

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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(For Individuals 7.70%, Sr. Citizens 7.95% for 45 months)

FAAA by CRISIL, MAAA by ICRA "Highest Safety"



**BAJAJ FINANCE LTD**

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

Sr. Citizens  
**44 months: 8.20%\* p.a.**

\* For Individuals 0.25% p.a. less

**Shriram Finance Ltd.**



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

Sr. Citizens  
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For Individuals 0.50% p.a. less

**Attractive Fixed Deposits**

Compiled as on 18/04/2023

Name	Credit Rating	Period in months	Individual (%)		Sr. Citizen (%) (60+)	
Bajaj Finance Ltd.	AAA	15 44	7.45	7.95	7.70	8.20
HDFC Ltd.	AAA	15 45	7.45	7.70	7.70	7.95
LIC Housing Finance	AAA	18 60	7.25	7.75	7.50	8.00
ICICI Home Finance	AAA	12 65	7.00	7.70	7.25	7.95
Mahindra Finance	AAA	12 36	7.40	7.70	7.65	7.95
PNB Housing Finance	AA	12 36	7.35	7.70	7.60	7.95
Shriram Finance	AA+	18 50	7.75	8.50	8.28	9.04

### Be Empowered Your Guide To Early Retirement

Everyone dreams of an early retirement, but it needs a lot of hard work, discipline and focus to achieve that



Early retirement is a dream that many people aspire to, as it allows one to have the freedom to pursue their passions and interests without being tied down by financial constraints. For people who want to retire early, the FIRE (Financial Independence, Retire Early) concept is a good way to get to financial independence.

#### THE CONCEPT OF FIRE

FIRE, or Financial Independence, Retire Early, is a movement that advocates for early retirement through saving, investing, and frugal living. Its goal is to save enough money, so you don't need to work to pay your bills. This is a sustainable way to become financially independent. Here are three stages that you will need to cross in the journey of achieving FIRE:

Contd. in Page 3

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

#### Selected Retirement Savings Funds

- HDFC Retirement Savings Fund
- Nippon India Retirement Fund
- SBI Retirement Benefit Fund
- Tata Retirement Savings Fund

To know more and to invest rightly & retire happily, please call **ECS Financial**.

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Ameerpet : 99480 97642	Vizag : 98480 50477
Malkajiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
Habsiguda : 98489 91242	Malleswaram : 83174 19139
Trimulgherry : 99128 22611	Chennai RO : 98410 11705
Yapral : 76590 08855	T- Nagar : 98410 01787
Madhapur : 70362 07831	Madipakkam : 98410 10082
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Mutual fund investments are subject to market risks, read all scheme related documents carefully.

#### Thoughtful Inspirational Quotable Quotes

"Retirement is a blank sheet of paper. It is a chance to redesign your life into something new and different."

- Patrick Foley

"Democracy is not merely a form of government. It is primarily a mode of associated living, of conjoint communicated experience. It is essentially an attitude of respect and reverence towards fellow men."

- Ben Carson

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### SOMETIMES THE THING HOLDING YOU BACK IS ALL IN YOUR HEAD



A gentleman once saw that the elephants in the circus weren't kept in barricades or held by chains. All that was holding them back from escaping the camp was a small piece of rope tied to one of their legs. The man thought why the

elephants didn't use their strength to break the rope & escape.

Curious to know, he asked the trainer why the elephants never tried to escape. The trainer replied; "when they are young & much smaller, we use the same size rope to tie them & at that age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

Investing too is similar. If you believe in the market & all its phases you can aim to create wealth. The market has seen the worst several times but each time it has bounced back.

Those who were conditioned & had the belief, continued to invest across all these phases while the rest lost returns as they were not fully invested. Remember that success comes when we focus on the process (consistency & longevity of investments) not the results. Most investors look for results without wanting to follow the process. If you believe you can be a successful investor, you can surely aim to achieve it.

