

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

Edited, Printed, Published & Owned by **Elluswamy Chandrasekaran** from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

### GET THE ADVANTAGE OF A 3-IN-1 FUND



**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.

#### Selected Multi Asset Allocation Funds

- DSP Multi Asset Allocation Fund
- HDFC Multi Asset Fund
- ICICI Prudential 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.

#### Attractive Fixed Deposits

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

Compiled as on 21/09/2023

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 36	7.45	7.85	7.75	8.15
Shriram Finance	AA+	18 50	7.75	8.50	8.25	9.04

#### Thoughtful Inspirational Quotable Quotes

"Smart financial planning - such as budgeting, savings for retirement - can help households enjoy better lives while weathering financial shocks. Financial education can play a key role in getting to these outcomes." - Ben Bernanke

"Relationships are based on four principles: respect, understanding, acceptance and appreciation." - Mahatma Gandhi

"Little pools of water tend to become stagnant and useless, but if they are joined together to form a big lake the atmosphere is cooled and there is universal benefit." - Sardar Vallabhbhai Patel

"We are what we pretend to be, so we must be careful about what we pretend to be." - Kurt Vonnegut

"Sooner or later, we will have to recognise that the Earth has rights, too, to live without pollution. What mankind must know is that human beings cannot live without Mother Earth, but the planet can live without humans." - Evo Morales



### Be Empowered



## Greed, prudence and lessons from history

Cautionary tales of boom going bust

In the realm of investments, a pattern reminiscent of Peter Lynch's famous cocktail party theory seems to be unfolding.



Peter Lynch had this theory of predicting market movements by attending dinner parties. People paid little attention to him when the stock market was sluggish or range-bound. But when it picked up, people would ask about stock picks and the right investment timing. Even people like dentists would offer stock suggestions to the seasoned fund manager.

Today, we witness unprecedented enthusiasm and optimism in the market, particularly regarding certain market caps. Some of the inquiries I have been getting from some of my investors are:

- "Why don't we create an exclusive smallcap portfolio?"
- "Why have we initiated a systematic transfer? Can't we invest all at once?"

Contd. in Page 3

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

### Take a Step towards Investing In Your Passion



Systematic Investment Plan (SIP) is a feature offered for a disciplined investment of a certain amount at a pre-decided date in a specific mutual fund scheme, regularly over a period of time.

#### Selected SIPs

- Aditya Birla SL Flexi Cap Fund
- HDFC Small Cap Fund
- ICICI Prudential Multicap Fund
- Mirae Asset Emerging Bluechip Fund
- Tata Large & Mid Cap Fund

To select right SIP, right amount, right period to achieve your financial Goals, Please call your nearest **ECS Financial RM / Toll Free: 1800 425 2969.**

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

What do you see?  
Market volatility or a city skyline?



#StayCalmStayBalanced

Invest in

### Mirae Asset Balanced Advantage Fund

(An open-ended dynamic asset allocation fund)

#### Invest in Balanced Advantage Funds

These funds dynamically re-balance between equity and debt instruments based on valuations

#### Selected Balanced Advantage Funds

- Mirae Asset Balanced Advantage Fund
- 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

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

Secunderabad : 99489 80066	Vijayawada : 98480 27503
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 : 70959 05511 (Life / Health / General)



Insurance is the subject matter of solicitation.

