

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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7 rules of money management



- 6x rule - Have an emergency fund**
Save six times your monthly expenses as a safety net for unforeseen situations.
- 20x term insurance rule - Secure your family's future**
Get life insurance worth 20 times your annual income to provide for your loved ones.
- Rule of 70 - Battle inflation**
Determine how long it'll take for your money to lose half its value with inflation by dividing 70 by the inflation rate.
- Rule of 72 - Double your investments**
To estimate when your investment will double, divide 72 by the annual return percentage.
- 100 Age rule - Balance your assets**
Deduct your age from 100 to know how much of your savings should go into riskier assets like stocks.
- 25x Rule - Plan your retirement**
Your retirement savings should be 25 times your annual expenses to live comfortably.

Source & Courtesy: Value Research Mutual Fund Insight

Be Empowered

Gearing for retirement

What is the right time to start planning for your silver years?

How marvellous it is to meet someone after years and resume from where you left off. You wonder how time flies.

I, too, met a long-lost friend the other day after nearly a decade-and-a-half. We talked about kids, parents, and life in general during our conversation. I informed him about my career change and moving out of my comfort zone to set up a firm.

He remarked he was in a similar space, having only recently moved to Mumbai and adjusting to the city's breakneck pace of life. After a little probing, he said how life got busy with one event leading to another - studies, job, followed by marriage, and now two kids - and how expenses have always been prioritised before retirement savings. As a result, he was 40 and with no substantial savings. All he did was invest in the Section 80C investment options to save tax.



Contd. in Page 3

Source & Courtesy: Shyamali Basu - Value Research Mutual Fund Insight

Get the advantage of Multi Asset Allocation Funds

Multi Asset Allocation Funds combine the advantages of equity, debt and gold* in a single scheme. Invest in them to diversify your portfolio and give your investments an opportunity to grow.

Multi Asset Allocation Funds invest in at least 3 asset classes with a minimum of 10% in each.

*They can take exposure to Exchange Traded Commodity Derivatives having Gold/Silver as underlying goods and such other goods as permitted by SEBI.

A choice of opportunities across asset classes.

- Equity
- Debt
- Gold ETF/ETCD

- ICICI Prudential Multi Asset Fund
- DSP Multi Asset Allocation Fund
- HDFC Multi Asset Fund
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Fund
- SBI Multi Asset Allocation Fund
- Tata Multi Asset Opportunities Fund

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

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

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

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



Attractive Fixed Deposits

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE. Compiled as on 22/11/2023

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	15 44	7.45 8.35	7.70 8.60
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	7.60 8.05	7.85 8.30
PNB Housing Finance	AA	12 48	7.45 8.00	7.75 8.30
Shriram Finance	AA+	18 50	7.95 8.60	8.49 9.14

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Thoughtful Inspirational Quotable Quotes

- "The longer you can extend your time horizon the less competitive the game becomes, because most of the world is engaged over a very short time frame."
- William Browne
- "Show gratitude when you win. Be hopeful when you lose. In everything, give thanks."
- M Bassey J
- "It's never too late. Don't focus on what was taken away. Find something to replace it, and acknowledge the blessing you have."
- Drew Barrymore
- "Curiosity about life in all of its aspects, I think, is still the secret of great creative people."
- Leo Burnett
- "As we work to create light for others, we naturally light our own way."
- Mary Anne Radmacher

Selected Retirement Savings Funds

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

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

MYTH: BFSI means Banks

TRUTH: BFSI also includes some major sectors like NBFCs, NBFI, NBFI, Life Insurance, Non-Life Insurance, AMC, Exchanges & Depositories and much more

Introducing an investment opportunity in **DSP BANKING & FINANCIAL SERVICES FUND**
An open ended equity scheme investing in banking and financial services sector

₹4 Lakh Crore Profit Opportunity in this Sector

Banks ₹2.5tn | 11%

- Expanding Credit Growth
- Strong Asset Quality
- Strong Tech. Capabilities

NBFCs Incl. HFCS ₹1.2tn | 13%

- Strong Growth Momentum
- Strong Asset Quality
- Improving RBC

Life Insurance ₹500bn | 24%

- Low Market Penetration
- Private equity market share
- Improving Margins & Return Ratio
- Regulatory Reforms

