

FINANCIAL Insights

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CELEBRATING

17

YEARS OF
SUCCESS

AS YOUR TRUSTED

FINANCIAL

CONSULTANT

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புது**

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Hello & Welcome



Mr.C.RaviKumar, affectionately known as Ravi in the friends circle, CEO of CRK Financial Solutions. Ravi is a qualified Financial Consultant, with commendable experience. He earned his clients, just through the word of mouth reference from the people whom he served to their best satisfaction. An able advisor who has a customer angle and always believe to Find Product for the customers need, and not searching the customers for the products. He plays a vital role for the customers as their Fund Manager, Asset Manager, Advisor, and Portfolio Manager and now with a client base of 3000+ customers managing the asset worth of 200 crores.

A industry top performer who is a member of LIC's most valued "Corporate Club" since 2000. He is also member of prestigious "Million Dollar Round Table" (MDRT) and count of the Table (COT) of USA. Ravi is also a tech savvy and thus equipped his service with the help of technology making his service facility easily accessible through a secured Website www.chequeleaf.com, MyWealth Mobile App, Phone call and Whatsapp. He has trained his staff personnel to be extremely customer centric for serving the customers on various needs like, Insurance New Policies and Policy related Service, Fixed Deposits, Mutual Funds, Postal deposits, Tax Saving Bonds to name a few.

The latest feather to his cap he is one among the top 20 out of 10561 LIC agents. He dedicates all this to his beloved customers, for their faith on his investment advice. CRK Financial has the pleasure to continue its journey of customer service with this year 2019 being its 17th year in its service.

About the Magazine

Financial awareness is a vital and critical thing for anyone for having proper portfolio management of their own assets and funds. There are many magazines in the market in this field and they are all aiming for people of subject matter expertise, but there is really no magazine in the market to cater the needs of ordinary people who do also invest, and eager to know on financial, investment aspects in simple and understandable presentation. This magazine would be reaching you every quarter.

This magazine aims absolutely the interest and prosperity of the customers for them to understand the market, products, compliances and trends. Though we would like to impart key aspects of financial planning, Investment planning, self-administration of individual asset and funds. We are also aiming to trigger investor curiosity and create awareness on various investment avenues, also it caters to the benefits of Financial Literacy, Financial Trends, Investment options, Health Tips, Educative Puzzles.

This magazine mainly aims on common public to have a know-how on the field that equips them to be a prudent investor.

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CRK Financial Solutions

The Investment Fundamentals

FINANCIAL PYRAMID

A Pyramid is the most stable structure in the world. The Pyramid is always constructed bottom up. There are 5 Stages in a Financial Pyramid.

Protection

This level of the financial pyramid is referred to the financial instruments or protects that secure your income. These products are aimed at protecting us and our capability of generating an income through various products like Critical Illness Insurance, Disability Insurance and Life Insurance.

Risk Free Growth

This level of the financial pyramid is referred to the safeguarding the money we have saved for the future with different plans and dreams. The products that ensure the safety of our money are aimed at maintaining a stable lifestyle and smooth running of the policy holder's family or business during troubled times. Government bills, life insurance endowment type of policies which offer a savings element, Post Office savings schemes and Bank Term deposits are few products that are employed under this layer.

Growth with Risk

This level of the financial pyramid is referred to the products that are aimed at a higher yield than other financial products but also carry an element of risk on the investment since the profit margin is big. The products that fall under this layer are ULIPs, MFs, Equities, Currencies, Commodities and Metals.

Hi-Growth

This layer of the financial pyramid is referred to those financial products that will need the investor to put in huge amounts as investment. These financial products also carry risk on the investment as it promises high profit and high yield on the capital investment, thus guaranteeing the investor's growth. Real estate and Venture Capital investments fall under this layer of the financial pyramid.

Speculation

In layman's terms, speculation means 'thinking'. Since the prices of various financial instruments keep changing, people thinking about these price variations and taking a decision to either buy or sell at a particular time, is called speculation. Derivative, F&O and Swaps fall under this layer of the financial pyramid.



