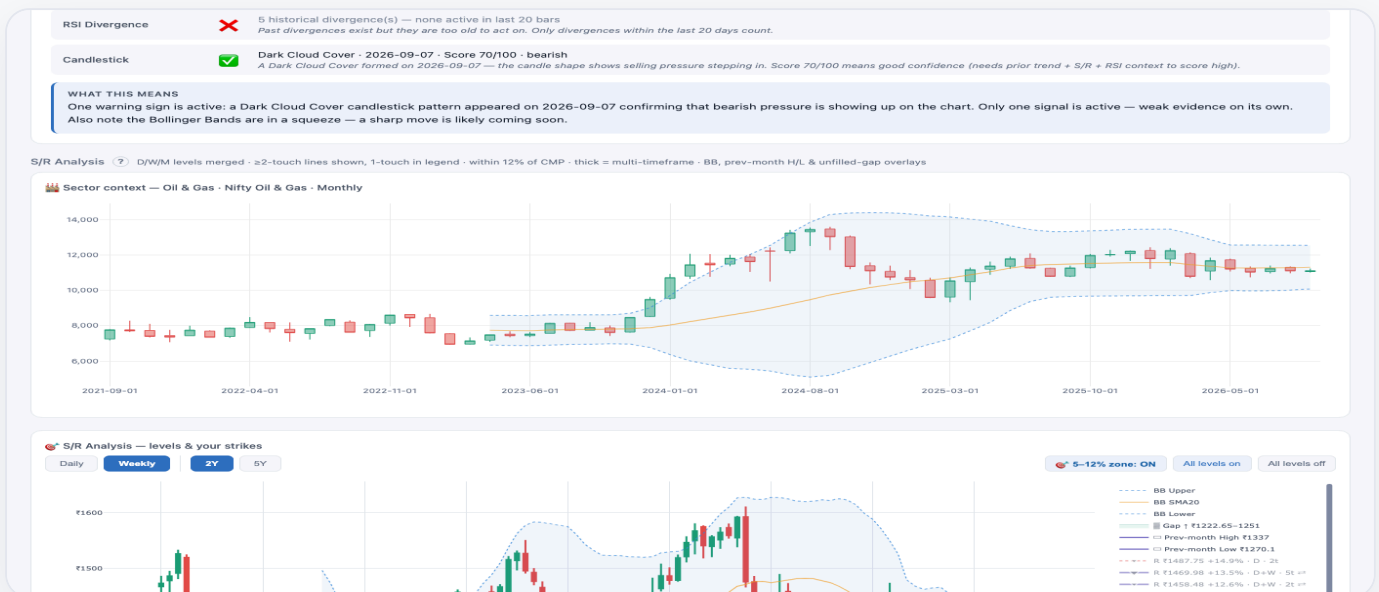
- **Green lines** are supports, **red lines** resistances — found from actual price reversals on the daily (2-year) and weekly (5-year) charts, merged when both agree.
- Click a line's row in the legend to open its **turning-point dropdown** — every date the market respected that level, marked with black triangles.
- Switch the candles between **Daily**, **Weekly** and **Monthly**, and the history shown between **1Y / 2Y / 5Y** (Monthly always shows 5 years).
- The **Chart Summary** at the top of the page lists the **Bollinger Band** levels for the weekly and daily charts — upper, middle and lower band (20 periods, 2 standard deviations), each with its distance

from the current price. The middle band is the 20-period average; the outer bands widen when the stock is volatile and narrow when it is quiet.

- The shaded **5–12% zone** marks the classic option-selling distance from the current price.
- **Shaded gap zones** are unfilled price gaps ($\geq 1.5\%$) — a gap-up acts as support, a gap-down as resistance, until price fills it.
- Above it, the **sector index chart** (monthly candles + Bollinger bands) shows the sector's bigger picture.



The S/R chart: green supports, red resistances, black triangles on every respected touch, the shaded gap zone, and the turning-points dropdown below.

