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Forecast

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EDITORS NOTE



K.CHINNADURAI

CEO, KC Financial Services

உங்கள் அனைவருக்கும் எனது புத்தாண்டு 2022 வாழ்த்துக்கள். இந்த ஆண்டில் நீங்கள் செய்ய நினைக்கும் அனைத்துச் செயல்களும் வெற்றிபெற மனமார்ந்த வாழ்த்துக்களை தெரிவித்துக் கொள்கிறேன்.

நமது KC FINANCIAL SERVICES அலுவலக கட்டிடத்தில் உள்ள இரண்டு தளங்களும் அனைவருக்கும் உபயோககரப்படுத்தும் படி இருக்க வேண்டும் என்ற நோக்கத்தில் உருவானது தான் "TEJAS ACADEMY".

இன்றைய போட்டி நிறைந்த காலகட்டத்தில் வெற்றியை தீர்மானிப்பது மிக மிக குறைவான வித்தியாசமே! ஆகையால் நம்முடைய கல்வியோடு தனிதிறமைகளை வளர்த்து கொள்வது, நமது ஆரோக்கியத்தை (பேணிகரப்பது) பார்த்துக்கொள்ளுவது மிக மிக முக்கியமானது. எனவே இதனை நிறைவேற்றுவது முதன்மைக் கடமையாக "TEJAS ACADEMY" தீர்மானித்துள்ளது.

இந்த புத்தாண்டில் புதிய செயல்களை செய்ய வேண்டும் என அனைவரும் RESOLUTION எடுத்து இருப்பீர்கள் என்று எண்ணுகிறேன்.

இதே போல் தான் நானும் சில RESOLUTION-ஐ உடன் இந்த ஆண்டை தொடங்கி உள்ளேன். அதில் சிலவற்றை உங்களோடு பகிர்ந்து கொள்ள விரும்புகிறேன்.

01. இச்செயல்கள் மிக மிக அவசியமானது, முக்கியமானது தான் என்று புரிந்து கொண்டாலும் அதை செயல்படுத்துவதற்கான முக்கியத்துவம் மிகவும் குறைவாகவே கொடுக்கிறோம்.

VERY VERY IMPORTANT THING BUT IMPLEMENTATING IN LOW PRIORITY.

இதுபோன்ற விஷயங்களை அடையாளம் கண்டு இதனை நிறைவேற்ற வேண்டுமென முடிவு எடுத்துள்ளேன். (FITNESS, FOOD HABBITTS, EXTRA CURRICULAR ACTIVITIES, ETC.,)

02. மாதந்தோறும், ஏதாவதொரு FINANCIAL RELATED AWARENESS PROGRAM-யை நடத்த திட்டமிட்டுள்ளேன். SHARE TRADING, MUTUAL FUNDS, PROPERTY, GOLD, CRYPTO CURRENCY, LEGAL ISSUES, TAXATION, BOND ETC.,

மற்றும் COMMON PUBLIC AWARENESS PROGRAM, GOOD HEALTH, FOOD HABBITTS, HOW TO

SUCCESS IN CAREER, PARENTING, இது போன்ற தலைப்புகளில் இத்துறை சார்ந்த வல்லுனர்களை கொண்டு நிகழ்ச்சி நடத்த திட்டமிட்டுள்ளேன்.

03. ஒவ்வொரு மாதமும் மாணவர்களின் தனிதிறமைகளை ஊக்குவிப்பதற்காக போட்டிகள் (COMPETITION) நடத்தப்படும். அதில் வெற்றி பெறுபவர்களுக்கு AWARDS/REWARDS கொடுத்து பாராட்டு தெரிவிப்பது என முடிவு செய்துள்ளேன்.

04. பெற்றோர்கள் மற்றும் குழந்தைகள் செய்த சாதனைகளை மேலும் ஊக்குவிப்பதற்கு அவர்களுக்கு பாராட்டு விழா நடத்துவது, சில மாதங்களில் வரும் சிறப்பு நாட்களில் DOCTOR'S DAY, ENGINEER'S DAY, NURSE'S DAY, WOMEN'S DAY, ETC., அந்தந்த துறையை சார்ந்தவர்களை அலுவலகத்திற்கு அழைத்து அவர்களை கௌரவிக்க உள்ளேன்.