Understanding the financial pyramid is an important part of financial planning, it is also a good way to visualize the importance of certain stages. If you climb the financial pyramid in the specific order and one level at a time you will have a solid financial plan and be able to manage short periods of financial hardship without jeopardizing long term goals.



ஆகாந்ரு அளவடி தாயிலுங் கெடிஸ்கை
ஃபாகாந்ரு அகலாக் ககை

வருமாளம் அளவீல் சிந்ரு ஂந்நாஃலும் ஂஸவஃலம்
ஃபந்நாகாதஃபாது கெடு இஸ்கை

Wealth that grows and **LASTS FOREVER**

“Let us encourage our children to save 20% first and then spend the balance of what we give them.”

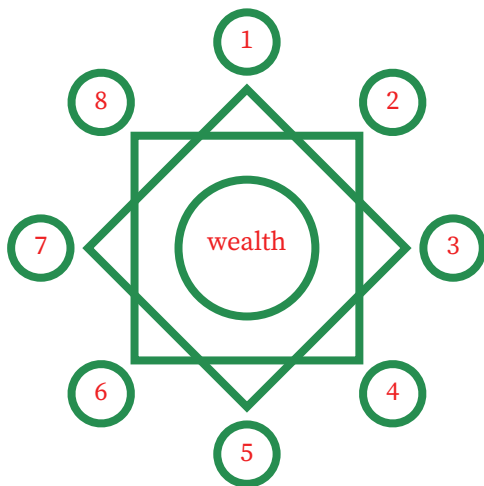


Mr.R.Gopinath., CEO
Gopast Centre forlearning Pvt Ltd

There are EIGHT fundamental principles that govern the science of wealth management. If we violate these principles, then the result could be one of the two mentioned below:

- 1) wealth that we have acquired will disappear or
- 2) will put us in distress even it is available adequately.

Like the 8 directions in a Compass, these principles help us to navigate in the sea of our life.



These principles have evolved over a few centuries and some of these principles are as old as the history of money is (more than 3000 years).

2000 years before one saint called Thiruvalluvar wrote:

“Even if the income were to be small in volume, it is not a matter of concern as long as the expenses are contained within the income.”

8 Governing Principles:

- 1) If a person adopts the formula “Income - Expenses = Savings” then he can never become wealthy. The correct formula is “Income - Savings = Expenses”.
- 2) Regularity is the key to wealth.
(The key to wealth is not the ROI, IRR, CAGR etc)
- 3) Start early and reach safely.
- 4) Gold and greed can never stay together.
- 5) Purpose must decide the choice.
- 6) Financial Pyramid
- 7) Draw the map before you start the journey.
- 8) Professional support helps.

Let me explain the first principle here:

Income - Expenses = Savings is not a correct approach. Ironically, you will find a majority of the people on Earth following this approach and all the while aspiring to become rich and wealthy. This formula does not work in real life.

This means the secret of wealth management is not in income management but the secret lies in outgo management.

All these words of wisdom guides us that we must exercise control over our expenses. These words do not indicate that we must behave like a miser and deprive ourselves of the essentials in order to make wealth, but they only guide us to be sensitive about our expenses and spend on necessities.

Prof. Adam Smith who is considered to be the father of modern economics says

“Capitals are increased by Parsimony and diminished by prodigality and misconduct. whenever a person saves from his revenue he adds to his capital.”

We have seen Big companies collapsing when they have not exercised control over their Outgo. We have seen airlines companies which have shut down, not because they are not having enough traffic, but because they have engaged people with high salaries and spent lavishly on themselves. We have seen Entertainment companies which started of with a big bang, with star power backing, collapsing under the burden of debts. The same can happen to individuals and families who do not exercise caution in spending.

How to control expenses?

The simplest and the surest method is to make limited money available for that. From our income if we save first

for our future, even a small money, we are restricting the money available for our current expenditure.

Spending is for today's man, savings is for the tomorrow's man. Out my earnings I must provide for two people.

- 1) Present Gopinath and 2) Future Gopinath.

Future Gopinath should not be left solely at the mercy of Future Gopinath's income. Let me deal with each of the principles listed above in our magazine in the coming days, please stay connected.