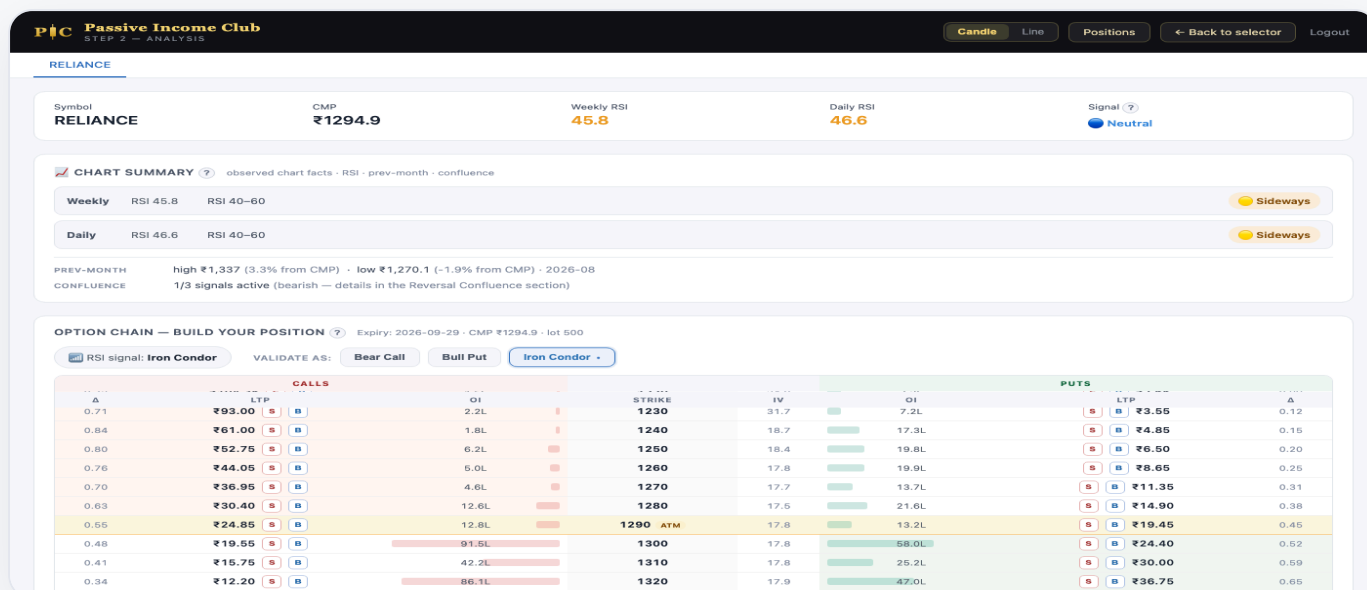


The sector index (monthly candles + Bollinger bands) above the S/R chart.

A level with **more touches over more years** is a stronger level. The dropdowns show you the evidence — judge it yourself.

5 Build a position

- The **option chain** on the analysis page lists every strike with live premium, delta, IV and open interest.
- Pick strikes by clicking them — the chart draws your strike lines (cyan = puts, magenta = calls) over the S/R levels so you can see exactly where your short strike sits relative to real support/resistance.
- As you set lots, the app fetches your **actual broker margin** and checks it against the **20%-of-capital cap** — a red warning means the position is too big for your recorded capital.
- It also shows max profit/loss, breakevens and the probability of profit (POP) for the spread you're building.



The live option chain: delta, premium, IV and open interest per strike — use the **S** / **B** buttons to add a sell leg or buy hedge.

The platform never suggests strikes. It shows you the numbers for the strikes **you** pick — the decision is always yours.

