

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Be Empowered

Saving guide for young parents

Follow these nine steps to ensure that you secure the financial future of your children and household through a simple exercise of saving and investing.

Are we saving enough? This question is asked most frequently by young parents.



There is an early phase, when they enjoy the power of their earnings to spend and indulge as they wish. Their confidence about their jobs is also very high. Once a child arrives, there is a sudden anxiety about doing enough and avoiding regrets later. Here is the checklist for young parents.

First, make sure you have bought adequate insurance. Not the complicated products that offer returns defined in various, absolute and relative payouts, but pure term insurance, with adequate riders for disabilities. A young household would not have built adequate assets, unless there is inheritance.

Contd. in Page 3

Source & Courtesy: Uma Shashikant - ET Wealth

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 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

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International Women's Day
 March 8

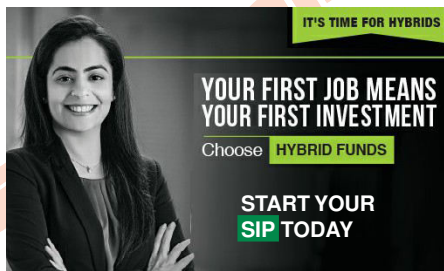


A woman's best protection is a little money of her own.

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Invest Rightly. Live Happily.



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You can invest in multiple asset classes through one fund.

SUITABILITY

Provides you the flexibility to choose a fund based on your risk profile and specific financial goal.

Source & Courtesy: SBI MF / Outlook Money



Hurry!

Just a month away for this FY Tax Savings

Don't put off Tax Saving till the last minute

To invest in Tax Saving Schemes, Please call your nearest **ECS RM**

Thoughtful Inspirational Quotable Quotes

"Imagine planting a seed and being upset an hour later because it didn't turn into a mighty oak tree. Many investors do that."
 - Motley F

"As women achieve power, the barriers will fall. As society sees what women can do, as women see what women can do, there will be more women out there doing things, and we'll all be better off for it."
 - Sandra Day O'Connor

"Technique and ability alone do not get you to the top; it is the willpower that is most important."
 - Junko Tabai

"For the great doesn't happen through impulse alone, and is a succession of little things that are brought together."
 - Vincent Van Gogh

"I would like to tell the young men and women before me not to lose hope and courage. Success can only come to you by courageous devotion to the task lying in front of you."
 - C V Raman

Paint your Financial Canvas



MAHINDRA MANULIFE MULTI ASSET ALLOCATION FUND
 (An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

WHY ASSET ALLOCATIN MATTERS:
 Asset Allocation is a strategy that aims to balance risk and reward by apportioning investments across asset classes.

Mahindra Manulife Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

Investment Objective: The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Allocation: Equity and Equity related instruments: Min 35% to Max 80% (High), Debt and Money Market instruments: Min 10% to Max 55% (Low to Moderate), Units of Gold/Silver ETFs & other Gold and Silver related instruments: Min: 10% to Max 30% (Moderately High), Units issued by REITs and INVTs: Min 0% to Max 10% (Moderately High).

Fund Manager: Mr. Renjith Sivaram Radhakrishnan (Equity), Mr. Rahul Pal (Debt), Mr. Pranav Nishith Patel (Dedicated Fund Manager for Overseas Investments).

Benchmark Index: 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver (First Tier Benchmark).

NFO Closes on 05/03/2024

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

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Warangal : 98488 23220	Capital Market : 97050 11965
Telangana RO : 98480 27443	(Buy / Sell - Shares / Bonds) Insurance : 70959 05511
	(Life / Health / General)

