

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Just a weeks away for this FY Tax Savings

Hurry!

Last date 31/03/24 For this FY 2023-24 Tax Savings

Save through Tax Saving Schemes

U/S 80C (up to ₹1,50,000/-)

U/S 80D (up to ₹1,00,000/-)

U/S 80CCD (up to ₹50,000/-)

and reduce your tax burden.

Selected MF ELSS Funds (u/s 80C, upto ₹1.5L)

① Canara Robeco ELSS Tax Saver Fund

① DSP ELSS Tax Saver Fund

① Kotak ELSS Tax Saver Fund

① Mirae Asset ELSS Tax Saver Fund

① Parag Parikh ELSS Tax Saver Fund

① Tata ELSS Tax Saver Fund

Pl. refer Page 2
for
performance
details

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Kind Attention: Mutual Funds Investors

Please note, we are sending your MF's investments portfolio to your registered email id on 1st of every month.

Also periodically depends on our investor's profile, suggested action plan. If you are not receiving the same, please do call your respective Regional Head, who will immediately do the needful.

Also, you can send the mail to grow@ecsfinancial.co.in

Telangana : 98480 27443
Andhra Pradesh : 98480 50477
Tamil Nadu : 98410 11705
Karnataka : 99809 66112
Maharashtra : 70324 15862

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Thoughtful Inspirational Quotable Quotes

"Confidence doesn't mean that everything will go our way. It simply gives us the ability to accept failures that we will inevitably meet on our path and move forward with hope."

- Sudha Murty

"Everyone should go out and enjoy their younger years, travel the world, follow their dreams. But it is so important to have a financial plan in place whilst you do this to build for the future."

- Tom Vjestica

"Life imposes things on you that you can't control, but you still have the choice of how you're going to live through this."

- Celine Dion

"I just want you to know that if you are out there and you are being really hard on yourself right now for something that has happened ... it's normal. That is what is going to happen to you in life. No one gets through unscathed. We are all going to have a few scratches on us. Please be kind to yourselves and stand up for yourself, please."

- Taylor Swift

"The earth, the air, the land, and the water are not an inheritance from our forefathers but on loan from our children. So we have to handover to them at least as it was handed over to us."

- Mahatma Gandhi



Be Empowered



Milestones in Women's Financial Journey

A woman's touch to the family's finances can have a multiplier effect, therefore it is important to educate them and encourage their participation

In the labyrinth of life's financial journey, empowering women to take the helm in managing money within the family structure is not merely a matter of equity, it's a cornerstone for building a resilient financial foundation.

Women have historically been marginalized in financial decision-making, but a woman's touch can have a multiplier effect on the family's financial blueprint. Financial literacy, education on financial planning, expanding financial capacity, and enriching women with financial independence is, therefore, a fundamental necessity in the rapidly evolving economic landscape.

Financial Literacy

Despite progress in various sectors, financial literacy remains an area where gender disparity is conspicuous. Women often face unique financial challenges such as pay inequality, career breaks, and longer life expectancy.



K S Rao, Head - Investor Education & Distribution, Aditya Birla Sun Life Asset Management Co. Ltd.

Contd. in Page 3

Be the Empowered and Smart Woman when it comes to Finance

Women Empowerment on Financial Independence

Webinar through Zoom

SPEAKER



Radhika Gupta

MD & CEO, Edelweiss Asset Management

12th March '24, Tuesday 3.00PM to 4.00PM

Meeting ID: 825 7713 1239 | Passcode: 279841

Ms Radhika Gupta is an investment professional with a range of diverse experiences across asset management - globally and in India, which includes start-up and global giants, public & private sector, and institutional & retail clients.

Ms Radhika is a global citizen having grown up across four continents, a keen storyteller, Bridge player, and Twitter microblogger. Her YouTube video, "The Girl with a Broken Neck" which narrates her life journey has garnered more than 100K views in a short span of time.

We request all our woman investor's & family members and friends to participate and get empowered.



Speaker full profile & Link, Scan here

It's exclusive session for women.