6 Record & track positions

RECORD A POSITION

Symbol
 [New position](#)

Strategy
 Expiry
 Lots
 Lot size
 Capital (₹)
 Risk / trade %
 Stop loss

Type	Action	Strike	Price (₹)
CE	Sell	1420	2.1
CE	Buy (hedge)	1450	1.2
PE	Sell	1250	2.6
PE	Buy (hedge)	1220	1.1

[+ Add leg](#)

Net credit: ₹2.40/share (₹1200/lot) · 1:3 stop = loss of ₹3600/lot (3x credit)

[Lot size calc \(1:3 rule\)](#): risk budget = ₹5,00,000 × 1% = ₹5000 (A) · risk/lot = 3 × ₹2.40 × 500 = ₹3600 (B) · A÷B → 1 lot [Use 1](#)

Current 1 lot → risk at stop ₹3600 of ₹5000 budget

Note (optional)

[Save Position](#) [Cancel](#)

ROI — PAPER realised (closed) + unrealised (open, current period) · % of margin used

1 open position(s) not valued — connect Upstox to value them — not in Unrealised

MONTHLY	MARGIN USED	REALISED	UNREALISED	TOTAL	ROI	ANNUAL	MARGIN USED	REALISED	UNREALISED	TOTAL	ROI
2026-09	₹1,06,800	+₹3,450	—	+₹3,450	+3.23%	2026	₹1,06,800	+₹3,450	—	+₹3,450	+3.23%

Recording a position: type the symbol, pick the strategy and stop rule, enter your legs (or build them on the Analysis page and they carry over), and Save.

ROI — PAPER realised (closed) + unrealised (open, current period) · % of margin used

MONTHLY	MARGIN USED	REALISED	UNREALISED	TOTAL	ROI	ANNUAL	MARGIN USED	REALISED	UNREALISED	TOTAL	ROI
2026-09	₹1,23,700	+₹3,450	+₹200	+₹3,650	+2.95%	2026	₹1,23,700	+₹3,450	+₹200	+₹3,650	+2.95%

OPEN POSITIONS

live · stop rule per trade: 1:1 / 1:2 / 1:3 × credit (strike breach shown as secondary) or strike-breach only (0.5% buffer) updated 16:28 IST

RELIANCE OK Iron Condor 2026-09-29 1x500 [Edit entry](#) [Close legs](#) [Close](#) [Delete](#)

Part of this position is already closed — banked +₹500. Figures below track the 2 leg(s) still open.

TOTAL P&L +₹700 +₹0.4/sh · +44% of max profit	1:3 STOP -₹1,350 0% used	MAX PROFIT +₹450 (+2.7%) ₹450/lot	MAX LOSS -₹14,550 (-86%) -₹14,550/lot	BREAKEVEN ₹1420.9 (+14.1%) at expiry	MARGIN NEEDED ₹16,900 3.4% of capital · cap 20%	FUNDS NEEDED ₹17,300 margin + buy premium
POP 97.8% entry 96.9%	STOCK NOW ₹1245.5 strike stop ≥ ₹1412.9	NET CREDIT ₹0.9 /share				

1:3 stop used 0% of -₹1,350

SELL 1420CE @₹2.1 BUY 1450CE @₹1.2 SELL 1250PE @₹2.6 → ₹0.9 BUY 1220PE @₹1.1 → ₹0.4

MOVEMENT TRACKING · SINCE ENTRY
 Entry ₹1,244.7 (2026-09-17) → now ₹1,245.5 **+0.06%** RSI W 38 → 38 · D 36 → 36 POP 96.9% → 97.8% Bearish Confluence 1/3 bearish reversal

[Put side closed at a profit — call side still open](#)

CLOSED POSITIONS

HDFCBANK Bear Call opened 2026-09-17 · closed 2026-09-17 4 lots +₹2,950 [Edit P&L](#) [Delete](#)

The Positions page. Top: the ROI card, one row per month. Below: an Iron Condor whose **put side has been closed** — those legs are struck through with their exit prices, the banked amount is shown, and the call side is still tracked with its stop recalculated. Each card shows your live **Total P&L**, **POP** now versus at entry, how much of your stop is used, and the broker margin. (Figures in this picture are illustrative.)

