



# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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**International Yoga Day**  
June 21





**A balanced mind is key to better gains**  
Practice yoga daily

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**National Doctor's Day**  
July 1



Your passion, dedication and sacrifice are enabling positive impact on people's lives  
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**Happy Doctor's Day**



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July 1




You contribute in so many ways towards the growth and strength of our economy.  
We too are growing with the help of your support and references  
Thank you very much

**Happy Chartered Accountants Day**

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"Yoga unites. It unites body and mind, humanity and nature, and millions of people across the globe, for whom it is a source of strength, harmony, and peace."  
**Happy International Yoga Day!**  
Practice Yoga Daily for your good Health.  
Same way invest regularly through SIP to Create Wealth.

**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
	46-50	--	11219	13575	14933
HDFC ERGO Optima Restore	18-35	--	8741	--	9782
	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

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511  
Insurance is the subject matter of solicitation.

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- GROWTH OVER TIME
- AUTOMATE YOUR INVESTING
- START EVERY SIP WITH A TOP-UP OPTION

To select your SIP, please refer to Page 2 & 4

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

**To know more please call ECS Financial or Toll Free: 1800 425 2969**

**Be Empowered**

**Income tax return filing: Key points to remember for taxpayers**

The tax-filing season is here and taxpayers should consider certain key aspects such as components of their salaries, bonuses, before filing returns

The last day for income tax return filing for individuals not subject to tax audit, is on July 31. So, those who have not yet filed their ITR, need to gear up and file them timely to avoid late penalties.

Contd. in Page 3  
Source & Courtesy: Monika Yadav - The New Indian Express

**Invest Regularly I Stay Invested I Create Wealth**

To know more and to invest rightly at your doorstep, Please call **ECS Financial**.

Mobile: 70325 33609, Toll Free: 1800 425 2969,  
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Missed call / SMS / WhatsApp: 094416 93111

**Thoughtful Inspirational Quotable Quotes**

"Ironically, investing in many seemingly safe investment options puts conservative investors at the greatest risk of declining purchasing power."  
- Coreen T. Sol

"Doctors, dressed up in one professional costume or another, have been in busy practice since the earliest records of every culture on earth. It is hard to think of a more dependable or enduring occupation, harder still to imagine any future events leading to its extinction."  
- Lewis Thomas

"I am happy because I'm grateful. I choose to be grateful. That gratitude allows me to be happy."  
- Wills Arnett

"When I reach the place of my dreams, I will thank my failures and tears. They, too, kept me going."  
- Dodinsky

"Yes, you must live life beautifully and not allow the spirit of the world that makes gods out of power, riches, and pleasure make you forget that you have been created for greater things: to love and to be loved."  
- Mother Teresa

**Hurry! Following Interest rates are expected to come down very shortly. Avail the opportunity right now.**

**Attractive Fixed Deposits** Compiled as on 20/06/2023

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	15 44	7.45 8.35	7.70 8.60
HDFC Ltd.	AAA	15 35	7.29 7.40	7.79 7.90
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
ICICI Home Finance	AAA	12 65	7.00 7.50	7.25 7.75
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 36	7.75 8.25	8.25 8.75

- Secunderabad : 99489 80066
- Basheerbagh : 98480 66255
- Ameerpet : 99480 97642
- Malkajgiri : 98488 11501
- Kukatpally : 98488 23656
- Dilsukhnagar : 98480 44868
- Habsiguda : 98489 91242
- Trimulgherry : 99128 22611
- Yapral : 76590 08855
- Madhapur : 70362 07831
- Bagh Amberpet : 70363 83065
- Suchitra : 99480 90022
- Warangal : 81210 42180
- Telangana RO : 98488 23220
- Vijayawada : 98480 27503
- Vizag : 98480 50477
- Rajamahendravaram : 98486 29443
- Bengaluru RO : 99809 66112
- Shastri Nagar : 99800 60787
- Malleswaram : 83174 19139
- Chennai RO : 98410 11705
- T- Nagar : 98410 01787
- Madipakkam : 98410 10082
- Coimbatore : 83411 30969
- Chembur (Mumbai) : 70324 15862
- Head Office : 70325 33609
- Capital Market : 97050 11965
- (Buy / Sell - Shares / Bonds) : 70959 05511
- Insurance (Life / Health / General)

