

FINANCIAL Insights

Powered by CRK Financial Services

A New Year

A New Chapter!

Wishing You a Joyous and Prosperous 2025!

Our New Office

CRK TOWER

51/20, Subramaniam Street,
West Mambalam, Chennai 600 033

Branch Office

Fl No 105, BI H-1, Ground Floor,
SSM Nagar, Perungalathur,
Chennai 600 063

Dear Friends,



We, at **CRK Financial Services**, extend our warmest wishes for a Happy and Prosperous New Year 2025!

It has been our privilege to walk alongside you as a guide in fulfilling your life goals. Your trust and collaboration inspire us to

continuously grow and evolve.

We are excited to share that our **new website** is now live! Visit us at **www.crkfs.com** to explore:

- * A comprehensive range of wealth solutions tailored to meet your life goals.
- * Advanced tools to assist you in making informed investment decisions.
- * Enhanced features to help you better understand and manage your portfolio.

We are also active across all social media platforms. Stay connected with us for the latest updates and insights.

CYBERSECURITY TIPS: STAY SAFE ONLINE

In today's digital age, safeguarding yourself from cybercrime and financial frauds is essential. Here are a few important tips:

- * **Avoid suspicious links:** Do not click on links from unknown sources claiming to be from banks or financial institutions.
- * **Strengthen your passwords:** Use strong passwords with a mix of uppercase, lowercase, numbers, and special characters. Avoid predictable options like birthdates.
- * **Enable two-step verification:** Add an extra layer of

security to your online accounts.

- * **Monitor your finances:** Regularly review bank and credit card statements for unauthorized transactions.
- * **Be cautious on social media:** Avoid sharing sensitive personal information such as your full name, date of birth, or address.
- * **Beware of unsolicited offers:** Ignore calls or messages offering investment plans or loans. Always consult your trusted investment advisor before making any financial decisions.

10 FINANCIAL TIPS FOR 2025

1. Educate the children at home, about the value of money.
2. Use credit card for essential spending and not for luxury.
3. To safeguard your family always have sufficient term insurance.
4. Have adequate medical insurance to avoid erosion of wealth.
5. Do not wait for huge Corpus to start your investment start with your available surplus money.
6. Set aside Corpus equivalent to your 6 months income as emergency fund.
7. Automate your savings and investments.
8. Stay away from option trading and crypto investments.
9. Maintain asset allocation.
10. Don't disturb your long term investments for short term gains.

With our commitments and convictions, we shall surely have right direction and pace in reaching our goals and the year 2025 be a remarkable year with all of us.

With Regards

C.Ravikumar

CEO., CRK Financial Services

We're Social



+91 99416 06398



CRK Financial Services

OUR MOTTO

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



How to choose asset class for investing?

Mr. Vijay,
Girugambakkam

You must choose an asset class firstly by your risk appetite and secondly by the investment horizon. If you need money after a few days or months, you would aim to keep the

principal intact and settle for a less risky asset class. However, if you need it after a few years you may decide to take some risk and aim for better returns. Equities generally provide higher returns provided investment horizon is 5 years or more. Debt is a relatively less risky asset class. It is important to invest across asset classes like equity, debt, gold and real estate to reduce overall portfolio risk through diversification.

Which is the best instrument if you miss a chance to start investing at early age (Current Age : 32)?

Mrs. Krithika, Kodambakkam

திருக்குறள் - பொருட்பால் - 751
 பொருளால் லவகர்ப் பொருளாகச் செய்யும்
 பொருளல்லது இல்லை பொருள்.
 விளக்கம்:
 ஒரு பொருளாக மதிக்கத் தகாதவரையும்,
 மதிப்புகடையவராகச் செய்வதாகிய பொருள் அல்லாமல்
 சிறப்புகடைய பொருள் சவ்று இல்லை.

It is never too late to invest though the earlier the better. Based on your age, you may have a higher equity component looking at your balance earning life. However, you need to list out your goals and save accordingly. You may invest in SIPs offered by mutual funds to make regular investments. If your goals are less than 5 years away, you may choose debt or hybrid mutual funds. if your goals are more than 5 years away, you may choose equity funds. Mutual funds offer a professional and regulated investment setup. You may contact us for further details.