Attractive Fixed Deposits

Compiled as on 29/02/2024

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

● 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 20/02/2024			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	16.99	60.68	1	1.25	1.25	21.65	13.73	15.01	11.52	10.22	1		
2	ICICI Prudential Multi Asset Fund	Oct-02	****	32,831	30.43	620.21	2.02	1.92	1.92	28.91	23	20.44	16.67	21.38	2		
3	Nippon India Multi Asset Fund	Aug-20	**	2,543	17.51	17.51	-	-	-	27.7	15.37	-	-	17.45	3		
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,381	20.2	20.2	-	-	-	24.25	15.01	-	-	19.4	4		
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	195	56.31	56.31	-	-	-	29.12	13.81	15.34	14.57	10.37	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	25.15	90.27	1.26	1.29	1.35	19.59	11.11	12.48	12.44	9.67	1		
2	HDFC Balanced Advantage Fund	Feb-94	****	77,011	38.17	453.03	2.76	2.94	3.12	39.83	23.29	20.05	17.65	18.57	2		
3	Tata Balanced Advantage Fund	Jan-19	****	8,517	18.57	18.57	-	-	-	21.48	12.31	-	-	13.01	3		
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,524	15.45	31.23	0.71	0.75	0.99	19.45	11	12.09	11.63	10.18	4		
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	54,142	17.62	63.57	1.11	1.58	1.60	20.26	12.59	13.49	12.97	11.39	5		
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	HDFC Hybrid Equity Fund	Apr-05	****	22,474	16.1	103.84	0.75	1	1	21.35	14.82	15.63	15.6	15.57	1		
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	31,196	25	331.12	0.35	0.75	1.8	36.76	24.72	21.79	18.32	15.48	2		
3	Kotak Equity Hybrid Fund	Nov-99	****	4,918	30.35	51.64	0.234	-	-	24.28	15.34	17.91	14.09	14.51	3		
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,746	95.45	307.04	0.75	9.22	7.4	23.44	13.04	15.56	15.66	12.68	4		
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,349	26.05	90.18	-	-	1.25	29.48	17.09	12.12	13.28	12.47	5		
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	9,798	11.25	24.18	-	0.23	0.44	7.46	5.28	5.17	5.96	6.24	1		
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	10,219	10.73	27.88	-	0.16	0.48	7.54	5.29	5.05	5.76	6.48	2		
3	SBI Arbitrage Opportunities Fund	Nov-06	****	26,630	16.17	30.75	-	-	-	7.7	5.61	5.21	5.92	6.71	3		
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	HDFC Medium Term Debt Fund	Feb-02	****	4,204	17.04	50.49	-	-	-	7.45	5.43	6.82	7.5	7.62	1		
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,699	20.53	33.02	1.3	0.75	0.35	7.96	5.91	7.77	9.04	8.84	2		
3	Kotak Medium Term Fund	Mar-14	***	1,829	12.45	20.29	0.60	0.40	-	8.08	5.55	6.12	-	7.39	3		
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,680	17.77	45.85	-	-	-	7.75	5.46	7.58	8.94	7.8	4		
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	12.84	63.2	0.43	0.6	0.3	5.99	3.21	4.48	6.17	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	-	256.2	-	-	-	27.84	18.02	17.58	16.05	16.48	1		
2	Axis Children's Gift	Dec-15	**	791	22.05	22.05	-	-	-	14.26	8.69	12.38	-	10.11	2		
3	Tata Young Citizens Fund	Oct-95	Unrated	332	55.12	-	-	-	-	31.49	17.45	18.31	13.72	13.12	3		
4	HDFC Retirement Savings Fund	Feb-16	****	4,574	-	43.61	-	-	-	37.37	24.92	22.5	-	20.24	4		
5	ICICI Prudential Retirement Fund	Feb-19	****	562	26.29	26.28	-	-	-	53.95	26.42	-	-	21.40	5		
6	SBI Retirement Benefit Fund	Feb-21	Unrated	2,116	17.64	17.64	-	-	-	26.54	20.53	-	-	20.64	6		
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	5,019	16.54	16.54	-	-	-	35.91	-	-	-	19.75	1		
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,399	63.92	324.96	1.78	3.58	3.6	38.73	20.25	18.64	17.73	15.82	2		
3	Nippon India Multi Cap Fund	Mar-05	Unrated	25,723	60.58	241.17	-	1.75	3.75	45.89	29.24	21.86	18.31	18.33	3		
4	HDFC Multi Cap Fund	Dec-21	Unrated	11,758	16.27	16.34	-	-	-	48.34	-	-	-	24.96	4		
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	10,775	32.38	676.62	2.25	2.5	2.5	45.8	22.84	20.31	18.34	15.41	5		
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	DSP Equity Opportunities Fund	May-00	***	10,626	38.48	510.6	2.7	2.8	5.3	41.37	20.06	20.51	18.46	17.98	1		
2	Tata Large & Mid Cap Fund	Mar-93	****	6,431	74.68	463.31	-	-	-	31.39	18.34	20.26	17.33	13.21	2		
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	3,297	22.09	25.15	-	1.05	1.08	47.03	23.68	-	-	23.63	3		
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,560	129.06	775.38	4.96	7.00	7.10	30.94	12.39	16.03	16.5	16.95	4		
5	Hdfc Large and Midcap Fund	Feb-94	****	16,033	36.48	290.4	2.00	2.00	1.50	46.85	25.52	22.93	15.75	12.99	5		
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight																	
1	Kotak Emerging Equity Fund	Mar-07	****	39,027	56.31	102.53	0.536	-	-	34.67	22.46	24.07	23.32	14.76	1		
2	Sundaram Mid Cap Fund	Jul-02	**	10,112	59	1,102.84	0.14	2.87	3.23	50.68	24.58	21.31	20.56	24.4	2		
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	59,027	53.28	158.29	3	3.5	3.5	55.83	29.87	26.09	22.66	18.02	3		
4	Nippon India Small Cap	Sep-10	****	45,894	90.47	143.6	-	2.5	5	55.56	36.34	31.87	28.38	21.93	4		
5	Tata Small Cap Fund	Nov-18	****	6,125	33.72	33.72	-	-	-	44.28	32.75	28.49	-	25.91	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 20/02/2024			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	23.57	81	2.25	2.3	2.2	28.47	9.16	14.73	16.78	15.93	1			
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	7,155	45.29	149.21	2.65	2	0.37	29.06	15.72	20.01	17.43	15.24	2			
3	DSP Elss Tax Saver Fund	Jan-07	****	13,846	22.85	114.72	1.01	1.7	1.86	39.39	20.56	21.44	19.32	15.34	3			
4	HDFC ELSS Tax Saver Fund	Mar-96	****	13,441	75.56	1,162.32	5	5.75	5.75	43.42	25.17	19.4	16.73	23.74	4			
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	12,586	24.22	789.45	2.4	2.8	2.6	32.84	17.36	18.11	16.74	19.5	5			
6	Kotak ELSS Tax Saver	Nov-05	****	4,797	37.37	99.86	0.903	-	-	32.95	19.52	19.96	18.55	13.44	6			
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	20,950	23.38	40.98	1.6	1.75	1.8	32.7	17.04	20.43	-	18.89	7			
8	SBI Long Term Equity Fund	Mar-93	****	20,085	74.52	367.57	-	5	5.25	55.44	25.65	22.56	17.93	17.11	8			
9	Tata Elss Tax Saver Fund	Mar-96	***	3,987	91.16	37.55	-	5.15	8.1	29.22	16.24	17.67	17.89	18.59	9			
10	Quant Tax Plan	Apr-00	****	7,238	48.84	351.66	-	-	-	54.34	32.07	32.91	26.18	16.06	10			

