



*Hello Kutties*

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மாரடைப்பிற்கு  
முதலுதவி

Article by : Dr. Prof. V. CHOCKALINGAM

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**G. Praveenkumar**  
Founder - Future Savings

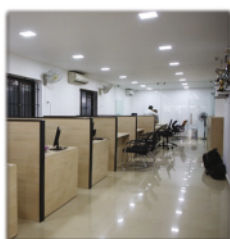
It gives me immense pleasure to invite you to our new office premises at Alwarthinagar, Chennai. The office was inaugurated on the 30th of October, 2020 by Mr. K.Kadiresan, Zonal Manager, Southern Zone-LIC of India. The pandemic circumscribed us to inviting only a limited number of our customers. All the wishes of our customers helped us make the function a grand success. I would like to express my gratitude to all our customers for their love and support.

COVID has taught all of us different lessons. Personally, I am glad to say that with the help of my customers, I was able to sustain the toll. Whenever I speak to a new customer and when they seek advice for products, my first question to them would be if they are insured, for the family and if they have adequate health cover.

Only then does the investment session follow. A few of my customers called me and enquired if they could take health insurance right away, out of fear. I vividly remember an incident when one of my customers called me to apply for health insurance last month. He regretted not doing so earlier and wished I had not only advised, but also insisted on him applying for the policy. Hence I thought it would be apt to take up this relevant topic.

As the saying goes "Health is Wealth".

We will discuss on the Health Insurance and its importance.



*Welcome to  
Our  
New Office  
Premises*



Wishing you all a very  
**happy  
new  
year  
2021**

112 & 113, Chinthamani Vinayagar Kovil Street,  
Alwarthiru Nagar, Chennai - 600 087.



To be financially stable is everyone’s dream. However, with rising medical costs, treatment for illnesses can easily eat into your savings. Arranging funds during a medical emergency can also be a daunting task. A health insurance policy can protect you from the financial strain caused due to a medical emergency.

## Why is Health Insurance important?



## How Does Health Insurance Work?

The health insurance policy covers the whole or a part of the hospital expenses. People often have questions regarding how insurance works. Take a look at the following pointers:





## 01 Choose the right cover

When you plan to buy a health insurance policy, make sure that assess your needs. If you have dependent family members including your spouse and children, you may opt for family floater insurance or if you have dependent parents aged above 60 years, then a Senior Citizen plan would an ideal choice. The needs vary from person to person, hence select the insurance type wisely.

## 02 Sum Assured

When an insurance company extends insurance coverage in the form of a sum assured, which a policyholder gets in exchange for the premium you pay. Choose the best health insurance cover, which offers sufficient coverage at affordable premium rates.

## 03 Daily Allowance

Some insurance cover offers daily allowance, wherein you get daily hospital cash to cover daily expenses for the number of days one is hospitalized.

## 04 Claim Process

You can claim for health cover in two ways – cashless and reimbursement. The cashless process requires you to seek medical care only at network hospitals of the insurance company. Whether the hospitalization is planned or unplanned, the insurer directly settles expenses with the network hospital. However, in some cases where the cashless facility is not available, you can still claim for health coverage through the reimbursement process. Under this, you have to pay all the hospital bills, and later you need to submit the bills to the insurance to get the reimbursement.

## 05 Renewal & Policy lapse

The term period of health insurance depends on what type of plan you select. Usually, policies are active for a year. If you forget to renew, the policy will lapse. In case of a lapsed policy, the insurer gives you a time period of 6 months during which you need to pay the outstanding premiums and reinstatement costs.

## 06 No Claim Bonus

In case you do not claim in a particular year, you are entitled to receive no claim bonus. This can be either in the form of a premium discount or addition to the sum assured amount.



## Types of Health Insurance Plans in India:

Individual Plans



Maternity Insurance Plans



Family Floater Health Plans



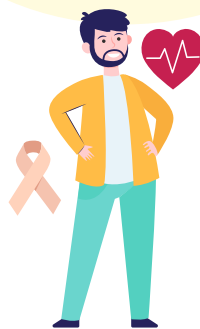
Personal Accident Covers



Senior Citizen Plans



Critical Illness Insurance Plans



Personal Accident Covers



*If you need any help or Clarification, you can call us .  
We will guide you with the right Health Insurance  
for you & your loved ones.*



## Did you Know

- An Ostrich eye is bigger than its brain
- Dreamt is the only English word which ends with "mt"
- Like Human finger prints everyone's tongue print is different.
- The largest living animal is Blue Whale which can measure as much as 100 feet
- Human Nose and Ear never stops growing.



