

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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Outperformance of Indian Equities set to continue

Country weight in MSCI EM Index

In last 20 months, India's weight in the index has gone up by over 700 bps to 15%, which is the second highest.



Unparalleled bids on interest rates and a strong dollar have triggered a simultaneous decline of more than 10% each in global bonds and equities-the first ever in history. While the bears suggest that this is an accident or a policy mistake made by central banks, the bulls believe that bulk of this is discounted by the precipitous decline in risk-free and risky assets.

Risks are still abundant and a few recent instances include the Bank of England action in UK Gilts, bid on Credit Default Swaps (CDS) of systematically important banks.

Contd. in Page 3
Source & Courtesy: Azeem Ahmad - mint

45 YEARS ANNIVERSARY

HDFC SAPHIRE DEPOSITS

FOR INDIVIDUALS & TRUSTS

Deposits upto Rs. 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
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Attractive Fixed Deposits

Compiled as on 21/10/22

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.50	7.75
HDFC Ltd.	FAAA	45	7.50	7.75
LIC Housing Finance	FAAA	60	6.95	7.20
ICICI Home Finance	FAAA	65	7.00	7.25
Mahindra Finance	FAAA	36	7.25	7.50
PNB Housing Finance	FAA+	36	7.55	7.80
Shriram Transport Finance	AA+	36	8.05	8.55

Thoughtful Inspirational Quotable Quotes

"By common endeavor we can raise the country to a new greatness, while a lack of unity will expose us to fresh calamities."
- Sardar Patel

"The idea that a bell rings to signal when to get into or out of the stock market is simply not credible. After nearly fifty years in this business, I don't know anybody who has done it successfully and consistently. I don't even know anybody who knows anybody who has."
- John Bogle

"Those who do not create the future they want must endure the future they get."
- Draper I. Kauffman

"The place to improve the world is first in one's own heart and head and hands."
- Robert M. Pirsing

"You have to find what sparks a light in you so that you in your own way can illuminate the world."
- Oprah Winfrey

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Contd. in Page 3

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- 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 ● Insurance (Life & Health) ● 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.