- Record trades as **real** or **paper** (practise without money).
- Choose your **stop rule** per trade: exit at 1x, 2x or 3x the credit received, or on a **strike breach** (stock touches your short strike, 0.5% buffer).
- Each open position card shows live P&L, % of your stop used, margin, POP now vs entry, breakevens and movement since entry.

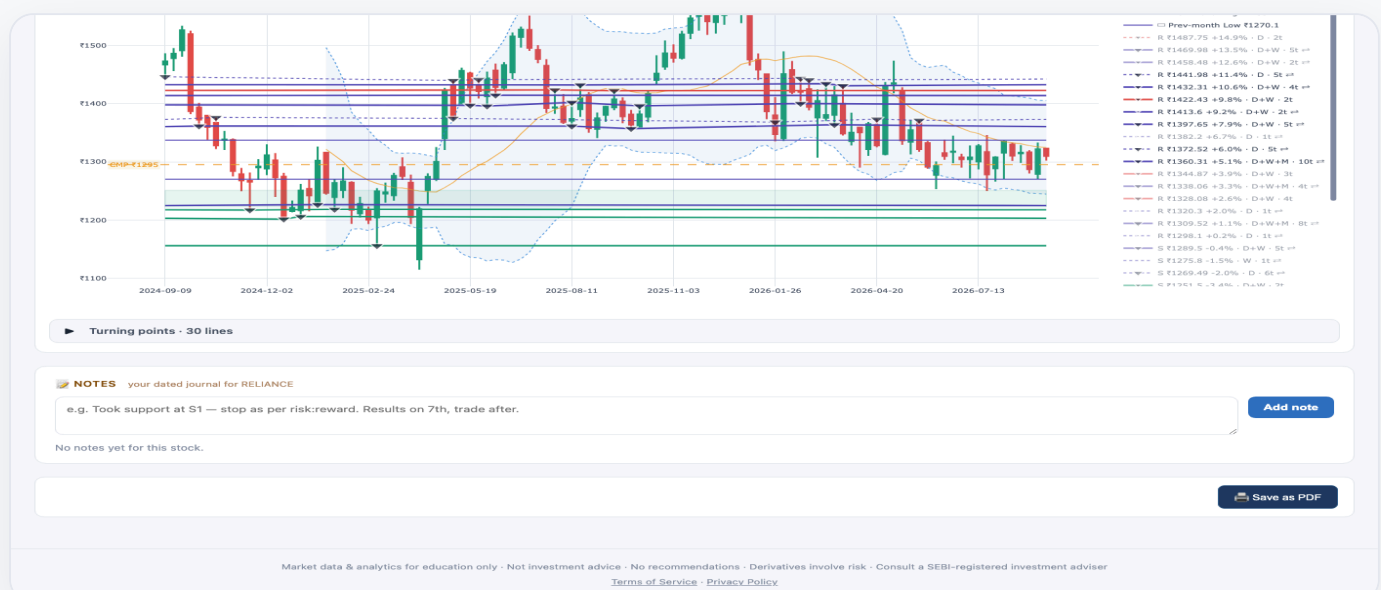
- The **ROI card** shows one row per month — **Margin used · Realised · Unrealised · Total · ROI** — with an annual table beside it, where *Margin used* is the average of the months (the same capital is reused month after month) and the ROI is the year's P&L over that average. *Realised* is what you've closed; *Unrealised* is the live P&L of what is still open.
- **Reused capital.** If you close a trade mid-month and put the same money into a new one, tick **Reused capital** when you record the new position (or press **Mark reused capital** on its card later). Its profit or loss still counts, but its margin is not added a second time to that month's *Margin used*, so the month's ROI reflects the money you actually had at work. It applies to the month the position was opened; in a later month its margin counts as normal.

Closing a position — all of it, or one side

The platform never places orders. Exit at your broker first, then record it here.

