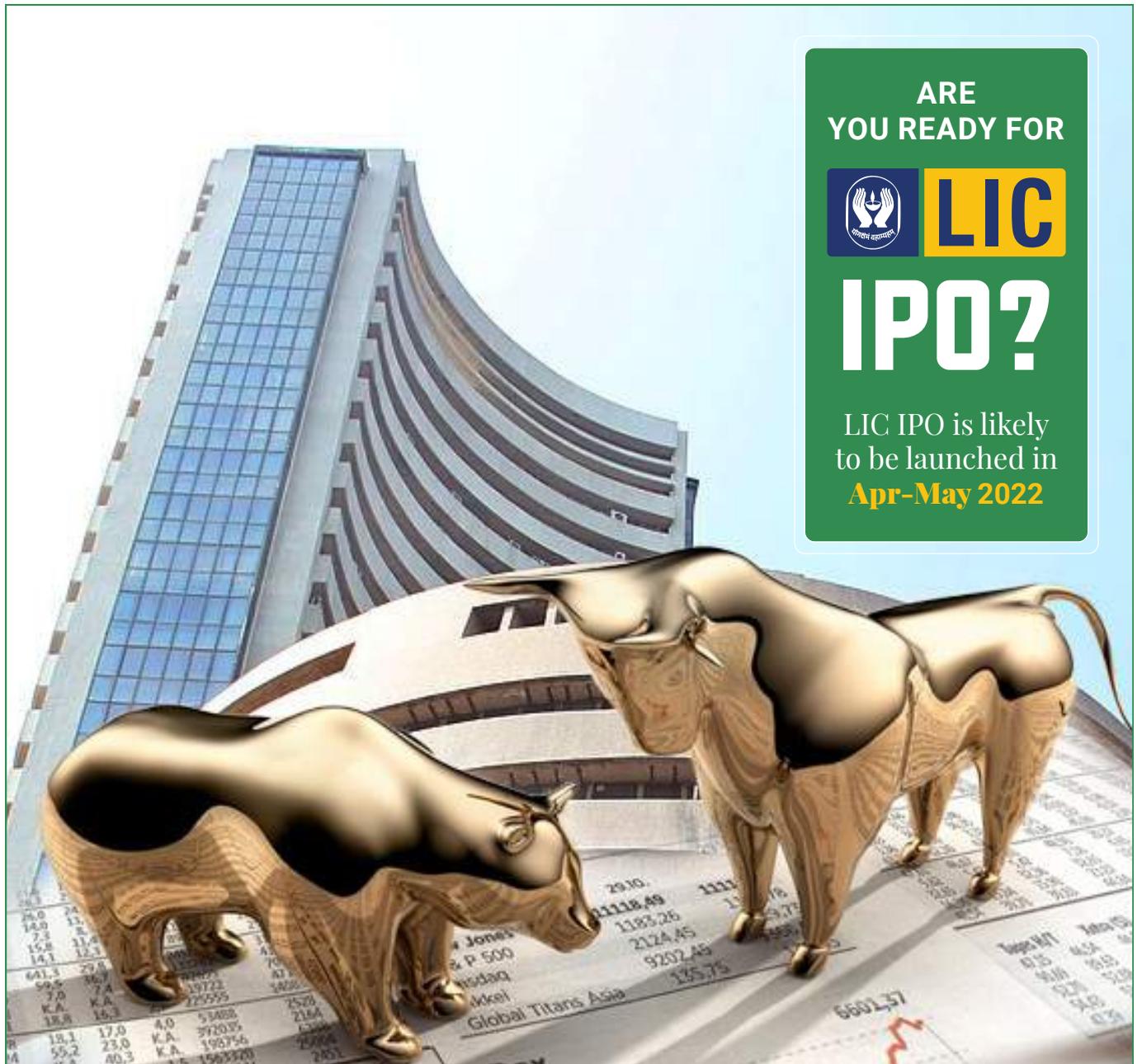


# FINANCIAL Insights

Powered by CRK Financial Solutions



**ARE  
YOU READY FOR**



**LIC**

# IPO?

LIC IPO is likely  
to be launched in  
**Apr-May 2022**

# Dear Friends and Customers,



Our warm greetings and wishes. I am happy to share good news with sincere gratitude that I received an award from LIC for **Top of the Table (TOT)** achievement. This was possible only with the great support and patronage we have been receiving from you all.

