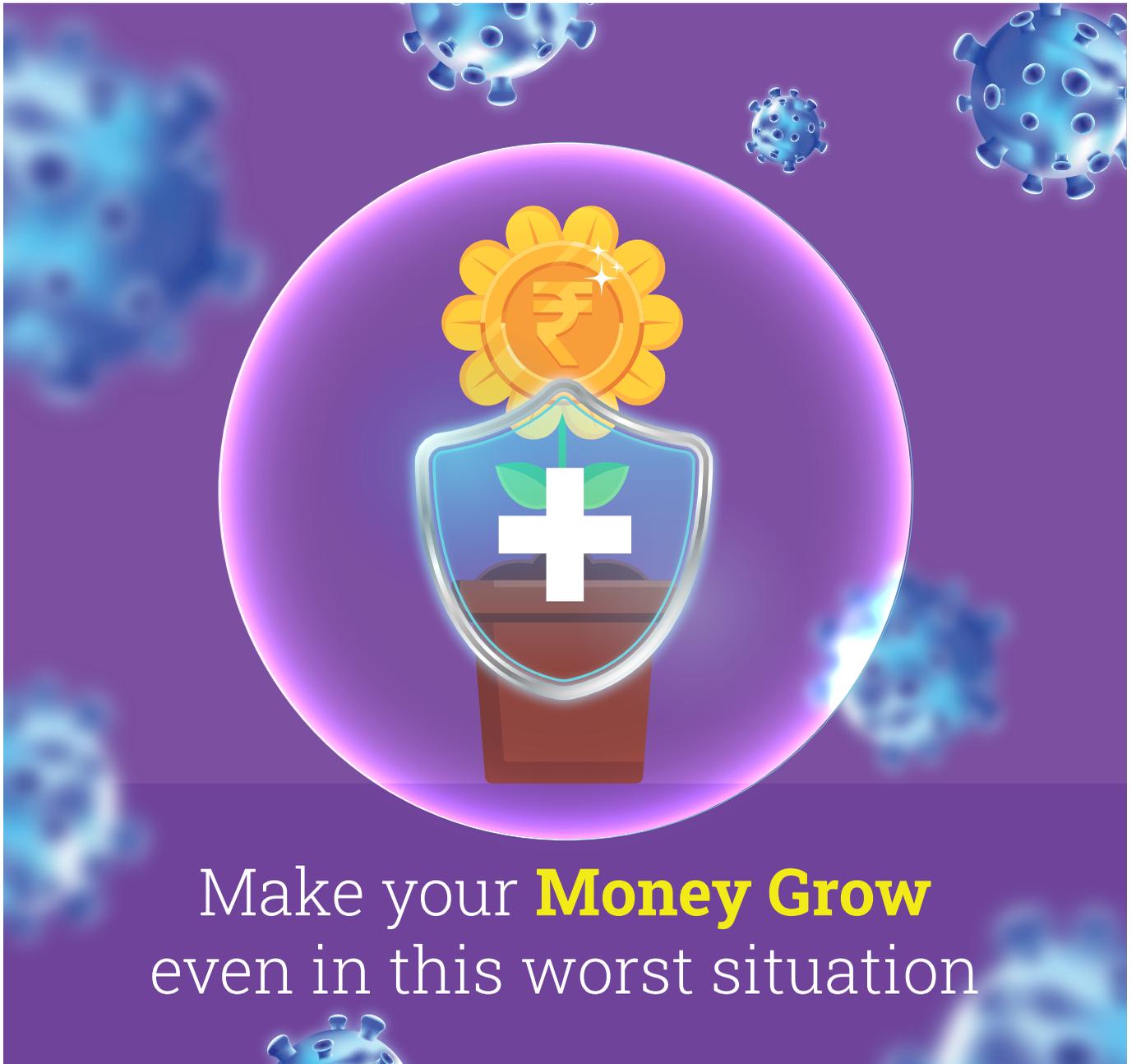


FINANCIAL Insights

Powered by CRK Financial Solutions



Make your **Money Grow**
even in this worst situation

Dear Customer & Friends,



Greetings and wishes. It is a pleasure to meet you all through this issue. We all are facing very tough time due to this pandemic situation. Our life-style has completely changed and we are adopting new ways and methods. Many of

us would have got vaccinated, those who are yet to get vaccinated please take that as priority. As vaccination provides better immunity to our health, proper investment and savings give immunity to our wealth. It is most appropriate to know different avenues for investing at this hard time of pandemic.

Medical Insurance is momentous as it provides cover for our medical expenses. We all earn and save through our sweat and no income comes without efforts and dedication. If at all we fall ill, to face the financial strain and not to lose our savings against hospital expenses, it is very essential to have adequate medical insurance in place.

