

Twitter Thread by Kirtan A Shah



Kirtan A Shah

@KirtanShahCFP



Here's a compilation of Personal Finance threads I have written so far. Thank you for motivating me to do it.

Hit the 're-tweet' and help us educated more investors

Yes Bank's additional Tier 1 bonds, written off. Lakshmi Villas Banks Tier 2 bonds, written off. Understand what & why of ATI and Tier 2 bonds in this thread.

<https://t.co/VBmV2dwpPn> (1/n)

Yes Bank's additional Tier 1 bonds, written off. Lakshmi Villas Banks Tier 2 bonds, written off. Understand what & why of ATI and Tier 2 bonds in this thread.

Do re-tweet and help us benefit more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [December 4, 2020](#)

'Floating Rate Funds' - A case for debt investing in the current interest rate situation (2/n)

<https://t.co/8Ph8x2HfTE>

'Floating Rate Funds' - A case for debt investing in the current interest rate situation (A Thread)

You should not miss this if you invest in Debt.

Do re-tweet & help us benefit more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [November 27, 2020](#)

Fixed Income investment strategies

It's a misconception that FD, RBI Bond, PPF etc have no risk. The reason we don't see the risk in them is because for us, risk ONLY means loss of capital. (3/n)

<https://t.co/VSCLhaUY5O>

Fixed Income investment strategies (Thread)

Do 're-tweet' & help us reach & benefit investors

It's a misconception that FD, RBI Bond, PPF etc have no risk. The reason we don't see the risk in them is because for us, risk ONLY means loss of capital. (1/n)

— Kirtan A Shah (@KirtanShahCFP) [November 20, 2020](#)

Index Funds v/s ETFs

While index funds and ETF's look similar, there are multiple differences you need to keep in mind before investing in either of them. Let me highlight the important ones (4/n)

<https://t.co/m0Le7LN3sY>

Index Funds v/s ETFs

Do 're-tweet' so that we can reach a larger audience :)

(Thread)

(1) While index funds and ETF's look similar, there are multiple differences you need to keep in mind before investing in either of them. Let me highlight the important ones (1/n)

— Kirtan A Shah (@KirtanShahCFP) [November 17, 2020](#)

Physical Gold v/s Digital Gold v/s Gold ETF v/s Sovereign Gold Bond (SGB) (5/n)

<https://t.co/v9MsmP5YIJ>

What better day to discuss Gold, isn't it?

Topic - Physical Gold v/s Digital Gold v/s Gold ETF v/s Sovereign Gold Bond (SGB)

(Thread) DO RE-TWEET FOR A LARGER REACH :)

(1/n)

— Kirtan A Shah (@KirtanShahCFP) [November 13, 2020](#)

With Kotak launching its International REIT Fund of Fund NFO, it is worth revisiting our old thread on Real Estate Investment Trust (#REIT). The Idea is to educate readers on REIT & share our view on the Kotak #NFO (6/n)

<https://t.co/PMC24u9R26>

(Thread) With Kotak launching its International REIT Fund of Fund NFO, it is worth revisiting our old thread on Real Estate Investment Trust ([#REIT](#)). The Idea is to educate readers on REIT & share our view on the Kotak [#NFO](#)

Do \u2018re-tweet\u2019 & help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [December 12, 2020](#)

Alpha is not fund return – index return (excess returns over benchmark), that's called active returns and not Alpha. Alpha means excess returns over 'minimum expected returns' from the fund (7/n)

<https://t.co/Rt5ExLrfHD>

Alpha is not fund return \u2013 index return (excess returns over benchmark), that\u2019s called active returns and not Alpha.

Alpha means excess returns over \u2018minimum expected returns\u2019 from the fund

(A thread) (1/n)

— Kirtan A Shah (@KirtanShahCFP) [November 9, 2020](#)

Parag Parikh Long Term Equity fund will be introducing 'covered call strategy' in the fund. This can be a game changer for the fund in a market that does not steeply go up or moves up gradually or stays sideways or even falls (8/n)

<https://t.co/rgPcpvo8dl>

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— Kirtan A Shah (@KirtanShahCFP) [September 13, 2020](#)

There seems to be a fair bit of confusion amongst investors on what's happening in arbitrage funds. Let me explain the arbitrage space and how it works with MFs. (9/n)

<https://t.co/BbixnidRgH>

There seems to be a fair bit of confusion amongst investors on what\u2019s happening in arbitrage funds. Let me explain the arbitrage space and how it works with MFs. Not sure if it is simple enough but have tried (1/n)

— Kirtan A Shah (@KirtanShahCFP) [June 2, 2020](#)

What was the NBFC package by RBI all about and will it help MFs? (10/n)

<https://t.co/HQF8mXQC4t>

What was the NBFC package all about and will it help MFs?

