

GATEWAY FOR INVESTMENTS

Forecast

Don't Keep All Eggs in **One Basket**

KCFS helps you create new baskets for
your hard earned money



EDITORS NOTE



K.CHINNADURAI
CEO, KC Financial Services

Dear Friends & Clients,

Our greetings and warm wishes. Happy 75th Independence day. India is completing 75 years as an independent nation. On India's 75th Independence Day, take steps to achieve financial freedom. Financial independence is

not just about making money; it is about how you manage it.

You needn't be born wealthy to be wealthy. By managing money well and investing prudently, anyone can create wealth and achieve financial freedom.

However, it's not easy for everyone to curtail spending on today's luxury for a prosperous future.

Even now -a -days Many NRI's are interested to start a investment in India. Because Indian Economy is the fastest growing economy in the world, Interest rates are higher comparatively to the other developed economies. Stable Currency and the chances of India currency becoming strong in the coming days, they could benefit from rupee appreciation. Many NRI's have got plans of coming back to India by that time the created corpus would be more benefit for them.

Saving money is essential to building wealth and reaching your financial goals faster. Apart from the daily expenses, monthly payments and investments, try to stash away some amount every month and whenever you can. This will help you be ready for unexpected financial circumstances or help with bigger investment plans in the future.

Take a professional guidance and manage your finances, that will help to achieve your financial goals successfully in the long run.

To encourage a young talents LIC has distributed
The student of the year award for the class toppers
 (1st std - 12th std) Rishs International School





1) I am 63-year-old, Stent Placement done in the left valve of heart and did angioplasty for two times. I want to buy Medical Insurance. Is it possible to take a health insurance now? Please suggest a suitable plan for me?

There are two types of plans that anybody with cardiac related problem can apply.

1) Comprehensive health insurance plans. These come with no restrictions. These plans typically have 1-4 Years Waiting Period for the pre existing diseases. These Plans are recommended for Cardia related problems.

2) Cardiac Care plan. These are specialized plans

which offer early coverage and are available for Cardia related problem. A lot of these plans also have restrictions such as room rent limits. We can able to give this plan only for the person who suffered from cardiac problem below 6 years.

2) I am a senior citizen My Bank FD is maturing shortly. Should I invest that amount in Mutual funds to get a return of 8% Per Annum, which mutual funds should I invest in?

Considering the age, we would like to suggest the debt funds. But return 8% is too high expectation. Based on market volatility returns will get vary. Also consider the RBI floating rate bonds 2020 as it will provide returns and guarantee.

3) I am 30 years old salaried person, received a 30Lakhs gift from my parents shall I invest the entire amount in stocks to get a good return?

Don't put all the investments in one basket; It's advisable to Diversified the investment in safe, medium and high Risk buckets. Always keep a portion in guaranteed return product then invest in market oriented products

Top 10 Tax Saving Ways

Contact us to know more about
Tax savings plan & Tax exemptions

HRA Exemption	01	Health Insurance	06
Home Loan	02	Tuition Fees	07
Life Insurance	03	ELSS	08
NPS	04	LTA	09
PPF	05	Charity	10



Mr. R. Gopinath., CEO
Gopast Centre for learning Pvt Ltd

Wealth that grows & **LASTS FOREVER**

— FORECASTING - THE TRUTHS AND THE MYTHS —

Part - 2

Weather forecasting is useful to everybody. Rich or poor, young or old, Corporates or individuals. In the same way Financial forecasting also is useful to everybody. The primary benefit of forecasting is “If we are fully prepared then the bad effects due to the bad weather can be minimised or even nullified and in the same way the good effects of the good weather can be multiplied”

During the floods in Chennai a few years before, A rich artist in cinema industry faced lots of difficulty. Her house was marooned and she was stuck in the house for 2 days before fire brigade could rescue her and take her to a relief camp in a government school building. For those two days she suffered a lot, no telephone connection, no power supply, no drinking water supply. While some of her neighbours escaped from this ordeal, because they had evacuated a few hours before the flood water started rising alarmingly. In an interview with the media, she said that she did not expect so much of a flood, even though she thought there could be some amount of water flowing in the streets due to the incessant rains forecasted, She also could not hear the announcements made by the local government agencies over PA. Flood does not spare the rich.

