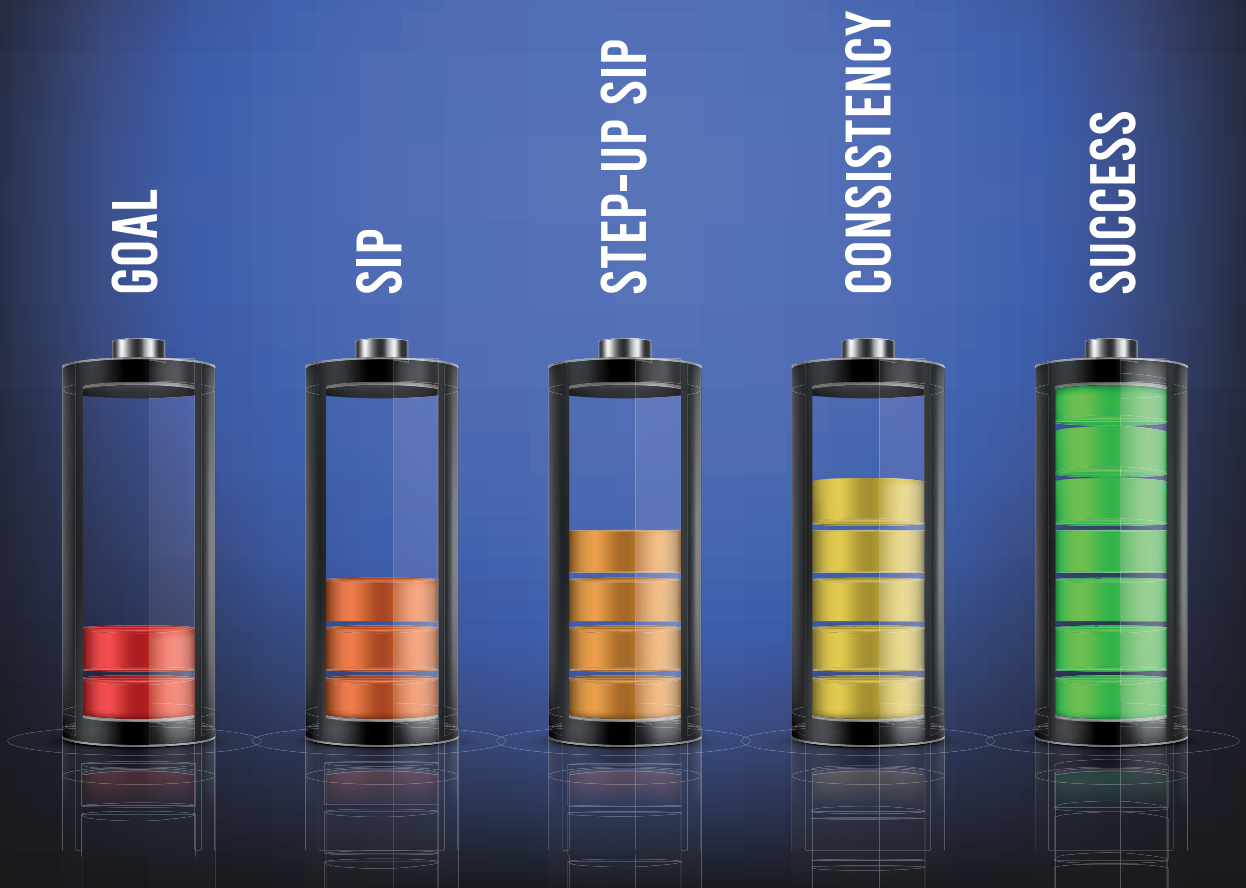


FINANCIAL Insights

Powered by CRK Financial Services

CHARGE YOUR WEALTH

with patience & consistency



Dear Friends, Investors and well-wishers



It gives me **immense pleasure** to connect with you through this letter in our magazine. This letter is not just a reflection of **our gratitude** but also a reaffirmation of our commitment to being an integral part of your investment journey.