Source & Courtesy: Monnee Ki Baat, Franklin Templeton

**USE STP**  
TO YOUR ADVANTAGE  
IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



**Systematic Transfer Plans can be Useful Tools in volatile markets.**

#### Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

**Be smart, use STP for long term growth!**

#### Selected Funds for STP

- Aditya Birla Sun Life Flexi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Pru Flexi Cap
- Kotak Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focussed Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

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

- 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 / 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 (₹ Crs.)	NAV as on 15/04/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	****	1,690	14.21	50.74	1	1.25	1.25	5.73	20.69	10.11	10.3	9.63	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	17,044	25.38	488.18	2.02	1.92	1.92	9.34	28.58	13.62	16.2	20.93	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,155	13.86	13.86	-	-	-	3.82	-	-	-	13.26	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,501	16.31	16.31	-	-	-	4.02	20.87	-	-	17.04	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	****	161	40.51	43.99	-	-	-	1.7	17.35	9.22	12.36	9.3	5
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	****	18,858	14.06	86.32	0.75	1	1	6.99	25.56	10.63	15.22	15.26	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	21,436	20.09	243.16	0.35	0.75	1.8	5.33	29.18	13.81	16.35	14.57	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,269	24.45	41.6	0.234	-	-	2.98	25.72	11.28	12.39	14.02	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,247	82.86	247.62	0.75	9.22	7.4	1.59	18.65	10.89	14.01	12.26	4
5	Nippon India Equity Hybrid Fund	Jun-05	*	2,776	20.42	70.69	-	-	-	5.44	24.29	5.28	11.57	11.57	5
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,276	22.51	75.96	1.26	1.29	1.35	4.28	16.73	8.51	11.2	9.22	1
2	HDFC Balanced Advantage Fund	Feb-94	****	52,079	29.75	328.76	2.76	2.94	3.12	11.51	28.3	12.18	14.88	17.86	2
3	Tata Balanced Advantage Fund	Jan-19	****	6,473	15.42	15.42	--	--	--	4.73	18.68	-	-	10.85	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,530	13.77	26.2	0.71	0.75	0.99	3.59	14.14	8.71	11.08	9.36	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,700	16.56	53.14	1.11	1.58	1.60	6.47	18.88	9.62	12.46	10.79	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Children's Gift Fund	Mar-01	****	6,282	203.48	-	-	-	-	10.04	26.66	11.86	15.59	15.95	1
2	Axis Children's Gift	Dec-15	**	681	19.21	19.21	-	-	-	-4.92	17.32	8.41	-	9.29	2
3	Tata Young Citizens Fund	Oct-95	Unrated	259	42.01	-	-	-	-	1.68	25.96	9.55	11.31	12.44	3
4	HDFC Retirement Savings Fund	Feb-16	****	2,776	-	32.08	-	-	-	9.13	34.63	13.36	-	17.75	4
5	ICICI Prudential Retirement Fund	Feb-19	****	218	17.11	17.1	-	-	-	-0.81	28.98	-	-	13.89	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,282	13.93	13.93	-	-	-	7.14	-	-	-	16.53	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	3,604	12.16	12.16	-	-	-	-1.86	-	-	-	10.64	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,785	47.59	233.5	1.78	3.58	3.6	-2.62	26.76	8.65	15.65	14.77	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	14,342	41.83	166.52	-	1.75	3.75	7.86	35.41	12.45	15.12	16.86	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	5,885	11.05	11.05	-	-	-	8.83	-	-	-	7.72	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	6,963	23.99	461.1	2.25	2.5	2.5	2.84	28.09	10.92	15.34	14.36	5
<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	***	7,066	27.13	360.0	2.7	2.8	5.3	3.17	26.47	10.47	15.85	16.92	1
2	Tata Large & Mid Cap Fund	Mar-93	****	3,798	56.8	352.41	-	-	-	9.04	28.44	12.49	15.66	12.58	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	**	1,488	14.95	17.03	-	1.05	1.08	7	28.05	-	-	16.48	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,805	104.83	586.24	4.96	7.00	7.10	-9.84	23.16	6.85	15.09	16.35	4
5	Hdfc Large and Midcap Fund	Feb-94	****	8,057	24.82	197.62	2.00	2.00	1.50	3.9	32.67	12.75	12.25	11.91	5
<b>Mid Cap &amp; Small Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Kotak Emerging Equity Fund	Mar-07	****	23,963	41.52	75.6	0.536	-	-	2.16	35.18	13.07	20.39	13.43	1
2	Sundaram Mid Cap Fund	Jul-02	**	6,981	41.92	728.33	0.14	2.87	3.23	2.21	29.18	7.24	17.13	23.04	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	35,173	34.37	102.11	3	3.5	3.5	8.8	36.15	11.76	19.6	15.83	3
4	Nippon India Small Cap	Sep-10	****	24,491	59.02	93.67	-	2.5	5	5.27	47.49	15.51	25.91	19.46	4
5	Tata Small Cap Fund	Nov-18	****	3,512	23.69	23.69	-	-	-	10.66	42.66	-	-	21.55	5
<b>Debt Medium Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Medium Term Debt Fund	Feb-02	****	3,811	17.1901	47.6351	-	-	-	5.08	6.08	6.55	7.43	7.64	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	8,998	11.296	30.9913	1.3	0.75	0.35	6.8	6.83	7.35	9.22	8.92	2
3	Kotak Medium Term Fund	Mar-14	***	1,981	11.6865	19.04	0.60	0.40	-	4.21	5.93	5.67	-	7.36	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,110	16.7464	43.2031	-	-	-	5.84	6.54	7.36	8.64	7.82	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.3095	60.5675	0.43	0.6	0.3	3.7	3.84	4.36	5.86	7.37	5

