



KAMAT & DURAGKAR
INVESTMENT
WEALTH & RISK MANAGEMENT SERVICES



**Be Future
Safe!**



The Pilot behind K&D Investments



THE CHIEF

A practicing Chartered Accountant since last 20 years with specialization in Wealth & Risk Management, Mahendra Kamath is amongst top performers in the Insurance sector. Mahendra has an elite membership of MDRT (Million Dollar Round Table), USA.

Mahendra has, over years, proved his leadership skills in various professional and social organizations like ICAI, Rotary, TiE, Jaycees, CAFE etc.

Mahendra specialises in providing solutions after analyzing the clients' income & lifestyle with future financial goals & needs, thus helping them enjoy a safe, secure and carefree life without worries.

What makes him stand out is his belief in continuous upgradation of knowledge, skills, infrastructure & technology in order to provide fast & effective service. He has always believed in developing long lasting relationships with the clients.

An advisor trusted by a vast clientele, he has always planned meticulously for every aspect of the client's life be it Retirement, Child Education/Wedding, Insurance advice, Taxation & Investments.

Mahendra Kamath

C.A., C.S., L.L.B., DISA
Wealth Manager



An ancient Chinese belief :

*"The kite is an intermediary
between heaven and earth.
It's the physical counterpart of prayer".*

kite

A kite is a tethered aircraft. A light frame covered with paper or cloth and is connected with a long string, the end of which is in the hands of a highly skilled pilot. The necessary lift that makes the kite fly is generated when air flows over and under the kite's wing. A kite signifies freedom, security, care freeness, persistence, happiness and pride. There are more kinds of kites than you think there are. They come in many shapes and sizes.



K&D Invest, similarly, is your trusted intermediary between financial security and life.

A group of professionals committed to serving you with a plethora of financial products, K&D invest look forward to customising every offering for your need. K&D invest is not about financial planning but more about Life planning !

A good financial plan means providing a lifeline for your loved ones as well as creating stability for oneself. A well thought plan is bound to create happiness.

Every advisor at Kamath and Duragkar is trained to focus on creating an investment mix which is most beneficial to the client.

This has not only resulted in a fair quantum of goodwill for the company but has also increased advice seekers substantially as unbiased, need-based and visionary advice is a rare commodity.

Making money work effectively through proper asset allocation is the key. K&D professionals do just that for you by planning in a way that every future need is properly taken care of without any feeling of financial burden, ever.

Every client is assigned an advisor who helps in completing necessary documentation and keep regular track of investments through a centrally located office. The office is equipped with state of the art IT infrastructure and has a interactive web portal that allows customers to avail services through it too.





The Sled

A kite with no bones, it was named after a snow sled.

Sleds can be flown without any rods, but if one wants to fly them in strong winds then inserted rods will give it stability, otherwise this prized creation will collapse in a crumpled heap on the ground.

LOVED ONES COME FIRST !

Everyone dreams of a perfect and stable family and spends a lifetime working towards it. However, in an increasingly uncertain world, its necessary to ensure that the family is free from any financial burden in case of any unfortunate event. K&D's Life Insurance Service comes in as an assurance of total financial security for every clients' family.

Most people don't have any confusion about insuring their assets like factory, machines, home, vehicle, stocks etc as per their actual value but are unaware of insuring the source of all these assets – THEMSELVES according to their correct Human Life Value. K&D helps in deriving correct Human Life Value by following scientific methods.

At K&D invest we worship our saying – **“A person can die, but never his dreams.”**

As in The Sled, K&D's Life Insurance service is like the “inserted rod” that provides much needed stability & protection to the family enabling them to lead a life without worries.





Soft Kite

These three-dimensional kites depend on the force of the wind on the kite, not on a rigid frame, to give the kite its shape. These kites may change shape depending on the force of the wind. Soft kites have no spars and are the least complex of all the kites.

Its simple construction and forgiving design make it very popular among hobbyists and some traction enthusiasts.