வாரி பெருக்கி வளம்படுத்து உற்றவை ஆராய்வான் செய்க விகை.

வருமானம் வரக்கூடிய வழிகளை விரிவாக்கி, வளங்களையும் பெருக்கி, இடையூறுகளையும் ஆராய்ந்து நீக்கி வல்லவனை செயலாற்றும் தீர்மானகையவன்



calories you burn. The best time to drink water is half an hour before meals. One study showed that half a liter

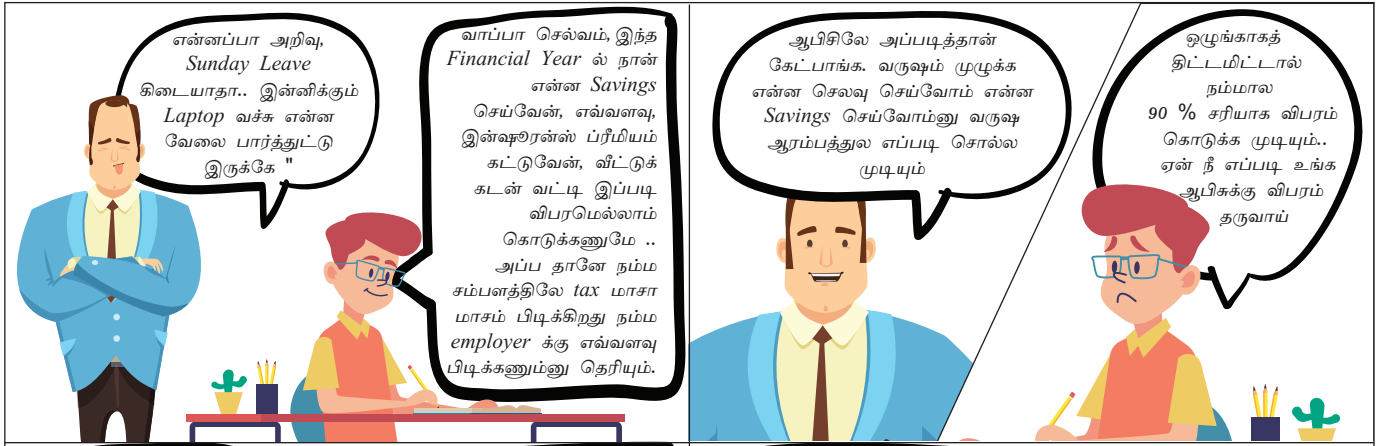
Breakfast is one of the best way to get this the most positive things is by eating at least five you can do if you are servings of fresh fruit and trying to lose weight. vegetables every day. So hit Breakfast skippers tend to the oranges and guavas!

gain weight. A balanced Drinking enough breakfast includes fresh water can have numerous fruit or fruit juice. benefits. One important

We need at least 90 mg factor, is that it can help of vitamin C per day and boost the amount of of water, 30 minutes before each meal, increased weight loss by 44%



We are at present creating our future, take care.



என்னப்பா அறிவு, **Sunday Leave** கிடையாதா.. இன்னிக்கும் **Laptop** வச்சு என்ன வேலை பார்த்துட்டு இருக்கே "

வாப்பா செல்வம், இந்த **Financial Year** ல் நான் என்ன **Savings** செய்வேன், எவ்வளவு, இன்ஷூரன்ஸ் ப்ரீமியம் கட்டுவேன், வீட்டுக் கடன் வட்டி இப்படி விபரமெல்லாம் கொடுக்கணுமே .. அப்ப தானே நம்ம சம்பளத்திலே **tax** மாசா மாசம் பிடிக்கிறது நம்ம **employer** க்கு எவ்வளவு பிடிக்கணும்னு தெரியும்.