## Fun with maths

$$\text{Red Balloon} + \text{Green Balloon} = \text{Red Balloon} =$$

$$\text{Yellow Balloon} + \text{Yellow Balloon} = \text{Yellow Balloon} =$$

$$\text{Yellow Balloon} + \text{Green Balloon} = \text{Green Balloon} =$$

## Try if you can crack this !

1. Entomology is the study of \_\_\_\_\_
2. In which direction does the sunrise?
3. How many months of the year have 31 days?
4. How many bones does an adult human have?
5. How many lungs does the human body have?
6. What is the standard taste of the water?

- (Answers)
- 1) Study of Insects
  - 2) East
  - 3) 7 (January, March, May, July, August, October and December)
  - 4) 206
  - 5) Two
  - 6) Water is tasteless

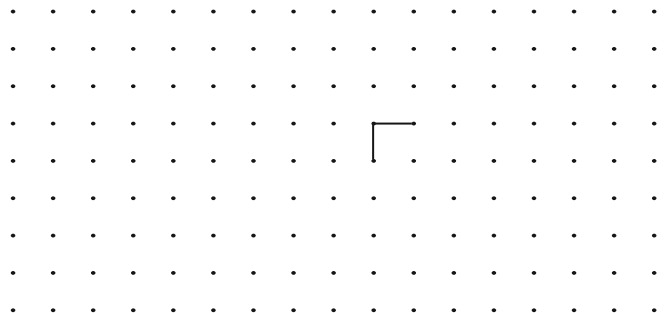
Find the value...

$$1 \times 1 \times 12 \div (3 \times 4) \div 1/6 + 5 - 10 = \boxed{\phantom{00}}$$

## Hello Kutties!

hope you are all enjoying your online classes and spending time with Mom.

Try this with your Mom . You can draw one line joining 2 dots and then the next player and see mark the initial whoever makes the square.



In the previous issue , we discussed about Recurring deposit and PPF. This month we will discuss about SIP – Systematic Investment Plan.

**Why SIP ?**

- Start with as low as Rs.500/-
- Discipline your financial decision.
- Help to manage market volatility
- Compounding Interest benefits
- No charges to invest in SIP

SIP can be done either in Mutual funds or directly in Stocks (SEP- Systematic Equity Plan).

Many investors, who want to start investing via Systematic Investment Plan (SIP) in an mutual fund scheme, dread the paper work. Well, you don't have to deal with papers or exercise your leg. Just put your leg up, switch on the computer and you can start an SIP online from your home or office.

The first thing you need to do before starting an SIP is fulfilling the Know Your Customer (KYC) requirement. KYC is a must to invest in mutual funds. Now this also can be done online. You just need to have your PAN card and address proof and a Bank account.

All this can be done online within 10-15 minutes of your time. What are you waiting for ! Start your SIP right away. One important point – **INVEST IN THE RIGHT FUND – DO YOUR RESEARCH** . Anytime do you need our help call us anytime .

**INVEST IN SIP**



## மாரடைப்பிற்கு முதலுதவியும் அவசர சிகிச்சையும் சிகிச்சை முறைகளும்

### மாரடைப்பிற்கு முதலுதவி

மாரடைப்பின் அறிகுறி எதுவாக இருந்தாலும், அதை வாயு (Gas) தசைப்பிடிப்பு என்று தவறாக எண்ணி, காலம் தாழ்த்தாமல், உடனே அருகாமையில் உள்ள மருத்துவமனைக்கு அழைத்துச் செல்ல வேண்டும். நோயாளிகளை வாகனம் ஓட்ட அனுமதிக்கக்கூடாது. நோயாளியிடம், ஆறுதலாகப் பேசி, அவர் அமர்ந்த நிலையிலோ அல்லது சாய்வாக படுத்த நிலையிலோ, அவரை மருத்துவமனைக்கு அழைத்துச் செல்ல வேண்டும். முடிந்தால் ஒரு ஆஸ்பிரின் 300 mg. (Aspirin) மாத்திரையைத் தண்ணீருடன் விழுங்கலாம். பிறகு நைட்ரேட் 5mg (Nitrate) மாத்திரையை நாக்கின் கீழே வைக்கலாம். நான் சொல்ல விரும்புவது, இப்படிப்பட்ட எதிர்பாராத நிலையில் பயன்படுத்த இனி எல்லோரின்

வீட்டிலும், ஆஸ்பிரின் மாத்திரையும், நைட்ரேட் மாத்திரையும் வைத்துக் கொள்வது நல்லது.



