

# FINANCIAL Insights

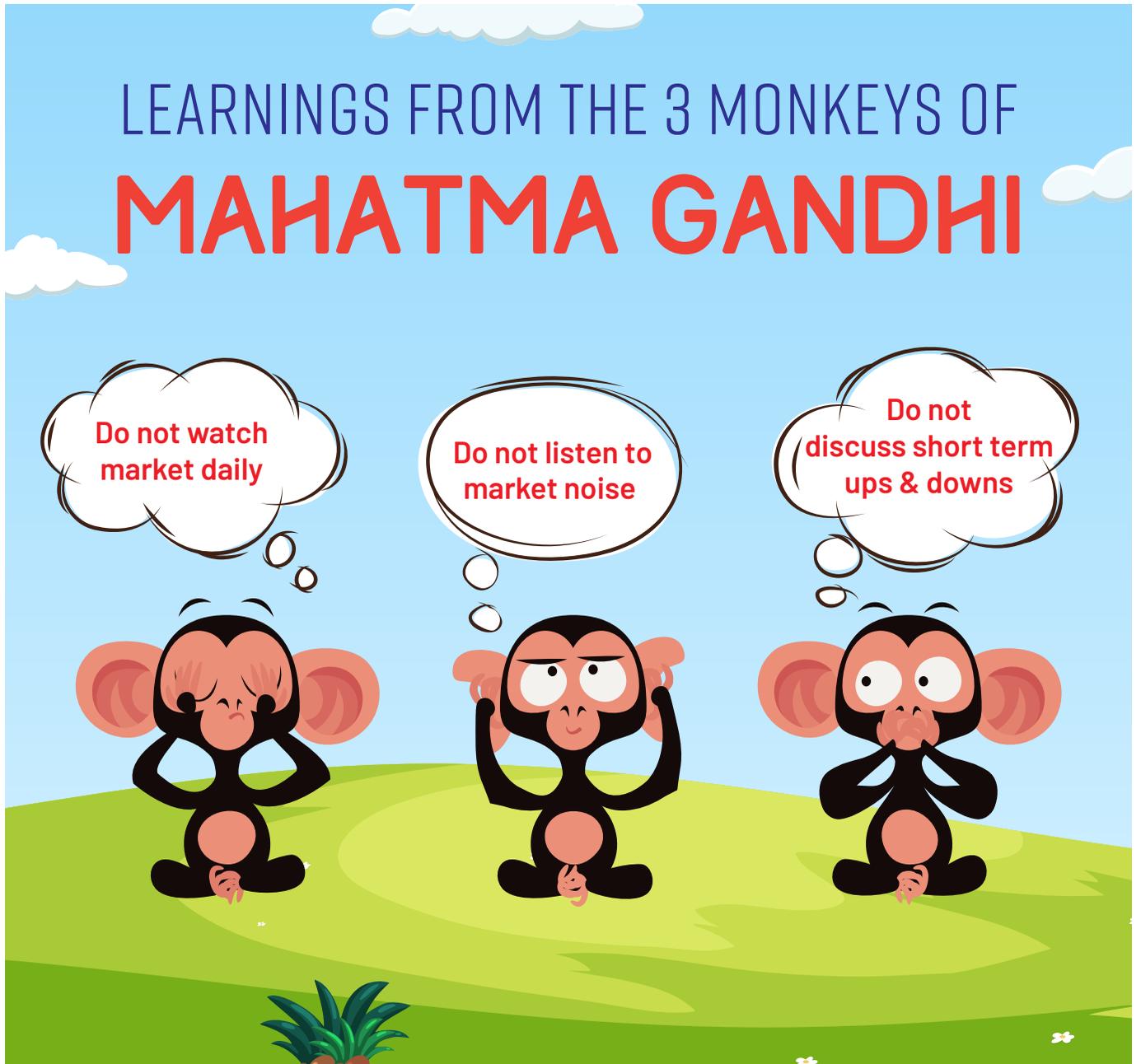
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## LEARNINGS FROM THE 3 MONKEYS OF MAHATMA GANDHI

Do not watch  
market daily

Do not listen to  
market noise

Do not  
discuss short term  
ups & downs



# Dear Investors, Customers and Friends,



It gives immense pleasure and pride for all of us at CRK Financial solutions to interact with you through this newsletter magazine. This channel has evolved well and helping all of us to know the market better and take appropriate steps.

