

# FINANCIAL Insights

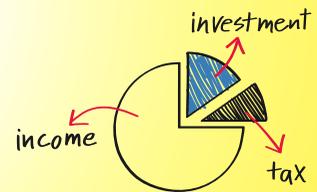
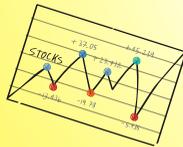
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## NEED THAT SPARK FROM 2022?

Investment



Financial Plan



Savings

Call me to get good investment ideas & lighten up

## Your Financial Future.

# Dear Customer, Friends, Well Wisher



Greetings and Best wishes. On behalf of all of us in CRK Financial solutions I extend my warm greetings for a very prosperous New Year 2022. We are very thankful for all your kind patronage, support and feedback which are very important for us. We crossed 2021 successfully

despite many hardships.

Being a financial consultant, I feel privileged to suggest few resolutions for this New Year. We are now in the last quarter of the Financial Year 2021-2022 as such we have commitments of compliances towards savings/ investments.

We need to avail relevant concession from Income Tax, predominantly on Section 80 C of Income Tax Act. We should avail the maximum eligibility of 1.50L under this section. Similarly, under section 80 D we are eligible for deduction for the medical insurance premium paid. Medical Insurance does not only provide you income tax deduction it also protects your hard earned savings. Let us focus to have these as compliances.

We shall also have a proper planning for our holiday travel and for this salaried employees may also have provisions for LTA which in turn will have tax deduction benefits.

We could keep our goal of having proper savings and investment planning for the education of our children as a very important resolution of the new year.

Let us remind ourselves on the resolution we

## We're Social



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username  
CRK Financial Solutions

discussed.

Ensure investments on time to avail the deductions under section 80 C

Ensure paying medical insurance premium to avail deduction under section 80 D

Planning for LTA

Paying Advance Tax

Submission of forms 15 G/H to update appropriately for income tax deduction at Source for Investment interest and maturity

Planning well for Children Education

*C. Ravikumar*

CEO., CRK Financial Solutions

Income  
Rs.100



If Expenses Rs. 80 **Then** Savings = Rs. 20

If Expenses Rs. 72 **Then** Savings = Rs. 28

Hence 10% Decrease in Expenses can contribute 40% Increase in savings.

**Therefore just keep your expenses under strict control.**

## OUR MOTTO

**Don't find customers for the products,  
Find products for the customers**



**We are expecting a child early next year. We are thinking of starting a SIP. Which fund should we invest in?**

**Mr. Venkat, West Mambalam**

Congratulations on your new endeavor of life.

You must diversify your investment for this very special goal. We suggest you to invest in Life insurance through LIC plan in your name for 50% of the corpus needed. The balance can be planned through equity Mutual Funds. The funds to be chosen can be quite aggressive as the time frame is more and also your age seems good enough to be with higher risk appetite. Start with the goal amount in mind, taking the current value considering inflation. This makes the investment more relevant when it is put to use. By this method, the future of the child is secured with insurance along with realizing better returns via mutual fund investments.

**I have got Rs. 10 Lakhs in my SB account. I wish to invest the same into FD, what is your suggestion?**

**Mrs. Dharshini, Nungambakkam**

To make your investment to efficiently save tax and to earn a better return you could invest in Debt mutual funds. Gains realized after a holding period of three years are termed long-term capital gains. These gains are taxed at 20% after indexation. Below table makes it easy to understand the benefits of investing in Debt funds

### FIXED DEPOSIT (VS) DEBT FUND COMPARISON REPORT

Particulars	5 Years		10 Years	
	Debt Funds	Fixed Deposits	Debt Funds	Fixed Deposits
Invested Sum (a)	1000000	1000000	1000000	1000000
Return Rate	6%	6%	6%	6%
Investment period	5 Years	5 years	10 Years	10 Years
Fund worth at the end of tenure	13,38,000	13,38,000	17,90,000	17,90,000
Indexation rate of 2021-22 (b)	317	NA	317	NA
Purchase year index (c)	272	NA	200	NA
Indexed Investment Sum (a X b / c)	11,65,441	-	15,85,000	-
Taxable Amount	1,72,559	3,38,000	2,05,000	7,90,000
Tax Rate	20.80%	31.20%	20.80%	31.20%
Tax to be paid	35,892	1,05,456	42,640	2,46,480
Returns after tax	13,02,108	12,32,544	17,47,360	15,43,520