### மாரடைப்பின் அவசர சிகிச்சை

மாரடைப்பு வந்த நோயாளிகளைக் காப்பாற்றுவதற்கான “தங்க நேரம்” (Golden Hour) என அழைக்கப்படும், முதல் 1மணி நேரத்திற்குள், மருத்துவமனையில், “இதய தீவிர சிகிச்சைப் பிரிவில்” சேர்க்கப்பட்டு, சில நிமிடங்களில், பரிசோதனைகளை செய்து தகுந்த சிகிச்சைகள் அளிக்கப்பட வேண்டும். அவைகள்

- சாய்வாகப் படுக்க வைத்து பிராண வாயு செலுத்துதல்.
- தொடர்ந்து இதயத் துடிப்பைக் கண்காணிப்பது.
- வலி தெரியாமல் இருக்க தூக்க ஊசி போடுதல்
- 300 அப ஆஸ்பிரின் மாத்திரை கொடுத்தல்
- மிக முக்கியமாக, இதய இரத்தக் குழாய்கள் அடைபடுவதற்குக் காரணமான உறைந்த இரத்தக்கட்டியை (Blood Clot) கரைக்கும் மருந்தை (Thrombolytic – clot busters) அசுத்த இரத்தம் எடுத்துச் செல்லப்படும். இரத்தக் குழாய்கள் (Veins) மூலமாகச் செலுத்துதல் (இந்த அசுத்த இரத்தக் குழாய்களைத் தவறாக நரம்பு என்று அழைத்து வந்ததால் “நரம்பு ஊசி” என்றும் இது கூறப்பட்டு வருகிறது).
- நைட்ரேட் (Nitrate) மாத்திரை -இதய இரத்தக் குழாய்களை விரிவடையச் செய்ய நாக்கின் கீழ் வைத்தல்
- இவைகளைத் தவிர, இதயத் துடிப்பின் தன்மையும் இரத்த அழுத்தத்தின் அளவையும் அறிந்து, இதயம் சீராக இயங்குவதற்கு, பீட்டா பிளாக்கர் (Beta Blocker) எ.சி.இ. இன்கிபிடர் (ACE Inhibitor), ஸ்டேட்டின் (Statin), குளோப்பிடோகிரல் (Clopidogrel), மற்றும் வயிற்றுப்புண்ணைத் தடுக்கும் மருந்துகளைக் கொடுத்தல்.

முதல் இரண்டு நாட்கள், நீர் ஆகாரத்தைக் கொடுத்து, குறைந்த அளவு உடல் அசைவுக்கு வசதியாகப் படுக்கையிலேயே அமர்வது, கால்களை கீழே தொங்க விடுதல் போன்றவைகளை அனுமதித்து, மலச் சிக்கல் வராமல் இருப்பதற்கான மாத்திரைகளை அளித்தல் வேண்டும். மாரடைப்பிற்கு முதலுதவியும் அவசர சிகிச்சையும்.

## மாரடைப்பிற்கு முதலுதவியும் அவசர சிகிச்சையும்..

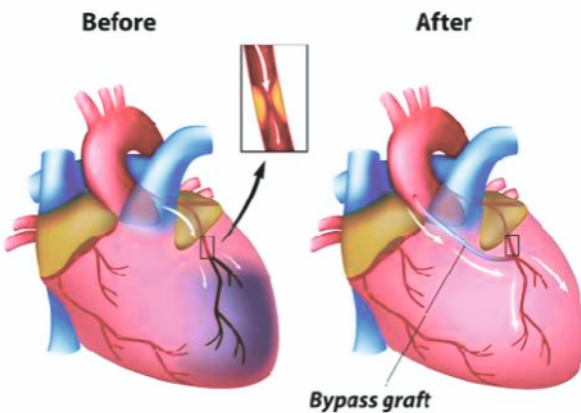
தீவிர சிகிச்சைப்பிரிவில் இருக்கும் பொழுது, நெருங்கிய உறவினர்களைக்கூட, சில நிமிடங்கள்தான் பார்க்க அனுமதிக்க வேண்டும். இல்லையெனில், நோயாளிகள் உணர்ச்சி வசப்பட நேரிட்டு, மேலும் இதயம் பழுதடைய வாய்ப்புண்டு.