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/10/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,745	22.58	73.94	--	1.259	1.289	-0.71	11.1	7.98	10.89	9.3	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,484	11.68	19.82	0.16	0.48	0.6	-1.61	7.66	6.76	-	8.19	2
3	HDFC Balanced Advantage Fund	Feb-94	***	47,230	29.42	308.57	3.41	2.76	2.94	6.69	17.14	11.19	13.77	17.93	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,683	19.92	35.95	1.35	2.11	1.71	-2.16	14.44	10.32	11.14	10.21	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,798	14.96	14.96	--	--	--	1.74	12.36	--	--	11.44	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,569	14.12	25.93	--	--	--	1.61	13.33	8.9	10.61	9.67	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	42,989	17.48	51.74	0.89	0.68	0.91	4.53	12.07	9.78	12.32	10.96	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,296	14.63	14.63	-	-	-	0.39	10.44	-	-	9.47	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	***	1,745	18.25	29.04	1.44	1.65	1.65	-8.79	11.72	9.93	9	9.16	1
2	HDFC Multi Asset Fund	Aug-05	****	1,573	14.71	48.16	-	1	1.25	0.5	14.29	9.65	9.91	9.58	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	14,227	24.47	453.21	1.22	2.02	1.92	7.05	19.58	12.82	15.11	21.04	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,108	12.96	12.96	-	-	-	-2.81	-	-	-	12.88	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,386	15.78	15.78	-	-	-	1.56	-	-	-	19.02	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	142	39.42	42.81	-	-	-	-2.14	14.02	9.03	11.91	9.41	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	17,432	74.32	81.58	-	-	-	3.33	12.57	10.6	11.29	11.78	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	106	12.7	12.7	-	-	-	1.3	--	--	--	15.15	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,407	-	29.99	-	-	-	-0.44	21.64	13.01	-	17.97	1
2	ICICI Prudential Retirement Fund	Feb-19	***	191	16.99	16.99	-	-	-	5.94	18.64	-	-	15.68	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	968	13.64	13.64	-	-	-	2.94	-	-	-	20.28	3
4	Axis Children's Gift	Dec-15	***	703	19.5	19.5	-	-	-	-8.02	11.8	9.85	-	10.37	4
5	HDFC Children's Gift Fund	Mar-01	***	5,777	191.34	-	-	-	-	0.86	16.63	11.46	14.78	16.01	5
6	Tata Young Citizens Fund	Oct-95	Unrated	261	40.91	-	-	-	-	-5.9	17.37	9.21	10.92	12.57	6
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,735	124.83	1,110	6.32	5.63	7.75	-8	15.79	9.41	15.65	21.53	1
2	HDFC Flexi cap Fund	Jan-95	***	29,749	57.769	1,085	4.25	5	5.75	5.01	19.4	12.8	14.64	18.36	2
3	Kotak Flexi cap Fund	Sep-09	***	35,933	31.789	52.64	1.2	0.88	-	-3.57	13.91	10.24	15.67	13.51	3
4	Axis Flexi cap Fund	Nov-17	***	11,039	13.61	17.97	-	0.97	1.2	-11.78	12.88	-	-	12.68	4
5	PGIM India Flexi cap Fund	Mar-15	****	5,085	17.32	24.78	0.51	0.64	1.37	-10.2	22.87	13.69	-	12.63	5
6	SBI Flexi cap Fund	Sep-05	***	15,800	33.62	75.08	-	-	-	-5.41	14.62	10.01	15.66	12.54	6
7	UTI Flexi cap Fund	May-92	****	25,787	157.14	237.69	2.65	3	4.5	-14.48	18.57	13.5	14.79	12.75	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,706	11.33	11.33	-	-	-	2.7	-	-	-	10.46	8
9	SBI Focused Equity Fund	Oct-04	****	27,607	42.08	230.1	-	-	-	-7.43	16.48	13.44	15.7	19	9
10	Parag Parikh Flexi Cap Fund	May-13	****	26,033	-	47.43	-	-	-	-8.34	22.6	16.2	-	18.02	10
11	Quant Flexi Cap Fund	Oct-08	unrated	640	43.43	60.88	-	-	-	0.55	36.59	18.24	17.99	13.76	11
12	Sundaram Focused Fund	Nov-05	****	736	33.29	107.16	2.9	1.35	2.59	-7.3	18.24	12.38	14	15.03	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,379	107.51	601.24	5.31	4.96	7.00	-16.35	14.61	6.49	14.89	16.76	1
2	DSP Equity Opportunities Fund	May-00	***	7,011	28.91	353.5	2.66	2.7	2.8	-6	16.32	10.45	15.52	17.22	2
3	Hdfc Large and Midcap Fund	Feb-94	***	7,071	25.70	192.84	2.00	2.00	2.00	-2.15	20.71	12.77	12.22	12.03	3
4	IDFC Core Equity Fund	Aug-05	**	2,379	18.83	70.53	0.8	1.03	0.95	-2.87	17.42	9.9	13.01	12.03	4
5	Invesco India Growth Opportunities Fund	Aug-07	***	3,826	25.6	51.68	-	-	-	-5.92	14.02	10.71	14.72	11.41	5
6	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,335	15.21	16.32	-	-	1.05	-4.26	-	-	-	17.73	6
7	Tata Large & Mid Cap Fund	Mar-93	***	3,333	55.65	345.11	-	-	-	2.32	18.46	12.73	15.15	12.72	7
Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	5,813	17.12	38.91	0.55	0.57	0.89	3.29	6.15	6.54	8.08	7.23	1
2	HDFC Short Term Debt Fund	Jun-10	****	13,516	17.48	26	-	0.13	0.48	2.63	6.16	6.78	7.81	8.07	2
3	ICICI Prudential Short Term Fund	Oct-01	****	14,686	12.09	49	0.89	2.60	1.54	3.72	6.48	6.63	7.82	7.87	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	9,743	10.51	46.67	1.06	1.97	1.71	1.85	5.22	6.11	7.21	7.3	4
5	SBI Short Term Debt Fund	Jul-07	***	13,331	11.91	26.31	1.22	-	-	2.34	5.31	6.01	7.31	7.35	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance Source & Courtesy: Value Research, Mutual Fund Insight															
Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/10/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	***	31,269	23.22	65.93	1.86	2.25	2.3	-17.19	11.32	10.59	16.65	15.87	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,176	36.3	115.47	1.95	2.65	2	-4.51	20.6	15.22	15.18	14.99	2
3	DSP Tax Saver Fund	Jan-07	***	10,002	18.62	80.45	0.4	1.01	1.7	-4.63	17.34	11.73	13.88	14.15	3
4	HDFC Tax Saver Fund	Mar-96	**	9,594	56.45	782.24	2.37	3.75	5.75	2.31	16.27	8.9	12.96	23.23	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,930	21.04	588.11	2.48	2.4	2.8	-5.56	16.96	12.16	14.75	19.22	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,808	26.24	99.42	-	-	1.6	-2.01	23.23	12.75	16.84	18.08	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,907	27.78	74.24	-	-	-	1.29	18.75	12.53	14.55	12.59	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	12,925	20.759	30.53	0.84	1.6	1.75	-7.48	19.45	13.98	-	17.81	8
9	SBI Long Term Equity Fund	Mar-93	***	10,867	51.53	228.46	3.01	-	5	-1.98	17.78	10.29	13.42	16.07	9
10	Tata India Tax Savings Fund	Mar-96	***	3,037	73.27	28.91	3.28	-	5.15	-1.37	16.26	11.05	15.85	18.45	10
11	Quant Tax Plan	Jan-13	****	1,943	33.88	244.12	-	-	-	5.8	38.09	21.98	20.3	15.21	11