Losses in businesses, A crash in the stock market, An asset bubble, The death of a key man are examples of such floods in the world of finance. The well being of the individual or the institution depends upon how well prepared are they to face such situations. The statement “Did not expect so much of flood” is what many times we hear after a financial debacle. While bad weather can not be avoided, bad effects of the bad weather can be minimised, if we are fully prepared.

Changes in government policies affect businesses. It is also possible that a change in government policies become an opportunity in businesses. When Indian Government announced demonetisation of 500 and 1000 rupees it impacted millions of individuals and thousands of corporate houses. The new currency notes got printed and supplied to the banking channels and then they flowed into economy and then into the hands of the individuals. In the gap of time before the cash availability became normal, some corporates and some individuals were chocking. But some individuals and some institutions who had even before demonetisation had taken initiatives to transact on E-Commerce platforms had minimal disturbance, while the non-availability of cash had upset many. After all these issues related to demonetisation have settled down one-by-one, the country is likely to reap the rich benefits of such a historic economic decision that the government had taken. In the meanwhile the companies that were providing E-Commerce platforms had a big boom. But even during this opportunity phase, such e-commerce service providers who were not prepared for such growth could not reap the full benefit and got sold or merged into other institutions. Demonetisation became an orbit changer for some whereas it was just a growth driver for some institutions in the same industry of Ecommerce.

Recently one of the states in India had declared a total ban on the use of plastic covers and some other plastic products that are not recyclable. The Government had given prior warnings to expect that this ban would happen. Some got prepared for this, some did not. Some institutions that developed capacity to produce jute bags, cloth bags large-scale are having their best times now and companies that did not increase capacity are now not

getting the fullest benefit of this order.

On the negative side, one plastic cover merchant who has been trading in plastic covers whole scale and in retail for over thirty years, ended his life with a note that he is not able to fulfil his financial commitments. Our sympathies are with him and his family. At the same time we are also thinking about a situation wherein thirty years of business life but does not have a back-up for even six months of survival.

Thirukural was scripted 2000 years before by a great saint Thiruvalluvar. Thirukural is presented in the form of 1330 couplets on a variety of subjects that are relevant to humans. Some these Kurals (Short in length statements) deal with aspects of finance. In that I am presenting one that relate to forecasting, risk management and economic prudence.

குறள் 429:

**எதிர்தாக் காக்கும் அறிவினார்க் கில்லை
அதீர் வருவதோர் நோய்.**

The wise with watchful soul who coming ills foresee;
From coming evil's dreaded shock are free.

Does these sayings stay relevant now also in the modern era? Yes, they are very much relevant.

Weather forecasting is useful to everybody. Rich or poor, young or old, Corporates or individuals . In the same way Financial forecasting also is useful to everybody. The primary benefit of forecasting is "If we are fully prepared then the bad effects due to the bad weather can be minimised or even nullified and in the same way the good effects of the good weather can be multiplied"

INVESTING TIPS FOR BEGINNERS IN MUTUAL FUNDS



Ascertain the returns expectations



Set your investment budget & mode



Assess your risk appetite



Set your Investment goals



Start the Mutual Fund
through our KCFS App



Choose professional help to invest



Invest based on investment objective



Monitor your investments regularly



Know the tax laws


GET IN ON
Google Play


Download on the
App Store



VIEWS ON DEPOSITS & MUTUAL FUNDS

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
LIC Housing Finance	FAAA by CRISIL, MAAA by ICRA	7.20%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	7.05%
Bajaj Finserv	FAAA by CRISIL, MAAA by ICRA	7.65%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	7.15%
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	7.25%
Shriram Unnati Deposits	MAA+ by ICRA, FAA+ by CRISIL	8.45%
PNB Housing Ltd	CRISIL FAAA	7.45%
RBI Bonds	Reserve Bank of India	7.15%

* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.