With our self-discipline we have crossed the tough period times due to the pandemic situation and good that we are returning back to normalcy. We shall be with the same spirit in improving the situation better day by day.

**LIC IPO:** I take this opportunity to bring to your notice that the LIC IPO has got postponed. As per SEBI guidelines IPO has to take place before May 12th 2022 (Source : [www.livemint.com](http://www.livemint.com)) Golden opportunity is knocking our doors once again. Let's make use of it.

**VACATION:** We have been inside our safe places, using work from home option and our fatigue levels are more than the normal. It is high time that we to plan for a vacation with family / friends. Vacation is not just a matter of spending time away from our places. It has many benefits.

Many who return from vacation are more focused and productive. Studies have found that chronic stress

can make it difficult to achieve certain tasks and cause memory problems. Taking time off can be like getting a tune-up for the brain, improving your mental health and cognition.

Spending time enjoying life with loved ones can keep relationships strong. Employees who take regular time to relax are less likely to experience burnout, making them more creative and productive than their overworked, under-rested counterparts. Another way to manage burnout is through the Oxygen Mask Rule: "Secure your masks before assisting others." In other words, address your mental, physical and spiritual needs before committing to responsibilities benefitting others outside of your immediate family.

The bottom line is, take a vacation if you can. The above table is an indicative one. For a vacation, it is always essential to plan properly. Planning doesn't just mean about travel, tickets and stay. Make sure you are financially planned too. Start your SIP depending upon your travel and budget.

No of Years	Expected Corpus	SIP needed (Per Month)
3 Years	Rs 6.0 Lakhs	14,000
5 Years	Rs 6.7 Lakhs	8,500

\* Assumed Returns 12% pa

\* Current value of expenses assumed Rs.5 Lakhs

\* Inflation rate taken to be 6% Pa

**BON VOYAGE.**

*C. Ravikumar*

CEO, CRK Financial Solutions

*We're Social*



+91 99416 06398



username  
CRK Financial Solutions

**OUR MOTTO**

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



**I sold my old property in February 2022. I haven't decided whether to go ahead to buy a property or not. Can you advise me on whether to move the proceeds to capital gains account or to buy bonds?**

**Mr. Sundararajan, Velacherry**

You have sold your house in February 2022. Since you have not decided to purchase a new property it is not advisable to invest in capital gains account now. If it is invested in this account, the amount should be used only for purchase or construction and the time frame is two years or three years respectively. If you are not able to utilise the full amount then the amount left in the capital gain account scheme would be taxable as capital gains income. You have got time till July 2022 to decide whether to go ahead to purchase or construct a property or buy capital gains bond to save tax, based on your decision. 54EC bonds include REC bonds, IRFC bonds, PFC Bonds and NHA Bonds. These bonds fetch 5% interest with yearly payouts and has a lock in period of 5 years.

**My wife is working in a semi government organisation. She will be retiring in May 2022 at the age of 58. Can she invest in SCSS scheme? The scheme says the age should be 60 years but employees taking early retirement between 55 and 60 can invest in SCSS. So does that make her eligible?**

**Mr Sadasivam, Madipakkam**

Once your wife retires from service she is certainly eligible to invest in SCSS. Besides senior citizens who are 60 years or above Indian citizens between 55 and 60 years are also eligible for SCSS benefits on attainment of voluntary retirement or Superannuation. However, the account should be opened within 1 month of the date of the seat of the retirement benefits. The investor is required to attach the roof of retirement benefits along with a certificate from the employer indicating the details of retirement.