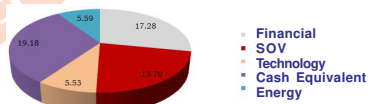
SIP It Up To Meet Lifetime Goals Source & Courtesy: Morningstar													
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year)		Total Investment ₹36,000 (3 years)		Total Investment ₹60,000 (5 Years)		Total Investment ₹1,20,000 (10 years)		Since Inception Value & Return	Amount Invested Since inception*	
			Value & Return	Value & Return	Value & Return	Value & Return	Value & Return	Value & Return					
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	12106.09	1.65	51074.16	24.12	88841.46	15.71	255961.18	14.49	1273715.39	14.78	240000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11845.13	-2.39	48263.87	20.02	-	-	-	-	68992.07	19.92	48000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12169.11	2.63	48799.25	20.81	90837.76	16.61	320813.95	18.69	1233764.11	18.49	211000
4	DSP Flexi Cap- Gr	Apr-97	11895.02	-1.62	45354.89	15.61	85557.71	14.18	250273.90	14.07	4834889.26	18.49	305000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12410.70	6.42	52212.33	25.73	95349.06	18.60	276458.10	15.93	1265780.3	17.25	218000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12099.57	1.55	-	-	-	-	-	-	45358.84	27.41	32000
7	L&T Emerging Businesses Fund - Gr	May-14	12668.38	10.51	60071.15	36.30	104509.88	22.38	-	-	229021.10	18.81	101000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	13140.03	18.12	50803.94	23.73	94072.03	18.04	289973.38	16.82	391120.33	17.46	139000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13834.55	29.59	59924.11	36.11	109505.82	24.32	-	-	234529.17	18.11	104000
10	Nippon India Multi Cap Fund - Gr	Mar-05	13225.62	19.52	55702.33	30.55	97595.68	19.55	263751.07	15.05	916586.45	17.69	211000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11591.12	-6.27	48021.09	19.66	94990.14	18.44	-	-	262027.76	17.12	113000
12	SBI Small Cap Fund -Gr	Sep-09	13186.35	18.88	58086.14	33.72	109900.38	24.47	433040.				

