

FINANCIAL Insights

Powered by CRK Financial Solutions

Financial Emporium

Your One-Stop investment
Marketplace



Dear Friends / Investors



Greetings and best wishes. Happily expressing my deepest gratitude and appreciation for the trust and confidence you have placed in us as we celebrate a significant milestone together - managing your MF assets totalling 200 Crores.

Just as an artist selects the finest materials for their canvas, investors must carefully choose their assets. Portfolio management is the process of curating a diverse collection of investments that align with your financial objectives, risk tolerance, and time horizon. It's about constructing a masterpiece tailored to your unique needs.

Offering a one-stop solution for various financial and investment services can be a compelling proposition for any consultancy firm. The convenience of having all financial and investment needs in one place, is what we aspire for and aim at providing to our valued customers. Hope you could appreciate the advantages of choosing us as mentioned in the below lines.

1. Having one central point of contact simplifies communication, which is what is happening through our monthly Wealth Portfolio.
2. When all your financial data is in one place, it's easier to create a comprehensive financial plan.
3. We, as a single financial advisor can coordinate various aspects of your financial life, ensuring that your investments, insurance, and other financial instruments work harmoniously towards your goals.

4. With all your financial information accessible in one place, you can make informed decisions more quickly. This is especially valuable in rapidly changing markets. Monitoring your investments and insurance policies becomes easier when they are all managed within one system. You can track your progress toward your goals with greater clarity through our CRK & MyWealth APP.
5. A single financial partner can better understand your unique financial situation and provide tailored solutions that takes all aspects of your finances into account.

Many of you, who have been associated with us know about the services that we offer. At this juncture, we wish to present the list of products and services that are being offered at our office, so that any missed avenues can also be thought about by you.

1. SAVINGS ACCOUNT
2. NRE/NRO/FCNR ACCOUNTS
3. CREDIT CARDS
4. LIFE INSURANCE POLICIES & SERVICING
5. COMPANY FIXED DEPOSITS
6. RECURRING DEPOSITS
7. POSTAL INVESTMENTS
8. MUTUAL FUNDS
 - DEBT FUNDS
 - EQUITY FUNDS
9. HEALTH INSURANCE
 - BASE PLANS
 - TOP-UP PLANS
10. ANNUITY PLANS
11. MOTOR INSURANCE POLICIES
12. OTHER/GENERAL INSURANCE

We're Social



+91 99416 06398



CRK Financial Solutions

OUR MOTTO

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



திருக்குறள் - பொருட்பாள் - 751

குன்றிநாதி யாகைப்போர் கண்டந்நாள் தன்கைத்தொன்று
உண்டாகச் செய்வான் விகை

விகைக்கம்:

தன் கைப்பொருள் ஒன்று தன்னிடம் திருக்க சுகைத்
கொண்டு ஒருவன் செயல் செய்தல், மகையின்கீழம் ஏறி,
யாகைப் போரைக் கண்டாந் போன்றது.

13. OVERSEAS MEDICLAIM POLICIES

14. RBI Bonds

15. GOI-SOVEREIGN GOLD BOND (SGB)

16. TAX FREE BONDS

17. CAPITAL GAIN BONDS

18. NATIONAL PENSION SCHEME (NPS)

19. SENIOR CITIZEN SAVINGS SCHEME

20. DEMAT ACCOUNT

21. SECONDARY MARKET BONDS

22. NON-CONVERTIBLE DEBENTURES

Lastly, thanking you all once again for your unwavering faith in our services. It has been the driving force behind our dedication and commitment to delivering exceptional financial expertise. We recognize the immense responsibility that comes with the faith, and we are genuinely honored to be your chosen financial partner on this incredible journey.

Three most important words in investing are

“Margin of Safety”

- Mr. Warren Buffett



My wife and I aged 60 and 62, respectively, have only a monthly rental income of around Rs 3 lakh. We have no financial liability except the marriage of our son, which may happen within one-and-a-half years. Together we have around Rs 60 lakh in FDs. Our monthly expenses are around Rs 75,000 to Rs 1 lakh. We want to generate more income for a comfortable future life. Please suggest how we can manage our finances and generate more income?

Mr. S. Raghavan, Virugambakkam

You can consider putting this money into a fixed deposit or a liquid mutual fund for safety and easy access. For your overall investments, putting Rs 30 lakh into a balanced mutual fund is a smart move. Consider starting a systematic investment plan (SIP) with Rs 10,000 per month in an equity mutual fund. SIPs are perfect for regular investments, even if it's a smaller amount each month. They can help your money grow steadily over time. It's essential to rebalance your portfolio regularly, maybe once a year. This ensures that your investments align with your risk tolerance and goals.

