

GATEWAY FOR INVESTMENTS

F@reecast



We are connected
Digitally

EDITORS NOTE



K.CHINNADURAI

CEO, KC Financial Services

Dear Friends,

Greetings!!! Hope you all safe and good. We are in the 2nd wave of covid, To break this pandemic chain we need to maintain the safe distance, Wear a Double mask, Clean your hands often, by doing regular physical exercises etc..



these are temporary remedies to safeguard ourselves. Many Scientist and medical experts have helped with vaccine and disturbed to public. Currently three Vaccines are available in india. Covi-shield, Covaxin and Sputnik-V. Vaccination is an important tool to help stop the pandemic. So Avail the good opportunity and get vaccinated. This would be the permanent solution to overcome this situation. We can register the vaccine slots through <https://www.cowin.gov.in/> website.



Specially for clients we have conducted the vaccination drive in KC Financial services office premises, More than 100+ clients were benefited through the camp.

**Stay Safe! Stay Home!!
Stay Vaccinated!!!**

While going outside take the necessary safety measures. By considering the welfare of the customers, Moved a step forward and digitally connected with you by offering the services like LIC premium Payment, Family protection plans, Health Insurance new plan & renewal, Claim supports, Mutual Fund Purchase / Switch / redeem, Deposits start up, Motor Insurance renewal, DEMAT account opening, Share Trading, Tax planning advices. Just give a call or mail to us we are here to provide a best service.

For Services Contact

Call: 9043045161/9042045161

Mail: support@kcfs.in



TYPES OF HEALTH INSURANCE EVERYONE SHOULD KNOW FOR FUTURE.



Individual
Health Insurance



Family
Health Insurance



Group
Health Insurance



Maternity
Health Insurance



Senior Citizen
Health Insurance



Critical Illness
Health Insurance



Personal
Accident Insurance

If you need any help or clarification. You can call us.
We will guide you with the right health insurance for you and your loved ones

“

மருத்துவ பாலிசி உங்களை செல்வந்தராக்காது. ஆனால் உங்கள் குடும்பத்தை கடனாளியாக்காமல் பாதுகாக்கும். உங்களுக்குத் தேவைபடாத போது Health Insurance வாங்குங்கள். ஏனென்றால், உங்களுக்குத் தேவைபடும் போது கிடைக்காமல் போகலாம்.





Mr.R.Gopinath., CEO

Gopast Centre for learning Pvt Ltd

ESSENTIALS MUST BE INSULATED FROM RISK

Stephen Covey a renowned author says, “People are busy climbing ladders. Wait for a minute and see if the ladder is leaning on the right wall.” For example in a corporate world, there is a competition on who gets promoted or elevated. Colleagues work at breakneck speed to impress upon their bosses, clients and investors about how sincere and competent they are. And when they finally climb the ladder and reach to the top, they feel that this is not what they really wanted to end up with. Broken families, Bruised relationships, Big cars, Big houses, Big work cabins, Big teams but feeling lonely up there.

Almost a similar scene exists in the investment world also. People want to become richer, and make it happen fast. When they hear about somebody else making big money from an investment opportunity, they would like to copy paste the same into their life. They read news and start following trends, throwing away philosophies to the wind.

There is almost a compulsion felt nowadays to take such decisions. The reason is that people earn well from their professions, but to image match with their richer counterparts in the society they spend like them. Savings ratios come down, leaving the only option of earning more through investment returns. We must also understand in this situation, if we have to earn more returns on our investments, much more than the treasury rates, then we will have to understand minimum 3 possible scenarios

can emerge:

- 1) We may beat the treasury returns and end up with more money
- 2) We may end up with a diminished capital
- 3) We might have saved the capital but earned less returns than the treasury yield.

Let us not now debate on the probability rates between the above 3 possibilities. Let us for now learn that we should understand all the 3 scenarios are possible. But one question that arise again and again is: How are 2nd and 3rd scenarios possible, when historically that class of asset has given more returns than the treasury rates?