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/01/2024

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 Medium Term Plan - Gr	Mar-09	12433.48	6.74	43261.75	12.30	79320.57	11.10	187105.89	8.60	324539.00	8.76	169000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	14319.15	37.56	42506.36	11.08	81659.13	12.28	246405.56	13.78	359648.67	14.34	144000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	15281.46	54.10	54047.08	28.23	117986.04	27.41	303264.55	17.64	5198915.69	14.60	360000
4	HDFC Small Cap Fund- Gr	Apr-08	15580.11	59.35	58787.08	34.56	137136.13	33.78	389461.34	22.27	1111396.11	19.88	190000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15695.33	61.38	53045.12	26.84	116616.35	26.92	312556.05	18.20	1431971.23	16.47	232000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	15136.58	51.57	52256.46	25.74	109538.39	24.31	292354.3	16.69	8633814.25	17.62	352000
7	Invesco India Multicap Fund-Gr	Mar-08	14868.55	46.93	49838.8	22.29	105866.41	22.89	283232.08	16.37	958747.37	18.15	191000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14357.43	38.19	49369.23	21.60	104222.81	22.24	292951.62	17.00	1352961.9	15.88	233000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14671.83	43.55	48399.43	20.18	105377.07	22.70	340571.01	19.79	810986.82	21.46	163000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14876.77	47.07	55447.28	30.14	120689.58	28.36	311004.99	18.11	1421503.74	16.98	227000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14914.32	47.72	50105.83	22.67	107051.81	23.35	292815.77	16.99	2549101.16	16.08	280000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	14071.10	33.36	48461.90	20.27	101829.98						



Be Empowered



Saving guide for young parents

Insurance is the essential back-up until they can slowly build wealth over the years for their needs.

Second, conduct a quick check of your existing savings and assets, and find out how much of it is actually available for drawing down in case of need. Providing for job loss or waiting period before finding another is critical. This can be defined as three months of income or six months of expenses. Broadly, ensure you have enough to see you through a rough patch. Rework and reallocate the assets to make sure this asset is liquid and accessible.