- 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 15/09/2023		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	****	1,913	15.53	55.45	1	1.25	1.25	12.86	15.36	11.58	11.19	9.93	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	22,631	27.84	551.92	2.02	1.92	1.92	20.23	27.97	15.9	16.74	21.17	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,448	15.46	15.46	-	-	-	15.74	16.29	-	-	15.39	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,787	18.28	18.28	-	-	-	12.77	18.51	-	-	18.55	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	169	45.73	49.66	-	-	-	13.44	15.72	11.35	13.98	9.83	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	****	20,789	15.45	96.44	0.75	1	1	14.21	21.77	12.87	16.49	15.51	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	25,275	21.46	284.14	0.35	0.75	1.8	20.19	29.81	16.47	17.77	15.04	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,171	27.77	47.26	0.234	-	-	12.74	12.74	14.06	13.68	14.37	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,987	90.36	280.1	0.75	9.22	7.4	11.29	16.77	12.7	15.3	12.53	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,026	23.38	80.95	-	-	1.25	17.01	22.15	7.41	13.2	12.12	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	***	6,795	24.22	84.26	1.26	1.29	1.35	11.68	14.39	10.4	12	9.53	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	61,599	33.46	383.72	2.76	2.94	3.12	21.7	28.39	14.83	17.16	18.2	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,476	17.01	17.01	-	-	-	11.77	14.4	-	-	12.16	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,533	14.65	28.84	0.71	0.75	0.99	8	12.87	10.02	11.68	9.86	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	49,102	18.13	58.17	1.11	1.58	1.60	11.5	14.87	11.21	12.94	11.11	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	*****	7,330	-	232.85	-	-	-	18.42	22.14	14.23	16.58	16.32	1
2	Axis Children's Gift	Dec-15	**	751	21.23	21.23	-	-	-	5.72	14.21	10.17	-	10.17	2
3	Tata Young Citizens Fund	Oct-95	Unrated	298	49.58	-	-	-	-	16.88	23.58	13.42	12.96	12.91	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,656	-	38.52	-	-	-	24	30.42	17.78	-	19.54	4
5	ICICI Prudential Retirement Fund	Feb-19	****	349	21.38	21.38	-	-	-	19.78	30.23	-	-	18.17	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,719	15.97	15.97	-	-	-	17.08	-	-	-	21.27	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	4,413	14.71	14.72	-	-	-	18.8	-	-	-	17.71	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,099	57.19	273.91	1.78	3.58	3.6	14.43	24.61	12.97	17.34	15.39	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	20,192	53.34	212.34	-	1.75	3.75	29.01	36.73	17.7	18.44	17.97	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	8,263	13.77	13.83	-	-	-	28.94	-	-	-	19.99	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,564	29.39	564.98	2.25	2.5	2.5	23.5	27.84	13.73	17.09	14.93	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	***	8,869	32.76	434.6	2.7	2.8	5.3	18	24.42	14.5	17.46	17.53	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,125	67.28	417.41	-	-	-	16.27	24.65	16.35	16.87	13.02	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,081	18.69	21.28	-	1.05	1.08	24.66	29.15	-	-	21.28	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,244	118.24	710.34	4.96	7.00	7.10	12.69	19.99	10.68	16.87	16.86	4
5	Hdfc Large and Midcap Fund	Feb-94	****	11,198	31.08	247.44	2.00	2.00	1.50	22.5	30.67	16.67	14.59	12.58	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	****	33,091	50.43	91.83	0.536	-	-	15.93	29.9	18.59	24.09	14.41	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,618	53.14	923.24	0.14	2.87	3.23	18.19	27.43	13.6	20	23.91	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	47,236	44.44	132	3	3.5	3.5	28.48	33.03	18.18	22.96	17.23	3
4	Nippon India Small Cap	Sep-10	****	36,540	78.14	124.02	-	2.5	5	31.71	41.74	23.04	29.95	21.36	4
5	Tata Small Cap Fund	Nov-18	****	6,015	29.11	29.11	-	-	-	23.35	36.69	-	-	24.69	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	****	4,333	17.69	49.03	-	-	-	6.44	5.56	6.92	7.66	7.63	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,160	19.89	31.99	1.3	0.75	0.35	7.14	5.77	7.8	9.16	8.88	2
3	Kotak Medium Term Fund	Mar-14	***	1,989	11.97	19.5	0.60	0.40	-	5.13	5.21	5.96	-	7.29	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,113	17.25	44.51	-	-	-	6.99	5.47	7.78	8.99	7.81	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.52	61.64	0.43	0.6	0.3	4.92	2.68	4.6	6.12	7.32	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 15/09/2023		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	**	31,411	23.23	73.33	2.25	2.3	2.2	5.39	15.86	10.17	17.35	15.63	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	5,981	41.51	133.3	2.65	2	0.37	11.05	22.24	15.64	16.83	15.05	2
3	DSP Tax Saver Fund	Jan-07	****	11,863	20.59	98.33	1.01	1.7	1.86	17.24	26.02	15.76	18.57	14.7	3
4	HDFC Tax Saver Fund	Mar-96	***	11,286	63.51	976.99	5	5.75	5.75	21.52	27.68	12.93	16.04	23.37	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	11,228	22.82	699.2	2.4	2.8	2.6	15.21	23.86	12.64	16.63	19.28	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,089	33.1	88.46	0.903	-	-	16.03	24.98	15.44	17.96	13.01	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,630	20.94	36.7	1.6	1.75	1.8	18.51	23.88	16.63	-	18.32	7
8	SBI Long Term Equity Fund	Mar-93	****	15,587	60.23	297.11	-	5	5.25	28.71	27.04	15.95	16.64	16.55	8
9	Tata India Tax Savings Fund	Mar-96	***	3,556	82.45	33.96	-	5.15	8.1	16.8	23.09	14.35	17.33	18.47	9
10	Quant Tax Plan	Apr-00	*****	4,606	38.89	280.05	-	-	-	12.56	33.6	24.18	24.29	15.25	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/08/2023

