

FINANCIAL Insights

Powered by CRK Financial Solutions

NAVIGATING THROUGH VOLATILITY



Dear Friends, Customers and Investors



Greetings and Wishes

I am very glad to interact with you all through this newsletter magazine. Your support, feedbacks are instrumental for our growth and enriching your service levels.

For any investor financial literacy is very important. Financial

literacy is a know-how process, and definitely not a rocket science. Age is not also a constraint to pursue efforts towards better financial literacy.

First Step towards financial literacy is managing the income you earn. Three major aspects are factors for this.

Budgeting:

The foundation of an effective budget is your net income. Focusing on your total income instead of net income could lead to overspending because you'll think you have more available money. Once you know how much money you have coming in, the next step is to figure out where it is going. Tracking and categorizing your expenses can help you determine what you are spending the most money on and where it might be easiest to save, through the information you've tracked, make a list of your short- and long-term financial goals. Short-term goals should take around one to three years to achieve and might include things like setting up an emergency fund or paying down credit card debt. Long-term goals,

such as saving for retirement or your child's education, may take decades to reach.

The income that you earn should be invested into instruments to let it multiply on its own and the balance amount which is left after your expenses are paid off, should be saved or can be invested in purchasing an asset. You should find ways about how you can convert your savings into an investment for wealth creation.

How to grow your money?

Grow your money by learning about the right investment avenues and also understand how it can help you by means of compounding. You can choose from different investment avenues such as – Mutual funds, Equities; also, tax saving instruments – ULIPs, ELSS, Fixed deposits. There are other investment options for wealth creation such as – Investing in commodities, companies or business and a real estate property. These avenues will benefit you in the long run, and also taking market volatility into consideration, a diversified portfolio will help you in sustaining any financial jitters.

Financial capabilities

After gaining proper knowledge about how to make and grow your money, it is necessary to keep a track of your cash flow – in and out, to get a broader perspective about the financial decisions that you made. Our CRK APP comes handy here. View your portfolio periodically and review whenever and wherever needed. This practice can help you in setting a better financial goal, by making necessary changes in your debit and credit cycles.

With Regards

C. Ravikumar

CEO., CRK Financial Solutions

We're Social



+91 99416 06398



CRK Financial Solutions

OUR MOTTO

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



திருக்குறள் - நெடுநீது வகையாடல் - 516

செய்வாணை நாடி வகைநாடிக் காலத்தோடு
எய்த உணர்ந்து செயல்.

வகைக்கம்:

வகை செய்வாணையும் ஆராய்ந்து அவ்வகையினது
மியல்பையும் ஆராய்ந்து அதுமுடியும் காலத்தோடே
பொருந்த அறிந்து, பின்பு அவ்வகை அவன்
செய்வானாக அகைக்க வேண்டும்.



What is Demat Account? Is it necessary for everyone to have Demat Account?

Mr. Sampathkumar
Nanganallur

To invest in the stock market, the system of Demat account was introduced in the year

1996. This is an electronic form replacing physical share certificates, and as such, it is now mandatory to have a Demat account to invest in the stock market. A Demat account can also store other investments such as equity shares, ETFs, bonds, securities, mutual funds, insurance policies and government securities.

What is Traditional Life Insurance?

Mrs. Annapurani, Anna Nagar

Traditional life insurance, also known as whole life insurance, money back insurance, or endowment insurance, provides multiple benefits like risk cover, fixed income returns, and safety and tax benefits. These are considered risk-free on account of their fixed returns in case of death or maturity of the term.

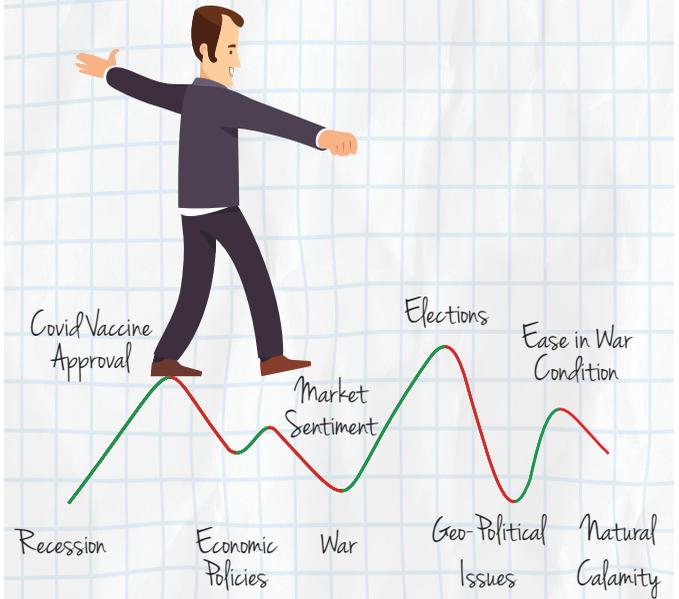
If you have any queries related to finance/ savings/ investments, we would be pleased to answer them.