Third, make a considered decision about child care and career. It is not easy bringing up a baby and focusing on career. It is especially tough for the mother, who is the primary caregiver for the baby. If you must make a change in your job, terms of work, days of working from home, costs of babysitting and daycare, additional expenses that ensue, prepare ahead. Speak to friends who have managed this phase and make your choices. If you plan to take a break, ensure there are enough assets to fund that too.

Fourth, planning to save more is a good goal to have. This critically hinges on the expenditure pattern of the household. You may not have a detailed budget and accounting habit to know all the details, but broadly know the mandatory heads of expenses: EMIs, transport and utilities, grocery and consumables, wages. Add up to see if these are less than 50% of your income. If yes, you have some breathing space. The lesser, the better. Consider the discretionary expenses: clothes, entertainment, eating out, travel, and the like. These can't creep beyond 30% of the income. To be able to save 20% of your income is a good start.

Fifth, consider your approach to big-ticket expenses. These can carve out significant chunks of your income. Your decisions to replace furniture, air conditioning, wood work, kitchen appliances, etc., will impair your ability to save. All these look important and mandatory. Do you make these decisions after careful consideration? Do you set targets for years of use so that the expenditure is spread over several months of income? Or do you impulsively make these expenses? To save more, you need to see how wants disguised as needs simply add up.

Sixth, examine your borrowing habits. It is one thing to be confident about future income and commit to EMIs routinely; it is another to suffer the mandatory payout that reduces flexibility when unexpected expenses and the need to save both arise in this phase of life. Do you routinely take personal loans? Do you borrow against your investments? Do you roll over credit card debt? You may be suffering from inadequate income for your lifestyle, or extravagant lifestyle for your level of income, or both. You won't be able to save consistently till you fix the urge to use what you have, and more.

Seventh, examine your approach to investing. Do you carefully invest the entire balance in your savings account? It is great if you have an asset allocation, and a mix of bank deposits and equity mutual funds. Do you have a mishmash of products in your portfolio, with some stocks and IPOs bought with an eye for extraordinary gains, some SIPs that were discontinued, and a very small recurring deposit going out of your salary? You might still be the unsure saver, who is not clear whether to save or spend. Fix this in favour of savings.

Eighth, begin investing in the child's name. It might impose a discipline of not accessing this money. Invest in growth products, such as a long-term equity funds that primarily invest in large-cap stocks. Or an index fund, if you don't know which funds to choose from among the many in the market. Have one or two default products in which all your savings for the child will flow. Don't create a complicated portfolio that is tough to implement and track. A couple of products and a SIP from the salary account are all you may need. Begin and stick to it.

Ninth, identify dangerous tendencies and keep off. You may not be buying lottery tickets in desperation, but if you are a day trader and punter in derivatives, who is driven by the greed for a quick buck, you are not too different. Your money deserves better. A small portion of your income can be used to indulge in short-term juggling in the markets, if you cannot resist the temptation. However, your life stage may not be able to afford this gamble, as losses will hurt badly. What is good for your long-term wealth and well-being is likely to be boring. Stick to it anyway.

Saving and investing for the child, and for the stable and secure future of the household, need not be a complex exercise. It just revolves around the same four legs - income, expenses, saving and investing. Every household has its unique behaviour with respect to each of these. Get real about your income and protect it; be discerning and deliberate about your expenses; bring discipline to savings; and invest in a simple and operationally easy manner for the long term. This is true for any stage of life-cycle investing. A young couple might discover their own strengths and weaknesses as they put things together for their household.

Planning to save more is a good goal to have. This critically hinges on the expenditure pattern of the household. You may not have a detailed budget and accounting habit to know all the details, but broadly know the mandatory heads of expenses. Add up to see if these are less than 50% of your income. The lesser, the better.

Securing the child and household's future may not be a complex exercise. It just revolves around income, expenses, saving and investing.

Source & Courtesy: Uma Shashikant - ET Wealth

TERM INSURANCE

Main Features: This is the simplest form of insurance that gives you adequate cover at a lower cost than other insurance policies. You don't get any payout at the end of the insurance term as it just covers the mortality risk.



Some term insurance plans also come with riders, such as waiver of premium, disability cover and so on.

Tax Break: The premium paid towards term insurance is deductible up to ₹1.5 lakh under Section 80C. Deduction is restricted to 20 per cent of the sum assured for term insurance policies issued on or before March 31, 2012, and 10 per cent in case of policies issued on or after April 1, 2012.