திருக்குறள் - பொருள்செயல்வகை - 759

செய்க பொருளைச் செய்துநர் செருக்கமுக்கும் எஃகதன்நீ கூறிய தீல்.

விரிக்கம் :

Accumulate wealth; it will destroy the arrogance of challenges; there is no weapon sharper than it.

*If you have any queries related to finance/ savings/ investments, we would be pleased to answer them.*

**e-mail** : radhukanna@gmail.com

**Whatsapp** : 9941606398.

# Why Engage A Professional To Guide Us In Managing Our Personal Finance



**Mr.R.Gopinath., CEO**  
Gopast Centre for learning Pvt Ltd

A prospect asked an agent/advisor, “Why would I need your services? I think I know most of what you are going to talk about. Even if I want more information I can as well browse through some websites and get it. As it is, I have been doing well financially, all the decision I have taken so far have proven correct, both in the personal front and in my business also. I don’t see any gain in engaging your services.

The agent patiently answered his question by drawing a table of the difference between using a professional to guide/assist and using personal knowledge and time to manage their personal finance as a common man to the science of financial management.

The first difference is that a professional would have gained academic knowledge, as a common man I would be having lots of information. But I must appreciate that information is not knowledge. Apart from the prescribed qualification for obtaining and continuing the licence to practice, the professional undergoes hours, days, weeks, months and years of training. A professional advisor in the financial market, is trained not just in selling techniques. He is trained in the legal aspects.

The second difference is that the professional will use tools to make the estimates, while as a common man i will be guessing or using thumb-rules to approximate the calculations. When estimates are made using tools,

i can feel safe and secure.

If it is just a guesswork then i am not sure about

the results, or even feel insecure progressing towards such targeted amounts.

The third difference ( A major one) is that he is living by serving me (client), while I am living by serving in my domain area. So, to the extent I can use him, I will be able to better serve in my domain area. Since this is his livelihood, he will be trying to give his best to the profession, as much as I am doing in my profession/ occupation. He has developed the infrastructure to provide the services. He will be well connected with the relevant authorities both within and outside his organisation to provide the best to his clients.

The fourth difference is that he would have met thousands of prospects like me or unlike me. Richer than me, not so richer than me. Senior to me, junior to me. Risk takers, risk averse people. People with similar needs, people with different needs. All this experience in advising them and designing solutions for them and in handling situations that I would not have experienced in my financial life will be a great advantage to me. I have only one financial life experience whereas he has so many. This experience gives the intuition of foreseeing the future that may not be visible to me with my single experience.

The fifth difference is that when handling my own finance my emotions can overshadow my rationality. Because of that I can make mistakes, my ego will not permit me to admit it.

As it is told people lose money in the market not because of the market behaviour, but because of their behaviour in the market. Most of such people are as educated, knowledgeable and experienced like me, but when emotions dominate, usually people become irrational. Whereas as a professional he will play by rules of the game. He can easily de-link emotions from the processes and keep the progress on the track. His



திருக்குநர் - பொருள்செயல்வகை - 759

சுண்ஹபாருள் காழ்ப்பு இயந்நியார்க்கு சண்ஹபாருள் ஈகாள் இரண்஑ும் ஈருங்கு.

வரிக்கம் :

To those who have honestly acquired an abundance of riches, the other two, virtue and pleasure are things easy of acquisition.

guidance will be governed by the principles governing the financial science. He will be system oriented and procedures anchored. Whereas my behaviour will be influenced by my emotions, situations and constraints.