- 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 15/06/2023		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	****	1,778	14.67	52.37	1	1.25	1.25	15.45	19.33	10.79	10.56	9.73	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	18,722	26.02	506.68	2.02	1.92	1.92	20.62	26.94	14.75	16.51	20.97	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,231	14.47	14.47	-	-	-	17.14	-	-	-	14.12	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,597	17.03	17.03	-	-	-	16.97	19.86	-	-	17.78	4
5	Aditya Birla SL Asset Allocator FoF Scheme	Aug-06	****	158	42.34	45.98	-	-	-	13.54	16.91	10.19	12.55	9.49	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	****	19,892	14.76	90.63	0.75	1	1	22.31	24.82	12.08	15.53	15.38	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	22,795	21.13	255.76	0.35	0.75	1.8	19.36	28.82	15.16	16.53	14.7	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,643	25.34	43.12	0.234	-	-	17.81	24.53	12.68	12.72	14.16	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,676	86.45	262.1	0.75	9.22	7.4	17.55	18.8	11.97	14.43	12.4	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	2,868	21.48	74.37	-	-	1.25	21.29	23.38	6.37	11.91	11.77	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	***	6,428	23.26	79.39	1.26	1.29	1.35	14.71	16.27	9.67	11.3	9.36	1
2	HDFC Balanced Advantage Fund	Feb-94	****	55,605	30.73	344.82	2.76	2.94	3.12	23.86	28.02	13.45	15.09	17.94	2
3	Tata Balanced Advantage Fund	Jan-19	****	6,886	16.05	16.05	--	--	--	14.43	15.68	-	-	11.41	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,555	13.98	27.06	0.71	0.75	0.99	13.36	13.72	9.19	11.22	9.51	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	46,534	17.15	55.03	1.11	1.58	1.60	13.35	17.25	10.36	12.46	10.91	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	****	6,781	217.32	-	-	-	-	25.17	25.8	13.42	15.88	16.16	1
2	Axis Children's Gift	Dec-15	**	728	20.23	20.23	-	-	-	12.54	16.95	9.55	-	9.82	2
3	Tata Young Citizens Fund	Oct-95	Unrated	276	45.06	-	-	-	-	22.9	25	11.53	11.67	12.65	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,137	-	34.75	-	-	-	29.23	33.87	15.74	-	18.59	4
5	ICICI Prudential Retirement Fund	Feb-19	****	271	20.41	20.41	-	-	-	23.17	32.42	-	-	18.05	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,465	15	15	-	-	-	26.5	-	-	-	18.9	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	3,893	13.4	13.4	-	-	-	21.6	-	-	-	14.9	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,906	51.20	251.20	1.78	3.58	3.6	19.25	26.83	10.71	16.08	15.02	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	16,190	46.43	184.82	-	1.75	3.75	34.89	38.37	15.3	16.38	17.35	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	6,627	12.15	12.2	-	-	-	33.31	-	-	-	14.01	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	7,555	26.29	505.34	2.25	2.5	2.5	26.51	28.76	12.68	15.88	14.63	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	***	7,672	28.96	384.2	2.7	2.8	5.3	22.94	25.52	12.32	16.11	17.11	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,348	62.04	384.9	-	-	-	29.57	28.15	15.1	16.07	12.84	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	1,683	16.64	18.95	-	1.05	1.08	35.61	29.97	-	-	19.07	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,119	114.4	640.16	4.96	7.00	7.10	18.94	23.14	9.02	15.73	16.6	4
5	Hdfc Large and Midcap Fund	Feb-94	****	9,076	27.18	216.35	2.00	2.00	1.50	26.39	32.78	14.48	12.58	12.18	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	****	27,871	45.31	82.51	0.536	-	-	25.23	34.29	15.88	21.31	13.89	1
2	Sundaram Mid Cap Fund	Jul-02	**	7,549	45.99	799.07	0.14	2.87	3.23	26.66	29.54	9.79	17.65	23.38	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	39,296	38.93	115.6	3	3.5	3.5	38.84	37.08	15.25	20.79	16.55	3
4	Nippon India Small Cap	Sep-10	****	28,779	66.97	106.29	-	2.5	5	36.91	48.06	19.62	27.58	20.36	4
5	Tata Small Cap Fund	Nov-18	****	4,458	26.55	26.55	-	-	-	35.71	43.02	-	-	23.7	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	****	4,203	17.46	48.39	-	-	-	7.76	6.34	6.93	7.4	7.66	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	10,427	19.58	31.49	1.3	0.75	0.35	9.43	6.04	7.81	9.24	8.93	2
3	Kotak Medium Term Fund	Mar-14	***	2,136	11.82	19.26	0.60	0.40	-	6.36	5.94	6.01	-	7.36	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,169	17.02	43.9	-	-	-	8.12	5.89	7.79	8.6	7.84	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	46	12.4	61.28	0.43	0.6	0.3	6.24	3.08	4.72	5.61	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 15/06/2023		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	**	31,187	22.37	22.37	2.25	2.3	2.2	20.12	19.03	10.04	16.89	15.62	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	5,473	38.3	123.21	2.65	2	0.37	21.03	26.83	15.22	15.85	14.88	2
3	DSP Tax Saver Fund	Jan-07	****	10,877	18.75	87.33	1.01	1.7	1.86	20.19	27.06	13.89	17	14.11	3
4	HDFC Tax Saver Fund	Mar-96	***	10,435	56.62	870.98	5	5.75	5.75	24.98	28.88	11.42	14.51	23.09	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,600	20.83	638.12	2.4	2.8	2.6	19.92	25.68	12.14	15.87	19.05	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,687	30.17	80.61	0.903	-	-	24.58	27.36	14.46	16.13	12.61	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	15,838	20.48	32.94	1.6	1.75	1.8	18.66	27.86	14.97	-	17.31	7
8	SBI Long Term Equity Fund	Mar-93	****	13,538	52.93	261.11	-	5	5.25	28.95	28.82	13.37	15.05	16.21	8
9	Tata India Tax Savings Fund	Mar-96	***	3,253	74.5	30.69	-	5.15	8.1	21.36	25.35	12.14	16.32	18.23	9
10	Quant Tax Plan	Apr-00	****	3,733	34.57	248.91	-	-	-	20.69	41.86	22.46	22.59	14.85	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2023