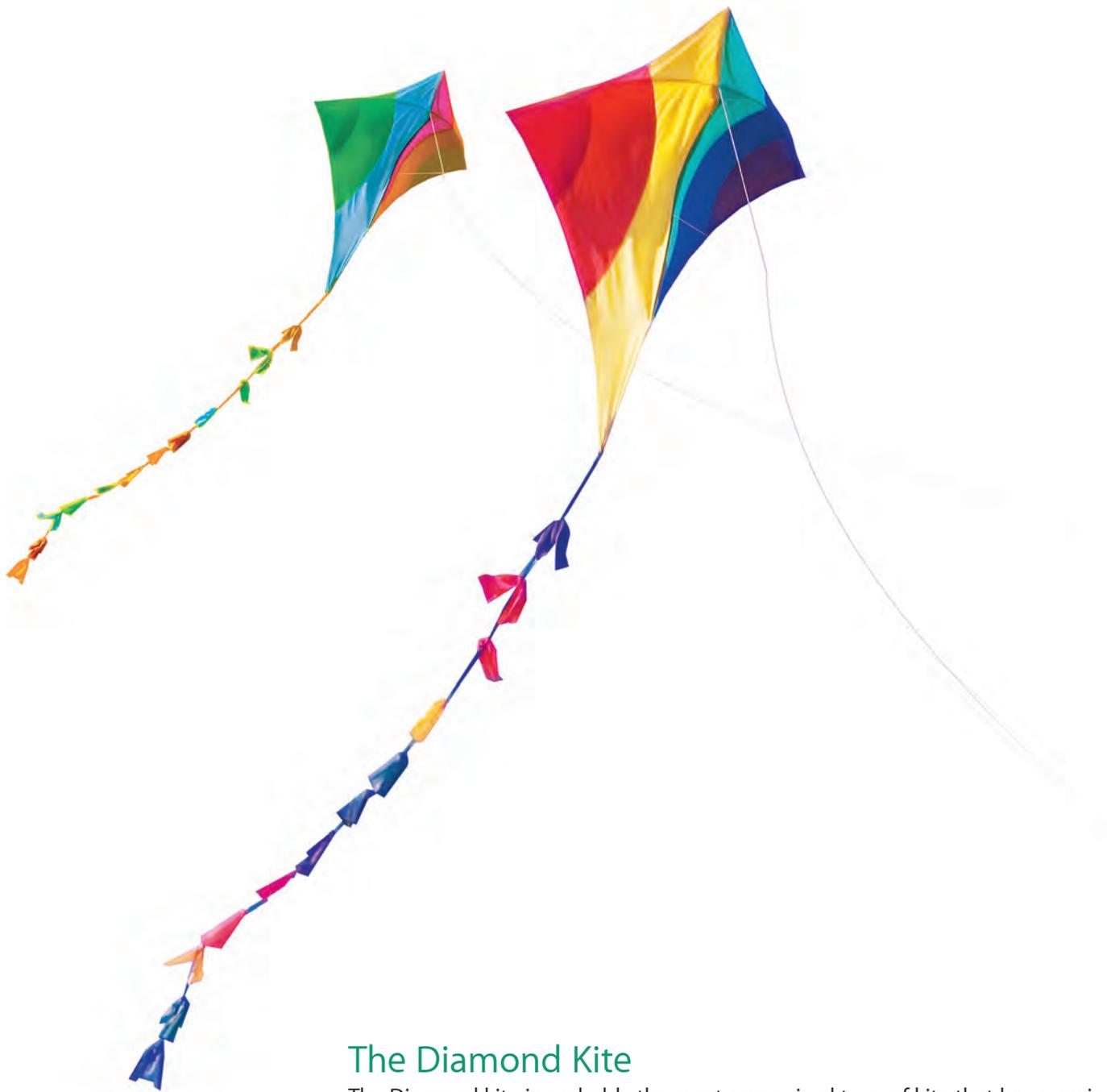
RETIREMENT DOES NOT MEAN MOVING AWAY FROM WHAT YOU DO, BUT MOVING TOWARDS WHAT YOU WANT TO DO!

According to OASIS (Old Age Social and Income Security) Committee Report “a 40 year old today, will have an expected life span of 20 years beyond the age of 60 years”. At that age most of the savings are usually exhausted in bringing up children, their education & weddings. Unless proper planning is done, it will be difficult to maintain the current lifestyle and meet with the rising expenditure. Through K&D’s Retirement Planning clients get to over-ride all threats regarding financial shortfall in the golden years.

K&D believes **“When you have silver in your hair, you must have gold in your pocket”**

We need to strike a balance
between our present & our future





The Diamond Kite

The Diamond kite is probably the most recognized type of kite that has remained popular due to its stable and reliable flying characteristics. The frame is simply a cross shaped structure attached at the middle, with the sail and a tail to keep it flying.

