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THANE

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THE TIMES OF INDIA

280 calls made to city fire brigade between Nov 9 & 15

PTI | Nov 26, 2023, 08.13 AM IST

Mumbai: The Mumbai fire brigade (MFB) received 280 calls including 79 due to firecracker bursting, during this year's Diwali period between November 9 and 15.

HT Hindustan Times

Pune records 22 fire incidents during Laxmi Pooja celebrations

By Shrinivas Deshpande, Nov 13, 2023, 05:56 AM IST

Pune fire department recorded 22 incidents of fire on Laxmi Pooja day, the first day of Diwali (November 12), between 7:38 pm and 11 pm, said officials

THE NEW INDIAN EXPRESS

Several flats in Thane building gutted in fire triggered by 'diya', no injuries reported

A 'diya' (earthen lamp) was lighted on a table for a puja in the apartment. A cloth placed on the table caught fire from the lamp and the blaze spread to the entire house, officials said.

Published: 14th November 2023 09:08 AM | Last Updated: 14th November 2023 09:08 AM

THANE: A fire destroyed a flat located on the 18th floor of a building in Maharashtra's Thane district, officials said on Tuesday. No person was injured in the fire which broke out at around 2.15 am on Monday in the flat located in the 22-storey building at Kashigaon in the Mira Road area, Thane Municipal Corporation's disaster management cell chief Yasin Tadvi said.

The Indian EXPRESS

41 fires set off by Diwali firecrackers in Pune, Pimpri Chinchwad; no casualties

Pune | Updated: November 14, 2023 05:28 IST

Fires set off by firecrackers pose a serious risk to life and property: officials.

Pune : The fire brigades of Pune City and Pimpri Chinchwad responded to 41 incidents of fires between 7 pm and midnight that were set off by firecrackers on Sunday night during Laxmipujan, a Diwali ritual. Fire tenders were pressed into service and no casualties were reported in these fires.

City Reports 22 Fire-related Incidents on Diwali

Deccan Chronicle. | DC Correspondent Published on: November 14, 2023 | Updated on: November 14, 2023

Hyderabad: Over 22 Diwali-related fire accidents were reported in Hyderabad city on Sunday, and a total of 28 in GHMC limits, according to district fire officer (DFO) Srinivas Reddy. He told Deccan Chronicle that a majority of incidents occurred due to diyas placed in an unsafe manner, and misfiring rockets that landed in houses and shops.

HOME INSURANCE: 6 REASONS WHY IT IS A MUST FOR HOMEOWNERS

Purchasing a house is much more than an investment; it might as well be the largest investment that you make in your life. However, you wouldn't want all the money, time, and effort that you invest in turning your house into a home go into a waste because of some uncertainties! Which is exactly why **Home Insurance** should be a non-negotiable part of homeownership.

Here are 6 reasons why you should get your home insured:-

1. It Insures Against Manmade Risks that Can Cause Extensive Damage

You may secure your house with security equipments and safety gadgets, but there's only little that they can do to protect your house. Manmade threats have now become more recurrent than ever, and sadly, robberies, thefts, riots, strikes, terrorism, etc., pose a great risk. This is where an extensive house warranty or homeowners' insurance can come to your aid. A Home Insurance Policy not only covers your house as an architectural structure, but it can also cover everything within the premises. Be it your furniture, valuable appliances, electronics, and even your fence or garage (if you have one). Just make sure you pick the right add-ons for your regular home insurance.

2. You Need Insurance Regardless of Where You Live

Whether you choose to live in an apartment, villa, bungalow, housing society, or any residential structure for that matter, home insurance should not be ignored. This is because if you live in a housing society, insurance in your leasing contract is most probably not going to offer 'AOG' (Acts of God) protection. Another example is, if you are a renter, you might lose out on protection against burglaries and fire. That's not all; you might also not be able to avail basic homeowner policy features like replacement for the loss of house equipments during burglaries or fire.

3. It Also Protects You from Natural Disasters

Natural disasters are synonymous to a homeowner's nightmare. The expense of repairing damaged goods can cost you dearly; leave alone the cost of repairing a damaged house! But wait... There is a way to avoid this. All you need to do is to carefully choose the best homeowners insurance for protection from natural disasters or as insurance policies put it, 'Act of God'.

4. It Isn't All That Expensive

It may have initially occurred to you that insurance for property owners might be expensive and an unwanted expense, but you should know that both these assumptions are untrue. The benefits provided by home

insurance are way more than what you have to pay.

5. It Keeps You Away from Lawsuits

Typically based on the type of home insurance policy you opt for, you and your family can stay protected from lawsuits relating to your property. Your home insurance can cover you if there's an unfortunate incident where you accidentally damage someone else's property. Furthermore, if there are any medical expenses incurred due to an injury of a guest staying at your property, those expenses can also be covered. This is precisely why you must browse online for the best homeowners' insurance plans offering lawsuit protection before you buy them.