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How to remain resilient in volatile times?

Market volatility is inevitable and unpredictable. It's a vulnerable time and making a wrong move could wipe out previous gains and more. Hence, capital preservation has become key during volatile times like these.



It is important to not panic or act on impulse, as reacting to short-term volatility may lead to permanent losses.

A capital preservation strategy is designed to protect the initial investment amount over a defined period by combining investments in bonds and equities.

Forecasting

The Myths and The Truths



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

Weather forecasting is useful to everybody. Rich or poor, young or old, corporates or individuals, In the same way, financial forecasting is also useful to everybody. The primary benefit of forecasting is that "if we are fully prepared, then the bad effects due to the bad weather can be minimised or even nullified, and in the same way, the good effects of the good weather can be multiplied."

During the floods in Chennai a few years ago, a rich artist in the cinema industry faced lots of difficulty. Her house was marooned and she was stuck in the house for two days before the fire brigade could rescue her and take her to a relief camp in a government school building. For those two days, she suffered a lot; no telephone connection, no power supply, and no drinking water supply. Some of her neighbours escaped this ordeal because they had evacuated a few hours before the flood waters started rising alarmingly. In an interview with the media, she said that she did not expect so much of a flood, even though she thought there could be some amount of water flowing in the streets due to the incessant rain forecasted. She also said that she could not hear the announcements made by the local government agencies over PA. The flood does not spare the rich.

Changes in government policies affect businesses. It is

also possible that a change in government policies could become an opportunity for businesses. When the Indian government announced the demonetisation of 500 and 1000 rupees, it impacted millions of individuals and thousands of corporate houses. The new currency notes were printed and supplied to the banking channels, and then they flowed into the economy and then into the hands of the individuals. Some corporations and individuals were suffocated during the period before cash availability became normal. But some individuals and some institutions who had even before demonetisation taken initiatives to transact on e-commerce platforms had minimal disturbance, while the non-availability of cash had upset many. After all these issues related to demonetisation have settled down one-by-one, the country is likely to reap the rich benefits of such a historic economic decision that the government has taken. In the meantime, the companies that were providing e-commerce platforms had a big boom. But even during this opportunity phase, e-commerce service providers who were not prepared for such growth could not reap the full benefit and were sold or merged into other institutions. Demonetisation became an orbit changer for some, whereas it was just a growth driver for some institutions in the same industry of e-commerce.

We are considering Mr Cautious and Mr Casual in many ways. They are of the same age, same in family, same in earnings.

Mr Cautious



Mr Casual



two businessmen Mr Casual. Both ways. They are of same experience, size, same industry



Mr Cautious and Mr Casual, while the business is on a growth track

Mr Cautious



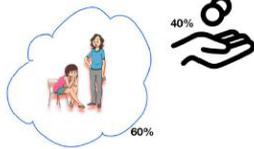
Mr Casual



Mr Cautious



Mr Casual



Mr Cautious saves 40% of his income for future needs and spends 60% on his family's current needs. While Mr casual saves 10% and spends 90%

The income from business dips by 90% leaving a residual income of 10% due to some sudden changes in the market conditions

During the Bear Market



If you **REDEEM**, You Convert Temporary Loss into Permanent **LOSS**



If You **INVEST**, You Convert Temporary Opportunity into Permanent **WEALTH**

CHOICE IS YOURS!!!



திருக்குறள் - அறிவுக்கடமை - 423

எப்பொருள் யார்யார்வாய்க் கிடப்பிலும் அப்பொருள்

மெய்ப்பொருள் காண்ப தறிவு.

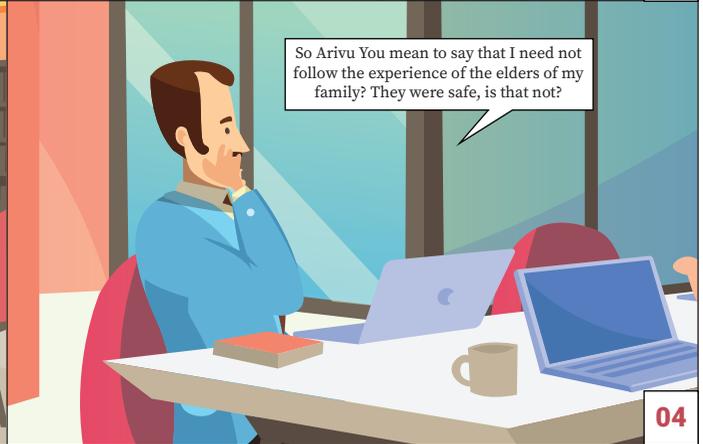
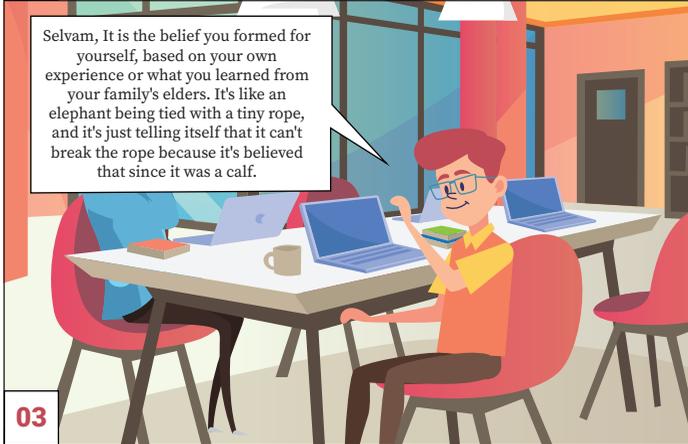
வசிக்கம்:

எந்தவொரு பொருள் குறித்து எவந் சுகதச்

சொன்னாஹும், அதை அப்படியே நம்பி ஏற்றிக்

கொள்ளாமல் உண்மை எது காண்பதை ஆராய்ந்து

தெளிவித்துதான் அறிவுக்கடமையாகும்.



ARIVU **SELVAM**

Be Prudent Be Wealthy

Break the Conventional Belief

EPISODE NO - 14 →



HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
Shriram Unnati Deposits	MAA+ BY ICRA, FAA+ BY CRISIL	8.79%
Bajaj Finance Ltd	ICRA FAAA	7.75%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	7.30%
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	7.25%
Govt of India Bonds (RBI)	Taxable Floating Rate half yly interest payout	7.15%
PNB Housing Ltd	CRISIL FAA+	7.10%
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	6.70%

* Highest rate including additional interest for senior citizen, employees etc, wherever applicable
* as of September 2022

FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 27.09.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
PGIM India Midcap Opportunities Reg-G	Midcap	43.82	2.92	35.94	18.80
PGIM India Flexi Cap Reg-G	Flexi Cap	24.42	8.70	22.28	14.00
Quant Focused-G	Large Cap	56.24	5.22	21.24	13.23
Canara Robeco Emerging Equities Reg-G	Large & Midcap	159.08	(2.88)	20.14	12.64
Canara Robeco Small Cap Fund Reg-G	Small Cap	24.14	10.37	36.66	-

FUNDS PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 27.09.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Quant Absolute-G	Aggressive Hybrid	300.49	11.33	29.79	19.05
ICICI Prudential Regular Savings-G	Conservative Hybrid	56.97	3.93	9.03	8.11
Kotak Low Duration Standard-G	Debt - Low Duration	2,765.27	2.91	5.27	6.14
ICICI Prudential Floating Interest-G	Debt Floater	344.95	2.86	6.11	6.40
Mirae Asset Equity Savings Fund Reg-G	Hybrid	14.69	0.94	11.12	-

* All Equity funds ranked on 5-year returns, Debt funds ranked on 1- year returns

* Nav as of 27/09/2022



Getting honoured by
Mr. Anand Roy, Managing Director,
Star Health and Allied Insurance Co. Ltd, held @Switzerland

Getting Honoured by Mr. Siddhartha Mohanty, Managing
 Director LIC of India, In presence of Mr. Venkataramanan,
 Mr. Saravanan, Mr. Venkatasubramanian, Mr. Srinivasan for
 TOT Achievement.

Hear from our Clients



My association with Ravi is almost two decades now, his start from Balaji Street, West Mambalam to Raviram Apartment is a testimony of his passion, commitment and perseverance to serve his client for their financial goals. He is instrumental in offering varied financial products to his diversified client based in different age groups of working professional, retired staff etc.. He always believe in offering “products for the customers and not customers for the products” which he is advocating to all his clients. It is noteworthy to mention that he was agile in embracing the technology long back (my wealth app), it aids as a ready reckoner for many of his customers.

As Henry ford said “coming together is a beginning, keeping together is a progress, working together is a success” it would be wrong on my part if I don’t mention his fabulous bunch of dedicated team, they have been working relentlessly to keep the CRK clients satisfied. My sincere appreciations to Ravi and his wonderful team and wishing them all the very best!!!

- Mr. Bharanidharan D

Senior Manager- HR, Renault Nissan Automotive India Pvt Ltd



You can trust CRK to plan your investments with their knowledge in the field and dedicated service. You are guided by Ravi & his committed team and you can be rest assured with the results which you are looking for. You are updated regularly on the opportunities available along with their user friendly App to track your investments & insurance policies.

- Mr. S. Sadagopan

Chief General Manager, CPCL

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. Alternatively, you can even write to us at our office address:

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