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	12866.59	13.73	45309.83	15.58	80200.35	11.57	190465.86	8.94	335640.24	8.93	171000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13322.28	21.15	36115.10	0.21	73143.78	7.87	220835.47	11.73	289743.02	12.88	136000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	13045.11	16.62	48595.27	20.53	95463.30	18.66	242484.08	12.49	383197.05	13.52	352000
4	HDFC Small Cap Fund- Gr	Apr-08	14066.32	33.58	55453.17	30.23	109551.09	24.35	323327.56	18.84	804254.01	17.70	182000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12538.85	8.47	45896.09	18.46	90863.82	16.63	261658.60	14.91	1020202.89	14.44	224000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13016.86	16.16	46851.73	17.61	89049.93	15.81	245600.2	13.73	6479003.29	16.7	344000
7	Invesco India Multicap Fund	Mar-08	12882.47	13.98	44915.58	14.94	87818.83	15.24	248938.32	13.98	728200.57	16.43	183000
8	Kotak Equity Opportunities Fund	Sep-04	13067.04	16.98	46389.25	17.21	91992.16	17.14	263786.56	15.06	1079687.21	14.83	225000
9	Nippon India Multi Cap Fund	Mar-05	13460.04	23.43	53162.11	27.09	100821.72	20.90	265667.93	15.19	1078568.35	15.5	219000
10	Sundaram Multi Cap Fund	Oct-00	12604.82	9.52	45345.13	15.61	88551.11	15.58	251750.61	14.19	1939319.3	14.9	272000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	13194.34	19.05	47232.79	18.49	93387.94	17.75	258043.25	14.65	4953518.03	17.44	312000

**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



### Income tax return filing: Key points to remember for taxpayers

#### UNDERSTANDING TAX FILING

Taxpayers opting for the new tax regime need to file their tax returns by **31 July 2023**

Business Income is taxable at applicable slab rates and short-term capital gains are taxable at **15%**

Form 26AS is a consolidated statement of all the taxes deducted and deposited against the PAN

Form 16A is issued when a bank deducts TDS on interest income from fixed deposits. The ITR filing due date is **July 31**



Whether you have hired a tax expert or not, it's always beneficial to know the basics of the process.