As a first time Investor in Equity how does one protect oneself from another bubble crash like it happened earlier in the US?

Mr. Neelakandan, West Mambalam

The ideal way to reduce market risk is to diversify by investing across asset classes like equity, debt and gold as all asset classes do not rise or fall in the same proportion. One asset class normally cushions the fall of another. Besides diversifying, one must also invest over the long term across market cycles. It was seen that those who stayed invested after the 2008 equity market crash benefited from higher returns later when the market recovered.



What are Good Assets?



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

Mr/Ms. Customer, let me explain why you will need a trustworthy expert advisor?

Law has always made special provisions for life insurance policies as a distinct class of asset, let me now elaborate on this.

Normally if a person wants to transfer his rights or ownership of any asset to another person, he will require.

- 1) An advocate or a legally qualified professional to draft the deed of transfer,
- 2) Cost required to effect the transfer like the stamp duty involved and
- 3) Efforts required to get the deed registered.

The transfer of the rights under a policy can be made in favour of another person, either absolutely or conditionally under this provision. While the life assured remains the same, once the policy is assigned, the assignee becomes the policy holder. Irrespective of the value of the policy no stamp duty is involved. The life insurance companies have pre-printed formats (notice of assignment) for executing such assignments, the assistance of an advocate in drafting that deed is not required. The assignment is effected without the insistence of the presence of the assignor or the assignee at the offices of registration, merely based on the deed of assignment (Notice of assignment) duly signed by the witness, and an endorsement is placed on the document

to that effect at the insurance company.

What can be the basis of assignment of a policy?

There can be any one of the two reasons

- 1) In lieu of valuable consideration or
- 2) For natural love and affection.

By law, legal heirs inherit the properties and assets of a person. If the class 1 legal heirs are surviving, then they will share the inheritance and if none of them are surviving class 2 legal heirs will inherit the same. There can be a dependent on a person who is not a class 1 legal heir. For example his father, sisters or brothers, who are still dependent on the life assured, financially. He would like to ensure that they are well taken care of, and they get a specific part of his property without having to seek the permission of the class 1 legal heirs.

It is not that the class 1 legal heirs namely his wife and children may not take of his father. They might care well for his father, but he would not like to leave any legal complications to be sorted out, so he can make things surely available. In the same way he can also assign policies to his wife or to any other dependent relative also.

Ambiguities lead to friction in relationships. By having a good succession plan we can reduce ambiguities. Assignments of policies can be a useful tool for that.


For that matter a well designed “WILL” can also serve the purpose, but again there are disputes arising out of a “WILL” also. The person who possesses the “WILL” need to produce it at the right time. Disputes arise in proving if the “WILL” was signed by the estate owner or if it is forged. Dates of “WILL” have great importance with the latest one supersedes the earlier ones. Such aspects give scope for mischiefs. Whereas in assignments of policies these things can be better taken care of.

Assignments can be of three types.

- 1) Absolute assignment
- 2) Conditional assignment
- and

3) Partial assignment. As the names indicate an absolute assignment transfers rights of the policies instantly and fully. The assignee becomes the absolute owner of the policy and can deal with it the way he so desires. He can raise loan on the policy or pledge it to a bank or assign it to someone else or even reassign the policy to the original owner. Normally assignments in lieu of valuable considerations are of this nature.

what is Inflation? & How to Overcome it?

 <p>2010 1 Tea - Rs.5</p>	 <p>2010 1 Unit - Rs.437</p>
 <p>2023 1 Tea - Rs.15</p>	 <p>2023 1 Unit - Rs.2772</p>

Buying assets like **Mutual Fund** will protect your money **against inflation**.



(FOMO)
Fear of Missing Out

(FOBI)
Fear of Being Invested

Both are equally dangerous for your Investment journey.

📌 திருக்குறள் - பொருட்பாள் - 753

பொருளுள்ளனும் பொய்யா வளக்கம் இருளநுக்கும்
எண்ணிய தையத்துச் சென்றது.

வளக்கம்:

பணம் எனப்படும் அகையா வளக்கு அயல்நாட்டிற்குள்ளும்
சென்றது பகையாகிய இருளைப் போக்கும்.



01

Hello Arivu, How are you ? I wish to start new avenue of investment for this year's Lakshmi pooja which falls on 11th November. Can you enlighten me on such investment?

Hello Selvam, In Indian Tradition we worship gold as Goddess Mahalakshmi and you can invest in Sovereign Gold Bonds. They are substitutes for holding physical gold.

02

Investors have to pay the issue price and the bonds will be redeemed on maturity after 8 years. The Bond is issued by Reserve Bank on behalf of Government of India.