மூன்றாவது நாள், நோயாளி சாதாரண அறைக்கு மாற்றப்பட்டு, நாற்காலியில் அமர வைத்து, சிறிது சிறிதாக நடக்க வைத்து, ஏழாவது நாள் குணமடைந்த பின் வீட்டுக்கு அனுப்பப்படுவார்.

## மாரடைப்பிற்கு இதர சிகிச்சை முறைகள்

100 நோயாளிகளில் 95 நோயாளிகளை மேற்கூறிய சிகிச்சை முறையில் பூரண குணமடையச் செய்யலாம். மீதமுள்ள 5 நோயாளிகளுக்கு, இதய இரத்தக் குழாயின் அடைப்பை, பலூன் ஸ்டென்ட் (Balloon stent) மூலமோ அல்லது கரோனரி ஆர்ட்டரி கிராஃப்ட் பைப்பாஸ் சர்ஜரி (Coronary Artery Bypass Graft Surgery – Cabgs) மூலமோ சரிப்படுத்தலாம்.

### Coronary artery bypass surgery



## (Coronary Angioplasty and Stenting)

இந்த நவீன சிகிச்சை முறையை, பெரிய மருத்துவமனைகளில் இருதயப்பிரிவில் இருக்கும் பரிசோதனைக் கூடத்தில் தான் (கேத் லேப் - Cath Lab) செய்ய முடியும். செயல்முறை

மயக்கம் கொடுக்காமலேயே, தோலை மரத்துப் போக வைக்கும் மருந்தை, ஊசியின் மூலம், தொடையிலேயே அல்லது கையிலோ செலுத்தி, கரோனரி கத்தீட்டரை (Coronary Catheter) இரத்தக்குழாயின் மூலம், மகாதமனியில் வைத்து, இதய இரத்தக் குழாய்களின் நுழைவாயிலில் நிறுத்தி, அயோடின் (Iodine) கலந்த மருந்தை செலுத்துவார்கள். எக்ஸ்ரே (X-Ray) கருவி மூலம், இதய இரத்தக் குழாய்களின் அமைப்பைகளையும், தன்மையையும், அதில் ஏற்பட்டிருக்கும் அடைப்புகளையும், நுண்ணியமாகக் கண்டறியலாம். இதைத்தான் “கரோனரி” ஆஞ்சியோகிராம்” (Coronary Angiogram) என்கிறோம்.

இரத்தக் குழாயில் இந்த அடைப்பு, 70மூ க்கு மேலாக, 1ல் இருந்து 3 இதய இரத்தக் குழாய்களில் இருப்பின், கரோனரி பலூன் கேத்தீட்டர் (Coronary Balloon Catheter) மூலம், கரோனரி ஆஞ்சியோபிளாஸ்டி (Coronary Angioplasty) என்ற முறையில் அடைப்புகளைச் சரிசெய்யலாம்.

இவையனைத்தையும், 30 நிமிடத்தில் இருந்து 60 நிமிடத்தில்ஐ செய்து மூன்றாவது நாளே நோயாளியை வீட்டிற்கு அனுப்பி விடலாம். அவர்கள் சில மருந்துகளை வாழ்நாள் முழுவதும் தொடர்ந்து சாப்பிட வேண்டும்.



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## How can I treat puffy eyes?

Puffy eyes occur only occasionally. To prevent them :

- Drink plenty of water
- Get a good night's sleep
- Manage both emotional and physical stress
- Remove contact lenses before going to sleep
- Decrease salt intake
- Avoid alcohol



There is no surgical treatment for puffy eyes. Home remedies like keeping used tea bags or slices of raw cucumber or potato on the eyelids can help reduce puffiness.

## What are the common symptoms of cataract in the eyes?

Some common symptoms of cataract are:-

- A painless blurring of vision
- Glare or light sensitivity
- Frequent changes in eyeglass prescription
- Double vision in one eye
- Requirement of a brighter light to read
- Poor night vision
- Fading or yellowing of colours.

