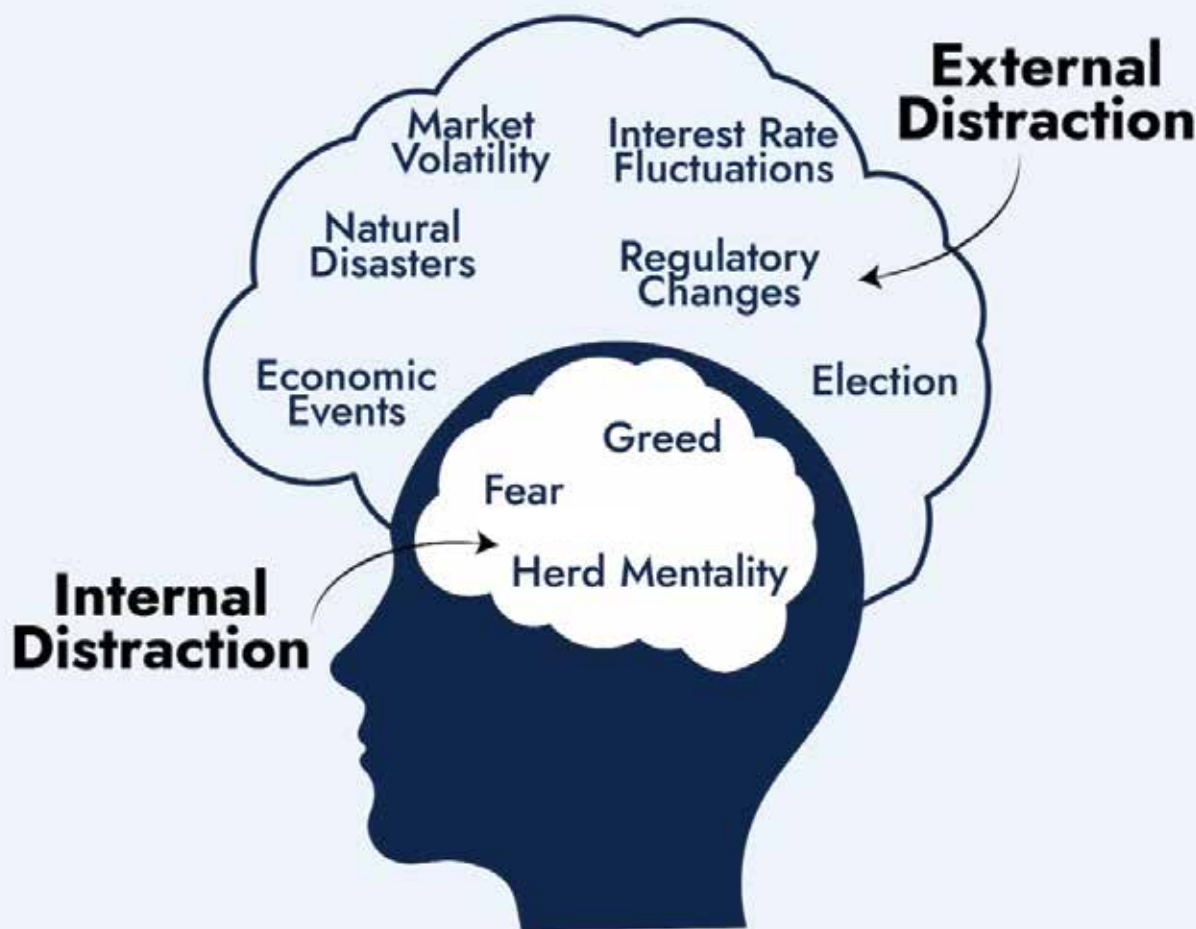


GATEWAY FOR INVESTMENTS

F^{ingerprint}orecast



Distractions Out, Wealth In

KCFS

Your path to prosperity

EDITORS NOTE

Dear Clients,

It's our pleasure to connect you all through our financial Newsletter.