Life Insurance is another saving avenue where you have two important benefits combined, namely savings and life cover. Anybody's life is uncertain and we lead with hopes and efforts. At the same time, one should have adequate life insurance cover. Insurance is not to be considered only for compensation on death, but it inculcates forced disciplined savings along with life cover.

SGB - Sovereign Gold Bonds are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on behalf of Government of India and hence it is very secured way and profitable method of savings.

Post Office Savings - is preferred by those who are keen in investing mid-term savings plans with assured returns and aiming for the absolute safety of the funds.

Sectoral Mutual Funds are equity funds that put the entire money in one sector. For instance, an IT sector fund invests only in IT companies, a banking sector fund only in banks and so on. This offers a great option to invest in the said sector in a diversified manner. It forms another popular way to diversify your investments.

MF - Debt & Hybrid funds - are MF investments that carry medium to low risk with lower returns when compared to equity funds. Debt funds invest in securities which generate fixed income like treasury bills, corporate bonds, commercial papers etc. whereas Hybrid funds allow investors to make the most out of equity investments while cushioning themselves against extreme volatility in the market.

C. Ravikumar

CEO., CRK Financial Solutions

OUR MOTTO

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

We're Social



+91 99416 06398



username

CRK Financial Solutions



I am 56 years old and my fixed deposit of Rs 25 lakhs matures in the next six months. I am planning to retire in an year from now. I currently hold Rs 100000 in POMIS in my name. Please suggest me an investment structure for a better monthly income as I am not a pensioner.

Mr. Sundaram, Mylapore.

In the current interest rate scenario there are limited options that are risk-free and provide a monthly interest payout. Allocate Rs 8 lakhs into PO MIS and Rs 7 lakhs into chosen fixed deposits. Balance amount can be invested into carefully chosen best performing debt funds with the mechanism of Systematic Withdrawal Plan (SWP). It is important to you understand that the returns on it is not fixed and there is some amount of risk in debt funds. However a Portfolio of two or three schemes built after careful selection can provide a lower volatility amid a changing interest rate scenario and will provide the the flexibility to withdraw as and when required.



திருக்குறள் - நடுவு நிலைமை - 112

உசுப்பும் உகடயவகன் ஆக்ககல் சுகைவகிந்நி
எச்சுத்திந்நி ககமாப்பு உகடத்து.

வகிககம் :

The just man's wealth unwasting shall endure,
And to his race a lasting joy ensure.

I'm Aruna and I have started to earn from my new job. I wish to start my investment towards tax saving. Expecting your support on this.

Mrs. Aruna

All the very best for a great career. You can start a SIP with ELSS mutual fund and a portion of your total tax saving can be from premium payment towards life insurance. In both these options you have dual benefits. SIP ELSS - shortest lock-in & potential high return. LIC policy - life cover and tax saving.

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

e-mail : radhukanna@gmail.com

Whatsapp : 9941606398.



You can buy Gold in paper form.

RBI's Sovereign Gold Bond 2020 - 21



Series 04

July 12 - 16

Series 05

Aug 09 - 13

Series 06

Aug 30 - Sept 03

● 8 Year Tenure

● Demat/Physical

● Earn Interest Half Yearly

● Safety - No Storage

● Purity



Financial Discipline vs Financial Intelligence

The former wins most of the times; hands down

Of late I have been reading articles in some financial newspapers and magazines advising that customers must de-link insurance and investment. More specifically on Endowment type of insurance policies that offer a savings portion along with the risk cover.

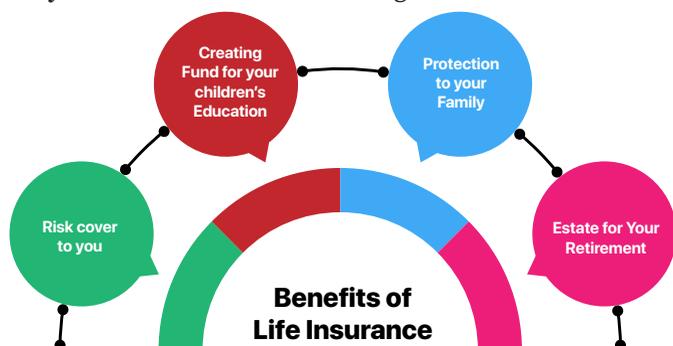
In many countries this is known as cash value policies. So the magazines claim that the customer must buy a term cover from a insurance company and for savings or investment he must look for other sources and not from insurance companies.

IT IS NOT AN INTELLIGENT CHOICE, that is what they say. But are they correct in saying so?