For assistance, Please call your nearest **ECS RM.**

Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

Secunderabad : 99489 80066	Vijayawada : 98480 27503
Basheerbagh : 98480 66255	Vizag : 98480 50477
Ameerpet : 99480 97642	Rajamahendravaram : 98486 29443
Malkajgiri : 98488 11501	Bengaluru RO : 99809 66112
Kukatpally : 98488 23656	Shastri Nagar : 99800 60787
Dilsukhnagar : 98480 44868	Malleshwaram : 83174 19139
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Chembur (Mumbai) : 70324 15862
Suchitra : 81210 42180	Head Office : 70325 33609
Warangal : 98488 23220	Capital Market (Buy / Sell - Shares / Bonds) : 97050 11965
Telangana RO : 98480 27443	Insurance (Life / Health / General) : 70959 05511

Attractive Fixed Deposits

Compiled as on 09/03/2024

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	15 42	7.45 8.60	7.70 8.85
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.60 8.05	7.85 8.30
PNB Housing Finance	AA	23 -	8.00 -	8.30 -
Shriram Finance	AA+	18 50	7.95 8.60	8.49 9.14

WORRYING ABOUT THE RIGHT ASSET ALLOCATION?

Key Considerations for Optimal Asset Allocation



We can help you achieve your investment objective, Please call ECS

HOW TO BUILD YOUR FINANCIAL PYRAMID



Source & Courtesy: FIFA

9 Point Action Plan for Financial Wellbeing

1. Save before you spend
2. Park aside an emergency fund
3. Buy a Term Insurance Policy
4. Buy a Health Insurance Policy
5. Diversify your assets classes
6. Start Investing for Retirement
7. Do SIPs in MFs for Future Goals
8. Do Tax Savings / Planning in April every year
9. Participate and Take Charge of Money Matters

"... no man or woman should depend upon another for maintenance and necessities. Family discord and social degradation will never end till each depends upon herself."

- Anand Gopal Joshi

Source & Courtesy: NFP

● Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs ● Stock Broking (as AP) ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

Note: All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision, go through or ask for risk factor. **Risk Factors:** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

