

**My Dear Colleagues,**

I hope you and your family are all safe and healthy. Health and Wealth are like two sides of a coin. Both are important to enjoy a good life.

Having funds set aside in investments helps you prepare for unexpected events like the pandemic. Investing can also be for achieving specific goals like purchase a home, higher education, emergency expenses, etc. Investments are crucial to have a peaceful post- retirement life.

**I urge every employee of Chola, to evaluate your current financial wellbeing by asking yourself a few questions:**

- Do you have an emergency fund in case of any kind of emergency?
- Do you have sufficient savings for post-retirement life?
- Do you have adequate health insurance and life insurance cover for you and your family?
- Is the combined EMI of all your loans are not more than 30-40% of your income?

I am sure that many of you would not have given a serious thought about your financial wellbeing. It's never too late to start now.

**Chola Securities, our subsidiary company has been committed to helping people achieve their financial goals. Chola Securities can guide you to invest in Mutual Funds, Bonds, Fixed deposits, Stock & Derivatives, Online broking, Insurance, Exchange Traded Funds, etc through their financial wellness programs and online platforms.**

You will be assigned a Relationship Manager, to help with the advice and you will also have 24/7 access to your investments through Portfolio Tracker. I encourage you to make the best use of the available opportunity.

Best regards,  
**Ravindra Kundu**  
Executive Director