They claim that by opting to save money through insurance policy the investor is loosing heavily and if only he would save the money through other savings media he will be far more benefited because those instruments offer a higher Return on Investment (ROI) compared to what Endowment policies offer.

In the last 30 years of my experience in the financial services industry I have come across thousands of investors.

At the beginning of my discussion I ask them what they would like to achieve through their investments or



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

simply put what they want?

Mostly people say, “I want high returns”

Then I ask them”Why?”

They say, “So that I have more Money”.

Now I ask them “Do you want more money or do you want to earn more Return (ROI)?”

They say “Aren’t both the same?”

What many people do not know is that More ROI does not mean you will always end up with more money.

Now I ask them why do you want more money, They say, “So that I can be happy or I can be independent”.

Now I ask them let us define clearly as to what do you really want amongst the three above?

- 1) More ROI or
- 2) More money or
- 3) More Happiness (or a feeling of independence)?

Most of them answer More Happiness or feeling independent.

My suggestion is then taking Insurance Policy.

Does this mean that other savings instrument are wrong choice? Is this ladder leaning on the correct wall?

You find advertisements saying that Mutual Fund Sahi Hai (Meaning That Mutual Funds are the right choice)

My question is for whom?

For what purposes?

In what circumstances

The person who established the Wharton university had a very good understanding of the role of finance in a person's life. That is why he had advocated that the students pursuing any subject for graduation be it mathematics or science or social science or language, must be taught the fundamentals of personal financial management.

A person can have adequate money if he is able to stick to the fundamental principles that govern finance rather than go in search of the highest yielding financial instruments.

THREE main facts that are ignored in estimating the power of savings through an endowment type of insurance policies are

It is felt as a financial obligation & withdrawal attracts penalty.



PAN Aadhar Link

Income Tax department, Direction: you are required to link your Permanent Account Number (PAN) with Aadhaar by **September 30, 2021**. If you do not take action by this deadline, PAN will become inoperative in Income Tax department records. An inoperative PAN will also lead to Tax Deducted at Source (TDS) under section 194-0 to be deducted at 5%.

If you link **PAN with Aadhaar after September 30, 2021** PAN will become operative from the date of linking and the corresponding TDS rate will be applicable from the date of linking.

Illustration of a man carrying a briefcase standing on a staircase with steps numbered 10, 20, 30, 40, 50, 60, 70. The man is on the 50th step, looking down at the 60th and 70th steps.

ARE YOU READY FOR THIS??

CALL US TODAY
TO START PLANNING



01 Hello Arivu, How are you?
I need to discuss on an important thing

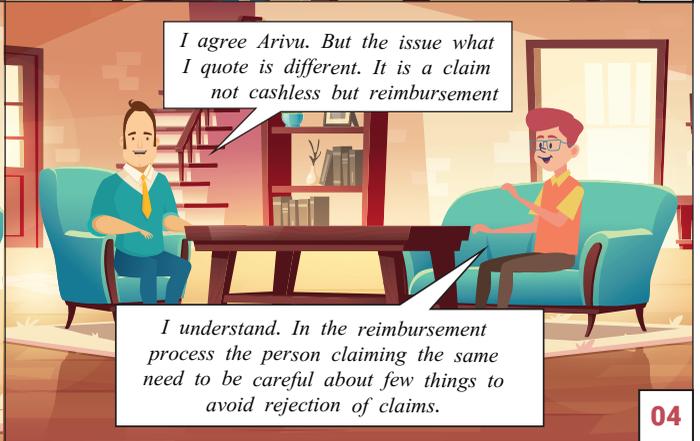
Yes Selvam. I am doing well.
How are you and family.
Please tell me.



02 In our office, medical insurance claim of few of my colleagues got rejected. I thought of checking with on the very common reasons for this.



03 In medical Insurance, on cashless method that is in the network hospital this problem does not arise as the hospital, TPA and Insurance companies are aware of the process very well and there is no omission or error



I agree Arivu. But the issue what I quote is different. It is a claim not cashless but reimbursement

I understand. In the reimbursement process the person claiming the same need to be careful about few things to avoid rejection of claims.