ஆப்சிலே அப்படித்தான் கேட்பாங்க. வருஷம் முழுக்க என்ன செலவு செய்வோம் என்ன **Savings** செய்வோம்னு வருஷ ஆரம்பத்துல எப்படி சொல்ல முடியும்

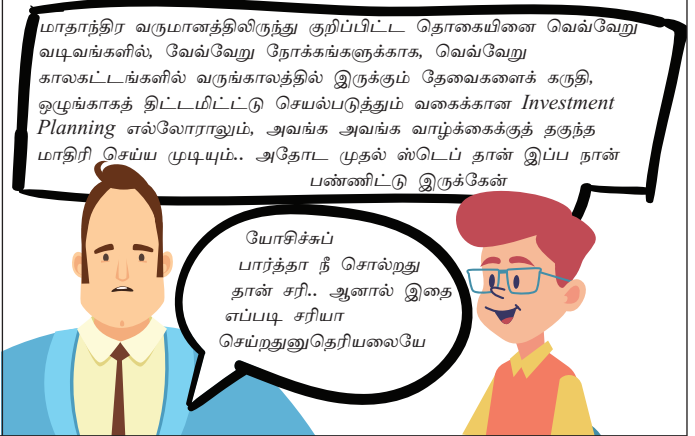
ஒழுங்காகத் திட்டமிட்டால் நம்மால் **90 %** சரியாக விபரம் கொடுக்க முடியும்.. ஏன் நீ எப்படி உங்க ஆப்சிக்கு விபரம் தருவாய்



நான் அதெல்லாம் உத்தேசமா கூட யோசிக்க மாட்டேன்.. மாசம் மாசம் எனக்கு **Tax** பிடிக்கிறது குறைச்சலா வர மாதிரி எழுதிக் கொடுத்துடுவேன்

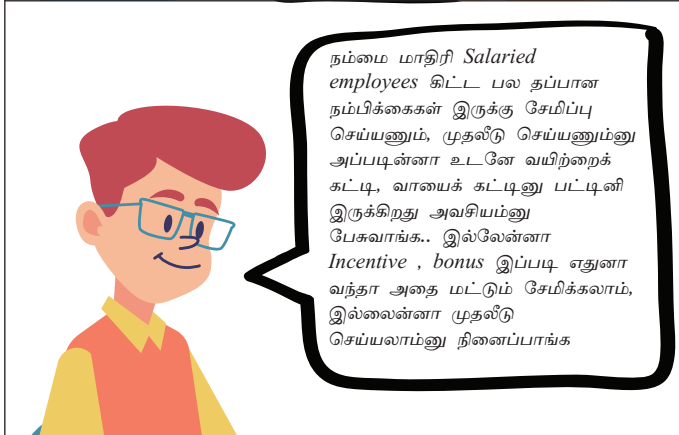
இங்கே தான் எல்லாரும் தப்பு, பண்றாங்க. நம்மாலே எவ்வளவு சேமிக்க முடியும்னு சரியா கணக்குப் போட்டு ஆப்சிலே சொல்லாம தப்பா விபரம் சொன்னால் அவங்க முதலில் **Tax** குறைவாகப் பிடிப்பாங்க. நீ சொன்ன மாதிரி **investment proof**

காண்பிக்கலேன்னா பிப்ரவரி அல்லது மார்ச் மாசம் அதிகமான தொகை **Tax** பிடித்தமா ஆகும். அப்ப சிரமம் அதிகம் தானே



மாதாந்திர வருமானத்திலிருந்து குறிப்பிட்ட தொகையினை வெவ்வேறு வடிவங்களில், வெவ்வேறு நோக்கங்களுக்காக, வெவ்வேறு காலகட்டங்களில் வருங்காலத்தில் இருக்கும் தேவைகளைக் கருதி, ஒழுங்காகத் திட்டமிட்டு செயல்படுத்தும் வகைக்கான **Investment Planning** எல்லோராலும், அவங்க அவங்க வாழ்க்கைக்குத் தகுந்த மாதிரி செய்ய முடியும்.. அதோட முதல் ஸ்டெப் தான் இப்ப நான் பண்ணிட்டு இருக்கேன்

யோசிச்சுப் பார்த்தா நீ சொல்றது தான் சரி.. ஆனால் இதை எப்படி சரியா செய்றதுனு தெரியலையே