03

Interesting to learn. What is the advantage of gold bond over physical gold, Arivu can you throw more light here

Selvam, SGB offers a superior alternative to holding gold in physical form. The risks and costs of storage are eliminated.

04

Investors are assured of the market value of gold at the time of maturity and half yearly interest of 2.50% pa. SGB is free from issues like making charges and purity in the case of gold in jewellery form. The bonds are held in physical or in DEMAT form, eliminating risk of loss of scrip etc.

05

Arivu , What is the minimum and maximum limit for investment

06

Selvam, The Bonds are issued in denominations of one gram of gold and in multiples thereof. Individuals and Hindu Undivided Family (HUF) can invest upto 4 kg and upto 20 kg for trusts and similar entities

07

ARIVU

SELVAM

Be Prudent Be Wealthy

Sovereign Gold Bonds

EPISODE NO - 18 →

Arivu, Where can I get more details, how to reach RBI for this

Selvam, CRK Financial Solution is an one spot service for this please reach them for any assistance on RBI issued SGB and for other investments too.

HIGHEST INTEREST RATES ON FIXED DEPOSITS SCHEMES

FD Name	Rating	Interest Rate * (Up to)
Shriram Unnati FD	MAA+ BY ICRA, FAA+ BY CRISIL	9.03
Bajaj Finance Ltd	ICRA FAAA	8.60
Mahindra & Mahindra Financial Services Ltd	FAAA by CRISIL, MAAA by ICRA	8.30
Govt of India bonds (RBI)	Taxable Floating Rate half yly interest payout	8.05
PNB Housing Finance Ltd	CRISIL FAA+	7.95
ICICI Home Finance	FAAA by CRISIL, MAAA by ICRA	7.85
HDFC Bank Limited	FAAA by CRISIL, MAAA by ICRA	7.75
* Highest rate including additional interest for senior citizen, employees etc, wherever applicable. * NAV as of September 2023		

FUND PERFORMANCE CHART - TOP EQUITY FUNDS SECTORWISE As of 28.09.2023

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Nippon India Small Cap-G	Small Cap	122.59	37.82	43.82	24.77
Quant Mid Cap-G	Mid Cap	165.72	28.32	38.50	23.88
PGIM India Flexi Cap Reg-G	Flexi Cap	28.02	14.79	22.76	17.30
ICICI Prudential Large & Mid Cap-G	Large & Mid Cap	681.23	23.87	32.00	16.69
Quant Focused-G	Large Cap	65.22	15.95	27.06	15.48

FUNDS PERFORMANCE CHART - TOP DEBT & DYNAMIC FUNDS As of 28.09.2023

Fund Name	Sector	NAV*	1 Year	3 Year	5 Year
Quant Multi Asset-G	Multi Asset - Hybrid	94.39	13.30	27.72	22.04
Mirae Asset Equity Savings Fund Reg-G	Hybrid	16.44	11.78	12.87	-
HDFC Equity Savings-G	Hybrid - Equity	54.58	11.55	14.35	9.05
ICICI Prudential Regular Savings-G	Conservative Hybrid	62.45	9.64	9.58	9.26
Quant Absolute-G	Aggressive Hybrid	325.13	8.46	27.38	20.08
* All Equity funds ranked on 5-year returns, Debt funds ranked on 1- year returns * NAV as of 28/09/2023					



Shri.Ravikumar honoured by Mr.Siddharth Mohanty, chairperson LIC for the best performance, In presence of Shri R. Chander,RM(Mktg.), G. Venkataramanan, ZM. Siddharth Mohanty, Chairperson M.Shyam,SDM J.Chakrapani, ED



Honour for best performance at Mumbai by Bajaj Finance Ltd.



Hear from our Clients



Mr.Ravikumar supported my father and mother for getting their retirement benefits properly invested. He is supporting me and my wife for our investment and wealth creation. He has stepped in to support the next generation, my daughter and Son in law for their investment and wealth creation. Beyond the service levels which is exceptional from him and his team, he could be a role model for many youngsters, professionals in any service industry.

- **Mr. V. Chandramowleeswaran,**
Recruitment Manager, Behavioural psychologist



The customised options and solution provided after understanding your complete requirements,represents unique and exemplary customer service, I have experienced. Information was accurate, responses to queries were immediate and patiently explained. Answers were clear and where necessary detailed enough for me to make informed decisions quickly, minimizing the time to arrive at a conclusion among a number of options and all at your doorstep and convenience. Overall my experience has been extremely smooth, satisfying and pleasant. I would certainly recommend to anyone who is interested.

- **Mr. S. Krishnan,**
Retired Director (Operations) 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. 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