These Kites are great for children to fly, which makes them a popular choice for children.

JAI HO!

Aspirations common to all are those for the children's future: good education and a marriage performed & celebrated well. K & D Investments offer various Child Education and Child Marriage plans by determining the exact need to save for the child's future, without compromising on regular lifestyle.

Moreover, in case of any unfortunate event, K&D ensures that the child's dreams are fulfilled even if the parents are no longer there for support.

K&D's Children Plans are the best gifts one could ever give to children.





The Roller Kite

The Roller is an efficient light wind kite that can be adjusted for flying in stronger winds. With its tail-less design and steep flying angles, this kite is handy for flying in confined areas. Rollers are reliable fliers, capable of going overhead on 100 meters of line.

ABILITY WITHIN DISABILITY!!

The earning potential of a person is the most valuable asset than any of the physical assets. Even with ample savings, there is a risk of incurring financial hardships, as health issues & disabilities can limit or even eliminate the income for a period of time.

K&D's Health & Disability Insurance suggestions are designed to protect clients from possible loss of income and is the key to stability in uncertain times.



KAMAT & DURAGKAR
INVESTMENT
WEALTH & RISK MANAGEMENT SERVICES



The Stunt or Delta Kite

For years, the Stunt or Delta kite has been a rage. It's a delta shaped kite that requires effort and skill to fly, but can soon be mastered with a little professional help.

It has 2 strings and is fast and durable, but some of its features are normally used by more serious sport kite enthusiasts in competitions.

GROW YOUR MONEY FOR GAINS ALL THE TIME!

Mutual funds are investment vehicles managed by professional fund managers. And unless one has a high Investment IQ or a keen desire and knowledge to monitor investments, K&D will recommend investing in Mutual Funds that are just right for a clients' purpose.

Mutual funds provide an option of investing without getting lost in the complexities of financials. Just like the Stunt or Delta kite, investing in mutual funds is a rage among investors. And K&D helps by offering minimum risk and maximum benefit plans according to client's objectives & requirements.





The Train Kite

The train kite is one of the favourites. It reminds us of a room with mirrors on opposite walls. The train is a series of kites all attached to each other to form a unit. The centipede comes into mind and is rather impressive in the sky. These are commonly seen at kite festivals.

CORPORATE HUMAN RISK MANAGEMENT

Today, corporate and private companies understand that manpower is the most valuable asset. In the time of shortage of quality manpower, it becomes essential to take proper care of employees. K&D designs and provides various Employee Welfare measures like Keyman Insurance, Employer Employee Scheme, Group Gratuity, Group Insurance, Group Medclaim, Group Disability Cover, Business Exit Plan etc. Through these measures, employees feel protected and loyal towards their organization.



KAMAT & DURAGKAR
INVESTMENT
WEALTH & RISK MANAGEMENT SERVICES

TEAM K&D

Suresh
Sr. Service Executive
9822668737

Lokesh
Executive-Mutual Funds
9960762155

Rahul
Sr. Executive-Insurance
9226499737

Jeetu
Logistics
9975069765

Kailas
Advisor-Real Estate
9422104285

Mahendra
Chief Advisor
9890120202

Suren
Advisor-Taxation
9422148300

Mrunal
Executive-
General Insurance
9970424684

Tularam
Executive
9011538926

Renuka
Customer Relations
9503381069

Renuka
Sr. Executive
9595548800

OUR VALUES

WHAT IS GOOD FOR MY CLIENT IS
ONLY GOOD FOR ME.
WHAT IS NOT GOOD FOR HIM CAN
NEVER BE GOOD FOR ME.

WHAT I GET OUT OF MY CLIENT IS
LESS IMPORTANT THAN
WHAT MY CLIENT CAN
GET OUT OF ME.



**KAMAT & DURAGKAR
INVESTMENT**
WEALTH & RISK MANAGEMENT SERVICES

WHEEL OF WEALTH

Its all about Life Planning, not just Financial Planning.



KAMAT & DURAGKAR
INVESTMENT
WEALTH & RISK MANAGEMENT SERVICES

Corporate Office: 502, Satyam Apartment, Wardha Road, Dhantoli, Nagpur-440 012.
Telefax: +91 712 2444190, 2444191. Ext.: 501 | Direct: +91 712 3295325.
e-mail: kndinvest@kndca.com | Website: www.kndinvest.com

BRANCHES : NEW DELHI | MUMBAI | AHMEDABAD