In the recent days some of the clients are raising the question.

We have invested as per your diversified portfolio suggestion. But for the past three years the equity investments are giving more returns, Should I transfer all others investments into the equity market?

There is no doubt that equity schemes will grow in the coming times. At the same time it is wrong to invest all our savings here. Because Indian economy is growing steadily and growing exponentially.

India's economy is solid and there is much potential for growth. Today's India's GDP is at the fifth place in the world. Stock markets in developed countries are still experiencing high volatility. Growth does not depend only on the economy of that country and it depends on the world economy, war between the countries, natural calamities, pandemic situation etc. Such events also cause the stock market to fall on a large scale.

But looking at the present market situation one should always have a **purpose decided choice**.

Some people invest their entire savings in the high risk instruments expecting to get more profit.

Because of market volatility they are not continuing for a long time. Even if the returns are high, they will go down again. Consistent investments reduce the impact of market volatility.

Who can't become Rich Instantly but Can Be Sure to Achieve Their Financial Goals through Investing in long term

One of the best Investment strategy is

“Good Financial Discipline creates more wealth than financial intelligence”

The returns do not only depend on ROI, It purely depends on the investing consistently.

We have no doubt that stock market ventures, Mutual fund investments are still profitable but it's not advisable to put your entire money one investments. It should be in the **Financial Pyramid structure** with the Safe, Medium Risk, High Risk, very high risk investment. The Ratio will get vary based on the individual profile.

We The Financial consultant, always analyze your **financial needs, future value, Time frame** and prepare the customized program called Diversified Investment.

Final Verdict is **don't put all the eggs in one basket**, Get in touch with the advisor, based on the individual goals and financial needs diversified your investments.



On account of
our 22nd
anniversary,
Conducted a
program for
senior citizens on
the Topic of WILL
writing

Let your Prince & Princess grow as The King & Queen of Wealth



Invest 1 lakh
just for 5 years

Take rest of
6 more years

**GUARANTEED
LIFETIME INCOME**

ENJOY RS.50,000 INCOME FOR LIFETIME

With free 5 lakhs
insurance

Whole Life Insurance with flexibility to choose benefits

1. Limited Premium Paying term 5 to 16 year
2. Guaranteed Additions during Premium Paying term
3. Regular Income Benefit / Flexi Income Benefit

Congratulations to all our client's children for their outstanding result in the Board Examination 2024



Ms. Saranya

(12th std)
562/600



Mr. Kowshik

(12th std)
553/600



Ms. Bhavani

(12th std)
496/600



Mr. Melvin

(12th std)
423/600



Ms. Nisha

(11th std)
537/600



Mr. Jaiganesh

(10th std)
467/500



Mr. Jagadeesh

(10th std)
472/500

Your achievement has made us all very proud. May you keep shining and achieve more prosperity in your career



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

Intrinsic value of **BUSINESSES & FAMILIES**

How would you decide to buy a company or some stocks of a company?

How would you decide on the “right” price? Well, there are many methods investors

use to get the answer for the above questions. Value investors primarily use a method called Intrinsic value for companies and stocks. They use Embedded value for estimating Life Insurance companies and other financial institutions which carry an on-going fund. Warren Buffet called as the Messiah of Investment invariably uses Intrinsic Value method to pick his stocks.

How do we estimate the Intrinsic value of this person?

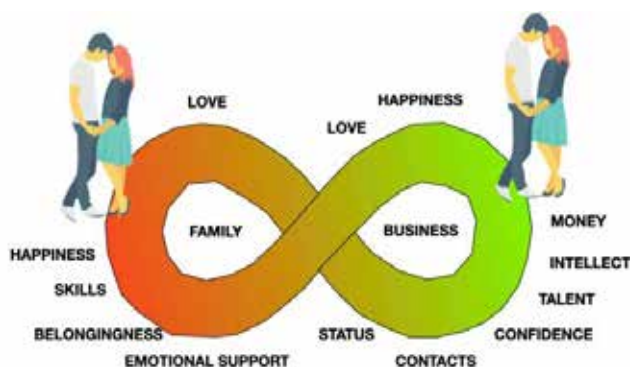
The profits generated by the business gives dividends to its investors. It is the income generated by a person that helps fulfilling the needs of the family members, who are the stakeholders of that unit called family.