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

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

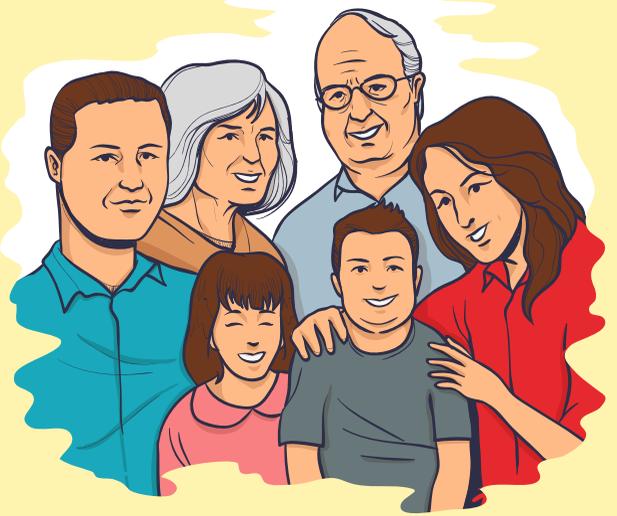
**Whatsapp** : 9941606398.

திருக்குநர் - அறிவுடைமை - 429

எதிர்தாக்க காக்கும் அறிவுகொள்க கிண்கை  
அதிர வருவதொர் தநாய்.

வளிக்கம் :  
No terrifying calamity will happen to the wise,  
who (foresee) and guard against coming evils.

## U/S 80D OF INCOME TAX ACT



By paying for  
**your parent's  
Health Insurance cover**  
you can claim tax deduction  
of upto

Rs.

**50,000/-**

# Forecasting

## The Truths and the Myths



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

Why should we know in advance about the forthcoming weather conditions? We can anyway not change them. If it has to happen it will happen, then why know about it?

Can bad weather be stopped? No it cannot be stopped. Then why know about it in advance? Can Good weather be advanced? No it cannot be advanced or lengthened. Then why know about it in advance?

Knowing about an impending bad weather is very important. Even though we cannot avoid or stop a bad weather, if we are well prepared for it then the bad effects of the bad weather can be minimised or even nullified.

Same way knowing about a forthcoming good weather is very important. Even though we cannot advance a good weather or lengthen it, if we are well prepared for it then the good effects of the good weather can be multiplied.

If a news reader reads out a forecast of a very bad weather, we do not call him an inauspicious person. We don't title him as a negative thinker. We don't tell him "Be optimistic man". But many times we say this to a financial planner, Insurance advisor, and financial analysts.

If weather forecast is required for all, then financial forecasting is also required for all.

If corporate bodies wherein hundreds of workers contribute to its economics need financial forecasting, wherein the absence of one or two of them may not

significantly affect the economics of the company, how important

it is do a financial forecasting for families wherein only one person (in many cases) or two persons contribute to the economics of this family?

For any type of forecast, whether it is a weather forecasting or financial forecasting these four elements are necessary:

- 1) A Professional
- 2) Appropriate Tools
- 3) Historical Data
- 4) Defined objectives for the forecasting

A professional can give a scientific estimates, others can only do a guess work. If somebody asks me about how the weather is likely to be in Chennai, at-the-most i can make a guess. But a professional meteorologist can provide scientific estimates. Some part of any science is a matter of common sense. But a major portion of that is in the purview of experts.

Without tools how can anybody make scientific estimates? When we go to a doctor he asks us to get some tests at a diagnostic centre. Because he does not have the tools to get that tests done. When it comes to Financial forecasting there are quite a number of tools that are required to make correct estimates. There are so many tools to arrive at these tools that it might take a normal person a study of 3 to 4 years to learn how to use those

tools.

When it comes to financial forecasting if we are unwilling to share our data with the advisor then how at all can he make a reasonably correct forecast?