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen
Entry Load : N.A., Exit Load : For units in excess of 8% of the investment, 1% will be charged for redemption within 365 days

Top 10 Holdings (as on 30/09/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI FRB 22/09/2023	5.75	1 Year	0.92
GOI Sec. 5.74% 15/11/2026	3.65	3 Years	10.58
GOI Sec. 7.10% 18/04/2029	2.37	5 Years	-
RBI Treasury Bills 364D 22/06/23	2.66	10 Years	-
Kotak Liquid-Plan A-Direct Plan	2.37	Top 5 Sectors	
Reliance Industries	3.98	Instruments	
AP Special Economic Zone Ltd.	3.67		%
ICICI Bank	3.60	Financial	17.28
HDFC Bank	3.01	SOV	13.70
Bharti Airtel	2.17	Technology	5.53
		Cash Equivalent	19.18
		Energy	5.59

Top 5 Sectors

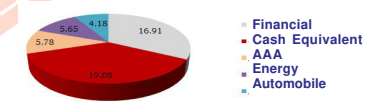


Sundaram Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : March '20, Fund Manager: Mr.S Bharath;
Entry Load: NA, Exit Load : For units in excess of 25% of the investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/09/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC Bank	7.30	1 Year	4.81
ICICI Bank	5.65	3 Years	14.29
Infosys	4.49	5 Years	9.26
Reliance Industries	5.18	10 Years	11.42
HDFC	2.29	Top 5 Sectors	
RBI T bills 364D 05/01/2023	3.06	Instruments	
Embassy Office Parks REIT	2.72		%
PN Bank CD 06/09/2022	2.18	Financial	16.91
HPCL SR IV Debenture 4.79 23/10/23	1.53	Cash Equivalent	19.06
HDFC Bank Ltd CD	1.50	AAA	5.78
P I Infra Invest Trust	1.27	Energy	5.65
		Automobile	4.18

Top 5 Sectors

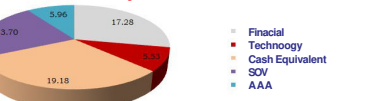


Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwani;
Entry Load : N.A., Exit Load : For units in excess of 10% of the investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/09/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.06	1 Year	1.96
HDFC Bank	5.15	3 Years	11.12
Infosys	4.28	5 Years	8.51
Reliance Industries	2.90	10 Years	11.35
State Bank of India	3.52	Top 5 Sectors	
GOI CGL 8.13% 21/09/2022	2.15	Instruments	
GOI Sec. 5.22% 15/06/2025	1.92		%
GOI Sec. 5.15% 2025	1.46	Financial	17.28
LIC HFL Deb. 7.61% 30/07/25	1.39	Technology	5.53
GOI Sec. 4.45% 30/10/2034	1.34	Cash Equivalent	19.18
		SOV	13.70
		AAA	5.96

Top 5 Sectors



Kotak Tax Saver

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 30/09/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	8.16	1 Year	2.46
State bank of India	5.43	3 Years	18.38
Reliance Industries	4.49	5 Years	12.53
Infosys	4.07	10 Years	14.13
Larsen & Toubro	3.77	Top 5 Sectors	
Axis Bank	3.33	Instruments	
ITC	3.38		%
SRF	3.12	Financial	30.55
HDFC Bank	2.78	Capital Goods	4.73
Tata Consultancy Services	2.42	automobile	8.18
		Technology	9.97
		Consumer staples	5.03

Top 5 Sectors

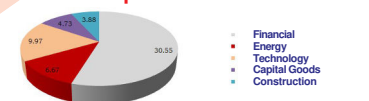


SBI Long Term Equity Fund

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 30/09/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.87	1 Year	0.75
Reliance Industries	4.33	3 Years	17.83
Larsen & Toubro	4.24	5 Years	10.32
Mahindra & Mahindra	3.99	10 Years	13.10
ICICI Pru. Life Insurance	3.66	Top 5 Sectors	
State Bank of India	3.64	Instruments	
Infosys	3.37		%
Cummins india	3.29	Financial	30.55
Cipla	3.15	Energy	6.97
HDFC Bank	2.88	Technology	9.97
ABB India	2.08	Capital Goods	4.73
		Construction	3.88

Top 5 Sectors



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.