Strategically the best option to manage these three major risks, death, disability and critical illness is “Risk Transfer”: meaning insurance. To decide the quantum of the risk cover, we can use the Intrinsic value method.

Risk management is a science. Like any other science this science also operates on principles.

So it is advisable to play by principles. There is a deep underlying connection between our Business and our family. The gains of our businesses pass on to our family and the gains from the family pass on to our businesses.

Look at this picture, depicting these interconnections



Money earned from business, intellect, talent, confidence, contacts developed, status achieved, the love of the team and the happiness derived from running the business goes to benefit the family in a very big way.

So also the Love, happiness, the belongingness, the emotional support and the skills in tackling domestic issues in the family go the support the business performance.

Running a business successfully depends on two important qualities attributable to the business leader (Businessman) 1) Responsibility and 2) Accountability. The responsibility of the leader reflects in his vision and the value systems he has developed for his business. Accountability is to do with the transactions of the business. The way the resources are planned, used and recorded (accounted for).

To fulfil his responsibilities he needs the support of the accounting process. Responsibility undertaken without a mandate of being accountable for the resources used, is like a barren land. Land that hardly produces anything and even it does, it was by a sheer lucky chance. Accountability without being responsible for the results produced is like pages written in an alien language, not making sense. Good calligraphy but no meaning.

If this is true for the good governance of the business then it should be also true for the good governance of the family as well.

These statements justify the Intrinsic value calculation is relevant for the families as much as it is relevant in businesses and its valuations.

In businesses there are so many men who contribute for its economy, like the shareholders, the working team, and consultants. But for families mostly the number of people who contribute for the economy of the family is one or two or just a couple more. That means protecting the economy of the family needs significant attention and planning.

While the Intrinsic value of the business belongs to the shareholders, the Intrinsic value of the person belongs to the family members. The shareholders are demanding, and they also have legal recourses to secure their investments. But the family members are never demanding. There is no law that protects their investments in this person and the benefits that should flow to them from such investments. It is therefore the responsibility of this person to protect the rights of his family members voluntarily.

Life insurance is therefore a primary need. It can not be an option for consideration. The premiums paid to secure that life insurance cover should be treated as if it is a part of the cost of the essentials for the family like food, clothes, school fees etc.



To Give Real Service, You Must Add Something, Which Cannot Be Bought or Measured With Money.

- Sir Mokshagundam Visvesvaraya

The ITR Filing Season is On!



3 Benefits of Filing ITR Early

- ➔ Early Filing, Early Refunds
- ➔ Avoid last minute hassle
- ➔ Get enough time to rectify errors if any

For More Information, call us on

+91 99405 45161

July

31

2024

Last Date

**Tax Filing can be done here for
Both Salaried and Business**



VIEWS ON DEPOSITS & MUTUAL FUNDS

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES		
FD Name	Rating	Interest Rate * (Up to)
Shriram Unnati Deposits	MAA+by ICRA,FAA+by CRISIL	9.44%
Bajaj Finserv	FAAA by CRISIL,MAAA by ICRA	8.35%
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	8.30%
ICICI Home Finance	FAAA by CRISIL,MAAA by ICRA	7.85%
PNB Housing Ltd	CRISIL FAAA	7.85%
LIC Housing Finance	FAAA by CRISIL,MAAA by ICRA	7.75%
HDFC Bank	FAAA by CRISIL,MAAA by ICRA	7.75%
RBI Bonds	Reserve Bank of India	8.05%
* Highest rate including additional interest for Senior citizens,employees etc. Wherever applicable.		
* As of July 2024.		