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 15/04/2023		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	**	28,267	19.9698	63,0348	2.25	2.3	2.2	-9.06	16.75	8.2	16.23	14.85	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,924	35.88	115.31	2.65	2	0.37	1.5	25.99	13.91	15.49	14.72	2
3	DSP Tax Saver Fund	Jan-07	****	10,179	18.076	82.091	1.01	1.7	1.86	0.41	27.9	12.15	16.91	13.84	3
4	HDFC Tax Saver Fund	Mar-96	***	9,815	52.891	813.573	5	5.75	5.75	8.14	29.19	9.66	13.95	22.94	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,835	19.91	590.01	2.4	2.8	2.6	-0.97	25.95	10.72	15.16	18.8	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,167	28.257	75.504	0.903	-	-	2.89	27.97	12.99	15.58	12.32	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	14,043	19.207	30.888	1.6	1.75	1.8	-0.63	28.86	13.67	-	16.72	7
8	SBI Long Term Equity Fund	Mar-93	***	12,336	48.3857	238.6594	-	5	5.25	6.82	28.67	10.96	14.5	15.96	8
9	Tata India Tax Savings Fund	Mar-96	***	3,073	69.6508	28.6905	-	5.15	8.1	1.04	25.76	10.2	16.13	18.06	9
10	Quant Tax Plan	Apr-00	****	3,198	31.896	229.6619	-	-	-	-2.98	43.66	20.38	21.75	14.57	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/03/2023

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	13053.78 16.78	45451.35 15.79	79575.41 11.25	189393.54 8.84	327521.78 8.89	169000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	12399.02 6.25	34728.09 -2.33	70312.33 6.29	213171.99 11.07	270646.92 12.00	134000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	12054.63 0.85	47169.79 18.40	89015.36 15.80	225891.39 12.16	3505161.19 13.17	350000
4	HDFC Small Cap Fund- Gr	Apr-08	12856.50 13.56	53593.98 27.69	99499.98 20.36	297831.04 17.32	717475.92 16.74	180000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	11696.92 -4.67	45486.65 15.83	85615.30 14.21	251419.61 14.16	946566.56 13.99	222000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	12176.83 2.76	45607.33 16.02	83930.01 13.41	233646.16 12.79	6006102.48 16.45	342000
7	Invesco India Multicap Fund-Gr	Mar-08	11968.21 -0.49	43628.08 12.92	82286.04 12.60	237466.13 13.10	673500.56 15.87	181000
8	Kotak Equity Opportunities Fund- Gr	Sep-04	12227.54 3.55	45210.97 15.41	86874.66 14.81	251083.55 14.14	891785.45 14.36	217000
9	Nippon India Multi Cap Fund-Gr	Mar-05	12411.04 6.44	51317.05 24.49	93044.91 17.61	246848.38 13.82	980390.15 14.87	234000
10	Sundaram Multi Cap Fund-Gr	Oct-00	11681.97 -4.90	44388.09 14.12	83420.27 13.16	240255.74 13.31	1607206.23 14.17	265000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	12316.11 4.94	45586.33 15.99	87278.53 14.99	242760.43 13.51	6355664.59 15.54	361000

**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.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us



**Be Empowered**



**Your Guide To Early Retirement**

**Stage 1:** This involves ascertaining why early retirement is your goal and overhauling your spending, saving, and investing habits to prepare for it. While you're figuring that out, focus on financial independence rather than just retiring early.