6. If the Need Be, It Will Even Help with Relocation

If in an unfortunate scenario, the need to relocate to any other location arises while the re-construction of your home takes place, several insurers aid with funding during this unforeseen circumstance.

Having your home insured offers the luxury of having peace of mind. Once you've chosen the insurance policy for your house, be sure to pay every premium instalment. And if you do so with consistency, the protection of your house won't be a worrisome aspect anymore.

Source : <https://www.iffcotokio.co.in>

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION.



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CALCULATE AND SEE FOR YOURSELF HOW STARTING YOUNG GIVES YOU LOWER PREMIUMS

August 10, 2023

Beginning early has great advantages, especially when it comes to financial planning and future security. This also holds true when it comes to obtaining insurance coverage. Starting young, whether for life insurance, health insurance, or any other

type of coverage, can help you lock-in lower premiums and save you significantly in the long-term.

When determining premiums, insurance companies consider a variety of factors,

including age. The younger you are when you buy insurance, the lower the insurer's perceived risk, resulting in lower premiums. Let us delve deeper into the reasons why starting young results in lower costs.

What Impacts the Premium of a Term Plan?



- 1. Better Health Profile:** Younger people typically have better health profiles than older people. Health problems tend to accumulate over time, and the risk of developing chronic illnesses rises with age. Because health is an important factor in determining premiums, your premium will be lower, making the policy more affordable. If you are in good health, you may even be exempt from all medical examinations required to qualify for the policy.
- 2. Insure Your Family:** The primary goal of buying insurance is to provide financial security for your family. If something were to happen to you, you would be financially vulnerable because the likelihood of having a contingency plan is much lower at a younger age. A term insurance policy purchased at a young age can protect your family and ensure they can continue to live comfortably without sacrificing their way of life.

- 3. Longer Policy Duration:** When you buy insurance at a younger age, you are more likely to have a policy that lasts longer. Insurers prefer customers who will pay premiums for a longer period of time without filing claims. Because of the longer duration, they can spread out the risk and offer more competitive rates.

Let us see a hypothetical example to show how starting young can result in lower premiums. Consider the following two people: Sameer and Rajiv, both 25 years old. Sameer decides to buy a Rs. 3,75,00,000 term life insurance policy, whereas Rajiv waits until he turns 40 before making a decision.

We can estimate the premiums for both individuals using the HDFC Life Term Insurance Premium Calculator. Assuming they are both in good health and non-smokers and choose a 20-year term policy, their premiums could look like this:

Sameer (age 25): Rs. 1500 per month

Rajiv (age 40): Rs. 3750 per month

In this example, Sameer pays Rs. 1500 every month for 20 years, for a total of Rs. 3,60,000 throughout the course of the insurance. Rajiv, on the other hand, pays Rs. 3750 per month for the same coverage and duration, totalling Rs. 9,00,000 over the course of the policy. Sameer saves Rs. 5,40,000 in premiums over Rajiv by starting young but having the same coverage quantity and duration.

This example demonstrates the substantial financial benefit of starting early. By purchasing insurance early, you can lock in reduced premiums and potentially save thousands of dollars over the life of the policy.

Conclusion

You can see the tangible financial benefits of starting young by calculating premiums at various ages. So don't put it off any longer. Begin planning for your insurance needs today to secure your financial future while benefiting from the lower premiums that come with starting early.

Source <https://www.hdfclife.com>

MUTUAL FUNDS OR STOCKS: WHAT BEGINNERS SHOULD REMEMBER WHILE STARTING THEIR INVESTMENT JOURNEY

Here are a few factors that can help you in making your investment decision.

May 15, 2021 4:56 pm IST

Those graphs, bar diagrams and numbers confuse you, right? Perhaps, they have even kept many of you away from investing your money. Well, there's no denying that investing in stocks or mutual funds without understanding what they really entail and how things work can be very difficult. For the longest time, people have looked at it as a complex web of numbers, charts and bars, compelling them to look away or look for an easier avenue to invest in. So, at the start of your journey as an investor, be it in stocks or mutual funds, you, just as anyone else, need some guidance.

Let's help you understand the two terms a bit better before you go about making your investments.

Stocks

The financial instruments that a company issues are known as stocks. They give investors part ownership in the company, and the right to claim profits in the form of dividends. Apart from that, investors also for voting rights when they park their surplus money in an organisation, which allows them to be a part of the key decision-making process. Stocks are also known as shares and equities.

To sell its shares for the first time to the public, a company lists them through an initial public offering (IPO) and allots them to bidders once the subscription period is over. The next step is the listing of these shares on the stock market. Once that happens, you can also place buy and sell orders for the shares allotted to you.

