

# FINANCIAL Insights

Powered by CRK Financial Solutions

Investment is **less about visible market.**



# Greetings to you all, friends, well-wishers, clients, Investors



We hope that all of you are with good health. We are thankful to you all for

your immense support which is the foundation of our growth.

We would have heard the popular saying “Rome was not built in a day”.

This saying is to signify that not only an empire but any bigger tasks, achievements are not just an overnight job. They are the result of continuous efforts, planning and patience. Whenever we undertake any new activity or habit, we are intimidated by the end goal and outcome. We tend to forget that no matter how big the goal, small steps taken over a period of time can cumulatively help in achieving that goal. This holds as true for building up a wealth of an organisation and also the wealth of any individual. Accumulated wealth may be visible like the branches and trunks of a tree, but the tree is standing on the strong foundation of its roots. The role of roots is to be the foundation and incessant contribution to the growth. A huge building block has its deep level foundation with stones and mortar.

Building wealth requires deep foundational roots such as No Greed, No fear, Patience, taking up good advices, taking adequate time. Overall it is a continuous action with discipline.

It is your own hard earned money hence creating wealth need to have both greedy and fear feelings at appropriate time. We must know that like your health-care actions require professional advises, your investment too require subject matter people advice. Wealth is not built overnight it takes adequate time and patience.

We in CRK Financial would always be playing root cause role for your safe and prosperous wealth being built.

## Dear Investors



Deadline Extended upto

**30.06.2023**

Pay Rs.1000/- & Link Pan Aadhar

**Even by paying Rs. 1000/-, it doesn't mean PAN & Aadhar will be linked**

### Note:

**The name pattern in PAN & Aadhar should be same, otherwise you need to change name either as per PAN or Aadhar.**

**Hurry up...**

### We're Social



+91 99416 06398



CRK Financial Solutions

## OUR MOTTO

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

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

e-mail : radhukanna@gmail.com

Whatsapp : 9941606398.



*I am informed about the nomination requirements in all my investments. How am I supposed to check the status before the timeline for nomination ends?*

**Mrs.Sangeetha**  
Nanganallur

The timeline for nomination to be in place is extended till September

2023. It is better that we make sure the nominations are in place. If you are receiving half yearly report from NSDL or cdsi, it will carry the details of all your investments under your pan including the nomination in each of the line items. Your MF investment nomination can be checked with the below link.

*I had started FDs in 2022. Now the interest rate has raised. Is it wise for me to re-close my investment and reinvest in the new rates to utilise the increased rate of return?*

**Mr. Vasudevan**  
West Mambalam

If you are looking for utilising the higher rate, it might work-out based on your existing FD and the rate at which you hold the same. Kindly do note that there will a penalty for pre-closure of your existing term deposits. You could get in touch with us to know more.

தருக்குநர் - பொருட்பாள் - 754

அந்நாட்டில் இன்புறும் ஈனும் திரனந்ர்து தீத்க்ர்தி வந்த பொருள்.

வளக்கம்:

தீய வுடிகைய உறங்ககாண்டு திரட்டப்பலாத ஈசவ்வந்தான் ஈருவருக்கு அந்நாடுதிகைய ஈருத்துக்ககாட்டி, அவருக்கு இன்புத்தையுத் தரும்.

## Why Planning for CHILD EDUCATION?

Current Scenario



**ENGINEERING** - 5 to 15 Lakhs

IIT has increased the fees from Rs.95,000 to Rs.2,00,000 per year.



**MBA** - 1 to 25 lakhs

IIM Ahmedabad has raised fees to Rs.19.5 lakhs it is 400% rise as against the fee in 2007



**MEDICAL** - 10 To 50 Lakhs

The average MBBS fee for government medical colleges in India ranges from INR 20,000 to INR 7.5 lakhs various the MBBS fee for private colleges can range from INR 20 lacs to more than INR 1 crore.

### COMPROMISABLE GOALS

Car, House & Vacation.

### NON - COMPROMISABLE GOALS

Children's Education,  
Retirement Planning & Family Financial Security



# Essentials Must Be Insulated From Risk



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

Writing a “WILL” - Leaving behind a legacy.