Selected Equity / Hybrid Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM	NAV as on 01/03/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.				
				(₹ Crs.)	IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years						
Multi Asset Funds & Asset Allocator Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	HDFC Multi Asset Fund	Aug-05	***	2,406	15.8	60.87	1	1.25	1.25	23.34	14.01	14.7	11.49	10.23	1				
2	ICICI Prudential Multi Asset Fund	Oct-02	****	32,831	30.65	624.72	2.02	1.92	1.92	31.2	22.77	19.75	16.63	21.37	2				
3	Nippon India Multi Asset Fund	Aug-20	**	2,543	17.71	17.71	-	-	-	31.18	15.94	-	-	17.68	3				
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,381	20.42	20.42	-	-	-	26.51	15.53	-	-	19.58	4				
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	195	51.93	56.4	-	-	-	30.5	14.18	15.13	14.42	10.36	5				
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)																Source & Courtesy: Value Research, Mutual Fund Insight			
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	7,013	25.11	90.69	1.26	1.29	1.35	21.1	11.41	12.24	12.29	9.68	1				
2	HDFC Balanced Advantage Fund	Feb-94	****	77,011	37.99	453.86	2.76	2.94	3.12	40.95	23.17	19.51	17.39	18.56	2				
3	Tata Balanced Advantage Fund	Jan-19	****	8,517	18.7	18.7	-	-	-	23.29	12.7	13.3	-	13.08	3				
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,524	15.57	31.48	0.71	0.75	0.99	21.32	11.39	11.39	11.37	10.23	4				
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	54,142	17.75	64.01	1.11	1.58	1.60	21.88	12.91	13.36	12.84	11.41	5				
Hybrid Equity Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	HDFC Hybrid Equity Fund	Apr-05	****	22,474	16.21	104.55	0.75	1	1	23.8	15.18	15.42	15.44	15.58	1				
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	31,196	25.17	333.36	0.35	0.75	1.8	38.83	24.41	21.31	18.18	15.48	2				
3	Kotak Equity Hybrid Fund	Nov-99	****	4,918	30.39	51.72	0.234	-	-	25.5	15.34	17.48	13.93	14.5	3				
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,809	95.58	309.7	0.75	9.22	7.4	26.15	13.73	15.45	15.51	12.7	4				
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,349	26.29	91.01	-	-	1.25	32.48	17.32	11.86	13.21	12.51	5				
Arbitrage Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	9,798	11.2	24.22	-	0.23	0.44	7.52	5.36	5.17	5.95	6.24	1				
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	10,219	10.7	27.92	-	0.16	0.48	7.54	5.36	5.05	5.75	6.48	2				
3	SBI Arbitrage Opportunities Fund	Nov-06	****	26,630	16.2	30.81	-	-	-	7.73	5.71	5.21	5.92	6.71	3				
Debt Medium Term Funds																			
1	HDFC Medium Term Debt Fund	Feb-02	****	4,204	17.07	50.61	-	-	-	7.69	5.57	6.85	7.5	7.62	1				
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,699	11.27	33.08	1.3	0.75	0.35	8.06	6.01	7.8	9.04	8.84	2				
3	Kotak Medium Term Fund	Mar-14	***	1,829	12.48	20.33	0.60	0.40	-	8.38	5.73	6.17	-	7.39	3				
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,680	17.81	45.95	-	-	-	8.01	5.57	7.59	8.88	7.8	4				
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	12.86	63.3	0.43	0.6	0.3	6.31	3.36	4.49	6.19	7.29	5				
Children's Gift Funds & Retirement Savings Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	HDFC Children's Gift Fund	Mar-01	****	8,433	-	257.82	-	-	-	29.71	18.39	17.3	15.9	16.49	1				
2	Axis Children's Gift	Dec-15	**	791	22.09	22.09	-	-	-	16.53	9.22	12.1	-	10.1	2				
3	Tata Young Citizens Fund	Oct-95	Unrated	332	55.21	-	-	-	-	34.29	17.91	18.02	13.54	13.12	3				
4	HDFC Retirement Savings Fund	Feb-16	****	4,574	-	43.79	-	-	-	39.75	24.67	22.04	-	20.22	4				
5	ICICI Prudential Retirement Fund	Feb-19	****	562	26.4	26.4	-	-	-	57.71	27.7	21.38	-	21.38	5				
6	SBI Retirement Benefit Fund	Feb-21	Unrated	2,116	17.8	17.8	-	-	-	29.37	21.16	-	-	20.79	6				
Multi Cap Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	5,019	16.59	16.59	-	-	-	37.33	-	-	-	19.67	1				
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,399	63.48	322.77	1.78	3.58	3.6	39.54	20.04	17.88	17.33	15.76	2				
3	Nippon India Multi Cap Fund	Mar-05	Unrated	25,723	61.02	242.9	-	1.75	3.75	48.27	28.29	21.2	18.05	18.34	3				
4	HDFC Multi Cap Fund	Dec-21	Unrated	11,758	16.24	16.31	-	-	-	50.45	-	-	-	24.5	4				
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	10,775	32.3	675.00	2.25	2.5	2.5	47.16	22.59	19.37	18.06	15.38	5				
Large & Midcap Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	DSP Equity Opportunities Fund	May-00	***	10,626	35.62	513.6	2.7	2.8	5.3	43.71	20.35	19.99	18.24	17.99	1				
2	Tata Large & Mid Cap Fund	Mar-93	****	6,431	74.69	463.38	-	-	-	33	18.41	19.66	17	13.2	2				
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	3,297	22.18	25.26	-	1.05	1.08	48.83	23.95	-	-	23.59	3				
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,560	129.91	780.47	4.96	7.00	7.10	34.02	12.79	15.59	16.28	16.95	4				
5	Hdfc Large and Midcap Fund	Feb-94	****	16,033	34.41	289.87	2.00	2.00	1.50	48.88	24.83	22.26	15.42	12.97	5				
Mid Cap & Small Cap Funds																Source & Courtesy: Value Research, Mutual Fund Insight			
1	Kotak Emerging Equity Fund	Mar-07	****	39,027	56.74	103.31	0.536	-	-	35.69	21.94	23.19	23.07	14.79	1				
2	Sundaram Mid Cap Fund	Jul-02	**	10,112	58.89	1,100.73	0.14	2.87	3.23	50.81	23.72	20.18	20.22	24.35	2				
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	59,027	48.14	157.81	3	3.5	3.5	56.01	28.89	24.98	22.28	17.97	3				
4	Nippon India Small Cap	Sep-10	****	45,894	82.59	143.78	-	2.5	5	56.74	35.22	30.65	28.02	21.89	4				
5	Tata Small Cap Fund	Nov-18	****	6,125	33.34	33.34	-	-	-	42.32	31.43	27.29	-	25.49	5				