நம்மை மாதிரி **Salaried employees** கிட்ட பல தப்பான நம்பிக்கைகள் இருக்கு சேமிப்பு செய்யணும், முதலீடு செய்யணும்னு அப்படின்னா உடனே வயிற்றைக் கட்டி, வாயைக் கட்டினு பட்டினி இருக்கிறது அவசியம்தான் பேசுவாங்க.. இல்லேன்னா **Incentive , bonus** இப்படி எதுனா வந்தா அதை மட்டும் சேமிக்கலாம், இல்லையென்னா முதலீடு செய்யலாம்தான் நினைப்பாங்க



பள்ளான் பண்ணி

செய்யலும்

ஷாடர் - 01

செல்வம்

அறிவு



Investment செய்யணும்னா நம்ம செலவைக் குறைக்க வேண்டும் **Investment** என்பது நிறைய பணம் இருக்கின்றவர்கள் செய்யும் வேலை அப்படின்னு நினைச்சிட்டு இருக்கேன்"



நீ சொன்ன இரண்டுமே **myth** போலத்தான் **investment** க்கு தேவை, **investment planning**. **Investment planning** க்கு தேவை **financial goal**. **Financial goal** க்குத் தேவை உன்னோட **financial goal** களை **prioritize** செய்வது.

Financial TRENDS

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES		
FD Name	Rating	Interest Rate * (Up to)
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	8.44%
Bajaj Finance Ltd	FAAA by CRISIL, MAAA by ICRA	8.95%
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	9.05%
Shriram City Union Finance Ltd.	Fitch TAA CARE FAA	9.50%
Shriram Unnati Deposits	MAA+ by ICRA, FAA+ by CRISIL	9.50%
PNB Housing Ltd.	CRISIL FAAA	8.70%
Sundaram BNP Paribas Home Finance Ltd.	ICRA MAA+	8.50%

* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.
* As of May 2019

TDS for Senior citizens

As per the official notification given by the (CBDT), senior citizens with a taxable income of up to Rs. 5 lakh can now claim exemption from TDS on interest income on deposits by submitting Form 15H in banks and post offices. Earlier, the limit for seeking Tax Deducted at Source (TDS) exemption was Rs. 2.5 lakh. The banks will now accept Form 15H from those earning income up to Rs.5 lakh, after claiming the rebate under Section 87A which got increased from Rs. 2,500 to Rs. 12,500.

Government mandates online ITR filing.

The government has mandated the online ITR filing by the taxpayers, except for super senior citizens. From now onwards, all the individuals are required to file ITR online. Previously those individuals who had income less than Rs. 5 lakhs with no refund could file their ITR in paper format, but from FY 2018-19 even they have to file ITR online.

Property buyer details - Now Mandatory

If you sold a property in FY 2018-19, then you need to provide complete details of the buyer to whom the property was sold while filling ITR-2. Quote PAN when value exceeds Rs. 10 lakhs but below Rs. 50 lakhs. For value above Rs. 50 lakhs TDS deduction is mandatory.



Do you know?

- SIP – Systematic Investment Plan
- STP – Systematic Transfer Plan
- SWP – Systematic Withdrawal Plan
- NCD – Non-Convertible Debentures
- TDS – Tax Deducted at Source



Hear from our Clients

“If TRUST is the key for any relationship, then RAVI is a master in building it.”

- Seshasayee. S



“ Finding a good financial adviser like Mr Ravikumar who is pragmatic, proactive and sharp, is a Herculean task.”

- Shree Janani

Download Now



MY WEALTH APP

With MyWealth app, you can get several views of your portfolio which will not only keep you abreast about its latest status, but also help you making important decisions for investment re-balancing.



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:

CRK Financial Solutions, New No 75, Arya Gowda Road, West Mambalam, Chennai 600 033.

PUBLISHER
CRK Financial Solutions

EDITOR
Chandramouleeswaran V
+91 98406 56627

DESIGNER
Vignesh Krishnamoorthy
+91 99529 78900

PRINTER
K.N. Madhavachari
Annai Designs +91 63803 59197