All of us always want a good return yielding low risk investment. Volatility in markets can sometimes be confused with 'risk' by many investors but in actuality, volatility is an anticipation or reaction to a risk event.

Volatility is responsible for sharp movements in the performance of an asset class/security/instrument. Volatility in the market can give investors an impression that they are losing their money and hence, many investors withdraw from mutual funds when they see that the funds are not performing. This step is detrimental to your investment goals as the performance of the funds may bounce back and over a long term may fetch you really good returns. Hence, it is always advisable to invest in mutual funds for at least 5 years to receive optimal returns. Long term investors should not worry much instead they may learn how to handle this volatility at their level best.

We are all aware of Mahatma Gandhi's three monkeys. They are Mizaru, covering his eyes, who sees no evil; Kikazaru, covering his ears, who hears no evil; and Iwazaru, covering his mouth, who speaks no evil.

## Do not watch market daily

It is essential to watch the market and keep ourselves updated, but it does not mean to watch the market daily. There may not be a significant change happening daily on your mutual fund investment and you can close eyes like Mizaru.

## Do not listen to Market noise

Please be aware that the investment market mainly the mutual fund market is a large one and dynamic and you will be listening lot of relevant and irrelevant updates, Sometimes, you may hear invalidated updates too. So better to close your ears from market noises like Kikazaru.

## Do not discuss short term ups & downs

Financial market, very precisely the mutual fund market will have fluctuations all the time. Many times it may be small ups and downs in the market. It is not necessary to be discussing every day about these fluctuations. You may act like Iwazaru.

For our customers, we send across their wealth portfolio mails, & Our Mobile App has features for the best assessment of your investments. We review your portfolio regularly and we are always there to keep you updated and be advised.

Wish you all to stay healthy, physically, mentally and financially.

**With Regards**

*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 am going to retire in 2024.**

**I wish to invest in large cap mutual funds. Will that suit me?**

**Mrs. Bharathi,**  
West Tambaram

Large cap Funds are suitable for you if you are looking for long term capital appreciation

because Large-cap companies are regarded as having sound financial standing. As a result, these funds provide stability to your investment along with steady growth. These are the good fit for those who want to invest in well-known stocks. To make the best out of these funds, it is recommended that you should invest in them for at least five to seven years. These are perfect for the investors who are looking for equity funds which are less volatile than mid-cap or sector focused funds. Moreover, market fluctuations have lesser impact on the large-cap stock price.

**I bought IDFC Infrastructure bond Tranche 2 in 2011 to save taxes. I redeemed the investment in March 2022.**

**What will be my tax liability?**

**Mr. Raghavan,** Virugambakkam

There are two parts to a bond maturity-The principal and interest as per coupon rate. The principal would be tax free but the interest would be taxed as per your slab rate. You may check if the bonds were Cumulative or non-cumulative. Whatever the interest payment frequency is, the income generated is taxed as per your applicable slab rate.

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

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திருக்குறள் - தெரிந்துகொண்டால் - 518

விகைக்குறிமை நாமய பிங்கை அலகை அதற்குரிய காகச சயல்.

விகைக்கம் :

After ascertaining what work befits a man, Assign him the responsibility.

# GOOD EMI



## INVEST DURING A FALLING EQUITY MARKET.

Decrease your average unit price, and increase your number of units.

Continue your Good EMI.

**SIP. ITS LIKE A GOOD EMI**



Its an investment, not an installment.