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM	NAV as on 01/03/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	SL No.
				(₹ Crs.)	IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis ELSS Tax Saver Fund	Dec-09	*	33,526	23.65	81.27	2.25	2.3	2.2	30.84	9.99	14.32	16.39	15.92	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	7,155	44.55	150.47	2.65	2	0.37	32.06	16.58	19.78	17.21	15.26	2
3	DSP Elss Tax Saver Fund	Jan-07	****	13,846	22.95	115.25	1.01	1.7	1.86	41.52	20.81	20.84	19.07	15.34	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	13,441	75.59	1,162.84	5	5.75	5.75	45.39	25.42	18.85	16.43	23.71	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	12,586	24.31	792.52	2.4	2.8	2.6	35.47	17.84	17.49	16.56	19.5	5
6	Kotak ELSS Tax Saver	Nov-05	****	4,797	37.86	101.18	0.903	-	-	36.19	19.96	19.64	18.34	13.5	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	20,950	23.62	41.39	1.6	1.75	1.8	35.69	17.65	20.11	-	18.96	7
8	SBI Long Term Equity Fund	Mar-93	****	20,085	75.48	372.3	-	5	5.25	58.94	26.75	22.31	17.61	17.14	8
9	Tata Elss Tax Saver Fund	Mar-96	***	3,987	91.83	37.82	-	5.15	8.1	31.84	17.02	17.48	17.63	18.61	9
10	Quant Tax Plan	Apr-00	****	7,238	49.56	356.9	-	-	-	58.96	32.38	32.54	32.54	16.11	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 29/02/2024

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return		Amount Invested Since inception*
1	Aditya Birla SL Medium Term Plan - Gr	Mar-09	12457.02	7.17	43158.42	12.16	79424.34	11.17	187283.89	8.62	323888.00	8.74	170000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	15150.09	52.25	45826.79	16.35	87283.73	14.99	264106.45	15.08	394624.67	15.53	145000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14967.81	49.04	53446.60	27.47	117401.96	27.24	302779.68	17.62	5293471.69	14.64	361000
4	HDFC Small Cap Fund- Gr	Apr-08	14867.31	47.29	56587.28	31.75	133770.82	32.77	378880.66	21.77	1126380.69	19.54	193000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15397.35	56.59	52488.79	26.13	116056.02	26.76	309648.20	18.04	1365561.23	16.42	229000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	15076.81	50.95	52616.24	26.31	110857.79	24.84	296902.07	17.26	8699143.25	17.88	353000
7	Invesco India Multicap Fund-Gr	Mar-08	14563.23	42.02	49296.14	21.55	105047.75	22.60	279932.21	16.16	986107.37	18.15	193000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14422.62	39.61	49998.11	22.57	105782.43	22.89	295202.14	17.15	1280581.51	15.88	234000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14482.58	40.64	48231.74	19.98	105018.86	22.59	336883.8	19.6	745742.82	21.77	157000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14745.46	45.17	55286.97	29.99	121727.71	28.77	313287.86	18.25	1492016.74	17.18	229000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14469.29	40.41	49018.83	21.14	105253.89	22.68	287224.02	16.64	2312132.16	15.07	277000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13942.71	31.46	48304.45	20.09	101677.08	21.25	277260.1	15.99	8514848.06	16.23	373000



Be Empowered



Milestones In Women's Financial Journey

The lack of financial literacy exacerbates these challenges, leaving women vulnerable to economic instability.

Financial education equips women with the knowledge to make informed decisions about their finances, from budgeting and saving to investing and retirement planning. It is the cornerstone upon which women can build a secure financial future for themselves and their families.

Financial Planning

Financial planning is not just about managing money; it's about setting goals and creating a roadmap to achieve them. A sound financial plan helps women navigate life stages, from higher education and career growth to marriage, parenthood, and retirement. With expert guidance and easy-to-understand resources, women can learn how to manage risks, diversify investments, and plan for contingencies.

Financial Capacity

Empowerment also involves expanding women's capacity to grow their wealth. Encouraging women to invest and take charge of their financial portfolios is essential. Women should be well-equipped to explore various investment avenues, understand the power of compounding, and utilize financial tools that can propel them towards financial success.