All forecasting are based on the objectives defined. According to the set objectives the tools and the metrics will be selected.

Weather forecasting is useful to everybody. Rich or poor, young or old, Corporates or individuals. In the same way Financial forecasting also is useful to everybody. The primary benefit of forecasting is “If we are fully prepared then the bad effects due to the bad weather can be minimised or even nullified and in the

திருக்குறள் - பொருட்பாள் - 477  
ஆற்றின் அளவறிந்து ஈக அதுபொருள்  
கொற்றி வழங்கும் ஈரறி

வளிக்கம் :  
Let a man know the measure of his ability  
(to give), and let him give accordingly; such  
giving is the way to preserve his property.

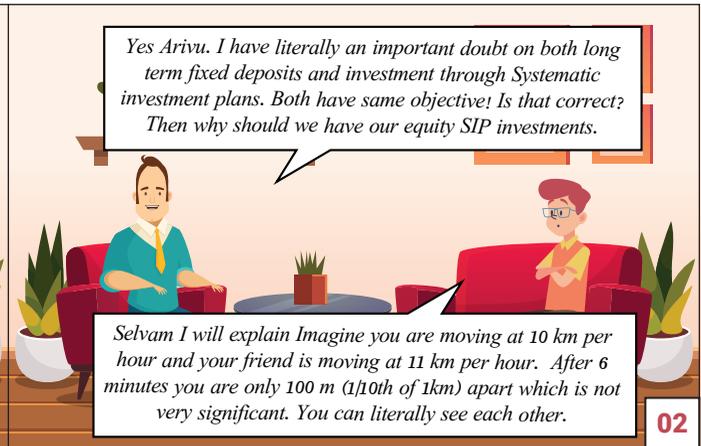
same way the good effects of the good weather can be multiplied. Always use the services of Financial Consultant who is good at advising to build your financial portfolio.





Hello Arivu. I am seeing you after quite long time. No Phone calls too. Hope all is well.

Yes, Selvam. Got held up with my professional commitments, that is why I have not taken your calls but messaged with brief text. You seem to be having some critical question.



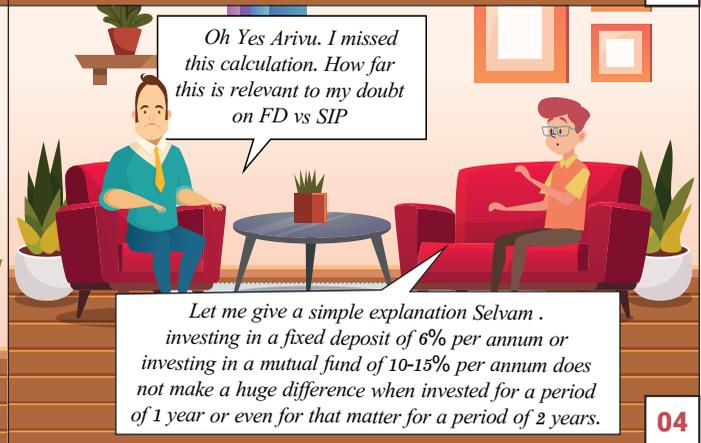
Yes Arivu. I have literally an important doubt on both long term fixed deposits and investment through Systematic investment plans. Both have same objective! Is that correct? Then why should we have our equity SIP investments.

Selvam I will explain Imagine you are moving at 10 km per hour and your friend is moving at 11 km per hour. After 6 minutes you are only 100 m (1/10th of 1km) apart which is not very significant. You can literally see each other.



Yes Arivu. As we travel with same speed and consistency we will have the same difference?

Come-On Selvam. After an hour you are 1 km apart. You can no longer see each other but still you aren't all that far from each other. If you wish you can meet each other easily.