POSTAL DEPOSIT	
Time Deposit (TD 1-5 Years)	7.50%
NSC (5 Years)	7.70%
Monthly Income Scheme (MIS)	7.40%
Kisan Vikas Patra	7.5% (Double in 115 months)

Earn Higher rate of interest
UP TO **9.40%*** p.a.
(Inclusive of 0.5% for senior citizen)

FUND PERFORMANCE CHART - TOP EQUITY FUNDS					
Fund Name	Sector	NAV	1 Year	3 Year	5 Year
Quant Small Cap Fund	Small Cap	254.40	69.22%	34.13%	40.25%
Mahindra Manulife Mid Cap Fund	Mid Cap	30.82	65.94%	27.86%	26.99%
Nippon India Large Cap Fund	Large Cap	82.32	42.09%	24.53%	17.78%
Edelweiss Flexi Cap Fund	Flexi Cap	34.58	43.70%	20.60%	18.29%
HDFC Large and Mid Cap Fund	Large & Mid Cap	310.12	49.88%	25.74%	21.97%

FUND PERFORMANCE CHART - TOP DEBT FUNDS					
Fund Name	Sector	NAV	1 Year	3 Year	5 Year
Kotak Debt Hybrid Fund	Conservative Hybrid	53.71	16.44%	10.43%	11.46%
Sundaram Aggressive Hybrid Fund	Aggressive Hybrid	146.47	27.40%	14.62%	13.41%
Quant Multi Asset Fund	Multi Asset Allocation	132.07	50.64%	25.55%	28.93%
Aditya birla Banking and PSU Debt Fund	Banking and PSU	335.18	6.70%	5.34%	6.84%
HDFC Low duration fund	Low Duration	53.23	7.08%	5.47%	6.12%

Property Vs Equity

Investing in equities and property are two popular avenues, each with its own set of advantages and disadvantages. Here's a comparison to help you understand the key differences

Let's see one live scenario comparison of investing 1 cr in flat same in the Equities

Invest 1 cr in Flat



You will get Rent
Rs.35000 every month

VS

Invest 1 cr in Systematic withdrawal plan



You will get payout of
Rs.70000 every month

Maintenance and Management Property requires ongoing maintenance and management, which can be time-consuming and costly.	No Maintenance Unlike real estate, equities do not require physical maintenance or management efforts.
Taxation Rental Income as per tax slab.	Taxation Upto Rs.1,00,000 tax exemption and capital gain 10% only.
Liquidity Real estate is much less liquid than equities. Selling a property can take a considerable amount of time and involves significant transaction costs.	Liquidity Equities can be bought and sold quickly, Easily liquidate in three days. Partial withdrawal can also be done.
Diversification Not Applicable.	Diversification Equities allow for easy diversification across various companies, sectors, assets and geographic regions.
After 15 years property value become Rs 2.4 Crores	After 15 years Returns will be Rs 3 Crores

Your greatest asset is not your home or car.

It is **YOUR HEALTH**



Therefore protect it with

HEALTH INSURANCE

Call us on **+91 99620 45161**

HEAR FROM OUR CLIENTS



I have been associated with KC Financial Services since 2018. All our financial advice are provided by their staffs who are all very professional and expertise especially Divya Mam. I highly recommend KC financial services for anyone looking for financial advice and support.

- Dr. Banupriya, MBBS., MD., F.Diab., Assistant Professor.



KC Financial Services, they are perfect and very punctual, even we may forget certain things (like renewals or IT filing etc) but they have proper tracking system and they give us alert and follow up continuously. They are very supportive in financial aspects and they give valid advice on how to manage or day to day Finances and also suggest a perfect investment plan. I thank KC financial services very supportive and reducing my burden in managing the works related to finances.

- Mr. Rohit Immanuel., Pfizer.

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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