People acquire assets primarily for two reasons, to use it for or/and to leave it as a legacy to those whom they feel as deserving. When a person dies without having specified as to who should inherit the asset, he is said to have died intestate. (Derived from the Latin word intestatus meaning not having testified.) The simplest form of transferring an asset (bequeathing) to another person upon death of the present owner is a "WILL".

In the absence of a WILL, the inheritance is decided by the Indian Succession Act 1925, wherein based on the religion of owner before death the legal heirs are decided. It can be a long drawn process, at times quite painful also for the rightful inheritors to receive the ownership of the asset this way. We have seen cases around us wherein undeserving people by the sheer relationship with the erstwhile owner of the asset enjoying it now, even at the cost of depriving the rightful and deserving heirs.

Such instances cause deep pain for the deserving heirs on this Earth and probably to the erstwhile owner in Heaven too. This can be easily solved by writing the WILL during the life time by the owner of the assets.

There are any many myths associated with writing (or not writing) a WILL.

## For Example:

1. A person may die immediately after writing a

WILL, for it is inauspicious.

2. Writing a WILL might involve cumbersome procedures and might require advocates to draft.

3. WILL might involve stamp duty and hence costly.

4. The children are well cultured and hence there will be no disputes amongst them, hence WILL is unnecessary.

5. The most common reason why people do not write a WILL is, “Still there is time, before death we can certainly write it.”

## What is a WILL?

In a simple form, WILL is a declaration by the owner of the asset about the transfer of the asset upon his death. The person who writes the WILL that is the present owner who is bequeathing the assets is called as “Testator”.

## How to write a WILL?

It can be written on a piece of paper, by writing down the identity of the person who is writing the will and giving a clear description of the asset or the assets that he is transferring and the details and the identities of the persons to whom he is passing the ownership on to (language no bar). This declaration need to be witnessed

by two persons who are not the beneficiaries of the WILL.

### What is a “Legally enforceable WILL”?

To be legally valid and enforceable, a WILL must take care of the following:

It should be executed out of the Testator’s own will, without being subjected to coercion or fraud. (He should be sane and should be of 21 years or more)

It should be witnessed by at least two witnesses, who are not the beneficiaries as mentioned in that WILL.

The identities of the persons as beneficiaries and the identities of the assets should be clearly and unambiguously defined in the WILL. The assets mentioned (even as a share of the whole ownership of a jointly held asset) should be solely owned by the Testator. A WILL need not be registered with the registrar’s office to become enforceable, but it is advisable to do so that others cannot tamper with the document, and it is easy to establish the authenticity of the document, and there is no fear of losing it in burglary or flood or fire etc.

### The advantages of writing a WILL:

1. It is inexpensive requires only few papers, some ink or a typist and two witnesses.
2. The ownership is still retained till death, as the transfer becomes operative only on death.
3. Simple language suffices, need not necessarily be a

legally qualified person to write it.

4. The WILL can be kept in his own custody or can be entrusted to some other trusted person or can be registered with a registrars office.

5. The details need not be made public, it can be kept confidential if so desired by the testator.

6. Writing the WILL, leaves no confusion amongst the siblings, the kith and the kin later-on and they can continue to enjoy harmonious relation as earlier.

So please sit down right now and express your will through a WILL.

## SIP by SIP REACH YOUR GOAL



Most People don’t understand **compounding.**

Because they think

10% growth in 25 yrs is 250%.

