



<b>Publication:</b>	INFORMED INVESTOR	<b>Edition:</b>	ONLINE EDITION (E-PAPER)
<b>Date:</b>	08 – 12 JUNE 2015	<b>Category:</b>	P2'S VIEW
<b>Editor:</b>	MR. RAJESH DEDHIA	<b>Author:</b>	PRATIT PATEL
<b>Title:</b>	WEEKLY ENGLISH ARTICLE		

## **NIFTY (8114)**

For next week nifty has strong support around 8055 level, break with volume will take it to 7995----7950 level. On the upper side it has strong hurdle at 8170 level, cross over with volume will take it to 8250----8270 levels...

## **DAMODAR INDUSTRIES (521220) (55.5)**

Company has good numbers in FY15. It has declares net sales of Rs.593.04crore and profit of Rs.11.90crore in FY15. EPS for FY15 is Rs.13.37. Company has paid 15% interim dividend for FY15 & it has declares 10% final dividend for FY15. Company has also approves bonus in 1:4 ratio. Investors can buy this stock with stop loss of Rs.52. On the upper side stock will zoom up to Rs.75 levels in medium term...

## **BHAGIRADHA CHEMICALS (531719) (64)**

Company has posted strong numbers in FY15. Net sales zoomed to Rs.217.83crore against Rs.173.01crore. Company has declares net profit of Rs.2.52crore against profit of Rs.1.96crore. It has declares EPS of Rs.4.99 in FY15. Script is trading at 12.8x FY15 EPS. It is regular dividend paying company. It has declares 10% dividend for FY15. Investors can buy this stock with stop loss of Rs.55. On the upper side it will zoom up to Rs.84 levels in medium term while it will zoom to Rs.110 levels in long term...

## **DEEPAK SPINNERS (514030) (48)**

Company has good numbers in Q4FY15. It has declares net sales of Rs.105.6crore and profit of Rs.3.62crore (against loss of Rs.1.49crore) in Q4FY15. EPS for FY15 is Rs.12.41. Current level stock is available at PE ratio of just 3.8. Investors can buy this stock with stop loss of Rs.41. On the upper side stock will zoom up to Rs.60---75 levels in medium term...

## **MADHAV MARBLES & GRANITES (515093 & NSE) (40)**

Company has good numbers in Q4FY15. It has declares net sales of Rs.23.34crore and profit of Rs.2.34crore (against profit of Rs.39 lakh) in Q4FY15. EPS for FY15 is Rs.8.78. Company has declares 15% dividend for FY15. Current level stock is available at PE ratio of just 4.55. Investors can buy this stock with stop loss of Rs.35. On the upper side stock will zoom up to Rs.60---75 levels in medium term...

## **WIRE FABRICS (507817) (94.2)**

Company has good numbers in FY15. It has declares net sales of Rs.99.25crore and profit of Rs.3.79crore (against profit of Rs.2.99crore) in FY15. EPS for FY15 is Rs.12.39. Company has declares 18% dividend for FY15. Current level stock is available at PE ratio of just 7.5. Investors can buy this stock with stop loss of Rs.85. On the upper side stock will zoom up to Rs.125 levels in medium term...



## VAMSI RUBBER (530369) (29)

Vamshi Rubber Limited manufactures and sells retreading products in India. It offers precured tread rubber, cushion gum, and vulcanizing solution, as well as curing envelopes. It has an equity base of just Rs.4.21crore that is supported by reserves of around Rs.10.35crore. It has a share book value of Rs.34.6.

Company has reported net sales of Rs.66.83crore & net profit of Rs.0.97crore in FY15. It has declares EPS of Rs.2.81 in FY15. Script is trading at 10.3x FY15 EPS. It is regular dividend paying company. It has declares 10% dividend for FY15. Stock is looking dirt cheap at current level. Investors can buy this stock with stop loss of Rs.25. On the upper side it will zoom up to Rs.39 levels in medium term.