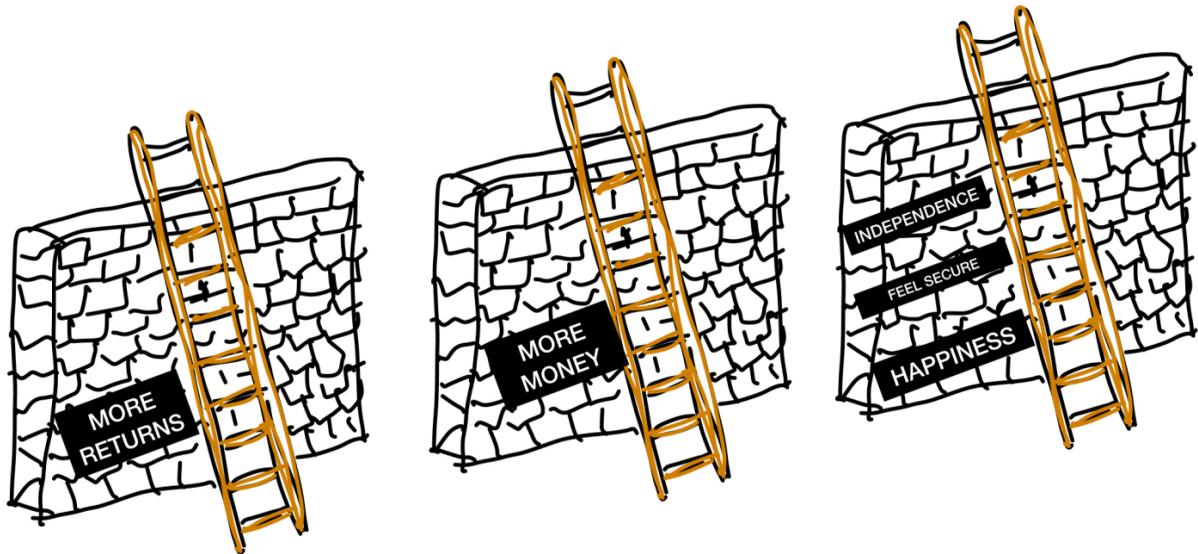
This happens because of the behaviour of two parties involved in this transaction. The first party is the investor and the second party is the market (Asset class).

Investors behaviour is influenced by aspects like

- 1) Media news/ analysis/predictions.
- 2) Investors limited knowledge of the scientific aspects like ratios, risk management.
- 3) Changes in the personal/family life, planned/unplanned.
- 4) Emotions that obscure rationality

Let us go back to Mr Covey's question.

On which wall your ladder is leaning?



When we ask our investors what do they expect on their investments?

The normal reply is, “Good returns” Meaning ROI.

Why would you need “Good returns”?

The normal reply is, “So that I can have more money”.

Now I give them the choice between the above two “Good returns” and “Having more money” which is more important to you. After much pondering the answer is “Having more money” But the answer doesn't come so easily because people feel good returns alone can give more money and the worst is that people also believe that more returns will result in more money always.

Now comes the next question, “Why do you want more money at the end of the period?”

The normal reply is so that i can use that money and be happy, feel secure, have independence.

Now the choice between

- 1) More returns
- 2) More money
- 3) Be happy

feel secure or enjoy independence. People mostly select the 3rd one that is be happy, feel secure and have independence.

Q & A

Trending Talks

01. What is EDLI, Kind of insurance scheme?

Employees Deposit Linked Insurance Scheme is an insurance cover provided by EPFO for private sector salaried employees. The Registered nominee will receive a lumpsum payout in the event of death of the person insured during the period of service. Maximum payout under EDLI is capped at Rs 700000

02. From the bank I have heard some Insurance scheme is available the minimum annual premium of 330. Could you please explain that briefly?

Yes, That scheme is called as Pradhan mantri Jeevan jothi Bima yojana. Available to the people in the age group of 18 to 50yrs ,the scheme will provide life cover of 2 lakh for an annual premium of rs 330.Its available to those who have a bank account and provided consent to their bank to join and enable auto – debit of premium towards the scheme. The premium will be deducted before 1 june.This cover will last for one year that is 1 june to 31 may.

Another scheme is available Pradhan Mantri Suraksha Bima Yojana. This is an accident insurance which is available to the people in age group 18 to 70 years. Annual Premium of just 12 will deduct by the bank automatically. This Risk coverage under the scheme is Rs 2L for accident death and full disability and 1L for partial disability.

03. I am 35 year old, Investing in RD for my yearly expense now bit worried about Reduction in RD Rate of Interest. Any other better option is available?

Yes .We can invest in liquid fund will provide the liquidity. These funds don't have a lock-in period. Like RD we can invest the amount monthly and earn the higher returns.

MUTUAL FUNDS
Sahi Hai

Do not Delay Good Deeds.

Start SIP Early!



AGE
25

>

SIP
₹ 5000/MONTH

>

RETURN
13%

>

₹ 18,000,00

>

MATURITY AMOUNT
₹ 2,21,03,234



Amount Invested till
55 Years of Age

55





AGE
30

>

SIP
₹ 5000/MONTH

>

RETURN
13%

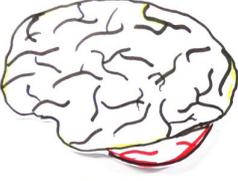
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₹ 15,000,00

>

MATURITY AMOUNT
₹ 1,13,571,75

AMAZING FACTS



To BLOW YOUR MIND!

1. Elephants are the only animals that can't jump.
2. Like fingerprints, everyone's tongue print is different.
3. Wearing headphones for just an hour could increase the bacteria in your ear by 700 times.
4. Shark is the only known fish that can blink with both eyes.
5. An ostrich's eye is bigger than its brain.



I have a tail and a head, but no body. What am I?
 What kind of room has no doors or windows?
 What begins with T ends with T and has a T in it?