At the outset, I wish to share my gratitude for your faith in us and am proud to receive the prestigious **“Partners in Excellence” award at the AMFI Mutual Fund Summit 2025**, recognized by the AMFI regulatory authority for our efforts in adding new women investors to the mutual fund industry.

Your continued trust and support inspire us to uphold the highest standards of excellence and customer care. We remain dedicated to helping you **navigate market uncertainties** and achieve your financial goals with confidence.

All of us are witnessing a kind of market fluctuation and it is natural, as it triggers panic among investors, but staying calm and making informed decisions is crucial. As your trusted advisor it is my duty to give you insights and suggestions on how to approach it

1. Understand the Reasons for the Fall

- a. It is due to many global events
- b. Due to cyclical correction
- c. Also due to interest changes and corporate Earnings

2. Do Not panic – rather stay rational

- a. Historically markets recover and grow over time
- b. Selling in panic locks in losses and also prevents recovery.

c. Corrections are opportunities for disciplined investors and it is surely not exit signal

- d. Avoid emotional decisions

3. Continue Your SIPs (Systematic Investment Plans)

a. Stopping SIPs during a market fall can be counterproductive

b. Market downturns actually help you accumulate more units at lower prices (rupee cost averaging).

c. Continue or even increase SIPs to benefit from lower prices.

d. Corrections often provide a chance to accumulate quality stocks at discounted prices.

4. Focus on Long-Term Growth

a. Market falls / fluctuations are temporary, while market growth happens over years.

b. Avoid checking your portfolio daily; instead, review it periodically with a long-term perspective.

5. Seek Expert Guidance If Unsure

a. If uncertainty persists in your mind feel free to reach out to us rather than making hasty decisions.

Your earning capacity didn't happen overnight—it's the result of years of persistent effort and dedication. Similarly, your investments and portfolio growth follow the same path. **Wealth is built through discipline and patience**, and short-term reactions should never disrupt that journey.

If market fluctuations make you anxious, you think that your **asset allocation** doesn't align with your risk appetite, **we're here to help** - whether it's re-balancing your portfolio or guiding you through uncertain times.

You are important to me and CRK Financial Services. Feel free to reach out anytime. Your trust is our greatest asset, and we're committed to ensuring your financial peace of mind.

With Regards

C. Ravikumar

CEO., CRK Financial Services

We're Social



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CRK Financial
Services



financebycrk

OUR MOTTO

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

Union Budget 2025-2026

A Leap Towards Sustainable Growth

Finance Minister Nirmala Sitharaman presented the Union Budget 2025-2026 on February 1, 2025, outlining the government's vision for a self-reliant and sustainable India. The budget focuses on fostering economic growth, simplifying the tax system, and promoting inclusive development.

Taxation Reforms

The budget introduces significant relief for taxpayers, raising the tax exemption threshold to ₹12 lakh for individuals and ₹12.75 lakh for salaried taxpayers. The revised tax structure features adjusted slabs, ensuring a progressive taxation system.

Key Announcements

1. Increased allocation for infrastructure development: ₹10 lakh crore allocated for infrastructure development, including roads, railways, and urban infrastructure.
2. Enhanced focus on education and healthcare: Increased allocation for education and healthcare sectors, with an emphasis on digital education and universal healthcare.
3. Promoting entrepreneurship and job creation:



திருக்குறள் - அறித்துப்பால் - 225

அந்நாள் அறிபச் தீர்த்தல் அஃதொருவன்
பெற்றான் பொருள்கைப் புழி

விளக்கம்:

பட்டினி எனச் சொல்லி வந்தவரின் பசியைத் தீர்ப்பது
வின் பாகாது அதுவே, தான் இதேய பொருளைப்
பிரகாஸத்தில் உதவுவதற்கு ஏற்பச் சேமித்து
வைக்கக்கூடிய கருவியாகும்.

Measures to support start-ups, MSMEs, and entrepreneurship, including tax incentives and funding support.

