**Front Page**

Company Logo,Name(Shilpkar wealth Advisory)

Value Proposition-Consistent Returns , Low Fees , Transparency

**Financial Services offered**

1)Stock Valuation

We will Help you in advising which stocks to invest in and provide maximum return with least possible risk.

3)Valuation of Startups- we help in valuing startups which is required to get initial funding.

4)Financial Planning- Everyone has different financial goal and we offer customized financial plan to achieve that goals.

5) Portfolio Creation-We also Help Clients create a portfolio for their financial Needs.

**About Us**

Rahul is an avid follower of financial markets and economy. He has Done his MBA from IIM Udaipur. At IIM Udaipur he was part of CFA Research Challenge Team which Reached National Finals

**Aim**

The aim is to provide clients with their desired financial goals and get maximum return.

**Wealth Management**

We Know that each client have different requirement and goals, so we cater to each and every need individually and provide a personalized service to get maximum returns.

**Articles**

1)Impact of Covid 19 on Real Estate

2)Impact of Covid 19 on Health Sector

3)Impact of Covid 19 on Automobile Sector

4)Learning Basic Finance

**Contact Us**

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**Testimonials**

**Impact of Covid 19 on Real Estate Sector**

Real Estate Sector in India was one of the sectors with low rules and regulations to protect the buyer of houses from possible scams. Real Estate Regulatory Authority ACT came into picture in 2016 and changed the Real Estate Market Completely. The key Points addressed under RERA were Security, Transparency, Fairness, Quality. RERA helped the house buyer get more voice.

After The RERA Act came the ILFS Fiasco which further deteriorated the condition in real estate market as Real Estate and construction are the long term projects where the money was invested.

Speaking of present time the CoVid-19 will impact on the real estate more than any other thing. People will prefer to stay at home rather than go out after the lockdown eases. The movement of people will decrease and they would prefer staying where they are staying right now.

Real Estate Projects will get delayed as there is labor shortage and strict guidelines on working condition of labors. Delay in starting of work will have impact on other sector like cement, iron and steel as well. The number of new real estate project will decrease as there is low demand of houses and Builders have high inventory of houses. There is impact on commercial real estate as the wheels of economy of have stopped and will it take 2-3 years to get it in the running state as they were before.

Middle class peopleearlier investing in 2nd or 3rd house will now look to conserve the cash. The demand will see a drastic fall and so will the prices of real estates. People With High Income and Saving can Invest in Real estate to get high returns for long term goals.

Current Business have reached a trough and there will be recovery and expansion in the years to come. Business with cash can invest in real estate as this will be available at cheap rate and maximize their returns in future by having high expansion growth . Business who lease out property will be having a tough time as there is lot of uncertainty as to when will the business start to resume normally. They have got to pay high rents so they don’t have any cash inflow have only have outflow.

**Impact of Covid 19 on Automobile Sector**

Automobile sector in India has always follow push strategy rather than pull strategy. Automobile Sector in India has lot of inventory at the dealership level and as well as factory level.

Vehicles Need to be BSVI than BS IV from 1st April 2020 in India as directed by Central Pollution Control Board of India. This also led to high stock pile of vehicles.

The sector was not performing well in the last 2 years and the Covid 19 pandemic Hit the country Badly. The decision of Lockdown on 25th March and then the extension till 17th may meant that no one will go out.

This resulted in 0 Sales in the Auto Sector in April 2020.The production has been stopped. People are now delaying their purchases as the economy is at halt and the discretionary expenses have reduced.The sector lost a turnover of about 55,000 Crore due to Lockdown in April Month

Players in this sector are companies up with different type of promotion like zero down payment,100 % on road funding, EMI Holidays , additional warrant , lower interest rates to woo customers after opening of few dealers across the country in green zone.

Auto Sector Revision would require high support from government. One thing that can be done reduce GST. The sector is also facing labor issues in the hardest lockdown in the world as there has been a lot of labor migration and labors want to stay at home state as they are not finding any work. With social distancing and sanitization it will be tough for automobile sector to work at less capacity. The supply chains have been disrupted and it will take time to recover.

Auto Sector can witness high growth in years to come as the discretionary spending will increase after we overcome the coronavirus pandemic and people will prefer to have their own personal vehicles than sharing the cabs. People will prefer travelling on their own vehicles