Firstly, one should know that there are four ITR forms applicable to an individual. For example, if one is a salaried individual or a pensioner with income from one house property and other sources like interest with income up to ₹50 lakh per annum, then ITR Form 1 is applicable.

However, if one's income from salary, pension and other sources is more than ₹50 lakh per annum, then ITR Form 2 should be used. On the other hand, if a person is self-employed with business profits as his or her income source, then he/she can file returns using ITR Form 3. One who is a salaried individual and also has business income can go for ITR3 form.

ITR 4 can be filed by those who are opting for presumptive taxation.

#### Form 16/A and 26AS

The first step is to have all the documents handy like TDS certificate (Form 16/Form 16A), interest certificate (paid or received), home loan statement, bank statement, form 26AS, capital gains statement and Aadhaar card. With the help of these documents, you will be able to know your gross salary and how much TDS has been paid on it.

Form 16 is a TDS certificate issued by the employer which acts as a proof of tax payment. It has details like gross salary including perquisites, house rent allowance, professional tax etc.

According to tax experts, the taxpayers should look at all the components of their salaries, such as basic salary, allowances, perquisites, bonuses, etc.

Meanwhile, Form 16A is also a TDS Certificate, which is applicable for TDS on 'Income Other than Salary'. Form 16A is issued, when a bank deducts TDS on interest income from fixed deposits, for TDS deducted on insurance commission, for TDS deducted on rent receipts, etc.

"After subtracting applicable deductions such as house rent allowance (HRA), standard deduction, professional tax, etc. one will get taxable income." Also income from other sources like interest income, dividends, or any other kind of income needs to be added to such income.



Form 26AS is accessible on the Income Tax Department website. Form 26AS is a consolidated statement of all the taxes deducted and deposited against the PAN (permanent account number) of the individual. The taxpayer should match the total salary and TDS reflected in the form 16 with form 26AS. These should also be matched with the annual information statement before proceeding further.

#### Other Income

Form 26AS and Annual Information Statement (AIS) are good starting points, but they are not comprehensive documents. Any taxable income that is not appearing on Form 26AS and AIS, still needs to be reported on the tax return. Taxpayers should align their reported incomes with Form 26AS and GST returns. For transactions in shares and securities, the Tax Department has issued guidance when such transactions are to be treated as business income and as capital gains. Business Income is taxable at applicable slab rates and short-term capital gains are taxable at 15%. Given the difference in tax rates, the classification is crucial.

Where the frequency of transactions is high or borrowed funds (including broker's margin) are used, chances are that the transaction will be treated as business income. There is no clear definition of what is "high frequency" and a decision needs to be taken after considering overall facts of the case.

According to experts, professionals filing their tax returns under presumptive taxation scheme should examine if their profession is eligible for presumptive tax in the first place.

Only a specific list of professionals is eligible for presumptive taxation. For instance, an accountant is eligible for presumptive taxation, but a person teaching accountancy is not eligible

Also, it is to be noted that taxpayers opting for the new tax regime need to file their tax returns by 31 July 2023 (non-audit cases). If there is a delay in filing the tax return, the taxpayer loses the option of opting for the new tax regime for that year.

Also, the taxpayers should keep in mind that they lose the benefit of carrying forward losses to the next year if they file their returns after the due date.

Source & Courtesy: Monika Yadav - The New Indian Express

## PAPER WORK

### Things to consider while making a will

A will is a tool of estate planning that allows individuals to ensure an orderly distribution of assets after their demise. There are specific steps to be followed, along with necessary paperwork, to make a valid will.

#### List assets and liabilities

The first step is to make a comprehensive list of all the assets that you own, including properties, bank accounts, investments, online assets and personal belongings. It is also important to list all the outstanding liabilities.

#### Identify beneficiaries

The next step is to identify the individuals you would like to inherit your assets. It is important to have clarity about the beneficiaries who will get the assets. These could be individuals or organisations.

