

FINANCIAL Insights

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CELEBRATING
17 YEARS OF SUCCESS

• AS YOUR TRUSTED •

FINANCIAL

CONSULTANT

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 hisbeloved 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.



இதாடு அளவிட்டு தாய்க்கும் கேட்கலாம்
பொதாடு அக்ளாக் கண்டு

வருமானம் அளவில் கிட்டு சண்டோலம் செலவினாம்
பற்றாகாதபொது கேடு கீல்க்க

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."

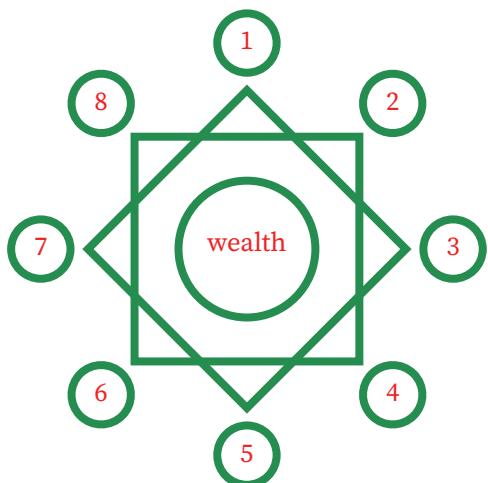


Mr.R.Gopinath., CEO
Gopast Centre for learning Pvt Ltd

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 Thiruvaluvar 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 off 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 todays 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.



வார்த் சிப்ருக்கி வசாம்படுத்து உற்றுக்கூவு ஆராய்வான் செய்த விளை.

வருமானம் வருக்கூடிய வழிகளை விட்வாக்கி, வளர்க்களையும் சிப்ருக்கி, இடையூறுக்களையும் ஆராய்ந்து டிக்கிட வல்லவனை சொல்லாண்டிரும் திறநூலையவன்



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

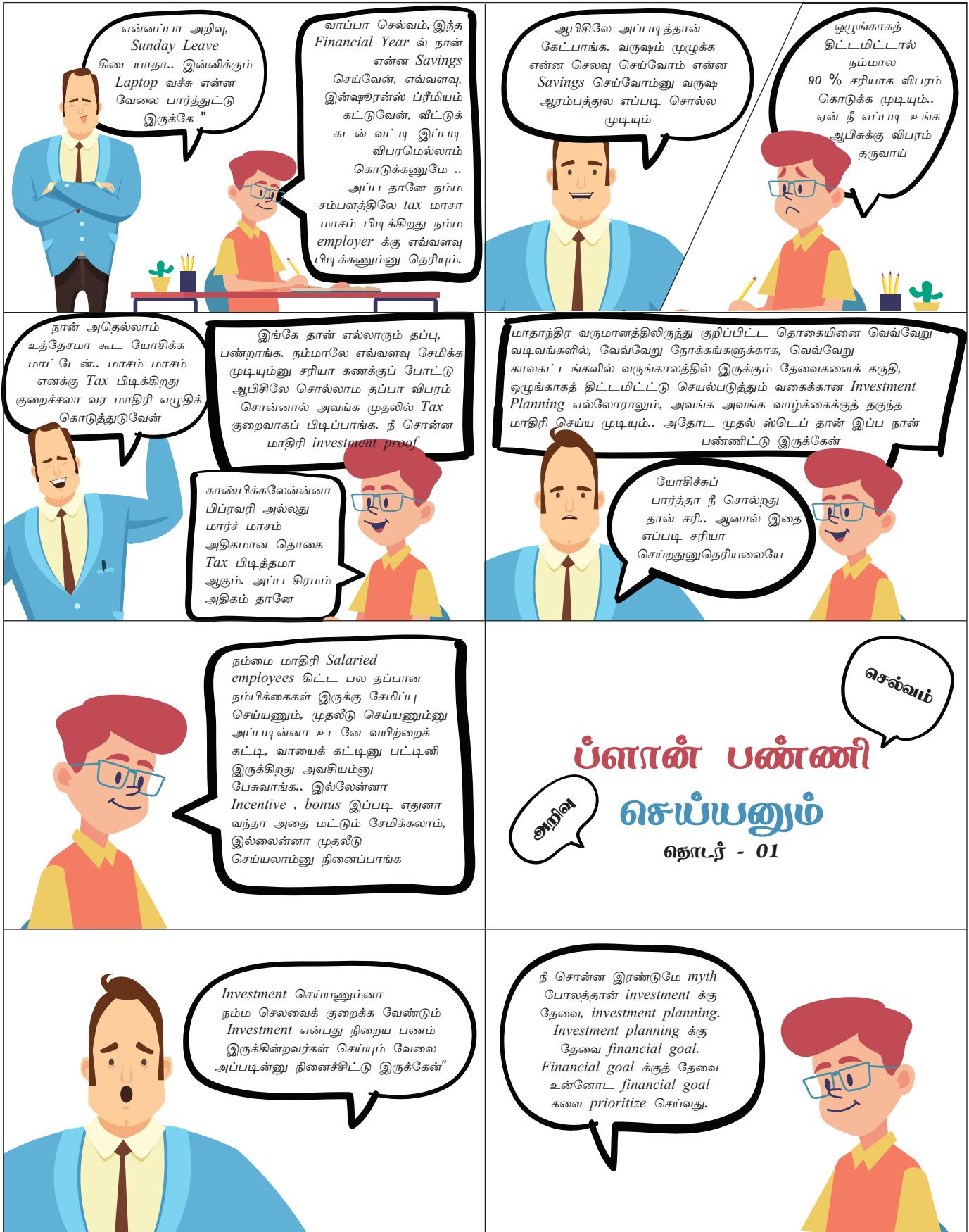
Breakfast is one of the best way to get this the most positive things is by eating at least five servings of fresh fruit and vegetables every day. So hit the oranges and guavas!

Drinking enough water can have numerous benefits. One important factor, is that it can help

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



We are at present creating our future, take care.



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 filling.

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:

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