Non-Life Insurance Loss | NA

- Very low Market Penetration
- Private equity market share
- High competition may put pressure on profits & returns

AMC ₹82bn | 22%

- Beneficiaries of a concentration of savings
- High operating leverage
- Regulatory changes pose risk on profitability

Exchanges ₹78bn | 21%

- Developed market structure
- Long growth runway led by rising market participation
- All sector, high margin and high ROE business models

Depositories ₹5bn | 21%

- Private play on capital markets
- Regulation may on financial infrastructure
- High margin and high ROE, businesses

DSP Banking & Financial Services Fund

(An open ended equity scheme investing in banking and financial services sector)

Investment Objective: Is to seek to generate returns through investment in domestic and overseas equity and equity related securities of companies engaged in banking and financial services sector. There is no assurance that the investment objective of the Scheme will be achieved.

Allocation: Equity and equity related securities of companies engaged in banking and financial services sector Min 80% to Max 100% (Very High Risk), Equity and equity related securities of other companies Min 0% to Max 20% (Very High Risk), Debt and Money Market Instruments* Min 0% to Max 20% (Low Risk to Moderate Risk), Units issued by REITs & InvITs Min 0% Max 10% Very High Risk.

Fund Manager: Dhaval Gada, Jay Kothari (Dedicated for Overseas).

Benchmark Index: Nifty Financial Services TRI.