Contd. from Page 1



Be Empowered



Outperformance of Indian Equities set to continue

The widening of 1-month Forward Rate Agreement - Overnight Index Swap (FRA-OIS) Spread is indicative of dislocations. Hence, a debate on hard versus soft landing is hysterical and most are betting on the former, especially for key economies like the UK & EU.

Indian markets continued to display resilience (12% decline in dollar terms), even when key Emerging Market Index (MSCI-EM Index) has fallen 30% year-to-date. Even though the risk of rupee depreciation-driven imported inflation, coupled with material current account deficit deterioration or domestic food inflation (food has 55% weight in Indian CPI), remain, most of these are already moderately priced by rates and equity markets.

On a top-down assessment, among the major economies, India is the only one expected to grow at 6% in CY23 and has one of the lowest negative real rates (policy rate - inflation rate) of minus 120 bps versus more than minus 500 bps in key developed markets. This is coupled with the mid-cycle spoils of rising tax collection, rising credit growth and improving capacity utilization.

It is a promising scenario for mid-cycle plays like banking, cyclicals and consumption. Banking which is one-third of stock market cap weight, is coming out from a clean-up. Asset quality issues have ebbed, and the sector is seeing credit growth resurging to the best in last five years because of retail and MSME. Price performance-wise, banking has still not fared as well as key sectors like IT and auto. With credit growth picking up to 16% and loan growth to be around 13-14% in FY23-24, the banking universe is expected to deliver 41% y-o-y growth in net profit.

Auto and consumer discretionary that typically does well in mid cycle, especially with India per capita income rising beyond \$2,000, is in the reckoning as well. Both these sectors were under margin duress. While auto sector is likely to see margin improvement of 300bps, coupled with strong volume growth (aided by low base effects of Q2FY22), weakening global macros can limit the magnitude of price performance. On the consumer discretionary side, companies are expected to take price cuts and thereby boost volumes in 2H of FY23.

The most compelling story comes from resilient fund flows. On the domestic money flow, while the role of SIPs is well documented (average ₹12,000 crore per month in the last four months), the role of retirement fund allocation (the average equity ETF flow was ₹15,000 crore) is still not well understood, as these are stable pools of money that will continue to come in. Additionally, FI money flow also has witnessed a tectonic shift. In the last 20 months, the weight of India in MSCI EM Index has increased by over 700 bps to 15%, while that of China has reduced by over 1,200 bps. With more than 90% of the FI money flow for India coming from EM dedicated funds, peaking out of interest rates and a stronger dollar is likely to trigger strong inflows into India. Additionally, India boasts of a profitable and clean banking system in the EM space - the largest sector in MSCI-EM Index.

To sum up, even if the western world stock indices remain dis-located, the India story will stay the course and recover faster.

Source & Courtesy: Azeem Ahmad - mint

Contd. from Page 1

HDFC Life Click2Protect Life

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

- ⇒ Auto balances Death and Critical Illness benefits with increasing age
- ⇒ Get income payouts from age 60 onwards under Income plus Option
- ⇒ Option to avail cover for Whole of Life
- ⇒ Get back all premiums paid on survival till maturity with Return of Premium option
- ⇒ Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- ⇒ Additional Sum Assured on Accidental Death (through ADB option)
- ⇒ Special premium rates for female lives and non-tobacco users

Life Protect option: Under this plan option, you are covered for death during the policy term. In case of your unfortunate demise during the policy term, your nominee gets a lump sum benefit.

Sample Illustration: Mr. Bansal, a 35 years old gentleman, buys an HDFC Life Click 2 Protect life plan by paying a premium of ₹19640 annually. The details of his policy are as follows:

Plan Option	Sum Assured	Policy Term	Premium Payment Term
Life	₹1 Crore	40	40

For selecting the right policy with cost efficient and maximum benefits, Please Call: 070325 33609

Insurance is the subject matter of solicitation.

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5551* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life" Click 2 Protect life	25	30	5551	9214
	35	20	7506	13448
	45	10	12605	23380
LIC Jeevan Amar	25	30	7009	12744
	35	20	9558	18054
	45	10	14656	27683
SBI Life Smart Shield	25	30	7739	12896
	35	20	10181	16968
	45	10	15369	25613

* Premium for 25 yrs old male for 30 yrs term

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070325 33609

Insurance is the subject matter of solicitation.