A thumbnail presentation about our new secured website www.crkfs.com

View your wealth portfolio on logging in to crkfs.com. Password protected, secured site.

SIP Calculator

Retirement Planner

Goal Planner

SWP Performance Chart

Our services give you personalized plan that can go a long way in achieving your goals. As a first step we spend time with you to understand your risk profile, preferences and collect information that would help us design a customized plan.

FINANCIAL PRIORITIES PYRAMID

POLE STAR

Pole Star shows directions even during the dark nights. The same way the act of mapping the financial priorities act as pole star for the financial planners and for the clients as well. This approach can be called as Financial priorities Pyramid approach.

THE FIRST PRIORITY:

The priority pyramid starts with "Duties and Responsibilities"

Humans carry immense responsibilities like getting the children educated, setup a good career prospect for them, arrange for their marriage, take care of the necessities of the elders in family and so on.

The monetary requirement to meet the duties and responsibilities can be divided into two major classifications:

- That are on-going which require a regular cash flow to meet.

- That are major responsibilities which require lump-sum monies to meet.

Both these needs have to be met with in all the circumstances. If the person is alive and earning, then through his income or with earmarked assets. Even if the person happens to die, his responsibilities do not die. They get fulfilled only when they are met with at the right time.

When companies run out of money, they close. But when families run out of money they live and they suffer.



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

EXAMPLES OF THE TWO TYPES OF MONETARY REQUIREMENTS

Ongoing expenses Requiring Regular cash flow	Major Responsibilities that require lump sum money
Food / Cloths	Child birth
House Rent / Maintenance	Capitation Fee, Donation for professional or higher education
Electricity , Phone bills other consumption bills	Grand auspicious functions, ceremonies
School related expenses like fee, bags, uniforms, tour expenses, extra tuitions and coaching classes for academics or hobbies	Initial capital funds for starting business
Domestic Medical Expenses	Margin money for big loans like housing loans

THE FINANCIAL PLANNING PROCESS FOR THE FIRST PRIORITY

No	Steps	Considerations	Finer points
1	Inventory of Present Situation	Income and Sources	Assets owned with classification
		Expenses that are at current level	Outstanding Liabilities
2	Project the future levels of the ongoing duties towards family members considering the inflation and predictable trends		
3	Make a list of major responsibilities that may require lump sum money	Prepare a list with money required to fulfil these at Minimum level, reasonable level and aspirational level with values	Arrive at descending order in terms of priority, importance with top important at top and least important and bottom and also chronologically sequence these
4	Arrive at a protection needed against events that can significantly impact the earning capacity or can significantly consume the asset available (example critical illness, death etc)	All these needs in terms of present values and also by discounting future requirements at a safe rate of interest	Consider existing insurance coverages (personal, provided by employers, government etc)
5	Arrive at the savings need based on amount required and time available from now to reach that target after considering the present values of the assets held	To do this you will have to consider the risk factor on investments made	Not negotiable goals at Minimum level have to be funded through financial instruments that carry no risk or the minimum risk. While reasonable levels can be funded with moderate risk bearing instruments and the aspirational levels with aggressive risk bearing ones
6	Check the suitability of the existing assets in terms of nature particularly from the user based model for example if the beneficiaries are minors are very young can they handle complexities the asset will pose to such users	Weed out the not suitable ones	
7	Gaps Identified		
8	Recommend the suitable insurance products to meet protection	Consider the financial strength of the insurance provider specifically the settlement process	Affordability , cost of product, eligibility, tax benefits etc
9	Recommend suitable savings / investment products to meet savings need better to align with goal than to be bunched with IRR	Consider the financial strength of the service provider specifically the settlement process	Risk taking capacity , liquidity provisions , affordability , tax implications
10	Plan the implementation of recommendations	Timeline to start various recommended products	Paper work ,legal undertakings
11	Process of reviewing the plan and performance of the products	Once in 6 Months	Modifications with altering or replacing

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



Good Evening Arivu. Happy Year to you and your family.