Rationale of Investing: Term insurance is the cheapest way to cover your life and protect your family. Think of it as a car insurance, which does not give any return, but pays up the claim when the situation so arises. It is a must-have for everyone who has dependents, including spouse, children, dependent parents or others. You can simply discontinue the policy once you feel your dependents can support themselves.

Things To Keep In Mind: Do keep in mind that term insurance is not meant as an investment, but is purely meant for protection. Check the claims settlement ratio of companies before choosing one. If you are considering to add a rider to your term insurance, look at the costs that get added to the premium before opting for one or more. Also, assess how useful these riders will be for you.

Source & Courtesy: Outlook Money

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

Correct Asset Allocation is key to good investing

Selected Multi Asset Allocation Funds

(Investing in Equity, Debt & Money Market Instruments and Gold ETFs)

- Sundaram Multi Asset Allocation Fund
- Mirae Asset Multi Asset Allocation Fund
- SBI Multi Asset Allocation Fund
- HDFC Multi Asset Fund
- ICICI Prudential Multi Asset Fund
- Nippon India Multi Asset Fund
- Tata Multi Asset Opportunities Fund

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



Be it buying your own dream home, planning a holiday with your parents or starting your own venture, mutual funds play an important role to achieve your dreams. Moreover, starting investments early help you to achieve your goals faster through power of compounding.

To invest rightly in line with your risk profile & needs, Please call your nearest ECS RM

HEALTH INSURANCE

Main Features: Health insurance policies, typically, cover the expenses of hospitalisation at specified hospitals for specified diseases. Some come with riders that provide additional coverage, while some provide cover for outpatient consultations that do not involve hospitalisation. Over the years, health insurance coverage has become wider and offers many options to customers.

Tax Break: Health insurance premiums are eligible for deduction under Section 80D up to ₹25,000 for self, spouse and dependent children. An additional deduction of up to ₹25,000 is available for parents aged below 60 years of age, and up to ₹50,000 if they are senior citizens. Says Polepally: "Individuals can claim a maximum deduction of up to ₹75,000 including premium for self, spouse, dependent children and dependent parents above 60 years of age. If they are themselves senior citizens, they can claim a maximum deduction of ₹1 lakh for premium for self, spouse, dependent children and dependent parents aged above 60 years of age!"

Rationale of Investing: This tax-saving provision provides a tangible financial benefit by reducing the taxable income. As healthcare costs rise, leveraging Section 80D is a prudent strategy for comprehensive health protection. An adequate health insurance will ensure your investment corpus doesn't take a hit in case of a medical emergency.

Things To Keep In Mind: These plans usually come with certain terms and conditions and should, therefore, be reviewed carefully to assess the coverage. For instance, if you have a pre-existing disease, your policy may not cover it. Similarly, there may be sub-limits on the amount paid on the room rent that may affect your claim amount under the policy.



Source & Courtesy: Outlook Money

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

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Insurance is the subject matter of solicitation.

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(u/s 80C, upto ₹1.5L)

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- Ⓢ DSP ELSS Tax Saver Fund
- Ⓢ Kotak ELSS Tax Saver Fund
- Ⓢ Mirae Asset ELSS Tax Saver Fund
- Ⓢ Parag Parikh ELSS Tax Saver Fund
- Ⓢ Tata ELSS Tax Saver Fund

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- Option to choose increasing Death benefit up to 200% under Life option
- Option to vary your Death Benefit according to your need under Life Goal option
- Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- Waiver of Premium on Total and Permanent Disability (through WOP Disability option)
- Option to choose Additional Cover for Spouse^A
- Option to receive Death Benefit in instalments

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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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DSP Ultra Short Fund (G)	0.07	0.55	1.61	3.4	6.79
HDFC Low Duration Fund (G)	0.09	0.58	1.64	3.3	7.16
ICICI Prudential Savings Fund (G)	0.31	1.49	4.73	7.17	13.7

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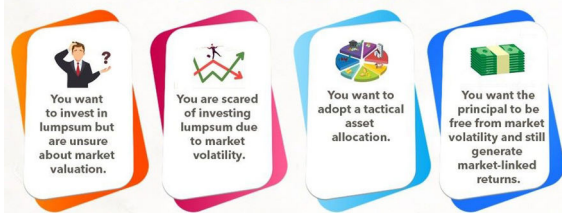
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 - Kotak Tax Saver
 - Canara Robeco Emerging Equity
 - SBI Small cap
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