Cataract



## What are the ways to prevent dry chapped lips in winter?

Lips are the most delicate part of the body. The following steps can help prevent chapped lips.



- Gently rub your lips with a wet towel to remove dead skin and improve circulation.
- Protect your lips from dry weather by applying glycerine or lip balm.
- Apply it especially before sleep as it can nourish the lips.
- Do not lick your lips when they feel dry and chapped as this will make them drier.

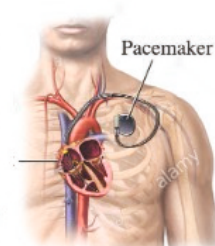
## What care should I take after a tooth extraction?

- After a tooth extraction the socket fills up with blood which clots in a few minutes. If you disturb the wound it may start bleeding again if this happens, put a thick wad of cotton and bite it firmly.
- Normally there is no pain but only a dull ache which can be treated with a painkiller .-
- Do not eat till the anaesthetic wears off and then eat only soft food. Avoid anything hot. You can take cool drinks and ice cream.
- Do not rinse the mouth for 24 hours after extraction.



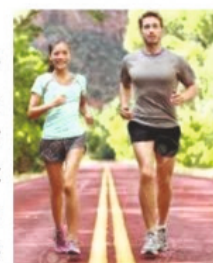
## What precautions should be taken after pacemaker implantation?

- Always carry some identification of the pacemaker you are using•
- Ensure that the site of the pacemaker is protected,
- Avoid high voltage electrical installations and powerful magnets as they may alter the function of the pacemaker.
- If you need surgery inform the surgeon about the pacemaker.
- A cell phone should not be kept directly over the pacemaker but can be used on the opposite ear.



## Is there a quick test to measure heart and lung capacity?

Yes. Go for a brisk 20 minute walk with your friend or partner. Chat with your friend continuously through out the walk. If your heart and lungs are in good for you can do so comfortably. If not it suggests your cardiovascular fitness is poor.



Try increasing your activity level and undertake at least 30 minutes of moderate exercise daily.





**Jeevan Labh** is a Limited Premium payment endowment insurance plan. This plan is not only best suited for Youngsters and Tax payers but also provides life cover up to the age of 75 years. The premium is to be paid only for limited period.

**Maturity = Basic Sum Assured + Total Vested revisionary Bonus + Final additional Bonus**

Risk cover will start immediately from the policy start date and always higher of 105% of the total premium paid or 7 times of annualized premium plus vested bonuses and FAB during the policy term.

**Flexibility** - This plan has a flexibility to choose 16/ 21/25 years

**Loan** - Allowed (after 2 year's premium payment)

**Surrender** - Allowed (after 2 year's premium payment)

**Assignment /Nomination** - Allowed as per the Insurance Loans.

## Jeevan Anand

- Whole life insurance plan continues to provide coverage until the death of the insured even after the maturity of the plan.
- Twice guaranteed Sum Assured
- Bonus and Final Additional Bonus
- Emergency fund is available during policy term and after maturity also.
- Best secured gift to the family
- Income Tax rebate u/s 80c.
- Convenient Liquidity for Loans & Surrender.

Tax Benefits: Policy holder can avail income tax benefit u/s 80c of I.T Act for the premiums paid and all maturity proceeds will be tax free u/s 10(10D) of I.T. Act.

Applicable for both Jeevan Labh & jeevan Anand plans

## How to choose a good company FD scheme?

Investors should stay away from unrated deposit schemes by small manufacturing companies. Only 'A' rated NBFCs are eligible to accept deposits as mandated by RBI. Investors should look for AA or AAA rated companies with enjoy good reputation.

Longer the duration of investment, higher is the rate of interest offered. But you should be cautious about investing for a longer duration. It is more advisable to go for shorter duration deposits of around 1 year to 3 years to monitor company's rating and servicing.

Experts suggest diversification and investing in several good schemes rather than in just one scheme.

Investors should analyze the servicing standards of the company and consult the investment advisor for all transactions.

Investors should also examine the lock in period of the deposit. Most deposit schemes have an initial lock-in of three to six months.