மேலே கூறிய அனைத்து உங்களுடைய ஒத்துழைப்பு இருத்தால் நிச்சயம் வெற்றிகரமாக நடத்த முடியும். எனவே நடக்கவிரும்பும் நிகழ்ச்சிகள் முன்னரே அறிவிக்கப்படும். இதில் பங்கேற்று அனைவரும் பயன்படுவீர்கள் என்று நம்புகிறேன். உங்களின் யாரேனும் (VOLUNTARY) SOCIETY-க்கு நல்ல கருத்துக்களை பகிர்ந்துக்கொள்ள விரும்பினால் எங்களுடன் இணைந்து இந்த புதிய முயற்சியை வெற்றியடைய செய்யலாம். இதனால் நாம் பலரின் வாழ்வினை முன்னேற்றப்பாதைக்கு கொண்டு செல்ல பாலமாக இருக்கும் என நம்புகிறேன்.

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Mr.R.Gopinath., CEO

Gopast Centre for learning Pvt Ltd

WHY ENGAGE A PROFESSIONAL TO GUIDE US IN MANAGING OUR PERSONAL FINANCE

A prospect asked an agent/advisor, “Why would I need your services? I think I know most of what you are going to talk about. Even if I want more information I can as well browse through some websites and get it. As it is, I have been doing well financially, all the decision I have taken so far have prove correct, both in the personal front and in my business also. I don’t see any gain in engaging your services.”

The agent patiently answered his question by drawing a table of the difference between using a professional to guide/assist and using personal knowledge and time to manage their personal finance as a common man to the science of financial management.

The agent patiently answered his question by drawing a table of the difference between using a professional to guide/assist and using personal knowledge and time to manage their personal finance as a common man to the science of financial management.

My dear, I was thinking should I get some professional to guide us in managing our finance, or should we do it by myself. Then I met this agent, who explained to me difference between using professional help and doing it by myself. Let me explain the 5 major differences:

The first difference is that a professional would have gained academic knowledge, as a common man

I would be having lots of information. But I must appreciate that information is not knowledge. Apart from the prescribed qualification for obtaining and continuing the licence to practice, the professional undergoes hours, days, weeks, months and years of training. While in my domain area, if I were to be a builder then in the area of civil construction i would be knowledgeable, but if I were to decide on matters related to finance i must avail the benefit of the knowledge of the professional in that domain area.

I might still have gained information about financial instruments through media, or my friends over a coffee table discussions but I must appreciate that can not be equal to what a professional would be knowing about the same instruments. Moreover I may have information about the few items that I got to search for are of those which fell on my ears are by chance appeared in my sight. Whereas a professional would be knowing more about the same instruments and also about other instruments plus he would also know the relative advantages and the disadvantages of the products under discussion from the universe of the financial markets.

A professional advisor in the financial market, is trained not just in selling techniques. He is trained in the legal aspects like law of agreements, Contracts, differences between Caveatemptor and Uberima Fede contracts, Acts related to successions like nominations, assignments, wills and special acts

like MWP acts, Limitations of appeals, Jurisdictions of the authorities of appeal. He trained in aspects of psychology, so as to understand the clients' real needs differentiated from the superficial wants that are dominating his mind and inducing his buying behaviour.

The second difference is that the professional will use tools to make the estimates, while as a common man I will be guessing or using thumb-rules to approximate the calculations.

For example when child appear to be dull and tired, I put my palms on her forehead and tell her that she is having fever. Whereas a doctor might use a thermometer to find out what is the exact temperature. Based on my guess that she is having fever, I might use my common sense and buy a Crocin tablet for her, while the doctor based on his inference from the readings of the diagnostic tools might put her on an antibiotic.