NFO Closes on 04/12/2023

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 (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 (₹ Crs.)	NAV as on 15/11/2023		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		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	****	2,000	15.55	55.53	1	1.25	1.25	11.39	13.98	12.88	10.83	9.85	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	24,931	27.88	559.14	2.02	1.92	1.92	17.8	26.65	17.01	15.85	21.06	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,757	15.65	15.65	-	-	-	15.33	14.45	-	-	14.93	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,929	18.17	18.17	-	-	-	10.79	16.01	-	-	17.52	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	171	46.08	50.04	-	-	-	14.1	13.81	12.66	13.55	9.78	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	20,539	14.91	94.66	0.75	1	1	10.62	17.73	13.42	15.3	15.3	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	26,183	21.66	286.88	0.35	0.75	1.8	17.99	28.38	17.62	17.17	14.98	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,252	27.59	46.95	0.234	-	-	11.7	18.11	15.52	13.29	14.23	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,823	88.67	279.03	0.75	9.22	7.4	10.32	14.07	13.54	14.68	12.45	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,006	23.35	80.85	-	-	1.25	13.89	19.26	9.07	12.51	12	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	***	6,666	23.71	83.54	1.26	1.29	1.35	9.7	11.65	10.45	11.58	9.42	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	63,981	33.8	393.11	2.76	2.94	3.12	21.68	26.15	16.06	16.49	12.94	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,605	16.92	16.92	-	-	-	10.04	12.71	-	-	11.59	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,492	14.51	28.73	0.71	0.75	0.99	7.98	10.92	10.23	10.98	9.69	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	49,871	16.24	58.59	1.11	1.58	1.60	11.11	13.05	11.8	12.31	11.04	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	*****	7,331	-	232.51	-	-	-	17.32	19.56	15.41	15.77	16.19	1
2	Axis Children's Gift	Dec-15	**	740	20.76	20.76	-	-	-	4.69	4.69	11.08	-	9.64	2
3	Tata Young Citizens Fund	Oct-95	Unrated	292	49.76	-	-	-	-	15.98	19.98	15.7	12.71	12.84	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,739	-	38.19	-	-	-	22.39	27.5	18.87	-	18.94	4
5	ICICI Prudential Retirement Fund	Feb-19	****	367	21.34	21.34	-	-	-	19.89	26.61	-	-	17.43	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,762	16.12	16.12	-	-	-	14.35	-	-	-	18.9	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,364	14.58	14.58	-	-	-	16.27	-	-	-	16.1	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,040	55.52	282.28	1.78	3.58	3.6	16.29	21.82	14.46	16.45	15.31	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	20,916	53.13	211.51	-	1.75	3.75	25.9	33.92	17.93	17.58	17.78	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	8,962	14.03	14.1	-	-	-	27.86	-	-	-	19.38	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,761	29.58	568.60	2.25	2.5	2.5	20.54	24.9	15.35	16.6	14.87	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	8,850	32.94	437.0	2.7	2.8	5.3	18.42	21.64	16.23	16.8	17.43	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,248	66.02	409.58	-	-	-	13.23	20.85	16.8	16.04	12.88	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,390	19.10	21.75	-	1.05	1.08	27.69	26.09	-	-	20.98	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,981	116.45	699.58	4.96	7.00	7.10	13.08	15.97	12.78	15.82	16.7	4
5	Hdfc Large and Midcap Fund	Feb-94	****	11,883	31.27	248.96	2.00	2.00	1.50	23.34	29.03	18.4	14.07	12.53	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	33,700	51.48	93.73	0.536	-	-	21.84	28.74	21.09	23.08	14.39	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,478	50.8	949.51	0.14	2.87	3.23	26.48	27.63	16.39	19.39	23.87	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	47,846	45.85	136.21	3	3.5	3.5	34.14	32.6	21.4	22	17.26	3
4	Nippon India Small Cap	Sep-10	****	37,319	79.93	126.86	-	2.5	5	37.37	42.56	26.04	28.26	21.27	4
5	Tata Small Cap Fund	Nov-18	****	6,147	30.02	30.02	-	-	-	29.04	37.47	-	-	24.53	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,236	16.67	49.42	-	-	-	6.57	4.94	6.83	7.55	7.61	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,427	20.11	32.35	1.3	0.75	0.35	7.3	5.42	7.83	9.1	8.86	2
3	Kotak Medium Term Fund	Mar-14	***	1,882	12.09	19.71	0.60	0.40	-	5.7	4.61	5.97	-	7.28	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,970	17.41	44.92	-	-	-	7.06	4.84	7.67	8.87	7.79	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.6	62.02	0.43	0.6	0.3	4.89	2.41	4.5	6.11	7.29	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 15/11/2023		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	**	31,136	23.26	73.42	2.25	2.3	2.2	9.49	11.75	12.29	16.35	15.44	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	6,042	41.27	132.64	2.65	2	0.37	11.05	19.12	17.16	16.14	14.94	2
3	DSP Elss Tax Saver Fund	Jan-07	****	11,693	20.45	97.69	1.01	1.7	1.86	15.73	21.96	17.29	17.72	14.5	3
4	HDFC Tax saver Fund	Mar-96	***	11,272	63.4	975.24	5	5.75	5.75	18.23	25.26	14.55	14.96	23.21	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	11,062	21.9	692.5	2.4	2.8	2.6	12.06	20.19	14.34	15.55	19.09	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,122	32.72	87.43	0.903	-	-	13.7	21.1	16.7	17.12	12.81	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,532	20.54	36.01	1.6	1.75	1.8	13.33	19.3	17.1	-	17.64	7
8	SBI Long Term Equity Fund	Mar-93	****	15,774	60.61	298.99	-	5	5.25	24.65	25.45	17.26	16.01	16.48	8
9	Tata Elss Tax Saver Fund	Mar-96	***	3,478	81.08	33.4	-	5.15	8.1	10.65	18.87	15.06	16.82	18.29	9
10	Quant Tax Plan	Apr-00	*****	4,957	39.57	284.91	-	-	-	13.04	33.46	25.74	23.91	15.22	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/10/2023