Company Name	Rating	Interest rate in %			Minimum Investment in Rs.	Interest Mode
		12M	24M	36M		
	CRISIL					
HDFC Ltd	FAAA	5.65	5.65	5.95	20,000	M/Q/H/Y
Bajaj Finance Ltd	FAAA	6.1	6.3	6.6	25,000	M/Q/H/Y
LIC Housing Finance Ltd	FAAA	5.5	5.5	5.6	20,000	M/Y
Mahindra & Mahindra Financial Services Ltd	FAAA	5.7	6.2	6.3	5,000	M/Q/H/Y
PNB Housing Finance Ltd	FAA+	6.2	6.45	6.6	10,000	M/Q/H/Y
ICICI Home Finance	FAAA	5.6	5.6	6.1	10,000	M/Q/Y

0.25% more interest rates for Senior Citizens

M/Q/H/Y-

Monthly/Quarterly/ Half-yearly/Annual



**Dr.N.Panchapakesan**  
founder of Chennai Sai  
Sankara Matrimonials Group



I am a good friend and client of Mr. Praveen for many many years. Of course he is a good friend of any one for the matter, I always admire his knowledge in investment line including LIC. He is so resourceful and trust worthy I never take any decision on investment without consulting him. I find him always frank and practical in his approach. Apart from professional angle he is very considerate and sympathetic in extending whatever help is possible especially at critical situation..very systematic in dealings and greetings as well. He is having a nice office and team of trained staff to assist him. All those who moved with him will agree that Mr. PRAVEEN is a role model for pleasant personality with cheerful face positive thoughts and affectionate heart..I applaud his dynamism and wish him every good luck in his journey towards EXCELLENCE. May God blessings be with him always...



## Q & A

### 01 What is the right age to buy Health Insurance?

We should take health insurance as early as possible while we our health condition is good with sufficient sum insured. If the illness is diagnosed then the insurance company will refuse to offer the insurance cover.

### 02 Does Health Insurance cover begin from Day one?

No. Health insurance has waiting period.

- Any kind of accident is covered from Day 1.
- Life threatening and fevers are covered from 31st day onwards.
- List of 2 Years Waiting Period for planned diseases. Bladder stone, Cataract, Cyst, Fistula, Fissure, Fibroids, Gastro, Gout rheumatism, Hernia, Hydrocele, Hysterectomy, Hyperplasia prostate, Joint replacement, Nodules, Osteoporosis, Osteoarthritis, Piles, Polyp, Polycystic, Pancreatitis, Perineal abscesses cirrhosis, Rhinitis, Sinusitis, Tumor, Tonsillitis, Ulcer.
- If pre-existing conditions like BP, Thyroid, waiting period would be 3 - 4 years.

### 03 What happens when policy lapses while hospitalization?

The company will not accept the claim.

### 04 What if I am not happy with the existing health policy?

If not happy then we can do portability with the continuity benefit to other company with the 2 years waiting period waiver.



# Rules Changing from Jan. 1, 2021: All you need to know

From Jan. 1, 2021, many rules are going to change, that includes implementation of Positive Pay system to curb cheque frauds, mandatory FASTags for all four-wheelers across India and new mode of GST return filing facility for small businesses. So, before the new rules roll out, here is a lowdown on the new rules / systems:



## FASTag mandatory for all 4-wheelers

The Union Ministry of Road Transport and Highways has issued a notification making a FASTag mandatory for all four-wheel vehicles from January 1, 2021. FASTag will be compulsory for four-wheelers or M&N category of vehicles that were sold before Dec., 2017. (Category M: Vehicles carrying passengers. Category N: vehicles carrying goods.) For this, the Central Motor

Vehicles Rules, 1989 were amended. Fitness Certificate (FC) will be renewed only if the vehicle has FASTag.

### MUST FOR INSURANCE

FASTag is mandatory while getting a new 3rd Party Insurance through an amendment in FORM 51 (certificate of insurance), wherein the details of FASTag ID shall be captured. This shall be applicable from April 1, 2021.

## WhatsApp to stop working on select phones



WhatsApp will withdraw support from some platforms from Jan. 1. There are several Android and iOS phones that may not be able to run the app as the company will withdraw support for older versions of OS (Operating System).

WhatsApp will only be compatible with phones running Android 4.0.3 operating system or newer as well as iPhones running on iOS 9 and newer. For Android phones, models including HTC Desire, LG Optimus Black, Motorola Droid Razr or even the Samsung Galaxy S2 will no longer be able to have WhatsApp.