<b>Publication:</b>	INFORMED INVESTOR	<b>Edition:</b>	ONLINE EDITION (E-PAPER)
<b>Date:</b>	08 – 12 JUNE 2015	<b>Category:</b>	ASTRONOMY GURU
<b>Editor:</b>	MR. RAJESH DEDHIA	<b>Author:</b>	COL. AJAY JAIN
<b>Title:</b>	ASTRO ECONOMICS: BULLS MAY REGAIN STRENGTH ANY TIME IN THE STOCK MARKET		

As per Col Ajay CEO Astromoneyguru.com, 5th day of June month is represented by planet known as mercury while year 2015 is represented by planet known as Saturn.

Today sun, mars and mercury are in Venus's house while Jupiter and Venus are making conjunction in Moon's house.

As per Ajay market theory combination of Mercury and Saturn may bring volatile movement but certain sectors may see fresh buying interest in Indian stock market.

Positive movement is expected from lower levels in oil & gas, metals, paints, power sectors any time in next 1-3 trading days.

Bulls may regain their strength any time in the stock market.

### **Commodity**

Last 10 days were not very positive for copper and crude oil in commodity market. As per Astro economics strong bounce. As per Astro economics strong bounce back expected in next few days in Copper in spot and electronic trading.

### **Following stocks should be kept under observation for short term trading**

- Vedanta
- Coal India
- LIC Housing Finance

<b>Publication:</b>	INFORMED INVESTOR	<b>Edition:</b>	ONLINE EDITION (E-PAPER)
<b>Date:</b>	08 – 12 JUNE 2015	<b>Category:</b>	INDIANOTES.COM
<b>Editor:</b>	MR. RAJESH DEDHIA	<b>Author:</b>	BANK BAZAAR
<b>Title:</b>	GOLDEN RULES OF FINANCIAL PLANNING		



March with its feverish frets and yearly targets is over. April 1<sup>st</sup> was (no, not All Fools Day) the start of the New Financial Year. So, did you make those financial resolutions for the new year? Or did you end up like Teena and Prateek?

Teena and her husband Prateek, a newly-wed couple, had a tough three months from Jan to March 2015, as they realised that they had not made the tax-saving investments that they had declared at the start of the financial year. If they had failed to make it, they would have received their salaries after big tax cuts.

They were barely left with any savings after splurging at the time of marriage, and there are no options now but to borrow from parents. They were already paying EMIs for car and personal loans, and could not afford any more cuts in salaries.

This is a typical case of last-minute tax planning that we hear of so often. As the new financial year has already begun, it would be prudent for many like them to take a look at their finances and plan in advance to avoid a last-minute scramble.



## Step 1: Start tax planning early

Contrary to popular belief, tax planning is a year-long process, and not an annual ritual that comes in March. A little number crunching with the help of a CA, financial planner or free online tax calculators would give you enough idea about your tax liabilities in this new financial year. Based on these you can start investing in the right tax-savings instruments on a regular basis.

There are many tax-saving investment instruments to pick from: Public Provident Fund (PPF), Tax-Saving Mutual Funds, the National Pension System (NPS), a Term Insurance Plan and the Employee Provident Fund (EPF).

Lest you forget, premium paid to purchase a health insurance plan, and the principal repayment and interest payment for home loans are eligible for tax deduction.

**Illustration:** Sanjiv has a taxable salary of Rs 12 lakh. He contributes Rs 60,000 every year in EPF. He can claim income tax deduction on EPF, but to exhaust the full limit of Rs 1.5 lakh under the Section 80 C of Income Tax Act, he still needs to invest another Rs 90,000 during the financial year.

Sanjiv can invest Rs 7,500 every month if he starts early instead of accumulating his investments in the last couple of months. If planned early, he can judiciously choose the investment options instead of opting for a wrong product in a rush.

Of course, he must have a term insurance plan, the premium of which is tax deductible. The rest can be invested in a tax-saving mutual fund through systematic investment, PPF, NPS or Sukanya Samriddhi Yojana. If he fails to make those investments, he would end up paying an additional Rs 27,800 (30% of Rs 90,000) in tax.

## Step 2: Plan your investments

If you have not already started investing for the future financial goals, the new financial year is probably the time to start. It could be short-term such as buying a car, medium-term such as buying a house or long-term goals such as building a retirement corpus.