Oh Yes Arivu. I missed this calculation. How far this is relevant to my doubt on FD vs SIP

Let me give a simple explanation Selvam . investing in a fixed deposit of 6% per annum or investing in a mutual fund of 10-15% per annum does not make a huge difference when invested for a period of 1 year or even for that matter for a period of 2 years.



That is right Arivu. Will the difference be increasing as in the analogy you have given.

Yes Selvam. If you were to invest for a period of 10 years to 15 years, the 4-9% difference will become nearly 100-200%.

**ARIVU** **What is Risk?** **SELVAM**

Keeping money needed within a year in equity mutual fund;  
 Keeping money needed after 15 years in fixed deposit.

**EPISODE NO - 12** →



You are always been so crisp to explain Arivu

Thanks Selvam. But, there is one more very important point to be considered while choosing between FD & SIP.



What is that Arivu?

Keeping money needed in a year in equity and keeping money needed after 15 years in FD are equally risky.



# Financial Trends

## 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+	7.10%
Bajaj Finance Ltd	ICRA FAAA	7.05%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	7.05%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	6.90%
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	6.70%

\* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.  
\* As of March 2022.

## FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 14.03.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Kotak Small Cap Reg-G	Small cap	155.688	29.63	30.23	18.92
PGIM India Midcap Opportunities Reg-G	Midcap	40.47	27.26	31.07	18.42
PPFAS Flexi Cap Reg-G	Flexi cap	24.97	20.16	24.41	17.33
Canara Robeco Emerging Equities Reg-G	Large & Midcap	152.38	14.1	18.42	15.54
Canara Robeco Bluechip Equity Reg-G	Large Cap	39.04	8.05	17.77	15.39

## FUND PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 14.03.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Kotak Equity Hybrid Reg-G	Hybrid	38.259	11.08	17.05	12.01
Edelweiss Balanced Advantage Reg-G	Hybrid - Dynamic	34.84	8.84	14.97	12.29
ICICI Prudential Regular Savings-G	Conservative hybrid	54.9977	7.31	9.25	9.10
Canara Robeco Conservative Hybrid Reg-G	Conservative hybrid	74.479	6.47	10.37	8.56
HDFC Short Term Debt-G	Short term	25.5882	4.75	7.69	7.42
Kotak Low Duration Standard-G	Low duration	2716.8791	3.69	6.13	6.62

# MILLION DOLLAR ROUND TABLE CONVENTION 2022

LIC's Most Prestigious Award

**TOP OF THE TABLE (TOT)** from

**Mr. Bijumon** (Sr. Divisional manager)

**Mr. Kathiresan** (Zonal Manager)

on 03.03.2022



## Hear from our Clients



"Behind every success, there has always been a team work...family....business. This is apt & will fit for CRK & team. CRK & team with their tireless efforts, have created peaceful minds. One can be peaceful, if their finances are guided & handled by a professional team. CRK is a One-stop solution, if anyone needs financial independence, financial literacy, guidance, insurance, mutual funds, equity market. It's an absolute pleasure to be associated with Ravi & CRK team for spreading financial literacy. I'll finish with a quote. "Financial literacy is the ability to make informed judgements & to make effective decisions regarding the management of finances"

"CRK is spreading financial literacy"

- **Mr. Anantharaman,**

Sr. Operations Manager, Zubair Automotive Group LLC, Sultanate of Oman



"Last year, I sought their services to advise me on financial planning post my retirement. Since that time, I have had several meetings with CRK which have served a number of purposes including my retirement expectations and long term planning for my financial security. When it came to financial planning, I was a novice but after meeting CRK, I gained the confidence with the expertise of CRK team in understanding fully on my investment planning and took their recommendations. Passion, knowledge and a genuine interest in offering the best for clients are the pre-requisites for a truly professional Financial Adviser and CRK Financial Solutions has this and more. I am absolutely delighted with their services."

- **Mr. N.L. Govindan,**

Retired HR executive in Chennai Petroleum Corporation Limited, A group company of Indian Oil

## 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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