### WATCH OUT FOR THESE MODELS

For iPhones, iPhone 4 and earlier models will not support WhatsApp

soon. Models 4S, 5, 5S, 5C, 6 and 6S will need to update their operating system to iOS 9 or later to continue using WhatsApp. In case of the 6S, 6S Plus and the first generation iPhone SE, they are the last to support the latest version of the newly released iOS 14. The app will run for select phones with KaiOS 2.5.1 OS or newer, including JioPhone and JioPhone 2.

**What is your current OS version?**  
In order to find out your current operating system for phone, iPhone users can go to Settings > General > About, to find out the iOS version. For Android users, you can go to Settings and then on About Phone (which is probably at the end of the section) to see which Android version your smartphone is running on.

## Positive Pay system for cheques



The Reserve Bank of India (RBI) has decided to introduce the Positive Pay system for cheques from Jan. 1 2021. Under the new rule re-confirmation of key details may be needed for payments beyond Rs. 50,000.

### FOR CHEQUE SAFETY

The concept of Positive Pay involves a process of reconfirming key details of large-value cheques. Under this process, the issuer of the cheque submits electronically, through channels like SMS, mobile app, Internet banking and ATM, certain minimum details of that cheque (like date, name of the beneficiary, or payee and amount) to the drawee bank, details of which are cross-checked with the presented cheque by Cheque Truncation System (CTS).

## Contactless card transaction limit increased



The Reserve Bank of India (RBI) has enhanced limits for contactless card payments from Rs. 2,000 to Rs. 5,000. This will be effective from Jan.1 2021 and will be at the discretion of the user. The same has been done for e-mandates for recurring transactions through cards and the Unified Payment Interface (UPI).

### NO NEED OF PIN

Contactless card transactions and e-mandates on cards (and UPI) for recurring transactions have enhanced customer convenience, in general, while benefiting from increased use of technology. These are also well-suited to make payments in a safe and secure manner. Contactless card payments are done without punching in the PIN, which makes it a safe mode of transaction in the current circumstances.

## Dial '0' before making landline to mobile calls



All landline users will have to dial '0' before making calls to mobile phone numbers. All telecom providers have been intimated of this change and are given the deadline of Jan. 1 to take all the necessary steps.

### NO CHANGE IN MOBILE TO FIXED

There will be no change in dialling plan from fixed to fixed, mobile to fixed and mobile to mobile calls. All fixed line subscribers will be provided with '0' dialling facility and that it expects to generate

a total of approximately 2,539 million numbering series. This will free up sufficient numbering resources for future use. The freeing up of sufficient numbering resources will add more number of connections in the future and be beneficial to the mobile customers at large.

## Companies set to hike car, two-wheeler prices



Automakers are preparing to enter 2021 with a revised price list. India's biggest car maker Maruti Suzuki will increase prices of its models starting Jan. 1. The hike shall be more substantial in the light of pandemic. MG Motor has announced that it will be increasing the prices of its offerings in India. The company has claimed that they will be increasing the cost by up to three per cent in order to counter the impact of higher input cost. Hyundai stated that its entire range will go through the price revision due to rise in input and material costs.

### HIGHER INPUT COST

Kia will hike prices for the Seltos and Sonet model and this "upward

price correction" has been conveyed to its dealers. Renault India is the latest automobile manufacturer which has announced that it will be increasing the prices of all its cars in India. The company confirmed that car prices will be increased by up to Rs. 28,000 from January. Two-wheeler company Hero MotoCorp also announced that it will increase the prices of its vehicles by up to Rs. 1,500 from Jan. 1, 2021 to offset the impact of rising input costs.

## Quarterly GST return filing facility



Starting January 2021, 92 percent of taxpayers under the Goods and Services Tax (GST) regime with an annual turnover of up to Rs. 5 crore can opt to file their returns once a quarter instead of the present monthly system. As many

as 94 lakh registered GST taxpayers can opt in for the new Quarterly filing of Return with Monthly Payment (QRMP) Scheme, under which GSTR-3B returns can be filed just once a quarter.

### TO CHECK FRAUDS

The scheme provides flexibility to small and medium enterprises in GST compliance norms. While the move is expected to ease the compliance burden on indirect taxes for businesses, the Centre is also hoping to plug leakages and frauds by tightening the grant of Input tax credits.