No, **It is actually 899%.**



திருக்குறள் - பொருட்பால் - 754

அருவெள்ளும் அக்பீகி குடிவி பொருவெள்ளும்

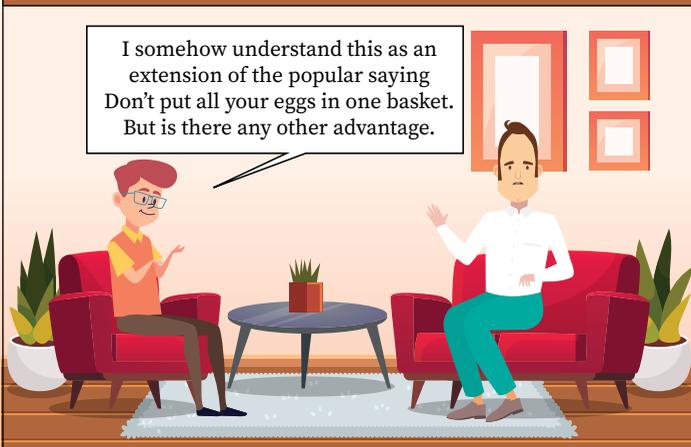
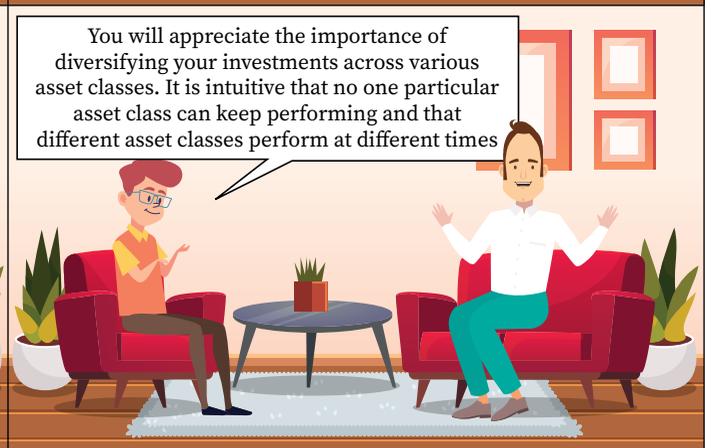
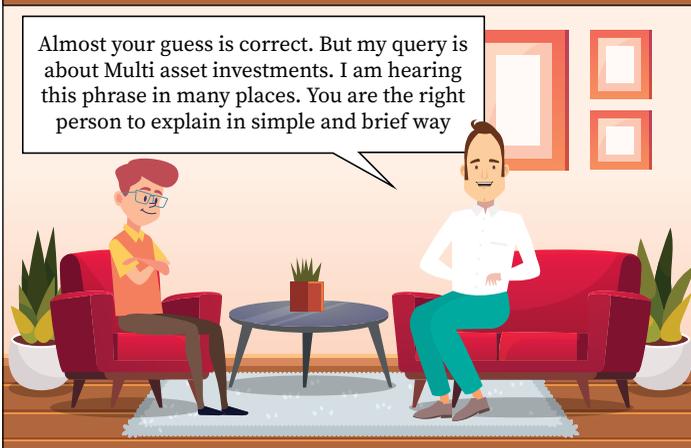
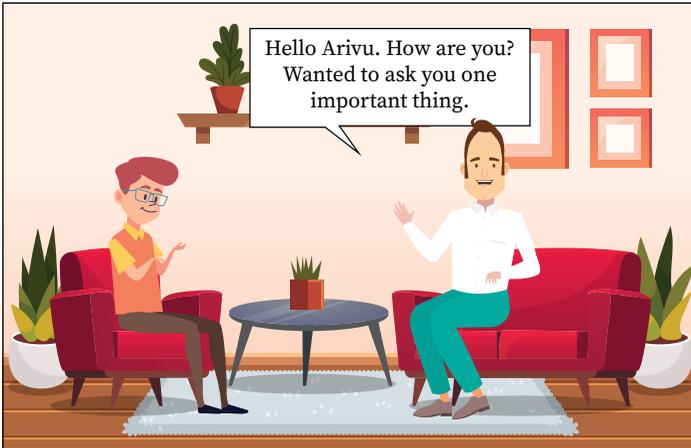
செல்வச் செவ்வியால் உண்டு.