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi Classic - Individual	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
HDFC ERGO Optima Restore	46-50	--	11219	13575	14933
	18-35	--	8741	--	9782
ICICI Lombard	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

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Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5% p.a. and Pay Annually

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

● REC (XVI)

(Y-Jy Int dt. 30th June)

● PFC (VI)

(Y-Jy Int dt. 1st April)

● NHAI (XXIII)

(Y-Jy Int dt. 31st July)

● IRFC (VI)

(Y-Jy Int dt. 15th Oct)

Cost inflation index for FY 2022-23 relevant to the assessment year 2023-24 is 331.



Don't put off Tax Saving till the last minute

Use the opportunity provided by correction to invest in ELSS and Save Tax u/s 80C upto ₹1.5 lakhs and Create Wealth.

Start investing in ELSS funds through STP or SIP, Right now

MF ELSS Funds (u/s 80C, upto ₹1.5L)

- Canara Robeco Equity Tax Saver
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Kotak Tax Saver Fund
- Tata India Tax Savings Fund

ELSS Funds Performance - Refer Page 2

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



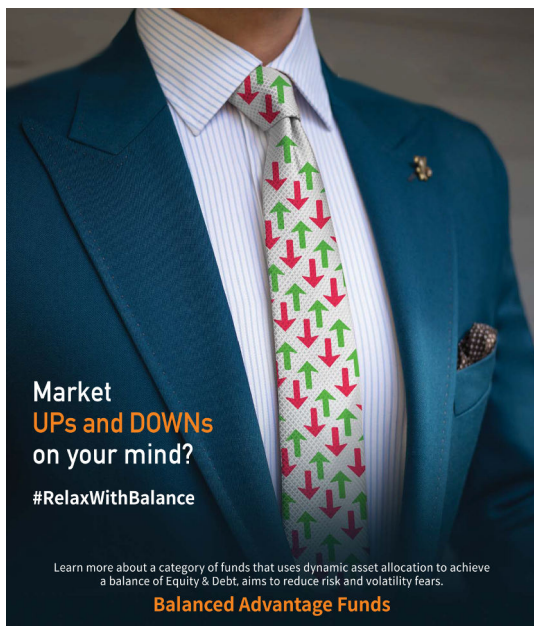
NPS allows you additional tax deduction on saving of ₹50,000/-*, over and above the limit ₹1.50 Lakh# available under Section 80CCE of Income Tax Act, 1961.

So effectively, NPS subscribers can now claim up to ₹2 Lakh as tax deduction as against ₹1.50 Lakh earlier.

* Under Section 80 CCD (1B) of Income Tax Act, 1961

10% of salary/Income u/s 80 CCD (1)

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- **Nippon Balanced Advantage**
- **ICICI Pru Balanced Advantage**
- **SBI Balanced Advantage**
- **Kotak Balanced Advantage**
- **Sundaram Balanced Advantage**
- **Mirae Asset Balanced Advantage**
- **Tata Balanced Advantage**

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Telangana Urban Region			
SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd 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
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGHAMBERPET	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
Andhra Pradesh Region			
VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN- DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Bengaluru Region			
REGIONAL OFFICE	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
Tamilnadu 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, 2 nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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

LIQUID FUNDS RETURNS AS ON 18/10/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.31	0.26	1.12	1.87	3.5
DSP Ultra Short Fund (G)	0.17	0.29	1	1.79	3.36
HDFC Low Duration Fund (G)	0.21	0.29	1.33	1.89	3.31
ICICI Prudential Savings Fund (G)	0.3	0.47	2.08	2.33	3.47

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

R.N.I.No. TELENG/2022/81796 POSTAL REGN.NO.: L1/HQ/SD/527/2022-24

Registered News Paper
To

Happy World Investor Week - 2022



Your financial wellbeing is decided by your disciplined Savings and regular Investments and not by your Education and Intellect alone.

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
9. Participate and Take Charge of Money Matters



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