A financial professional uses various ratios, charts, calculations and projections. For example I as a common man feel that 5,00,000 insurance cover should be enough for me. The advisor will be using tools like A/H ratios to decide the risk zone of my family, then further tools like Capital Needs analysis, Human Life Value calculations, Even draw my personal balance sheet to find the gap in my net worth and suggest the cover I will be requiring.

I might even feel that after my retirement, me being a very simple person, enough for me to make a provision of 25,000 per month. Whereas the professional advisor might use tools like Expenses Provision Method, Replacement Ratio method to advise me how much to provide for those golden days. FV estimates simple, FV estimates inflation considered. NPV estimates, PMT calculations, Risk adjusted returns, Standard deviation on volatile instruments. Sortino Ratios, Trynor Ratios, Sharpe ratios etc. This is just a sample list of tools and estimates an advisor will be using. I as a builder might be using tools related to my domain area while dealing with my clients, but I may not (most of the cases) be equipped with above tools.

When estimates are made using tools, I can feel

safe and secure. If it is just a guesswork then I am not sure about the results, or even feel insecure progressing towards such targeted amounts.

The third difference is that he would have met thousands of prospects like me or unlike me. Richer than me, not so richer than me. Senior to me, junior to me. Risk takers, risk averse people. People with similar needs, people with different needs. All this experience in advising them and designing solutions for them and in handling situations that I would not have experienced in my financial life will be a great advantage to me. I have only one financial life experience whereas he has so many. This experience gives the intuition of foreseeing the future that may not be visible to me with my single experience. He would have handled film stars, politicians, businessmen, women, children, young, old, employees, organisations, Government departments. This experience would have ingrained in him, as much as my experience in my domain area has helped my clients with surprising (to them) solutions.

PROFESSIONAL	WE (THE COMMON MEN)
ACADEMIC KNOWLEDGE	LOTS OF INFORMATION
TOOLS	THUMB RULE
UNIVERSAL EXPERIENCE	ONE CASE EXPERIENCE



VIEWS ON DEPOSITS & MUTUAL FUNDS

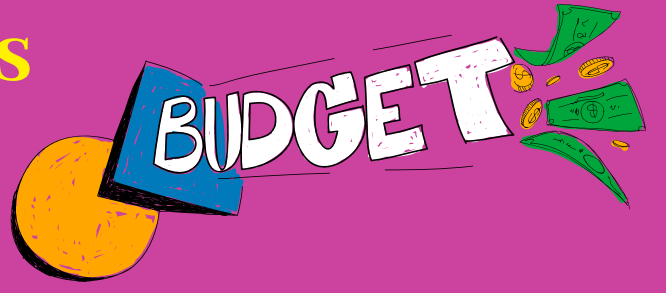
HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES		
FD Name	Rating	Interest Rate* (Up to)
LIC Housing Finance	FAAA by CRISIL, MAAA by ICRA	6.25%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	6.75%
Bajaj Finserv	FAAA by CRISIL, MAAA by ICRA	7.05%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	6.70%
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	6.70%
Shriram Unnati Deposits	MAA+ by ICRA, FAA+ by CRISIL	7.68%
PNB Housing Ltd	CRISIL FAAA	6.95%
Time Deposits (Postal Deposit)	Govt of India	6.70%
RBI Bonds	Reserve Bank of India	7.15%

* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.
* As of February 2022

FUND PERFORMANCE CHART - TOP EQUITY FUNDS					
Fund Name	Sector	NAV	1 year	3 year	5 year
PGIM India Midcap Opportunities Reg-G	39.08	MIDCAP	37.6	39.1	21.8
Axis small cap fund	35.01	SMALL	43.5	35.5	22.8
Canara Robeco Blue Chip Equity Fund	41.13	large	24.78	21.47	16.59
PPFAS Flexi Cap Reg-G	48.94	Flexi cap	28.19	26.81	20.75
Mirae Asset Emerging Bluechip Fund	95	Large & Midcap	19.42	25.45	18.93