Another important factor to keep in mind is your ability to take risk. Your age, goal and the amount you have determines your risk capacity. Ask yourself if you have other liabilities or family responsibilities. If the answer is yes, then you, probably, shouldn't take a high risk. Not, at least, until you have understood the markets well enough.

Mutual funds

These are financial instruments where money is mobilised from many people and invested into different asset classes. Mutual funds allow you to own a portfolio, which consists of stocks, bonds or other securities. Owning a share of a



With mutual funds, an investor can follow a disciplined approach to investing.

mutual fund means owning all the assets of that fund. A diversified portfolio doesn't give you much trouble, especially if your aim is building wealth in the long run. Profits are distributed among investors per units they have invested in.

Following are the key factors when it comes to investing in either of these instruments:

Financial goals: Stocks are riskier than mutual funds. So, while considering where to park your money, you also need to ascertain your financial goals, which depends a great deal on what stage of life you are in. One easy example is the difference in the financial goals of a college student and a middle-aged family person. So, ensure you have a financial goal in mind before you set about investing.

Diversification: It's the key to success. Mutual Funds invest in a large number of stocks. So, here there's excellent portfolio diversification and lower risk. In case a couple of stocks incur losses, due to diversification the impact is negated to a huge extent. When it comes to stocks, an investor usually invests in 10 to 15 stocks, which means, higher volatility. So, conduct an inventory of what you own and allocate your assets accordingly.

Discipline: With mutual funds, an investor can follow a disciplined approach to investing. There are various systematic investment plans

(SIPs), which allow an investor to set aside a fixed sum every month, and invest that into the market. With stocks, though there are options for SIPs, again it all comes down to the investor, who has to be well-versed in the market to make the right selection.

Management: Mutual Funds are professionally managed. A fund management team that does a lot of research on stocks and sectors, is available at the disposal of an investor. So, it saves a lot of time for the person investing. When it comes to stocks, an individual investor will have to spend a lot of time researching and understanding the market and the business. Basically, the investor has to end up doing the things that a fund management team does in the case of mutual funds.

Tax benefits: With mutual funds, there are schemes that come under section 80C, through which you can claim tax deductions. But there is no such option for stocks.

So, if you are an investor with a flair for research, and like to read up on companies' financial statements, you can consider investing in stocks after making your own decision. Though the returns are higher, so are the risks. On the other hand, if you don't want to go through the hassles of research, and don't have a problem with fund managers managing your money, then mutual funds are the right option for you.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK. PLEASE READ THE OFFER DOCUMENT BEFORE INVESTING.

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INDIA OVERTAKES CHINA TO BECOME THE MOST ATTRACTIVE EMERGING MARKET FOR INVESTING

Updated: 10 Jul 2023, 03:45 PM IST Livemint

India has now overtaken China as the most attractive **emerging market** (EM) for investing in EM debt, as per 85 sovereign wealth funds and 57 central banks representing a total of \$21 trillion in assets.

India is increasingly viewed positively for its improved business and political stability, favourable demographics, regulatory initiatives, and a friendly environment for sovereign investors, according to a recent report by Invesco titled 'Invesco Global Sovereign Asset Management Study.'

The report included views from 142 chief investment officers, heads of asset classes along with senior portfolio strategists from 85 sovereign wealth funds and 57 central banks.

India, it said, exemplifies the attributes sought by sovereign investors. "India has now overtaken China as the most attractive Emerging Market for investing in Emerging Market debt."

A development sovereign based in the Middle East noted, "We don't have enough exposure to India or China. However, India is a better story now in terms of business and political stability. Demographics are growing fast, and they also have interesting companies, good regulation initiatives, and a very friendly environment for sovereign investors."

India is among a number of countries, including Mexico and Brazil, that are benefiting from increased foreign corporate investment aimed at both domestic and international demand through "friend-shoring" and "near-shoring".

This was seen as helping fund current account deficits as well as support currencies and domestic assets including debt. Expectations for peaking inflation and a completion of the **emerging markets** tightening cycle was also playing a role in this trend. Several EMs that saw an increase in their perceived fixed-income attractiveness, including Brazil, were widely expected to be overcoming inflation and to eventually stop tightening and start easing monetary policy.

At the same time important commodity countries including Brazil and Indonesia were seen as well placed for the green transition and **electric vehicle** revolution, and thus potentially an important source of diversification for sovereigns with more concentrated commodity



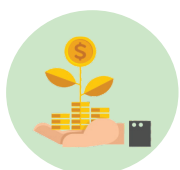
revenue streams. The report said, sovereign wealth funds favour fixed income and private debt, while EMs with solid demographics, political stability, and proactive regulation, particularly India, have emerged as prime investment destinations.

The survey showed a "substantial share" of central banks were concerned by the precedent that had been set. Almost 60 per cent of respondents said it had made gold more attractive, while 68 per cent were keeping reserves at home compared to 50 per cent in 2020.

(With agency inputs)

Source <https://www.livemint.com>

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