## Interested in **LIC's IPO?**

LIC policy holders get preference during public issue.

# "Be Investment Ready"



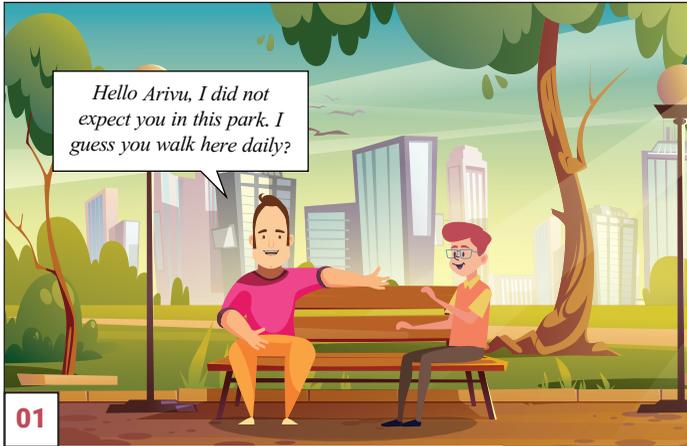
Requirements:

01. DEMAT Account
02. Personal Details Updated with LIC

Open your **FREE DEMAT A/C** through us, if you do not have one.

## Call us now!!!

Dont miss this golden opportunity



Hello Arivu, I did not expect you in this park. I guess you walk here daily?



Hi, Selvam. Yes I do walk here daily either in Morning or in the evening. Are you also into this daily walking habit?



Yes very recently I started. But I know you have this good habit for a long time.



Yes... see there... ants are carrying their foods, and also you can see grasshopper... savings, investments, physical exercise are like this to have as a habit.



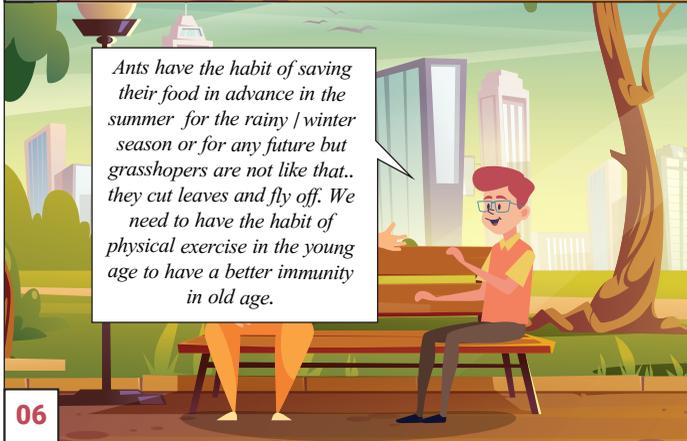
I am confused, grasshopper, Ants, physical exercise? How these are connected?

ARIVU SELVAM

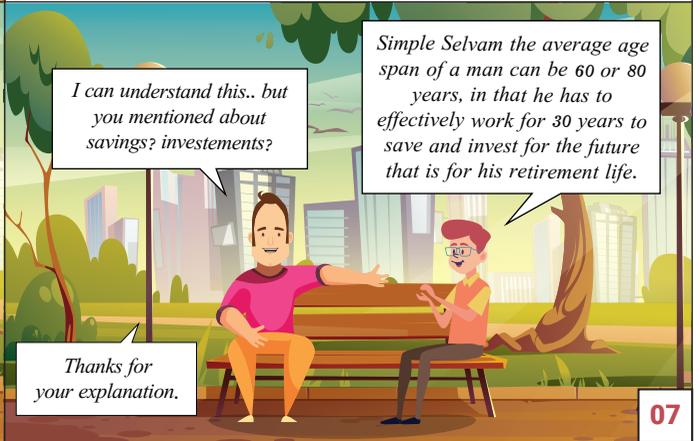
# Be Prudent, Be Wealthy

## PLAN FOR YOUR RETIREMENT

### Episode No - 11



Ants have the habit of saving their food in advance in the summer for the rainy / winter season or for any future but grasshoppers are not like that.. they cut leaves and fly off. We need to have the habit of physical exercise in the young age to have a better immunity in old age.