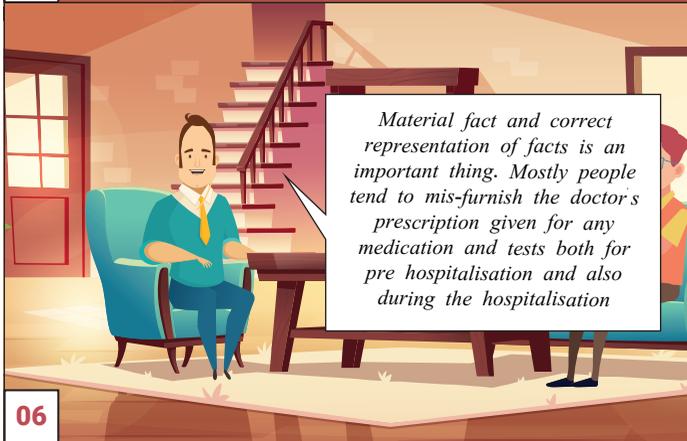


05 Yes Selvam. It is very important to disclose all pre-existing diseases and treatment or surgeries undergone earlier.

ARIVU SELVAM

Be Prudent, Be Wealthy

EPISODE - 09



06 Material fact and correct representation of facts is an important thing. Mostly people tend to mis-furnish the doctor's prescription given for any medication and tests both for pre hospitalisation and also during the hospitalisation



07 Another important reason is untimely submission of claims. Always go with advise of your financial advisor to choose the right policy suited for you and your family and have adequate cover.



Financial Trends

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
Govt of India Bonds (RBI) Taxable	FLOATING RATE HALF YLY INTEREST PAYOUT	7.15 %
Shriram Unnati Deposits	MAA+ by ICRA, FAA+ by CRISIL	8.35 %
Bajaj Finance Ltd	FAAA by CRISIL, MAAA by ICRA	7.25 %
PNB Housing Ltd	CRISIL FAA+	6.95 %
Sundaram Home Finance Ltd.	ICRA FAAA	6.75 %
Mahindra & Mahindra Financial Services Ltd	CRISIL FAAA	6.55 %
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	6.90 %
HDFC Ltd.	FAAA by CRISIL, MAAA by ICRA	6.80 %

* Highest rate including additional interest for Senior citizens, employees etc. wherever applicable.
* As of June 2021.

FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE AS OF 15.06.2021

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Mirae Asset Emerging Bluechip Reg-G	Large & Mid-cap	86.78	76.81	20.81	21.50
Axis Small Cap Reg-G	Small cap	50.71	85.68	22.90	20.07
Canara Robeco Bluechip Equity Reg-G	Large	37.76	55.65	17.39	17.00
PGIM India Midcap Opportunities Reg-G	Mid cap	36.22	108.28	22.50	19.51
PGIM India Flexi Cap Reg-G	Flexi Cap	23.18	83.82	20.81	18.50

FUND PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS AS OF 15.06.2021

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
DSP Dynamic Asset Allocation Reg-G	Hybrid - Dynamic	19.17	23.39	10.17	9.59
Edelweiss Banking and PSU Debt Reg-G	Debt Sectoral	19.48	7.65	10.83	8.79
HDFC Short Term Debt-G	Debt - Short	24.97	7.85	9.08	8.23
Kotak Equity Hybrid Reg-G	Hybrid	36.50	60.08	14.78	13.61
Kotak Low Duration Fund (G)	Low duration	1,837.74	10.06	8.52	8.79

The password to Wealth Creation is...

Old Password

Bank FD

Weak

New Password

SIP in Equity Mutual Fund

Strong

Hear from our Clients



We have known Mr. Ravikumar for more than a decade. What began as a casual chat in a post office has steadily grown into a relationship based on complete mutual trust over the last several years. This has been possible due to the personal attention of Ravikumar at all times, even as the service offerings from CRK Financial Solutions team grew steadily. We are consumers of most of CRK's services from Post Office savings, Bonds, Mutual Funds, LIC Policies, Motor Insurance and so on. We can easily recall a couple of instances where Mr. Ravikumar and Team CRK went beyond the expectations to solve some issues for us by taking the lead in following up esp. during last year's Covid lockdown challenges and their fall out. While we feel we have been demanding customers, CRK never made us feel so even once.

The doorstep services provided are unmatched and no doubt a boon for senior citizens and busy professionals alike. CRK's digital presence through their chequeleaf.com website, portfolio trackers, App and so on make things even more easier to track and act on your investments and returns. Overall, it has been a pleasure to be associated with Mr. Ravikumar and CRK Financial solutions and we will continue to refer our friends without hesitation Wishing them all the very best!



- Mr. V. Gopalakrishnan & G Sriram, West Mambalam



I have known Ravi from his young age. He is very hard working and Pro active dedicated in his work. I have myself been an post office agent post my retirement and have entrusted my clientele, have always heard good feedback from the customers on his prompt approach and service, wish him all the very best to touch new heights.

- Mrs. M. Chandra

We have been associated with CRK Financial Solutions for the last 20 years and have been a very happy customer, owing to their prompt service, supportive staffs. USP is they do not push for their benefit and they keep customers requirement and suggest portfolios and investment plan.



- Mr. KVS. Mani

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.