# Invest in Sovereign Gold Bonds NOW



## Unique Features

- Bonds issued in denominations of a gram of gold and in multiple thereof
- Minimum Investment - 1gm • Available in DEMAT & Paper form
  - Tradable on Stock Exchange • Earn Interest
- Tenure of Bond: 8 years with an exit option in 5th, 6th & 7th year
  - Can be used as collateral for Loans
  - Zero risk of handling actual gold





#### What is Sovereign Gold Bond (SGB)? Who is the issuer?

SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. The Bond is issued by Reserve Bank on behalf of Government of India.

#### Why should I buy SGB rather than physical gold? What are the benefits?

- The quantity of gold for which the investor pays is protected, since he receives the ongoing market price at the time of redemption/ premature redemption.
- Investors are assured of the market value of gold at the time of maturity and periodical interest.
- SGB is free from issues like making charges and purity in the case of gold in jewellery form.
- The bonds are held in the books of the RBI or in demat form eliminating risk of loss of scrip etc.

#### Who is eligible to invest in the SGBs?

Resident Indian are eligible to invest in SGB. Eligible investors include individuals, HUFs, trusts, universities and charitable institutions.

#### Whether joint holding will be allowed?

Yes, joint holding is allowed.

#### Can a Minor invest in SGB?

Yes. The application on behalf of the minor has to be made by his/her guardian.

#### What are the Know-Your-Customer (KYC) norms?

Every application must be accompanied by the 'PAN Number' issued by the Income Tax Department to the investor(s).

#### What is the minimum and maximum limit for investment?

Minimum – One Gram Maximum – 4 Kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government from time to time per fiscal year (April – March).

#### What is the rate of interest and how will the interest be paid?

- The Bonds bear interest at the rate of 2.50% (fixed rate) per annum on the amount of initial investment.
- Interest will be credited semi-annually to the bank account of the investor and the last interest will be payable on maturity along with the principal.

#### If I apply, am I assured of allotment?

If the customer meets the eligibility criteria, produces a valid identification document and remits the application money on time, he/she will receive the allotment.

#### Can I apply online?

- Yes. A customer can apply online through the website of the listed scheduled commercial banks.
- The issue price of the Gold Bonds will be ₹ 50 per gram less than the nominal value to those investors applying online and the payment against the application is made through digital mode.

#### Will RBI publish the rate of gold applicable every day?

The price of gold for the relevant tranche will be published on RBI website two days before the issue opens.

#### What will I get on redemption?

On maturity, the Gold Bonds shall be redeemed in Indian Rupees and the redemption price shall be based on simple average of closing price of gold of 999 purity of previous 3 business days from the date of repayment, published by the India Bullion and Jewelers Association Limited.

#### How will I get the redemption amount?

Both interest and redemption proceeds will be credited to the bank account furnished by the customer at the time of buying the bond.

#### What are the procedures involved during redemption?

The investor will be advised one month before maturity regarding the ensuing maturity of the bond.

On the date of maturity, the maturity proceeds will be credited to the bank account as per the details on record.

In case there are changes in any details, such as, account number, email ids, then the investor must intimate the bank/SHCIL/PO promptly.

#### Can I encash the bond anytime I want? Is premature redemption allowed?

Though the tenor of the bond is 8 years, early encashment / redemption of the bond is allowed after fifth year from the date of issue on coupon payment dates. The bond will be tradable on Exchanges, if held in demat form. It can also be transferred to any other eligible investor.

#### What are the tax implications on i) interest and ii) capital gain?

Interest on the Bonds will be taxable as per the provisions of the Income-tax Act, 1961 (43 of 1961). The capital gains tax arising on redemption of SGB to an individual has been exempted. The indexation benefits will be provided to long terms capital gains arising to any person on transfer of bond.

#### Is tax deducted at source (TDS) applicable on the bond?

TDS is not applicable on the bond. However, it is the responsibility of the bond holder to comply with the tax laws.

#### Can I get the bonds in demat form?

Yes. The bonds can be held in demat account. A specific request for the same must be made in the application form itself.

Till the process of dematerialization is completed, the bonds will be held in RBI's books. The facility for conversion to demat will also be available subsequent to allotment of the bond.





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