Share your answers to

9444045161 or Support@kdfs.in & get attractive prizes

Maths Trips & Tricks 06 Times Table

03	06	09
12	15	18
21	24	27

30

33	36	39
42	45	48
51	54	57

60

$6 \times 01 = 06$	$6 \times 06 = 36$
$6 \times 02 = 12$	$6 \times 07 = 42$
$6 \times 03 = 18$	$6 \times 08 = 48$
$6 \times 04 = 24$	$6 \times 09 = 54$
$6 \times 05 = 30$	$6 \times 10 = 60$



Hi, ஸ்ரீதீ, எப்படி இருக்க? உன் தொழில் எப்படி போயிடிருக்கு?

நல்லா இருக்கேன் கீர்த்தி. ஆனா மெடிக்கல் செலவுல நான் பெருசா மாட்டிக்கிட்டேன். Business average-ஆ நான் போயிட்டிருக்கு.

என்னடா சொல்ற, என்னாச்சு?

கொவிட்-ல எங்க குடும்பமே பாதிக்கப்பட்டுச்சு. பெரிய ஆஸ்பிடல்லை சேர்ந்து சிகிச்சை எடுத்தோம், 6 இலட்சத்துக்கு மேல் செலவு ஆயிடுச்சு. இந்த தொகையை கடன் வாங்கிதான் செலவு செய்ய வேண்டியதாயிடுச்சு.

01

02

புத்திசாலி கீர்த்தி

தொடர் - 07

ஏன் நீ ஏறும் ஹெல்த் இன்சூரன்ஸ் பாலிசி வச்சில்லையா?

அதை செய்யாம பெரிய தப்பு பண்ணிட்டேன். எங்கிட்ட சிலர் சொன்னாங்க நான் விளையாட்டுதனமா விட்டுட்டேன்.

03

நானும் சொல்ல மறந்துட்டேன். என் குடும்பத்தாரும் கொவிட்-ல பாதிக்கப்பட்டுயிருந்தோம். எங்க ஆஸ்பிடல்லை செலவு மொத்தம் ஹெல்த் இன்சூரன்ஸ் மூலமாக claim பண்ணிக்கிட்டோம்.

Bank, Online, Telecaller, Advisor. இதில் யார் மூலமாகவும் Health Insurance ஆரம்பித்தலாம்?

இன்சூரன்ஸ் அட்வைசர் மூலமா ஆரம்பிக்கிறது சிறந்தது. உனக்கு பொருத்தமான நீட்டித்தை கொடுத்து, தொடர்ச்சியான சேவைமைய கொடுப்பாங்க. நான் 20 வருடம் அனுபவம் உள்ள பல ஹெல்த் இன்சூரன்ஸ் நம்பெனிகளின் சேவை கொடுத்திற KC Financial Services மூலமா ஆரம்பிச்சி இருக்கேன். அவங்க 24/7 பல சேவைகள் கொடுத்துக் கொண்டு இருக்காங்க. அவங்க Contact number note பண்ணிக்கோ. +91 94440 45161, 044 2679 2642.

ஏறாப்ப நன்றி! நான் இப்பவே அவங்க contact பண்ணேன்.

04

05



VIEWS ON DEPOSITS

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate* (Upto)
LIC Housing Finance	FAAA by CRISIL, MAAA by ICRA	6.00%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	6.85%
Sundaram Home Finance Ltd.	ICRA MAA+	6.75%
Bajaj Finserv	FAAA by CRISIL, MAAA by ICRA	7.25%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	6.45%
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	6.70%
Shriram Unnati Deposits	MAA+ by ICRA, FAA+ by CRISIL	8.65%
PNB Housing Ltd	CRISIL FAAA	6.95%
Time Deposits (Postal Deposit)	-	6.70%

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

* As of April 2021

You can buy Gold in paper form.

RBI'S SOVEREIGN GOLD BOND



- ₹ 8 Year Tenure
- ₹ Demat/Physical
- ₹ Earn Interest Half Yearly
- ₹ Safety - No Storage
- ₹ Purity

2020-21 Series 03

May 31 - June 04, 2021

2020-21 Series 04

July 12 - 16, 2021

2020-21 Series 05

Aug 09 - 13, 2021

2020-21 Series 06

Aug 30 - Sept 03, 2021

**AVAIL RS.50 PER GRAM
DISCOUNT ON ONLINE INVESTMENT**



INTERNATIONAL
8 MARCH
 WOMEN'S DAY

HEAR FROM OUR CLIENTS



Services are excellent and professional. Timely intimation before due date. Easy to follow up and quick response. Friendly and well trained staffs and creates an amicable relationship. Conducting some recreational events like women's day . And took some social initiatives like conducting covid vaccination camp in office premises.

- Mr. Srinivasan, Process Engineer, Kellogg Brown Root



KC Financial services was excellent and professional for guiding in process for customers needs with a diligent plan. I will continue to recommend your services to others in the future.

- Mr. Balakumaran, Senior Software Engineer, Temenos

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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WE'RE SOCIAL



KC Financial Services



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