#GoodEMI

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

# Forecasting

## The Truths and the Myths

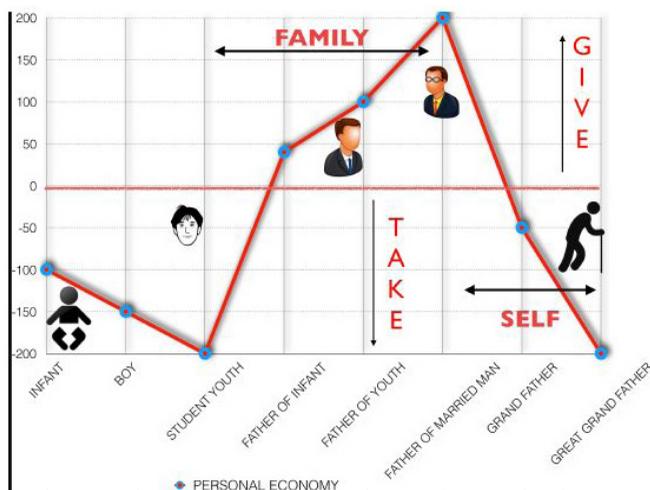


**Mr. R. Gopinath., CEO**  
Gopast Centre for learning Pvt Ltd

Retirement planning @5% of Occupational Income.

When a country is presenting a budget to its Parliament where its spending is more than its earnings, it is called as a Deficit budget. If the earnings are more than the expenditure it is called as a Surplus budget.

The same is the case with an individual. Please see the graph shown here:

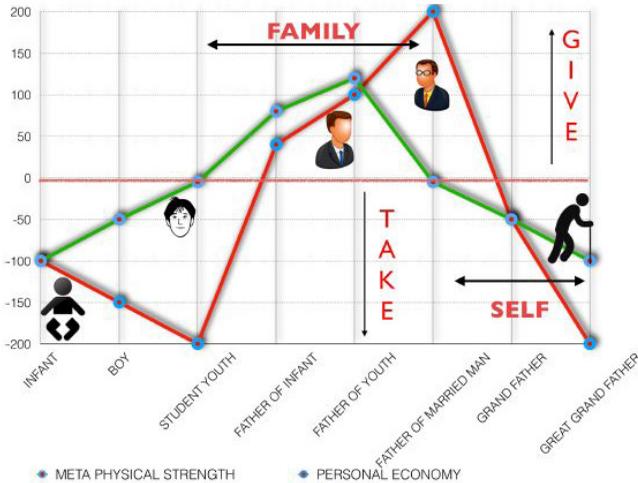


The graph on X axis shows the various roles/stages a person moves through his life. As an infant, boy and student youth, his personal income could be Nil, but money was spent on him therefore you will notice the "Personal Economy" of that boy is in the negative. As he gets employed or engaged in business he starts earning money, more than what is being spent on his own self. Therefore the "Personal Economy" of this person moves into the positive zone. After the initial years in his occupation, a person starts knowing his business better.

So the income grows steeply, then as he masters his niche and his income continues to grow. Past age 55, due to various reasons like ageing, new-generation catching up in competition, newer technologies, changes in customer preferences, the growth rate in income comes down and at times the volume of income also comes down. After retirement from job or business the occupational income becomes zero, but the expenses on the self and spouse continue with result the "Personal Economy" goes into negative zone, that is Deficit economy.

There are two periods in life where the personal economy is negative. The first one was before the person started earning and the next one is when his occupational income stops.

There is one more graph to be seen before we can analyse and find solutions to this economic debacle. The green line shows the Meta Physical Strength. This is what a humans use to earn money. His mental capacity, the natural talents and his physical energy are converted into money through his occupation. So till the stage of earning qualifications for the job or business the Meta Physical strength is in the negative zone, then goes into the positive zone and peaks, but again during the old age phase it starts sliding. Talents and physical strength to earn money.



When his personal economy is negative and he is alive he will be in the “Take” position, meaning that he has to take money from others to spend. When the personal economy is positive he is in position to “Give”. So you will find in the chart above that there are two phases in life where a person goes into the “Take” Position. During the child phase, before starting to earn and finally towards the end of the life after the income stopped.