- **Close** — the whole position is out. Enter your realised P&L (it feeds the ROI card).
- **Close legs** — you exited only part of it, for example the put side of an Iron Condor. Type **PE** or **CE** for a whole side (or the leg numbers), then the price each leg was closed at. Those legs are struck through on the card and their profit or loss is banked into the ROI card straight away.
- The position **stays open** for the remaining legs, and its credit, max loss and stop are recalculated for what is left. When you close the last leg, the position closes automatically with the full total.
- **Edit entry** corrects recorded entry prices to your actual fills. **Delete** erases a position from your history — use Close, not Delete, for a real exit.

7 Notes — your trading journal



Dated notes at the end of every stock's analysis page.

- Every stock has a notes journal at the end of its analysis page — add, edit or delete timestamped entries.
- Dashboard cards show a small **note-count badge** so you can spot stocks you've written about.

8 Telegram alerts & community

PIC Passive Income Club
NOTIFICATIONS

← Dashboard Logout

TELEGRAM CONNECTION

○ Not connected

Connect Telegram →

Connect Telegram to get your **market-open and market-close book summaries** (your positions, P&L, stops — delivered at 09:20 and 15:35 IST), **real-time stop-loss alerts** at 95% and 100% of your own stop, and access to the **members-only community group**. Connecting is private: the button mints a one-time code, and nothing is shared with Telegram until you tap Start.

WHAT YOU RECEIVE

Market-open summary
Your open positions as an image card at 09:20 IST on trading days.

Market-close summary
End-of-day book snapshot at 15:35 IST.

Stop-loss alerts
Real-time alert when a position reaches 95% of your stop, and again at the stop. Real positions only.

Notifications describe your own recorded positions and the stop rules you chose — they are alerts, not advice.

Market data & analytics for education only · Not investment advice · No recommendations · Derivatives involve risk · Consult a SEBI-registered investment adviser
[Terms of Service](#) · [Privacy Policy](#)

Settings → Notifications: connect Telegram, choose alerts, join the community.

Telegram alerts and the community group are for subscribers — during the free period this page is a preview, and the buttons unlock once you subscribe.

- Tap **Alerts** in the dashboard header → **Connect Telegram** — scan the QR or tap through; a private one-time code links your account.
- You'll get your **book summary at market open (09:20) and close (15:35)** — your positions, P&L and stops as a card image.
- **Stop-loss alerts** fire when a real position reaches 95% of your stop, and again at 100%.
- **Join the community** — scan the QR for the members-only Telegram group. Your join request is approved automatically because you're a member.

9 Billing

PASSIVE INCOME CLUB

← Back to dashboard

Billing

Plan

15 months ₹19,999 · incl. GST

Status

FREE PERIOD

Free until

2026-10-05 — first charge on this date

Switch plan

Move to the **monthly plan** (₹1,999 per month, incl. GST). Takes effect at your next renewal — your first charge on 2026-10-05 — with no charge today and no mid-cycle proration.

Switch to monthly

Cancel subscription

Stops future charges. Access continues until the period you've already paid for ends — cancelling during the free period means you pay nothing.

Cancel subscription

Market data & analytics for education only · Not investment advice · No recommendations · Derivatives involve risk · Consult a SEBI-registered investment adviser
[Terms of Service](#) · [Privacy Policy](#)

The billing page: plan, receipts, switch, cancel.

- The **Billing** button in the dashboard header opens your billing page.
- Download **receipts** for every payment.
- **Switch plans** (monthly ↔ 15-month) — takes effect at your next renewal, no charge today, no proration.
- **Cancel anytime** — future charges stop; access continues until the end of what you've paid for.

10 What this platform is not

Passive Income Club is an analytics and record-keeping tool, not an advisory service. It never recommends a stock, strike, strategy or action. Signal chips describe chart conditions; every trade you take is your own decision, placed at your own broker. Derivatives involve risk — consult a SEBI-registered investment adviser for advice.