I can understand this.. but you mentioned about savings? investments?

Simple Selvam the average age span of a man can be 60 or 80 years, in that he has to effectively work for 30 years to save and invest for the future that is for his retirement life.

Thanks for your explanation.



## HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
Shriram Unnati Deposits	MAA+ BY ICRA, FAA+ BY CRISIL	8.07%
Govt of India Bonds (RBI) Taxable	Floating Rate half yly interest payout	7.15%
PNB Housing Ltd	CRISIL FAA+	6.95%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	6.95%
Bajaj Finance Ltd	ICRA FAAA	7.05%
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	6.70%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	7.05%

\* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.  
\* As of Dec 2021.

## FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 22.12.2021

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Kotak Small Cap Reg-G	Small cap	165.22	70.94	33.87	22.93
PGIM India Midcap Opportunities Reg-G	Midcap	42.81	61.49	34.20	22.55
PPFAS Flexi Cap Reg-G	Flexi cap	50.55	45.50	29.22	22.54
Canara Robeco Emerging Equities Reg-G	Large & Midcap	160.72	36.35	21.84	19.75
Canara Robeco Bluechip Equity Reg-G	Large Cap	40.69	24.78	20.15	18.66

## FUND PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 22.12.2021

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Kotak Equity Hybrid Reg-G	Hybrid	39.16	28.21	18.71	14.11
Edelweiss Balanced Advantage Reg-G	Hybrid - Dynamic	35.43	18.73	15.66	14.32
Canara Robeco Conservative Hybrid Reg-G	Conservative hybrid	75.00	10.10	11.32	9.04
ICICI Prudential Regular Savings-G	Conservative hybrid	54.99	9.79	10.08	9.53
HDFC Short Term Debt-G	Short term	25.51	4.25	8.33	7.63
KOTAK LOW DURATION STANDARD-G	LOW DURATION	2,702.52	3.54	6.64	6.85

# CHENNAI ZONE BM CLUB CONVENTION PROGRAM



Glad to share with you all that Our CEO Ravikumar was invited as Guest of Honour and as a special guest to address the New Agents being enrolled with Star Health Insurance.

Ravikumar is being facilitated by Vice President Mr.C. Balaji Babu, Assistant Vice President Mr. G. Dilip, Zonal Manager Mr. Muthukumar

## Hear from our Clients



*"My financial planning journey with Ravi (CRK) started in the year 2006 with small investments. Today, the growth has been mutual. He continues to support my entire family and my children's financial planning. Kudos to Ravi and team for their excellent service which has helped them grow exponentially. They are prompt and very thorough and professional with their services. This also prompted me to introduce few of my friends to their services and they are happy too. I wish Ravi and his team, the best in his future endeavours."*

**- Mr. P. Sundararajan,**  
Senior Corporate Affairs - Vedanta, JSW, Dalmia & RPG group



*"Ravikumar as an investment advisor I knew him for the last 2 decades. A very sincere trustworthy humble smiling advisor with a tremendous ATTITUDE. No doubt he is successful in his ventures. A very good humane too with a service mind. One stop shop solution provider with reliability. I wish him and his firm CRK a glorious success in the future too."*

**- Mr. B. Sriram,**  
Partner EY

## A NOTE TO OUR DEAR READERS

"Financial Insights" is an investor awareness publication by CRK Financial Solutions. It is being sent to some of you on a complimentary basis as part of our humble effort to ensure that more & more investors are made financially aware so that they get the best from their savings & investments. We sincerely hope that you like the contents of Financial Insights and in some way benefit from the same. Moreover, we would be happy to receive your feedback on the contents of this publication, we request you to please let us know by sending us an email on [webmaster@chequeleaf.com](mailto:webmaster@chequeleaf.com). Alternatively, you can even write to us at our office address:

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