வளக்கம்:

அன்பு என்கிற அக்கை பொருநெருக்கும் அருள் என்கிற

குடிநீரை, பொருள் என்கிற செவ்வீத் தாயால் வளரக்

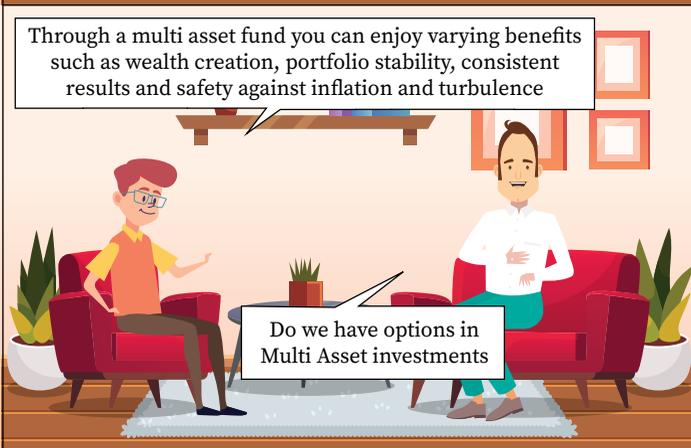
கூடியதாகும்.



**ARIVU** **SELVAM**

# Be Prudent Be Wealthy Multi Asset Fund

EPISODE NO - 16 →



## HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
Shriram Finance Ltd	MAA+ BY ICRA, FAA+ BY CRISIL	9.04
Bajaj Finance Ltd	ICRA FAAA	8.20
HDFC Limited	FAAA by CRISIL, MAAA by ICRA	8.00
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	7.95
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	7.95
PNB Housing Finance Ltd	CRISIL FAA+	7.65
RBI Floating interest bond	Taxable Floating Rate half yly interest payout	7.35

\* Highest rate including additional interest for senior citizen, employees etc, wherever applicable  
\* Nav as of March 2023

## FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 27.03.2023

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Quant Small Cap-G	Small Cap	135.92	3.87	68.95	21.93
Quant Mid Cap-G	Midcap	123.98	1.75	46.17	17.71
PGIM India Flexi Cap Reg-G	Flexi Cap	24.09	-5.31	36.41	13.79
Quant Large and Mid Cap-G	Large & Midcap	67.19	0.09	34.78	12.92
Quant Focused-G	Large Cap	53.12	-0.65	35.16	11.31

## FUNDS PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 27.03.2023

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
ICICI Prudential Floating Interest-G	Debt - Low Duration	354.81	5.48	6.38	6.44
Kotak Low Duration Standard-G	Debt Floater	2848.92	4.63	5.57	6.12
ICICI Prudential Regular Savings-G	Conservative Hybrid	58.04	4.58	11.14	8.28
Quant Absolute-G	Aggressive Hybrid	283.10	2.87	40.08	17.88
Mirae Asset Equity Savings Fund Reg-G	Hybrid	14.82	2.42	16.98	0

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

\* Nav as of March 2023



**Sri. Ravikumar & Family Honoured by Sri Venkataramanan, Zonal Manager of LIC's southern zone for ToT Achievement, In Presence of Sri. Bijumon, Sri Prabhakaran, Sri.Janardhanan.**

## Hear from our Clients



CRK has been a genuine financial Consultant , I am associated with them for more than 10 years & Ravi Kumar has been so helpful in recommending financial planning for our family & friends. Their services are customised to each of us based on one's financial status with an aim to build a strong financially stable future. They never try to sell or market available products but help us choose products which are best fit for us. I strongly recommend CRK for your financial planning.

**- Mr. Vasanth David**  
Senior Manager - HR, Emerson



I have been interacting/liaising as a friend/customer with CRK Financial Solutions for the past four years. Their dedication and work ethics are really commendable/Excellent. Mr Ravikumar, CEO has trained all their team members towards the best customer support/service to their clients. I am proud to be associated with them and referred my friends (CPCL colleagues) to avail/utilise the services rendered by them and they too are experiencing the great level of satisfaction. I wish them all success in near future endeavours!!!

**- Mr. S. Parthasarathy**  
Retd., Manager (Administration) 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](mailto: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**  
+91 99416 06398

EDITOR,  
**Chandramowleeswaran V**  
+91 98406 56627

MAGAZINE DESIGNER  
**Influencestone**  
+91 99529 78900

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