(1) 30,000 cr will be infused. So any bank who wants to buy NBFC/HFC/MFIs debt paper from the secondary market (mainly from MFs) can buy it and the guarantee will be given by the government (1/n)

— Kirtan A Shah (@KirtanShahCFP) [May 14, 2020](#)

I am afraid that media reporting that FT investors will receive money around the average maturity of the fund may not really work that way. Reports say, if FT Ultra short is 0.62 years Average Maturity, pay back will be roughly 7-8 months, I doubt! (11/n)

<https://t.co/n8rVhBOBLi>

I am afraid that some section of the media reporting that investors will receive money around the average maturity of the fund may not really work that way. Reports say, if FT Ultra short is 0.62 years Average Maturity, pay back will be roughly 7-8 months, I doubt! (1/n)

— Kirtan A Shah (@KirtanShahCFP) [April 26, 2020](#)

RBI announced 50k cr Liquidity to the MF industry through banks. How does it work? (12/n)

<https://t.co/jvbRjMiCU0>

RBI announced 50k cr Liquidity to the MF industry through banks.

How does it work?

(1) MF approaches banks for lets say 100 rupees

(2) Bank says keep some good bonds as mortgage and i will give you the loan at 8%. (1/n)

— Kirtan A Shah (@KirtanShahCFP) [April 27, 2020](#)

What is Long Term Repo Operation (LTRO) (13/n)

<https://t.co/HzZHY261tr>

What is Long Term Repo Operation (LTRO)?

Repo is the rate at which RBI lends money to banks overnight, 5.15%. LTRO is the same rate 5.15% (repo) at which RBI will lend money to banks for 1-3 years. (1/3)

— Kirtan A Shah (@KirtanShahCFP) [February 6, 2020](#)

What are #perpetual #bonds (perps) / additional tier 1 capital bonds (14/n)

<https://t.co/T3pQwcv4vM>

What are #perpetual #bonds (perps) / additional tier 1 capital?

(1) Perps have no maturity when issued. Theoretically they pay you interest till infinity. (1/n)

— Kirtan A Shah (@KirtanShahCFP) March 6, 2020

What and how of the National Pension Scheme (NPS) (15/n)

<https://t.co/2PtmAUVtST>

A thread on National Pension Scheme (NPS)

This is the simplest yet the most comprehensive piece around. Do re-tweet and help us reach more investors

(1/n)

— Kirtan A Shah (@KirtanShahCFP) November 25, 2020

Liquidity is fueling the stock market rally says everyone. What is this liquidity? How does it get created? How does it fuel stocks, commodities? (Thread) (16/n)

<https://t.co/uJ3tCBRhGl>

Liquidity is fueling the stock market rally says everyone. What is this liquidity? How does it get created? How does it fuel stocks, commodities? (Thread)

Hit the re-tweet and help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) December 18, 2020

In this #IPO frenzy market, lets talk about some basics around

-Angle/VC/PE

-Allotment process

-IPO Funding

-Grey Market

<https://t.co/UEkqws3EVQ> (17/n)

In this #IPO frenzy market, lets talk (Thread) about some basics around

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-Allotment process

-IPO Funding

-Grey Market

Hit the \u2018re-tweet\u2019 & help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [December 26, 2020](#)

In such a low interest rate scenario, what if I tell you, there is a product, which pays 8.5%, tax free, default risk free & also gives you deduction under 80C, would you invest?

Follow this thread on EPF v/s VPF (18/n)

<https://t.co/eiTdHXLl34>

In such a low interest rate scenario, what if I tell you, there is a product, which pays 8.5%, tax free, default risk free & also gives you deduction under 80C, would you invest?