Ask yourself what is prompting this decision. Are you really looking for financial independence to pursue something of your choice, or do you want to get rid of your job?

Check to see if you will have to make significant changes in how you spend, save, and invest to get ready for FIRE. Make sure you know the difficult choices that you may have to make during the journey.

**Stage 2:** This is the transition phase and needs careful planning because it's not possible to get into something new overnight. It is not uncommon to experience twists and turns during this phase, and many people change their minds or come up with new business ideas.

**Stage 3:** This is the life you spend after attaining financial independence. This involves adapting to a new way of life.

**What Can Speed Up The Process?**

Retiring well also involves having answers to questions such as how much your monthly outgo would be or whether you would have enough to fund your needs and emergencies. Before you plan for your retirement, here are things that can push you closer to your retirement goal.

- **Increase your income:** This can be done through various means, such as finding a higher-paying job, starting a side business, or investing in income-generating assets.
- **Live below your means:** By spending less than you earn, you can save more and invest more towards achieving FIRE.
- **Invest wisely:** Invest in products with higher returns than other investment options. Consider investing in low-cost index funds or ETFs.
- **Minimize debt:** High-interest debt, such as credit card debt, can hinder your ability to achieve FIRE. Focus on paying off debt as quickly as possible.
- **Save aggressively:** Aim to save at least 50% of your income towards achieving FIRE.
- **Invest in real estate:** Real estate can provide passive income through rental income and appreciation over time.
- **Cut unnecessary expenses:** Re-evaluate your expenses and cut out unnecessary expenses that don't align with your FIRE goals.
- **Automate savings:** Set up automatic transfers from your paycheck to your savings and investment accounts to ensure you're consistently saving.
- **Focus on long-term gains:** Avoid chasing short-term gains and instead focus on long-term strategies that align with your FIRE goals.
- **Continuously educate yourself:** Stay informed about personal finance and investing strategies to help you achieve FIRE faster.

**READINESS PLAN**

You also need to evaluate the big risks that you may face during or on the road to retirement. Retirement planning is always based on many assumptions, and one needs to be aware of them.

For instance, we have seen high inflation during the last one year. This can happen at any point. Another roadblock you may face is managing a bear market. Consulting financial advisors before making any investment decisions is always advisable; they can also help manage such events.

Remember, achieving FIRE is not a sprint but a marathon. It takes time, effort, and patience, but the end result is worth it. So, start your journey to financial freedom today, and make your dreams a reality!

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

**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)** (Y-Iy Int dt. 30<sup>th</sup> June)
- **PFC (VII)** (Y-Iy Int dt. 1<sup>st</sup> April)
- **IRFC (VII)** (Y-Iy Int dt. 15<sup>th</sup> Oct)

Cost inflation index for FY 2023-24 relevant to the assessment year 2024-25 is 348.

**Hurry! Link your Aadhar with your PAN**

Investors must link their Aadhar with their PAN on or before 30 June, 2023 otherwise PAN card will become inoperative. As a result, the KYC status becomes void and all transaction linked to mutual funds will not be processed.

Please ignore it if its already done.

**Hurry!**

**UPDATE NOMINEE IN YOUR MUTUAL FUND FOLIO.**

All investors whose folio was created before 01-Oct-2022 and whose nomination is absent in the folio, are required to either provide nomination in the prescribed format or opt out of nomination through a signed declaration form on or before 30-Sept-23. If investors fail to do the same before 30-Sept-2023, transactions like Redemptions / SWP / Switch / STP will cease in the applicable folios from 01-Oct-2023.

Please ignore it if it's already done.



**Your Investments on Your Finger Tips**



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- Asset Allocation.
- Instant access to your Portfolio anywhere anytime.
- Dividend History.
- Track latest NAV for any scheme.
- Access to various Financial Tools to calculate.
- Scroll through fund fact sheets for immediate info.
- To know the Individual Net Worth any time.
- Info Space to keep you updated about the latest happenings.

Please visit Google Play store / Apple store and search for ECS Financial or Click <https://play.google.com/store/apps/details?id=com.tvsecsfinancial> to download this app. We earnestly request you to use this App and inform us on any operational issues. We would be more than happy to attend to it.