4. Green initiatives: Allocation for renewable energy, sustainable agriculture, and environmental conservation.

Fiscal Discipline

The budget maintains fiscal discipline, with a projected fiscal deficit of 5.8% of GDP. The government aims to achieve a fiscal deficit of 4.5% by 2026-2027.

Conclusion

The Union Budget 2025-2026 presents a comprehensive road-map for India's sustainable growth, focusing on taxation reforms, infrastructure development, education, healthcare, and entrepreneurship. With a commitment to fiscal discipline, the government aims to create a self-reliant and prosperous India.



FINANCIAL PRIORITIES PYRAMID

POLE STAR - PART II

The second level of the Priority Pyramid is: Self Reliance.

When the children grow up, start earning, become independent, get married and settle down in their lives, a major portion of the duties and responsibilities towards the family would have got

fulfilled. But at this stage the earning capacity of the client would have come down substantially.

Particularly in terms of the physical abilities. There are also employment conditions which

force-exits people at a specified age (example: 60years of age). The opportunities to get employed again at that age are also limited. Even if a person is engaged in running his own business, it is still advisable to provide for alternate source of income. So that at advance ages he will not be compelled to take the stress of managing the business well to produce income to support himself, his spouse and other dependents.

Most of the times people do not realise this need till they come closer to their ages of retirement. Initially their focus will be on taking care of their family requirements. Since family requirements are elastic, they consume all the money that is available then and there. Even after spending all the money earned on the family (sometimes even borrowed money), it still leaves a feeling of inadequacy because we constantly compare ourselves with more affordable persons around. With technology developing rapidly many household products become obsolete soon forcing to buy the latest. All these factors result in overconsumption of the income leaving very little scope of providing for the post retirement income.



Mr.R.Gopinath., CEO

Gopast Centre for learning Pvt Ltd

It is very much important to live a happy, peaceful and healthy life at the senior ages. It is

equal in importance compared to the preretirement age. Living together with the whole family, the children, grandchildren, great grandchildren is the best that anyone can ask for from God in return for all the hard work put in during the younger days. But living together is different from dependent on them for living. The best of those years can be gained by living together while being self-reliant financially.

The financial planners should therefore engage the client's attention to this need simultaneously while providing for their duties and responsibilities. Even if it can be distributed at 20% for self reliance need versus 80% towards younger days duties and responsibilities, it is better than using 100% of the income for fulfilling duties and responsibilities and hoping to catchup with the retirement needs after the children settle down in their lives. It is too big a risk to be taken. We have covered in detail in the previous issues of inscriptions about this aspect.

The provisions for Self Reliance also will contain two major requirements.

- 1) The ongoing requiring regular cash flow of monies
- 2) Major necessities requiring lump sum monies to meet.

THE FINANCIAL PLANNING PROCESS FOR THE SECOND PRIORITY

No	STEPS	CONSIDERATIONS		FINER POINTS
1	Inventory	Essential expenses currently incurred on self, spouse and dependents (other than children)		Assets ear-marked for use at senior ages (example: residential house, vehicles, etc.)
		Income arrangements in place for the senior ages		Liabilities that extend beyond the working age
2	Project the future levels of the on-going essentials for self, spouse and dependents considering inflations and predictable trends	Estimate the corpus required for that cash flow at an estimated rate of annuities		Here again classifying in terms of minimum requirement, reasonable and aspiration requirement will help in selecting suitable funding options
3	What other contingencies need to be provided for that might require lump sum monies	Like major hospitalisation expenses or some rituals related to children/grand children		Agree with the client the order of priority in which they should be provided for.
4	Things that they wish to do, which they could not do during their work life	Like taking a world tour, a wild life expedition, painting, photography etc		Whether regular cash flow required or lump sum monies required or both.
5	Explain the classifications of income	1) Active income 2) Semi active income 3) Passive income but not guaranteed and 4) Passive income and guaranteed.		Design a suitable mix of these incomes to match the needs of the client
6	Gaps Identified			
7	Recommend suitable savings/investments products to meet corpus required	Consider the financial strength of the product provider, their levels of service particularly claims settlement processes.	Options allowed in products like Is it a life annuity? Is it a draw-down method? Lump sum withdrawals allowed?	Risk taking capacity of the client, affordability liquidity provisions, Cost of the product, eligibility of the client, Tax implications
8	Plan of implementation of the recommendations	Timeline to start the various recommended products		Paperwork involved, the process of underwriting and the legal undertakings on the part of the client and the service providers
9	The processes of reviewing the plan and the performance of the products	Preferably once in 6 months		Modifications required by altering the existing products or replacing some of them
10	Celebrate the progress towards the goals	Happy Seniority		Self Reliance

