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Date:	13 - 17 APRIL 2015	Category:	P2'S VIEW
Editor:	MR. RAJESH DEDHIA	Author:	PRATIT PATEL
Title:	WEEKLY ENGLISH ARTICLE		

NIFTY (8780)

For next week nifty has strong support around 8720---8680 level, break with volume will take it to 8575 level. On the upper side it has strong hurdle at 8850 level, cross over with volume will take it to 8890---8960 levels...

VOLTAS (306)

Stock is looking explosive & hot for investors. Positional traders or short term investors can buy this stock around 298-302 keeping stop loss of 282. On the upper side stock will zoom up to 315 level, cross over will take it to 325 & there after 350 levels in coming days...

KESORAM INDUSTRIES (134.7)

Something is cooking in this counter. One can buy this stock keeping stop loss of 125. One the upper side stock will zoom up to 145 level, cross over will take it to 162---171 levels in coming days...

JETKING INFO (517063) (47.2)

Its 52 week high rate is Rs.90 & now it is trading at half from 52 week high. Current level stock is looking attractive. It is regular dividend paying company. It has paid 10% dividend for FY14. Down side is limited from here while on upper side it may zoom up to Rs.60---63 levels shortly. Keep stop loss of Rs.42 for your buys...

DHP INDIA (531306) (128)

Co is manufacturing Brass valves, accessories and hose for Gas cylinders and all OMCs are its client. Its 52 week high rate is Rs.185.40. current level stock is looking safe & attractive. One can buy this stock keeping stop loss of Rs.120. On the upper side stock will zoom up to Rs.145---150 levels in coming days...

TARA JEWELS (534756) (64.3)

It's 52 week high rate is Rs.130 while low rate is Rs.50, stock is available near 52 week low rate. IDFC, ICICI PRUDENTIAL, HSBC, AXIS, ENAM holds huge stake in this company while BENNETT COLEMAN & COMPANY (TIME GROUP) hold 305000 warrants in this company. Stock is looking safe & cheap at current level. One can buy this stock keeping stop loss of Rs.58. On the upper side stock will zoom up to Rs.85---90 levels in coming days...

HOT INVESTMENT IDEA FOR SHORT TO LONG TERM INVESTORS.....

ITL INDUSTRIES LTD (522183) (40)

ITL Industries Limited manufactures and sells band saw machines, CNC tube mills, and machine tools; and sells/purchases hydraulic items, etc.



It has an equity base of just Rs.3.47crore that is supported by reserves of around Rs.17.39crore which is 5 times higher than equity. It has a share book value of Rs.62.64. For 9MFY15, ITL has reported sales of Rs.35.96crore as against Rs.26.81crore in 9MFY14. Despite 26% higher provisioning for income tax, profit after tax has gone up nicely by 73.3% to Rs.1.04crore. EPS for the 9MFY15 is Rs.3.20. we are highly bullish on this stock & recommended to buy in big quantity for investment purpose keeping stop loss of Rs.32. On the upper side stock will zoom up to 55---60 levels shortly while it can zoom up to Rs.80---85+++ levels in long term. It's all-time high rate is Rs.99.65.

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Editor:	MR. RAJESH DEDHIA	Author:	BANK BAZAAR
Title:	GOLDEN RULES OF FINANCIAL PLANNING		



March with its feverish frets and yearly targets is over. April 1st 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 Samridhhi 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 1st 2016, you will be wished "Happy New Financial Year" instead of... well, you know what April 1st stands for, don't you?



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Date:	13 - 17 APRIL 2015	Category:	ASTRONOMY GURU
Editor:	MR. RAJESH DEDHIA	Author:	COL. AJAY JAIN
Title:	COPPER POSITIVE BUT CRUDE OIL LOOKS WEAK - ASTROMONEYGURU		

As per Col Ajay CEO www.astromoneyguru.com Third week of April 2015 is represented by planet known as Venus and year 2015 is represented by planet known as Ketu.

During week important planet Mars will be in Aries and Venus in Taurus. King of all planets sun is with Jupiter house with Mercury and South node of Moon. Jupiter will pay aspect to Saturn and sun and Ketu

As per Ajay market theory combination of Saturn and Jupiter may bring positive movement in stock market.

Our advance prediction for profit booking in copper proved correct. Recommended stocks also performed well. Hope Readers must have enjoyed big profit in stock and commodity. Further advance prediction for 2015-16 can read in my book Ajay market theory 2015-16.

I would like to convey thanks for wonderful response to my book Ajay market theory.

Following stocks should be kept under observations during second half of the week

- (1) State bank of India
- (2) Andhra bank
- (3) Hpcl
- (4) Sesa sterlite

Previous week I have given correct advance prediction on copper now this week I shall focus on crude oil. Previous week Crude oil has seen sudden upward movement in Indian and International commodity market.

Now as per financial this week crude oil may see profit booking in commodity market. Positive impact is expected in Indian capital market

Copper is known as king of base metals. My advance prediction on copper proved correct now as per stars and financial astrology Copper may fresh buying interest in commodity market.

The above prediction is based on financial astrology and stars. Risk management is mandatory tool in stock and commodity trading.



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Editor:	MR. RAJESH DEDHIA	Author:	MR. CHANDRASHEKHAR THAKUR
Title:	SEMINAR ON SHARE MARKET		

**STOCK MARKET AWARENESS SEMINARS IN BULDHANA, LATUR, VIRAR, VASAI , THANE, SOLAPUR,
AKKALKOT SEMINAR NO. 1061 TO 1067**

Dear Sir / Madam,

I shall conduct following free seminars on Share Market Awareness in which 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.

Saturday 11 th April 2015 between 5.30 and 6.00 p.m.	Live show on Jai Maharashtra TV News Channel
Thursday 16 th April 2015 at 2 p.m.	Lagoo Bandhu hall, opp. Gadkari Rangayatan, Thane-west.
Sunday 3 rd May 2015 at 6.30 p.m.	Solapur (venue not finalised)
Monday 4 th May 2015 at 6.30 p.m.	Akkalkot (venue not finalised)

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