The question with which I would like to conclude this article is, “Is it that difficult to set aside 5% of the income towards an independent old age life?” If suppose the expenses like rents, school fees extra become 5% costlier during the “Giving” stage would we continue to spend that money on such needs or not? Just assume it so happened and save that money for the old age, where we will not be having meta-physical-strength to earn money and will be pushed to “Take” situation. What happens if the reader of this article is 40 years of age now and had not set aside that 5% from his age 25? He has to now contribute the value of savings that could have accrued by now in one lump sum and the balance @5% of the income from now on.



திருக்குறள் - ஏதர்ந்துவகையாடல் - 513

அன்புநினைவு கிதந்நடம் அவாவின்மை திந்நான்கும்  
நன்குகூடயான்க் கட்டித் ததளிவு

வகிர்க்கம் :

The qualified possess these four: Affection, wisdom, clarity and contentment.

## HOW YOUR MONEY LIFE CHANGES ON JULY 01, 2022



Cryptocurrency sale transactions will attract TDS of 1 percent.



Influencers will henceforth be taxed on gifts and perks received.



July 31 is the last date to file tax returns for income earned in FY 22.



Mutual Fund investments cannot be initiated from a pool account.



Rejected Credit card standing payment orders will be penalised.



Penalty for failure to link PAN with Aadhaar number doubled.



ARIVU SELVAM

# Nurture your SIP like your Baby

EPISODE NO - 13 →





# 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	8.43%
Bajaj Finance Ltd	ICRA FAAA	7.45%
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%
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	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 citizens, employees etc. wherever applicable.  
\* As of June 2022.

## FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 23.06.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
PPFAS Flexi Cap Reg-G	Flexi Cap	43.15	3.11	19.81	15.80
PGIM India Midcap Opportunities Reg-G	Midcap	37.21	4.61	28.54	14.50
Kotak Small Cap Reg-G	Small Cap	142.86	3.60	26.80	14.27
PGIM India Flexi Cap Reg-G	Flexi Cap	21.83	4.37	17.90	11.76
Canara Robeco Bluechip Equity Reg-G	Large Cap	36.12	3.18	13.13	11.73
Quant Large and Mid Cap-G	Large & Midcap	60.20	6.40	19.25	10.75

## FUND PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 23.06.2022

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Quant Absolute-G	Hybrid	257.395	6.36	23.74	16.13
ICICI Prudential Regular Savings-G	Conservative Hybrid	54.6711	4.53	8.19	7.43
ICICI Prudential Short Term-G	Short term	47.746	2.52	6.57	6.45
ICICI Prudential Floating Interest-G	Debt Floater	335.157	1.87	5.82	6.14
Canara Robeco Conservative Hybrid Reg-G	Conservative Hybrid	73.1007	1.51	8.43	7.08
Edelweiss Balanced Advantage Reg-G	Hybrid- Dynamic	33.09	0.33	11.97	9.63

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

\* Nav as of 23/06/2022



Getting honoured by **Sri. Rajkumar**, Managing Director LIC of India, held @ Trivandrum, In presence of Sri Premkumar, Sri Chander, Sri Venkataramanan & Sri Hariprasad.

## Hear from our Clients



*"Ravi has been one steady force in my financial planning over the past 15 years. Now I don't have to work for money. It works for me, thanks to sound advice and good service from CRK. Plan to continue this journey with Ravi & his team for a long time."*

**- Ms. B. Vishnupriya,**

Area Head South(sales) for GESSI India Pvt. Ltd.,



*"Insurance advisor in true sense! Suggests apt insurance products. Presents comparative policies with benefits, rider options, with a working on a neatly prepared presentation thru WhatsApp and email, which makes one decide clearly the apt policy. He doesn't oversell or forces a wrong policy. Provides prompt service through well trained, committed and well behaved staff. For follow up and keeping records of all our policies and financial investments a client friendly app (available on android and iOS) is provided. we have come across*

*Insurance agents (mostly relatives and friends) who normally work on part time with less knowledge on insurance industry. On compulsion only we used to take policies which seldom serves our purpose. In the midst of such unprofessional agents, Ravikumar, a qualified insurance professional and a gentleman has re-defined the regular way insurance selling, skilfully and passionately"*

**- Mr. G. V. Ramani,**

Chief Operating Officer (COO), Air Media Network Pvt Ltd

## 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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