* As of August 2022

POSTAL DEPOSIT

Time Deposit (TD 1-5 Years)	6.70%
NSC (5 Years)	6.80%
Monthly Income Scheme (MIS)	6.60%

FUND PERFORMANCE CHART - TOP EQUITY FUNDS

Fund Name	Sector	NAV	1 Year	3 Year	5 Year
PGIM India Midcap Opportunities Reg - G	43.93	MID CAP	12.73	39.12	19.37
Axis Small Cap Fund	61.78	Small	13.69	29.68	20.25
Canara Robeco Blue Chip Equity Fund	41.1	Large	4.58	19.02	14.17
PPFAS Flexi Cap Reg-G	48.62	Flexi Cap	6.42	25.2	18.61
Mirae Asset Emerging Bluechip Fund	96.42	Large & Midcap	5.04	23.11	16.39

FUND PERFORMANCE CHART - TOP DEBT FUNDS

Fund Name	Sector	NAV	1 Year	3 Year	5 Year
Kotak Debt Hybrid Fund	43.38	HYBRID	6.14	11.28	8.45
Edelweiss Balanced Advantage Fund	36.09	HYBRID - DYNAMIC	4.91	15.57	11.32
ICICI Regular Savings Fund	56.74	Conservative Hybrid	6.76	9.45	8.27
HDFC Short Term Debt-G	25.85	Short Term	2.97	6.49	6.89
KOTAK LOW DURATION STANDARD-G	2749.8	Low Duration	2.95	5.41	6.16

CLIENT ZONE



Our Client M.Ramachandran B.E., M.B.A., D.P.M., D.Ma.M., D.E.M.T received "Excellent Professional Achievement Award" from the Society of innovative educationalist & Scientific research professional, function held on 26.06.22 at Chennai.



His Wife Mrs.S.Packialakshmi B.E., M.E., Ph.D received the "Innovative Researcher & Dedicated Teaching Professional award" from the Society of innovative educationalist & Scientific research professional, Chennai. function held on 26.06.22 at Chennai.



His 1st Son R.Santhosh Achieved Silver Medal in Individual Kumite and Bronze Medal & ₹5000 cash prize in Team Kumite in the Chennai Open Karate Championship & League - 2022 held on 2nd & 3rd July 22.



His 2nd Son R.Prathosh Achieved Silver Medal in Kumite and Bronze Medal in Katta in the Chennai Open Karate Championship & League - 2022 held on 2nd & 3rd July 22.

Kudos to whole family being a role model for others.

Best wishes from KCFS team



Our Client Mr. Senthil Mohan and Mrs. Mythra lakshmi's Son Master Varshiik has won Record Titled "Fastest to recall 100 car logos by a kid" under a India book of records 2023.

The record for being the fastest to recall 100 car logos by a kid. He recalled 100 national and international car logos in 37.23 seconds at the age of 6 years, 3 months and 2 days as confirmed on May 18, 2022.

Congratulations Varshiik your efforts really deserve it. KCFS team wishes you to achieve new heights of success.



Enroll With Us
To Make Your Kid To Be

Smart and Fit.

Classes Offered

- ✔ Yoga (Adult/Kids)
- ✔ Zumba & Aerobics (Adult/Kids)
- ✔ Hindi & Prachar Sabha Exams
- ✔ Brainobrain Abacus Skill Development Programme (4-14 yrs kids)
- ✔ Drawing
- ✔ Western Dance
- ✔ Karate

CALL NOW

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HEAR FROM OUR CLIENTS



I have been taking their service for past 2 years now. I signed up because they are very close to my place. They are always available whenever we reach out for some questions. I have really had a very good experience with them and have already refer to my friends. They also are happy with their service. Looking forward for more years of working together with them.

- Ms. Anusha.C., Profession Senior Analyst, Top private Bank



KC financial services is best financial advisory in this area. Especially Mr. Chinnadurai explains very well and we can call him any time for our doubts. He is very friendly. Not only Mr. Chinnadurai his entire team members response good. All the best.

- Mr. Gopi Kannan., Court Officer

A NOTE TO OUR DEAR READERS

“Forecast” is an investor awareness publication by KC Financial Services. Write your Feedback to support@kcfs.in or you can simply send a message.

Sms /Whatsapp : +91 94440 45161/90430 45161

ADDRESS

2/183, Mount Poonamallee High Road,
Kattupakkam, Chennai-600056.

Landmark : Opp. to Muneeshwaran Temple

Mobile No : +91 90430 45161

Landline No : 044 2679 2642

Write to us : support@kcfs.in

Designed by Influencestone - +91 99529 78900

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+91 9444045161