.....to be continued in our next edition.



HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Upto)
Shriram Unnati FD	MAA+ BY ICRA, FAA+ BY CRISIL	9.34
Bajaj Finance Ltd	ICRA FAAA	8.65
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	8.35
Govt of India bonds (RBI)	Taxable Floating Rate half yly interest payout	8.05
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	8.05
HDFC Bank Limited	FAAA by CRISIL, MAAA by ICRA	7.98
PNB Housing Finance Ltd	CRISIL FAA+	7.95

* Highest rate including additional interest for senior citizen, employees etc, wherever applicable.

* As of MARCH 2025

FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 31.03.2025

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Quant Flexi Cap-G	Flexi Cap	90.96	-0.69	16.76	39.42
Bank of India Small Cap Reg-G	Small Cap	42.16	12.38	17.80	37.79
Motilal Oswal Midcap Reg-G	Mid Cap	92.76	20.66	28.35	37.55
Bandhan Core Equity Reg-G	Large & MidCap	121.74	13.41	21.97	31.47
Canara Robeco Bluechip Equity Reg-G	Large Cap	59.32	11.28	14.12	23.28

FUNDS PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 31.03.2025

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
ICICI Prudential Equity & Debt-G	Aggressive Hybrid	370.12	11.14	18.16	29.41
Sundaram Equity Savings-G	Equity Savings	67.46	9.61	10.65	13.51
ICICI Prudential Regular Savings-G	Conservative Hybrid	72.78	9.28	9.41	11.46
Kotak Multi Asset Allocation Fund Reg-G	Multi Asset Allocation	12.31	8.83	-	-
HDFC Arbitrage Retail-G	Arbitrage	29.17	7.21	6.38	5.26

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

* Nav as of 31/03/2025



We are honored to receive the "Partners in Excellence" award at the AMFI Mutual Fund Summit 2025 from **Ms. Radhika Gupta**, CEO of Edelweiss AMC, for our efforts in increasing women investors in the mutual fund industry.

Hear from our Clients



For the first five years after my retirement, I struggled to find a trustworthy financial advisor and even incurred losses. Last year, my brother's friend introduced me to CRK, and it's been a game-changer since then. My investments have delivered good returns, giving me peace of mind knowing that my finances are in safe hands. The team's customer-centric approach has relieved me from the stress of managing my portfolio. I feel secure, free from financial worries, and can now enjoy my retirement with confidence.

I no longer worry about TDS deductions or missing maturity dates because CRK has a dedicated team that ensures timely renewals and submission of Form 15G/H. Their follow-up process goes beyond expectations.

I also want to commend the team for their efforts in developing the CRK App. This app is a one-stop solution for tracking investments for the entire family. It's an excellent tool for estate planning, ensuring that immediate family members have easy access to all investment details. I have introduced them to many of my friends and relatives, who are now happy clients of CRK. CRK truly puts clients first, and I am grateful for their unwavering support.

- Mr. Viswanathan, Retired, BPCL,

A NOTE TO OUR DEAR READERS

"Financial Insights" is an investor awareness publication by CRK Financial Services. 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 support@crkfs.com. Alternatively, you can even write to us at our office address:

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