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	12371.50	5.80	43664.54	12.96	79090.86	11.01	186975.87	8.59	346137.56	8.89	176000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	12508.97	7.97	35398.43	-1.09	69838.34	6.01	209212.16	10.71	294208.15	11.88	141000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	13425.79	22.77	48112.58	19.78	101911.92	21.33	259897.47	14.76	4319239.39	13.85	357000
4	HDFC Small Cap Fund- Gr	Apr-08	14182.91	25.41	54003.30	28.21	119930.63	28.12	343683.89	19.96	932714.77	18.51	187000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12975.53	15.43	44597.12	14.42	95510.46	18.66	260801.22	14.84	1129553.76	14.79	229000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13339.46	21.35	46394.80	17.20	94737.85	18.33	254830.03	14.41	722222.57	16.92	349000
7	Invesco India Multicap Fund	Mar-08	13271.80	20.24	44783.41	14.71	93287.93	17.70	252938.03	14.27	813277.48	16.86	188000
8	Kotak Equity Opportunities Fund	Sep-04	13061.96	16.82	45268.03	15.46	94327.20	18.15	265915.16	15.20	1174774.7	15.02	230000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13015.50	16.07	43346.78	12.45	93475.43	17.78	309645.89	18.03	687156.27	19.98	160000
10	Nippon India Multi Cap Fund	Mar-05	13757.87	28.27	55291.17	25.79	108810.31	24.05	281742.47	16.28	1234073.46	16.11	224000
11	Sundaram Multi Cap Fund	Oct-00	13074.07	17.02	44599.23	14.42	93006.92	17.60	256602.4	14.54	2139029.71	15.16	277000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	12886.46	10.79	44440.03	14.18	92196.51	17.21	251852.02	14.19	5180530.25	17.31	317000

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



Gearing for retirement

Two sides to retirement planning

My friend's anecdote is just one side of the coin. The other side is the people who want an early retirement and aspire to follow their passion, travel, give back to society, start a venture, or simply slow down to spend time with their family.

In both cases, sensitising the youth about retirement planning is imperative because most scoff at it, thinking retirement is just a speck in the rearview mirror. When we met a couple of first jobbers, they had their bucket lists ready but assumed that retirement goals would be taken care of once their careers advanced. That is when we explained why retirement planning was paramount, and the following is what we essentially said:

- **Our social fabric is changing. Children normally work in different cities or countries. Relying on your children to care for you may not be appropriate or feasible.**
- **In yesteryears, couples visited holy places and went on pilgrimages. Today's retirees are globetrotters and opt for newer experiences. So, that needs to be planned for as well.**
- **The average life expectancy has increased with the advancement of science and medicine. That means we need to plan for a much longer retirement duration now.**
- **We do not have the provision of social security. Not all have pensions, either. The onus of managing cash flows lies in how we plan our investments.**
- **With inflation, our household expenses will increase. Spending on medicines will also increase. Not all medical costs are covered by insurance.**

These points convinced them to start thinking about retirement corpus.

However, some still consider prioritising other short-term to medium-term needs over retirement. But this strategy debars you from enjoying the powers of compounding. And if you didn't know already, the earlier you start investing, the less you need to invest, as the time invested is longer. The fact holds true for pure-term plans (insurance) and equity investments.

When you are young, retirement may seem like a speck in the rearview mirror. However, with changing social attitudes, increasing life expectancy and rising inflation, the earlier you start retirement planning, the better.

The cost of delay

Suppose A got a job at age 25 and started a monthly SIP of ₹5,000 in equity (assumed rate of return of 12 per cent and retirement age of 60). On the other hand, B prioritises all other expenses and starts thinking about retirement at 45. Since she has just 15 years until retirement, she begins a monthly SIP of approximately ₹11,670.

By the time A and B turn 60, both would have invested close to ₹21 lakh. However, on retirement, their corpus would look very different: While A, who started early, would have close to ₹3.2 crore, B would be staring at around ₹60 lakh only, despite investing a higher amount each month.

How's that possible, you ask? The answer is compounding. Since A will allow her investments to compound for 20 more years, she can build a more than five times larger retirement kitty than B's. Thus, the key is to start as early as possible, even if it is a small contribution.

Exclusive retirement pool

Dedicating an investment solely for retirement can be a good idea. That way, you will be compelled to stay invested as there is a lock-in period, whereas if you don't have a retirement-specific investment, you may be tempted to withdraw from the common account.

You may even commit to replenishing it whenever possible, but that rarely happens because contingencies never need an invitation to pop up in our lives.

On the other hand, if you are an evolved investor, you don't need to initiate a separate investment channel.

Regardless, starting early and adding to the pool is the most important thing.