Mentorship programs, workshops, and online courses can serve as platforms to enhance women's financial capacity and help them build a strong foundation for wealth accumulation.

Financial Independence

Financial independence is not merely a milestone but a continuous journey. By enriching women with financial knowledge, we instill confidence in their ability to earn, save, invest, and protect their wealth. Independent financial decision-making frees women from reliance on spouses or family members and empowers them to shape their destinies. Women who gain financial literacy can make a positive impact on their communities, fostering a culture of empowerment and economic participation.

Furthermore, financially independent women are better positioned to leave abusive relationships, support their loved ones, and contribute to the economy. Financial independence translates into collective empowerment, influencing generations and redefining societal norms.

The conversation around family financial matters needs to be recognised and actively involve women. As we foster financial literacy, plan strategically, expand capacity, and enrich women with financial independence, we contribute to a stronger and more equitable society.

It is our collective responsibility to ensure that women are not only participants in the financial dialogue but also leaders and influencers. By doing so, we don't just empower women; we raise a more financially savvy and resilient generation that can thrive in the face of economic challenges.

After all, when women flourish financially, families thrive, communities prosper, and economies grow. Let us pledge to turn the tide and unlock the full potential of financial literacy for women everywhere.

"It is our collective responsibility to ensure that women are not only participants in the financial dialogue but also leaders and influencers"

Disclaimer

Mutual Fund Investments are subject to market risks, read all scheme documents carefully. This article provides general information and should not be considered financial advice. Consulting with a qualified professional is recommended to assess your individual circumstances and make appropriate financial decisions.

Source & Courtesy: K S Rao, Head - Investor Education & Distribution Development, Aditya Birla SL Asset Management Company Ltd

Be smart, use STP for long term growth!

Selected Equity Funds for STP

- Aditya Birla Sun Life Multi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Prudential India Opportunities Fund
- Kotak ELSS Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focused Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

**SABSE BADA SACH
OPTIMA SECURE
DE BENEFITS SO MUCH!**

Optima Secure

**Sabse bada sach,
Optima Secure Plan
de benefits so much!**

A health insurance policy is a financial safety shield that protects you and your family during medical emergencies. We ensure that, our health insurance plans are regularly enhanced keeping in mind the growing medical needs. With newly enhanced features, you will have the confidence in knowing that HDFC ERGO is working on your behalf to protect you and your family's needs. Let us explain how the newly added features work together in your current plan.

For example, Mr. Sharma residing in Delhi is of age 45 years, having a family of 4 with ages 40 years, 3 years and 2 years, selects an optima secure family floater plan with a base sum insured of ₹15 lakhs along with the unlimited restore add-on benefit. The annual policy premium would be ₹38,886.

Now he can conveniently pay a monthly premium of ₹3,240 to secure his family with base sum insured of ₹15 lakhs.

So Much Coverage* Guaranteed (At no additional charge!!) >**

Secure Benefit

2X of your base cover
This benefit will instantly increase the ₹15 lakhs base cover to ₹30 lakhs at no extra cost

Restore Benefit

4X of your base cover
Anytime a claim is made whether partial or total, additional ₹15 lakhs gets 100% restored for any subsequent claims in the same year

Unlimited Restore (Add-on)

Provides unlimited restoration in a policy year

Plus Benefit

3X of your base cover
The base cover increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made. Thereby, additional coverage amount of ₹15 lakhs is provided

Protect Benefit

Zero deduction on non-medical expenses
In case of an unfortunate hospitalisation, your policy also covers out-of-pocket non-medical expenses such as gloves, masks, crepe bandage, nebulizer kits and so on

No room rent capping

Room rent at actuals

Insurance is the subject matter of solicitation.

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

**"Fighting cancer isn't easy.
Financially preparing for it is."**

HDFC Life Cancer Care
A Non-Linked, Non-Participating Protection Plan

Get a Cancer Cover of ₹ 20 Lakhs @ Less than ₹ 4 / day¹

Cover for Early and Major Stage Cancer

Lump Sum Benefit on diagnosis of major or early stage Cancer

No Medicals Required²

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HDFC Life
Sar utha ke jaye!

1. Annual premium amount ₹1411 for Male aged 35 years, 10 years term, Silver option, excluding Taxes and levies as applicable.
2. Policy is issued on the basis of Short Medical Questionnaire.