#### Identify an executor

You also need to appoint an executor. The person should be a trusted individual who will be responsible for executing the will after the death of the testator and carry out their wishes as per the will. It is important that the testator discusses with the proposed executor whether they are willing to take up the responsibility.

#### Drafting and executing the will

There is no specific format for making a will. However, one needs to be clear and unambiguous while drafting one. Avoid putting in clauses that may be open to interpretations. The execution of the will takes place by signing the document in the presence of at least two witnesses.

Source & Courtesy: ET Wealth



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. Please Call: 70322 20490 / 70959 05511

Insurance is the subject matter of solicitation.

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 from 01 July 2023. 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 its already done.

## The 100-year plan!



Get **GUARANTEED** Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.



Insurance is the subject matter of solicitation.

#### The sample illustrate annual premiums (in ₹) for Basic Sum Assured of ₹2 lakh for Standard lives areas under

Age	Premium Paying Term (in years)			
	15	20	25	30
20	15739	10692	7830	6105
30	15739	10692	7879	6282
40	15739	10741	8291	6880
50	15739	11544	--	--

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P. Anitha - 70959 05511

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

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

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

#### 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
ICICI Pru iProtect Smart	25	30	6556	10721
	35	20	8945	15025
	45	10	14618	25700
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. Insurance is the subject matter of solicitation.

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SIP @ ₹1000 for 5 / 10 years have grown to ₹1,06,853 / ₹3,12,322**

Fund type	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	85744.4	14.64%	229054.84	12.57%
Mid Cap	HDFC Mid Cap Opportunities Fund	106852.57	23.91%	312322.04	18.41%
Small Cap	Kotak Small Cap Fund	114306.4	26.79%	343638.92	20.20%
Multi Cap	ICICI Pru Multi Cap Fund	91202.75	17.22%	250431.24	14.26%
Large&Mid Cap	DSP Equity Opportunities Fund	88067.72	15.76%	249703.81	14.20%

As on 20/06/2023

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

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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>BAGH AMBERPET</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, Ramachandraiah 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 - 641041	0422 - 4713490	83411 30969

**Maharashtra Region**

<b>CHEMBUR EAST</b>	Office No: 4A, 1 <sup>st</sup> 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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LIQUID FUNDS RETURNS AS ON 15/06/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.12	0.63	1.99	3.45	6.29
DSP Ultra Short Fund (G)	0.16	0.58	1.8	3.34	5.86
HDFC Low Duration Fund (G)	0.16	0.62	2.04	3.54	6.51
ICICI Prudential Savings Fund (G)	0.17	0.65	2.1	3.73	7.3

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

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

Registered News Paper

To

## HSBC Small Cap Fund

# ₹ 10,000 cr

### AUM

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HSBC Small Cap Fund (Erstwhile L&T Emerging Businesses Fund) - Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks

Scheme Name	*Riskometer of the Scheme	Riskometer of the benchmark
This product is suitable for investors who are seeking* • Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with key theme focus being emerging companies (small cap stocks), and foreign securities (Benchmark : S&P BSE 250 Small Cap Index TRI Index)		

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  
Note on Risk-o-meters: Riskometer is as on 31 May 2023. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

**HSBC Mutual Fund**

AUM is Rs 10,014 cr as on June 19, 2023  
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Achieving "Trinity" in your portfolio

**-Rationale**

The manufacturing sector of India has the potential to reach US\$ 1 trillion by 2025. As per Cushman & Wakefield's 2021 Global Manufacturing Risk Index, India emerged as the world's second-most attractive manufacturing hub

India has all the necessary ingredients for its major industrial push - a huge semi-skilled labour force, multiple Government initiatives like Make in India, high investments and a big domestic market, demographic dividend & China plus one

Financial inclusion, Rising Income, Growing Demand, digitization, policy support & growing retail penetration makes India embraced for next level of growth

Power of Trinity offers a combination of Manufacturing & BFSI theme that gets well reflected through the composition of underlying securities. Currently, ~75% & ~40% of the assets of SBI Infrastructure Fund & SBI Global Fund respectively is biased towards manufacturing sector.

**SBI MULTI SELECT** INVEST THROUGH **SBI MUTUAL FUND** A PARTNER FOR LIFE

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