Source & Courtesy: Shyamali Basu - Value Research Mutual Fund Insight

EQUITY AND DEBT - LET THEIR POWERS COMBINE

Selected Hybrid Equity Funds

- **ABSL Equity Hybrid 95 Fund**
- **HDFC Hybrid Equity Fund**
- **ICICI Prudential Equity & Debt Fund**
- **SBI Equity Hybrid Fund**
- **Tata Hybrid Equity Fund**

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

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" Click 2 Protect life	25	30	6,550	10,873
	35	20	8,857	15,869
	45	10	14,874	26,408
ICICI Pru iProtect Smart	25	30	6,556	10,721
	35	20	8,945	15,025
	45	10	14,618	25,700
LIC Jeevan Amar	25	30	12,549	22,450
	35	20	15,605	28,366
	45	10	22,064	39,832
SBI Life Smart Shield	25	30	7,739	12,896
	35	20	10,181	16,968
	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



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• **So Much Coverage Guaranteed (at no additional charge!!)**

- **Secure Benefit**
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- **The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it.**
- **Plus Benefit**
- **100% increase in coverage after 2 years**
- **The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made.**

- **Restore Benefit**
- **100% restore coverage**
- **If a claim is made, 100% of the base sum insured gets restored in the policy automatically.**
- **Protect Benefit**
- **Zero deduction on non-medical expenses**
- **Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation.**

- **So Much Coverage**
- **60 and 180 days pre and post hospitalisation covered**
- **Instead of 30 and 90 days availed normally, get 60 and 180 days pre and post hospitalisation medical expenses covered**

- **Preventive health check-ups**
- **Get health check-ups after completion of each year and irrespective of claims**

- **Get up to 50% discount on premium**
- **Choose to pay a small amount on claim and get up to 50% discount on premium year-on-year**

- **Daily cash for shared room**
- **Get daily cash of ₹800 per day, up to a maximum of ₹4,800 on hospitalisation, as out-of-pocket expenses**

- **Room rent at actuals**
- **Expenses on room rent covered without any capping**

- **E-opinion on 51 illnesses**
- **Avail e-opinion on 51 critical illnesses through network provider in India**

- **So Much Choice**
- **Coverage**
- **From ₹5 lakhs to 2 crores**

- **Policy options**
- **Individual and Family Floater options**
- **Tenure**
- **Policy tenure from 1 to 3 years**

- **Premium instalment options**
- **Monthly/Quarterly/ Half Yearly**

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

We deal

Life : LIC of India, HDFC Life, ICICI Pru Life

Health & General : Star Health, HDFC Ergo

Insurance : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.

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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Fixed Annuity Rates | Multiple Annuity Options | Multiple Modes of Annuity Payment

JEEVAN AKSHAY VII

A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

Plan No. 857

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

PURCHASE PRICE	25 LAKH	50 LAKH	1 CRORE	5 CRORE
OPTIOPN 'A'	1,95,875	3,91,750	7,86,000	39,30,000
OPTION 'F'	1,63,625	3,27,250	6,57,000	32,85,000

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

A SIP of ₹5,100/month* can help me for my dream retirement.

***Calculations based on 11% CAGR for 25 years for a goal amount of ₹80,00,000. This is an illustration, actual results may vary.**

WHAT'S YOUR SIP NUMBER?

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Selected Balanced Advantage Funds

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- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Franklin India Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
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 - 6626203	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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Our Toll Free Helpline : 1800 425 2969

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LIQUID FUNDS RETURNS AS ON 15/11/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.05	0.59	1.55	3.25	6.67
DSP Ultra Short Fund (G)	0.04	0.71	1.73	3.34	6.7
HDFC Low Duration Fund (G)	0.05	0.6	1.6	3.45	7
ICICI Prudential Savings Fund (G)	0.06	0.64	1.74	3.8	7.48

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- ① Mirae Asset Tax Saver Fund
- ① Parag Parikh Tax Saver Fund
- ① Tata ELSS Tax Saver Fund

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- **PFC (VII)** (Y-ly Int dt. 1st April)
- **IRFC (VII)** (Y-ly Int dt. 15th Oct)

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

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Image courtesy: UTI MF

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