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**



**Thoughtful Inspirational Quotable Quotes**

"Better do a good deed near at home than go far away to burn incense." - Amelia Earhart

"Chase the vision, not the money, the money will end up following you." - Tony Hsieh

"If you can't describe what you are doing as a process, you don't know what you're doing." - W.E. Deming

**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"	25	30	5551	9214
Click 2	35	20	7506	13448
Protect life	45	10	12605	23380
ICICI Pru	25	30	6556	10721
iProtect	35	20	8945	15025
Smart	45	10	14618	25700
LIC	25	30	7009	12744
Jeevan	35	20	9558	18054
Amar	45	10	14656	27683
SBI Life	25	30	7739	12896
Smart	35	20	10181	16968
Shield	45	10	15369	25613

\* 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 : 070325 33609

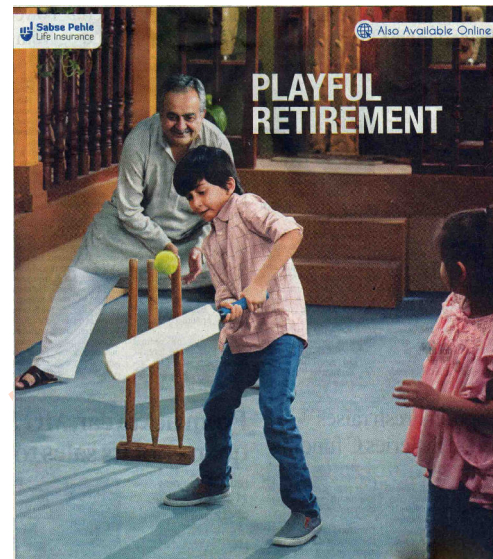
**HEALTH INSURANCE PREMIUM TABLE**

(Premium inclusive of GST in ₹)

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

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

Insurance is the subject matter of solicitation.



Sample Illustration: Age - 50, Annuity payable - Yearly, Mode - Offline

Purchase Price	25 L	50 L	1 Crore	5 Crore
Option A	1,79,750	3,60,250	7,21,500	36,07,500
Option F	1,46,250	2,93,250	5,87,500	29,37,500
Option J	1,45,500	2,91,750	5,84,500	29,22,500

To know more details, invest & for doorstep service, Please Call your nearest

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**Hurry! It's time to submit form 15G/15H for TDS exemption. Please call ECS.**

## EQUITY AND DEBT - LET THEIR POWERS COMBINE



### Selected Hybrid Equity Funds

- Canara Robeco Equity Hybrid Fund
- HDFC Hybrid Equity Fund
- ICICI Prudential Equity & Debt Fund
- Kotak Equity Hybrid Fund
- Tata Hybrid Equity Fund

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

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To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial** or Click [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in)

### Telangana Urban Region

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 303, 3 <sup>rd</sup> floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
<b>TRIMULGHERRY</b>	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	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
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGHAMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

### Telangana Rural Region

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

<b>VIJAYAWADA</b>	40-9-99, 1 <sup>st</sup> Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>RAJAMAHEN-DRAVARAM</b>	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

### Bengaluru Region

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

### Tamilnadu Region

<b>T.NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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"As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping other." - Audrey Hepburn

Kindly note **IDFC Mutual Fund** is now **Bandhan Mutual Fund**

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

LIQUID FUNDS RETURNS AS ON 15/04/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.15	0.81	1.75	3.34	5.25
DSP Ultra Short Fund (G)	0.14	0.71	1.69	3.05	5.08
HDFC Low Duration Fund (G)	0.15	0.82	1.77	3.36	5.3
ICICI Prudential Savings Fund (G)	0.15	0.78	1.88	3.55	5.93

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

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To

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SIP for your life

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**HDFC**  
**MUTUAL FUND**  
BHAROSA APNO KA

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Scheme Name	Total Investment Rs.60000/- (5Yrs)		Total Investment Rs.120000/- (10Yrs)		
	Value Rs.	Returns %	Value Rs.	Returns %	
Large Cap	Aditya Birla SL Frontline Equity Fund	82185.95	12.65%	221501.12	11.83%
Mid Cap	HDFC Mid Cap Opportunities Fund	96077.39	19.06%	286739.76	16.67%
Small Cap	Kotak Small Cap Fund	104983.13	22.74%	319678.66	18.69%
Multi Cap	ICICI Pru Multi Cap Fund	85187.68	14.11%	235991.97	13.02%
Large&Mid Cap	DSP Equity Opportunities Fund	84381.66	13.72%	242061.56	13.50%

As on 14/03/2023

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

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