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 SL Medium Term Plan - Gr	Mar-09	12466.84	7.31	44391.85	14.11	79754.34	11.33	188907.95	8.78	342848.70	8.82	174000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	14005.65	32.45	38735.80	4.82	77265.96	10.06	232276.57	12.68	318380.75	13.53	139000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14117.82	34.35	51195.37	24.28	105572.09	22.80	268883.18	15.41	4374728.37	14.02	354000
4	HDFC Small Cap Fund- Gr	Apr-08	15154.22	52.20	58255.24	33.92	124361.34	29.65	360623.73	20.88	943677.07	18.97	185000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13590.88	25.52	47636.48	19.08	99527.43	20.36	277847.27	16.02	1150941.35	15.17	227000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13784.48	28.74	48457.36	20.3	96436.22	19.06	262448.58	14.96	7182317.23	17.02	347000
7	Invesco India Multicap Fund	Mar-08	13602.26	25.71	46432.97	17.26	94614.32	18.28	261521.53	14.89	807579.13	17.1	186000
8	Kotak Equity Opportunities Fund	Sep-04	13666.50	26.78	47787.99	19.3	97898.87	19.68	277941.7	16.03	1165328.39	15.27	228000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13632.77	26.22	45983.06	16.57	97690.39	19.59	331725.82	19.31	698125.34	20.64	158000
10	Nippon India Multi Cap Fund	Mar-05	14627.83	43.05	56403.87	31.47	113444.02	25.79	296210.4	17.21	1256398.92	16.51	222000
11	Sundaram Multi Cap Fund	Oct-00	13503.08	24.07	47001.22	18.12	95755.82	18.77	267468.24	15.31	2156904.18	15.38	275000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13364.77	21.79	47349.73	18.65	96694.62	19.17	265468.34	15.17	5305724.75	17.59	315000

**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**



**Greedy, prudence and lessons from history**

● “Considering ‘China + 1’ and the formalisation of the economy favour smallcap companies, can we allocate more of our investments in sectors such as defence and manufacturing?”

● “I wish to build a portfolio solely comprising sector-specific funds and time it perfectly with market trends.”

Such questions are bubbling in the investor community, and understandably so. The market is buoyant, after all. But remember that past returns do not guarantee future results. Instead, they often lure investors towards sectors and themes performing well at that particular point.

This pattern of prioritising greed over prudence is nothing new; it is a recurring theme in every upcycle.

**History lessons**

In the early 2000s, when I entered the asset management industry, the AUM of Indian mutual funds skyrocketed by 46.5 per cent to ₹1.03 lakh crore. A significant portion of the equity money poured into IT sector funds. But after the market crash, witnessing NAVs plummet by as much as 80 per cent was heart-wrenching. Numerous investors lost a substantial portion of their hard-earned savings.

A similar scenario unfolded in the history of the Sensex. By 1992, it had surged 267 per cent, climbing from 1,168 to 4,285. Yet, the index closed at 2,281 the following year, with a 47 per cent correction in a single year. Retail investors who invested at the peak of the frenzy would have incurred a loss of 2 per cent even after a decade. Such examples are crucial to remember, as they tend to fade from memory. However, even now, in certain pockets of the market, the prevailing mood seems to be “invest now, investigate later”.