Setting financial goals helps in choosing the right product, allocating funds to right asset classes as well as evaluating the realistic chances of achieving them. If needed, you may want to allocate a higher sum to or defer the financial goal by a year or two.

**Illustration:** Shoaib has recently joined a firm as marketing executive at a monthly salary of Rs 35,000. After paying for his travel and other miscellaneous expenses, he saves Rs 15,000 every month. Shoaib plans to buy a car (which today costs around Rs 4 lakh) in a year's time and he wants to save enough to pay 40-50% of the cost as down payment. He also wants to save a little to buy a house in 10 years' time.

For buying a car, he needs Rs 1.5-2 lakh. Since it's a very short-term goal, he should either put money in a one-year recurring deposit or start an SIP in an open-ended accrual debt fund. Both could offer between 8.5% and 9.5%. If he allocates Rs 10,000 every month for this goal for one year, he would end up with at most Rs 1.25-1.30 lakh, which is below his target amount.

He could either increase his allocation by a couple of thousands or defer the goal by another six months.



### Step 3: Manage your debts properly

Flashing that premium credit card may give you a 'kick' especially if you do so in front of someone special, but flashing it too often may give you the rashes. Whether it is credit card, personal, auto or home loan, availing of debt beyond the paying capacity is the first step towards ending up a financial mess.

While banks would pay you loan as long as the EMI is below 50% of your monthly salary, it is up to you to assess what is your paying capacity. A little assessment of your own paying capacity would save you from many blushes—missing EMIs, sullyng credit history and recovery agents knocking at your door.

**Illustration:** Ajay, who works with a market research firm and earns a monthly salary of Rs.20,000, just received a credit card from his bank. Unable to resist the new-found buying power in his hands, he buys the latest smart phone of his choice for Rs 35,000. He converts the purchase amount into a 12-month-EMI repayment scheme, which after including the processing fee and the monthly interest of 2%, comes to around Rs 3,400.

However, Ajay is already paying an EMI of Rs 4,000 for the bike that he bought recently. His total EMI now stands at almost Rs 7,500. After paying for EMI, rent, food and fuel, Ajay barely saves anything. Soon, he starts defaulting on the EMI for the credit card dues. The interest and penalties keep piling up, and before he realises it, his credit card dues start touching the Rs 1-lakh mark.

He starts getting calls from recovery agents, bank notices and even a court notice for defaulting on credit card loans. He finally had to take a personal loan and borrow from friends to settle the credit card debt.

**Parting note:** Don't let bad financial planning practices creep in. Take control of the situation. By adhering to a few simple rules, you can be financially safe: plan ahead, plan right, and plan completely. Above all, remain disciplined and curb the urge to borrow beyond paying capacity. This way, on April 1<sup>st</sup> 2016, you will be wished "Happy New Financial Year" instead of... well, you know what April 1<sup>st</sup> stands for, don't you?



<b>Publication:</b>	INFORMED INVESTOR	<b>Edition:</b>	ONLINE EDITION (E-PAPER)
<b>Date:</b>	08 – 12 JUNE 2015	<b>Category:</b>	OTHER NEWS
<b>Editor:</b>	MR. RAJESH DEDHIA	<b>Author:</b>	MR. CHANDRASHEKHAR THAKUR
<b>Title:</b>	SEMINAR ON SHARE MARKET		

## STOCK MARKET AWARENESS SEMINARS

Dear Sir / Madam,

My following free seminars on Share Market Awareness organised by CDSL are scheduled in which you are cordially invited. Kindly also advise your customers, students, friends, relatives, sub brokers, clients etc to attend and take benefit of this educational seminar in which wealth of basic information about Demat, IPO, On line trading, Investor protection, various procedures, internet facilities etc will be provided in simple language using slide show. Duration is two hours including question answer session. Rotary Clubs, ICAI, Colleges, Banks, Stock Brokers, DPs, various organizations may schedule such seminar which will be at very nominal cost. For details kindly contact undersigned.

Saturday 13 <sup>th</sup> June 2015 4.00 p.m.	Mumbai Grahak Panchayat, Santacruz Vibhaag Graahak Sanghatana, Santacruz Mahila Mandal hall, Besant road, Santacruz-west, Mumbai 400054
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