Good Evening Selvam, Wishing you all the same

01



Thanks Arivu. In social media we get lot of reels, video shorts even sometime lengthier contents bearing lot of advices, gyans on investment. Can we take them up for considering or just directly invest on what they say?

02



Selvam, Social medias have given a large advantage of connectivity, access to information, expression with creativity. You can have a better financial literacy but that could not equate an investment consultant or his ability with just videos

03



Thanks Arivu Now I got a better clarity, but how to identify a good investment consultant through social media

04



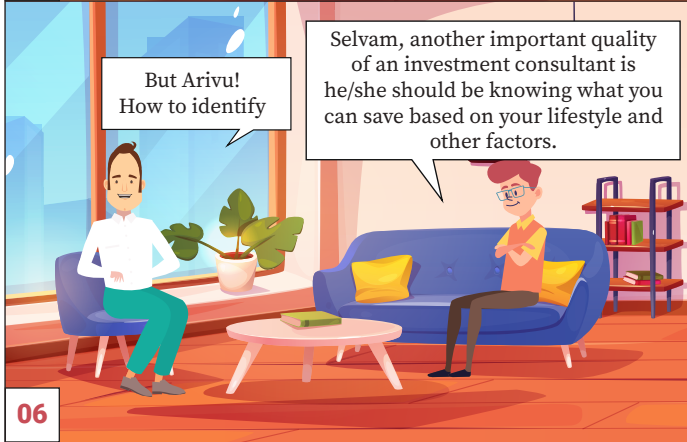
Another good question from you! let me clarify who could be a good investment consultant. Who has blend of technical expertise, financial acumen with deep understanding of investment strategies, market trends, and financial products, further with ability to analyse complex financial data to recommend suitable investment options.

05

Be Prudent Be Wealthy

Financebycrk

EPISODE NO - 23 →



But Arivu! How to identify

Selvam, another important quality of an investment consultant is he/she should be knowing what you can save based on your lifestyle and other factors.

06



The best investment consultant is one who is not just selling product but also has a customer angle and always believe to "Find Product for the customers need and not searching the customers for the products". You are in the right place at CRK Financial Services. Follow his insta **Financebycrk**.

07



Financial Trends

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 DECEMBER 2024

FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 30.12.2024

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Motilal Oswal Midcap Reg-G	MID CAP	112.7913	57.08	35.45	33.19
Tata Small Cap Reg-G	SMALL CAP	41.6553	30.35	23.85	31.72
Motilal Oswal Large and Midcap Reg-G	LARGE & MID CAP	34.5551	44.89	27.29	26.26
JM Flexicap-G	FLEXI CAP	104.0156	32.94	26.60	24.22
Nippon India Large Cap-G	LARGE CAP	86.1741	18.12	20.62	19.15

FUNDS PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 30.12.2024

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Bank of India Mid & Small Cap Equity & Debt Reg-G	Aggressive Hybrid	38.79	25.06	17.11	26.44
Tata Multi Asset Opportunities Reg-G	MULTI ASSET ALLOCATION	22.22	15.06	13.53	-
Sundaram Equity Savings-G	EQUITY SAVINGS	67.76	15.06	10.75	10.59
Kotak Debt Hybrid Reg-G	CONSERVATIVE HYBRID	56.58	11.24	9.86	11.24
HDFC Arbitrage Retail-G	ARBITRAGE	28.70	7.37	6.04	5.05

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

* Nav as of 30/12/2024

Star performers FY 24-25 Congratulations



Star Performer 2024-25 Award received by our staff
Mrs. Gayathri on behalf of Mr Ravikumar from Mr. Anand Roy,
Managing director, Star health Insurance company Ltd.,

Hear from our Clients



A big thank you to the team at CRK Financial Services! Your dedication to providing clear and effective financial planning is truly appreciated. We recognize the hard work and expertise you bring to helping your clients navigate the complexities of financial planning.

Team truly deserves recognition for their success in helping clients achieve their financial objectives.

Their commitment to personalized service and their staff's dedication to providing sound financial advice are evident in the positive outcomes they deliver for their clients. We applaud their dedication and commitment. Way to go!!! And We appreciate CRK Financial Services' tailored approach to addressing our unique financial needs.

- Mr.E.D.Aravindan,
Pallavaram

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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