8.85% p.a.

BAJAJ FINSERV

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1800 425 2969

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	6,550	10,873
Click 2	35	20	8,857	15,869
Protect life	45	10	14,874	26,408
ICICI Pru	25	30	6,556	10,721
iProtect	35	20	8,945	15,025
Smart	45	10	14,618	25,700
LIC	25	30	12,549	22,450
Jeevan	35	20	15,605	28,366
Amar	45	10	22,064	39,832
SBI Life	25	30	7,739	12,896
Smart	35	20	10,181	16,968
Shield	45	10	15,369	25,613

* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health	0-17	4,945	6,114	8,890
Assurance	18-35	7,676	10,424	14,551
Policy	36-45	9,159	12,249	17,027
HDFC ERGO	18-35	9,782	12,877	14,898
Optima	36-45	11,494	14,863	17,485
Restore	46-50	16,191	21,936	25,492
ICICI	0-25	6,969	9,107	11,055
Lombard	26-35	7,730	10,085	12,189
Health	36-40	8,906	11,686	14,296
Advantage	41-45	10,345	13,563	16,489
	46-50	13,299	17,347	20,307

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

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LIC Jeevan Akshay VII

now with New increased rates w.e.f. 07/02/24



Sample Illustration: Age - 60, Annuity payable - Yearly, Mode - Offline

PURCHASE PRICE	10 LAKH	25 LAKH	50 LAKH	1 CRORE
OPTION 'F'	₹70,100	₹1,76,500	₹3,53,000	₹7,08,500

To know more details, invest & for doorstep service, Please Call your nearest **ECS Financial** or Please Call : 70322 20490 / 70959 05511

To select the best Life / Health / General Insurance policies and to get best service at all times, Please call **ECS Financial** - 70322 20490 / 70959 05511

We deal

Life : LIC of India, HDFC Life, ICICI Pru Life
Health & Star Health, HDFC Ergo, SBI General
General : ICICI Lombard General Insurance

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Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25% p.a. and Payable Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

● **REC (XVII)** ● **PFC (VII)** ● **IRFC (VII)**
(Y-Ily Int dt. 30th June) (Y-Ily Int dt. 1st April) (Y-Ily Int dt. 15th Oct)

SBI general
INSURANCE
SURAKSHA AUR BHAROSA DONO
SBI GENERAL'S
PRIVATE CAR INSURANCE
POLICY-PACKAGE
Protect Your Dream Car



Available Covers and Add-ons

- Depreciation Reimbursement
- NCB Protection
- Return to Invoice
- Key Replacement
- Inconvenience Allowance
- Loss of Personal Belongings
- Basic Roadside Assistance
- Additional Roadside Assistance
- Engine Guard
- Cover for Consumables
- EMI Protector
- Tyre and Rim guard
- Hospital Daily Cash Cover for
- Owner Driver, - Unnamed Passengers, - Paid Driver
- Enhanced Personal Accident Cover for
- Owner Driver, - Unnamed Passengers, - Paid Driver

To know more details, invest & for doorstep service.
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Insurance is the subject matter of solicitation.

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- ₹1.71 Trillion of Assets Managed
- 6.7 Million Customers
- AA+ (Stable) by ICRA

50 months: **9.14%* p.a.**
Sr. Citizens For Individuals 0.50% p.a. less

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Floating rate

RBI FRS
Bonds

Payable
1st January &
1st July

for the period 01/01/2024 to 30/06/2024

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We immensely seek your continuous support to grow together. Thanking you and assuring you of our best suggestions and services at all times.

Yours truly
Team **ECS Financial**



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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2 nd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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Andhra Pradesh Region

VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Bengaluru Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139

Tamil Nadu Region

T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

Maharashtra Region

CHEMBUR EAST	Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862
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"Whatever you choose to do, leave tracks. That means don't do it just for yourself. You will want to leave the world a little better for your having lived." - Ruth Bader Ginsburg

Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 01/03/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.02	0.55	1.71	3.17	6.97
DSP Ultra Short Fund (G)	0.02	0.56	1.65	3.36	6.89
HDFC Low Duration Fund (G)	0.02	0.58	1.71	3.22	7.24
ICICI Prudential Savings Fund (G)	0.02	0.65	1.85	3.49	7.8

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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Registered News Paper

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