FUND PERFORMANCE CHART - TOP DEBT FUNDS					
Fund Name	Sector	NAV	1 year	3 year	5 year
Kotak Debt hybrid fund	14.34	HYBRID	11.9	14.3	10.6
Edelweiss Balanced Advantage Fund	35.61	HYBRID - DYNAMIC	10.62	16.68	12.79
ICICI Regular savings Fund	55.81	Conservative hybrid	8.34	10.29	10.34
HDFC Short Term Debt-G	25.51	Short term	4.25	8.33	7.63
KOTAK LOW DURATION STANDARD-G	2715.811	Low duration	3.76	6.29	6.67

Budget Highlights 2022



- 1) Public issue (IPO) of Life Insurance Corporation expected shortly.
- 2) Income from transfer of digital assets such as crypto to be taxed at 30%. No deductions will be allowed except the cost of acquisition of digital assets. Loss on sale of digital assets cannot be set off against any other income. TDS at 1% will be levied above the threshold. Gifting of digital assets will also be taxable in the hands of the receiver.
- 3) A new provision is introduced to allow tax payers to update the past return and include omitted income by additional tax payment. The updated return can be filed within two years from the end of the relevant assessment year.
- 4) Proposed to introduce Digital Rupee by RBI using blockchain technology, starting 2022-23.
- 5) ePassports will be rolled out in 2022-23 for convenience in overseas travel ,E-passport with the embedded chip will be rolled out.



பாலிசி எண்ணோடு பான் எண்ணை இணைக்கச்
சொல்கிறார்களே, அது ஏன்? டிமேட் அக்கவுண்ட்
எதற்கு ஆரம்பிக்க சொல்கிறார்கள்?

ஏன்ன சார்! நூடே இந்த விஷயத்தை பற்றி பரபரப்பாக பேசிக்ட்டு
இருக்காங்க. நீங்கள் ஒன்றுமே தெரியாத மாதிரி கேட்கிறீர்கள். இன்னும்
சிறிது நாட்களில் ஒரு பெரிய திருவிழா நடக்க இருக்கிறது. எல்.ஐ.சி., பங்குச்
சந்தைக்கு வரப் போகிறது. அதன் பாலிசிதாரர்களுக்கு, குறிப்பிட்ட
விகிதத்தில் பங்குகளை ஒதுக்கித் தருவதற்கு எல்.ஐ.சி. திட்டமிட்டு உள்ளது.

நீங்கள் பயன் அடைய வேண்டும் என்பதற்குக்காகத் தான், எல்.ஐ.சி.,
வலைதளத்தில் பாலிசி எண்ணோடு, பான் எண்ணை இணைக்கச்
சொல்கிறார்கள். மற்றும் டிமேட் கணக்கையும் வைத்திருக்கச் சொல்கிறார்கள்.

உலக அளவில் எல்.ஐ.சி., தான் மூன்றாவது வலிமையான பிராண்டு என்று
ஓர் ஆய்வு அறிக்கை சொல்கிறது. எனவே அதன் பங்குகளை வாங்கிப்
போட்டு வைப்புகள். உங்கள் எதிர்கால சந்ததியினருக்கும் உதவும்.



AWARDS & ACHIEVEMENTS

Glad to share with you all that Our CEO Mr. K.Chinnadurai has

Republic Day Trophy Award
from LIC



COT 2022
(COURT OF TABLE) in LIC



Top Performer
STAR CHAMPION AWARD



HEAR FROM OUR CLIENTS



I am happy to say that I am a client for more than 5 years with KC Financial service. Still I am satisfied with their overall Quality of work. Initially I was started with simple LIC policy. Based on the suggestion you can find your way to achieve your Financial goal. Especially Mr.Chinnadurai and his team doing this job in very professional way. As a investor I really recommended to kick start your investment With KC Financial Services to achieve your Financial goal. My hearty wishes to the entire team... Well done.... Keep it up.

- Mr. Ponraj., Sr. Engineer. Siemens.



My whole family has taken medical insurance through KC Financial services. Recently My Father had undergone surgery during which KC helped throughout the admission time and discharge and even for post admission settlement with dedication.

- Dr. Muhazir Mohamed., Ophthalmologist, Govt., Hospital

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.

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