Follow this thread on EPF v/s VPF

Hit the \u2018re-tweet\u2019 and help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [January 8, 2021](#)

Markets at 40 PE and yet not falling. How do valuations actually work? A basic primer on valuations for retail investors (19/n)

<https://t.co/XGhCR7uWvi>

Market PE at 40 and yet the market is not falling, why? Getting asked this question multiple times. Here's a thread covering \u2018very basic\u2019 primer on valuation for my retail investor friends.

Do hit the \u2018re-tweet\u2019 and help us educate more investors (1/n) pic.twitter.com/8oCkBmmOXY

— Kirtan A Shah (@KirtanShahCFP) [January 14, 2021](#)

A basic primer on the banking sector, demystifying commonly used terms,

CASA

Wholesale Banking

Net Interest Income (NII)

Cost of Liability

Advances Growth

Gross v/s Net NPA

Provisions

SLR/CRR

Capital Adequacy Ratio

Net Interest Margin (NIM) (20/n)

<https://t.co/GCuiG6r2Di>

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Capital Adequacy Ratio

Net Interest Margin (NIM)

Do hit the 're-tweet' (1/n)

— Kirtan A Shah (@KirtanShahCFP) [January 22, 2021](#)

A basic primer on the Indian Paint sector

With the listing of Indigo paints, JSW entering the paint sector & now Grasim announcing to invest 5,000 cr in the sector, lets explore,

-Products

-Industry

-Company (21/n)

<https://t.co/ESBPsOggIk>

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With the listing of Indigo paints, JSW entering the paint sector & now Grasim announcing to invest 5,000 cr in the sector, lets explore,

-Products

-Industry

-Company

Do hit the 're-tweet' and help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [January 29, 2021](#)

Immediate take aways from the budget 2021 for the tax payers and investors (22/n)

<https://t.co/lVjqKhGVrl>

Immediate take away for the taxpayers & investors from the [#Budget2021](#)

Direct Tax

(1) No change in the income tax slabs for individuals & company

(2) No tax returns to be filled by individual above 75 years of age if the source of income is only pension & interest

(1/n)

— Kirtan A Shah (@KirtanShahCFP) [February 1, 2021](#)

A primer on 'Investing in Debt Mutual Funds' for retail investors.

Do hit the re-tweet and help us educate more investors (23/n)

<https://t.co/nWo75mu02k>

A primer on 'Investing in Debt Mutual Funds' for retail investors

Do hit the re-tweet and help us educate more investors

Have also started a telegram channel to discuss investments; you can join using this link [\u2013](#)

<https://t.co/Ekz6l8pDGt> (1/n)

— Kirtan A Shah (@KirtanShahCFP) [February 4, 2021](#)

The what, why and how of the new 'Retail Direct' announced by RBI to allow retail investors to directly invest in the G-Sec market (24/n)

<https://t.co/LIWQlc2GaR>

RBI announced allowing the retail investors to buy-sell government securities directly. In this thread lets explore the What, Why & How of [\u2013](#)

Do hit the re-tweet & help us educate more investors

You can join our telegram - <https://t.co/Ekz6l8Hey1> (1/n)

— Kirtan A Shah (@KirtanShahCFP) [February 6, 2021](#)

What is currently happening in the Debt markets?

- RBI announcing 14 days variable reverse repo
- Government talking about 12L cr of borrowing
- RBI announcing 20,000 cr of OMO

Lets demystify! (25/n)

<https://t.co/z9tabKUZed>

What is currently happening in the Debt markets?

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- Government talking about 12L cr of borrowing
- RBI announcing 20,000 cr of OMO

Lets demystify. \u2018re-tweet\u2019 & help us reach more investors
Telegram channel \u2013 <https://t.co/Ekz6l8Hey1>

— Kirtan A Shah (@KirtanShahCFP) [February 8, 2021](#)

After writing on Banking & Paints, this thread focuses on the 'Logistic Sector'.

This thread covers,

- Macro
- Business Model
- 3PL & 4PL
- Valuation (26/n)

<https://t.co/Qxet4dFhvM>

After writing on Banking & Paints, this thread focuses on the 'Logistic Sector'. Idea is to give a small start to the retail investors looking at investing in this space from where they can build on.

This thread covers,

- Macro
- Business Model
- 3PL & 4PL
- Valuation (1/n)

— Kirtan A Shah (@KirtanShahCFP) [February 13, 2021](#)

Why increase in Bond yields is creating panic in the equity market?

Also, how does Gold generally react in such times? (27/n)

<https://t.co/INxju73EEV>

Why increase in Bond yields is creating panic in the equity market? Also, how does Gold generally react in such times?

A Thread!

Do hit the \u2018re-tweet\u2019 and help us educate more investors. Join my telegram - <https://t.co/Ekz6l8Hey1>
(1/n)

— Kirtan A Shah (@KirtanShahCFP) [February 23, 2021](#)

Trying a YouTube video instead of a thread this time.

Topic - Invest in Passive at market bottom & active strategies at market top.

Video Link - <https://t.co/T41hg1esOG> (28/n)

Personal Finance 101 - All my learnings from the mistakes I made & see investors make. (29/n)

<https://t.co/LA2G5jDLG2>

Personal Finance 101 \u2013 My learning\u2019s about investing

This topic is for everyone, whether you manage your money yourself or through your advisor, it will go a long way in managing your finances.

Do re-tweet & help us educate retail investors (1/n) pic.twitter.com/PfoBZz6j1P

— Kirtan A Shah (@KirtanShahCFP) [March 10, 2021](#)

Not sure of how will the Debt mutual funds react to the change in valuation rules of AT1 & Tier 2 bonds and what should you do? (30/n)

<https://t.co/C0vB5osREU>

Not sure of how will the Debt mutual funds react to the change in valuation rules of AT1 & Tier 2 bonds and what should you do?

A thread for my retail investor friends.

Do re-tweet & help us educate more investors.
Join Telegram - <https://t.co/Ekz6l8Hey1> (1/8)

— Kirtan A Shah (@KirtanShahCFP) [March 27, 2021](#)

A primer on small saving schemes (31/n)

<https://t.co/Tq9gFx4TVm>

A primer on Small Savings Scheme

Do re-tweet & help us educate more investors

Join telegram at \u2013 <https://t.co/Ekz6l8Hey1> (1/n)

— Kirtan A Shah (@KirtanShahCFP) [April 1, 2021](#)

What are covered bonds? (32/n)

<https://t.co/u8DyN5gtAb>

Should you invest in the Wint Wealth \u2013 Covered Bond\u2019 product offering 10.25% for 23 months? This is something that a lot of you\u2019ll have asked me to write on & hence the thread.

Please re-tweet & help us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [April 26, 2021](#)

A primer on InvITs (33/n)

<https://t.co/WLgemQ32kN>

A basic primer on InvIT

Hoping that this thread will help you understand the basics around why is PowerGrid InvIT coming up with an IPO & India Grid InvIT with an NCD

Do re-tweet and help us educate more investors (1/n) [#Investing](#) [#InvIT](#)

— Kirtan A Shah (@KirtanShahCFP) [April 30, 2021](#)

A primer on the sugar sector. How it works, global perspective and what to look for in the sugar companies (34/n)

<https://t.co/3yrADkxKQe>

In a business where the buying & selling price is fixed by the government, how is that the sugar stocks are rallying so much?

A thread to learn how the sugar sector works. Do re-tweet and hence us educate more investors (1/n)

— Kirtan A Shah (@KirtanShahCFP) [May 10, 2021](#)

A primer on the Steel sector (35/n)

<https://t.co/b4h5nsceG5>

Learn about the STEEL SECTOR in this thread

The demand for steel is generally only 1.2 times the GDP & there is no significant growth in our GDP but still the sector has rallied relentlessly, lets try & understand

Do re-tweet & help us educate more investors (1/22) [#Investing](#)

— Kirtan A Shah (@KirtanShahCFP) [May 15, 2021](#)

What are fund of fund (FOF) schemes in a mutual fund, types, taxation and valuations (36/n)

<https://t.co/rqnhXt1wkW>

Are you a Mutual Fund investor? Heard about Fund of Fund (FOF) lately in a couple of NFOs?

This [video](#) talks about some interesting insights you should have about FOFs as an investor

Do [Re-tweet](#) & help us educate more investors (1/n) [#investing](#)

— Kirtan A Shah (@KirtanShahCFP) [May 28, 2021](#)