**Understanding the small-cap attraction**

A closer look at the net flows in July 2023 reveals intriguing trends. Small-cap funds attracted net inflows of over ₹4,000 crore, while the flexi-cap category, which predominantly leans towards large-cap investments, witnessed a negative flow of ₹932 crore.

Furthermore, consider the small-cap fund, mid-cap fund and sector-oriented fund categories. Allocating nearly 50 per cent of a portfolio to them may not be advisable, even for the most aggressive investors. But that’s what’s happening. The gross inflows in these categories constitute 82 per cent of the total equity. Even when reviewing year-to-date (YTD) net inflows in equity, these categories account for 86 per cent of the total. At this point, one must question whether the market is behaving rationally.

But this raises another question: Why are investors more confident in small- and microcap stocks compared to large-cap companies?

Simply put, these categories have delivered exceptional returns in the past year. The one year return of the Nifty 50 stands at 10.8 per cent, while the Nifty mid-cap and small-cap indices boast 26.5 and 29.6 per cent returns, respectively. Such significant disparities naturally draw investors toward them.

**Be cautious**

If you are a long-term investor rather than someone with a three-year view of the market, you must exercise caution and avoid getting caught up in the race. Stick to your planned asset allocation and avoid following the crowd blindly. As Warren Buffett famously advised, “Be greedy when others are fearful, and be fearful when others are greedy.”

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

**ECS Financial Serving over 37000 Investors Since 27 years with Utmost Trust & Integrity.**

**“Successful investing takes time, discipline, and patience. No matter how great the talent or effort, some things just take time.” - Warren Buffett**

**“Life’s unpredictable, protect your loved ones today.”**



**HDFC Life Click 2 Protect Super**

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

**KEY FEATURES**

- Provides comprehensive financial protection to your family
- Option to choose a cover which fits your needs from 3 plan options
- Get back all premiums paid on survival till maturity with Return of Premium<sup>^</sup> option
- Additional amount payable in case of accidental death\* during policy term
- Provides Acceleration of Death benefit on diagnosis of specified terminal illnesses, till age 80 years.<sup>^</sup>
- Option to choose increasing Death benefit up to 200% under Life option
- Option to vary your Death Benefit according to your need under Life Goal option
- Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- Waiver of Premium on Total and Permanent Disability (through WOP Disability option)
- Option to choose Additional Cover for Spouse<sup>^</sup>
- Option to receive Death Benefit in instalments

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

**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

**2 in 5 Indians yet to start retirement planning**  
**38% think retirement planning should begin before 35yrs**  
To plan your savings and investments for Happy Retirement, Please call **ECS Financial**

**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
ICICI Lombard Health Advantage	46-50	16,191	21,936	25,492
	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	

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

Insurance is the subject matter of solicitation.

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 &** : Star Health, HDFC Ergo
- General** : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.



**Return of Premiums\* paid, on Maturity**

Attractive Benefits			
High Risk Cover at Affordable Cost	Attractive High Sum Assured Rebates	Single Premium or Regular Premiums	Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan

\*Premium mentioned above does not include any extra premium, any rider premium & taxes.

**KEY FEATURES**

- **Benefits**
- Life insurance coverage in case of unfortunate death.
- \*Return of total premiums paid (excluding any extra premium, any rider premium and taxes) in case of survival till maturity.
- **Flexibility to**
- Choose from Single Premium and Regular Premium Payment.
- Choose the period for which protection is required.
- Opt for payment of benefit in instalments.
- Benefit of attractive High Sum Assured Rebate.
- Option to enhance coverage by opting for Accident Benefit Rider / Accidental Death Disability Benefit Rider on payment of additional premium for the rider benefit.

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

**ECS Financial** Empowering & Enabling Growth  
HDFC BANK  
The Big Freedom Dharmakā

**SPECIAL EDITION FIXED DEPOSIT**  
BEST TIME TO BOOK FD & ENJOY BEST RATES\*

**INVEST RIGHTLY LIVE HAPPILY**  
Mr. 70325 33609

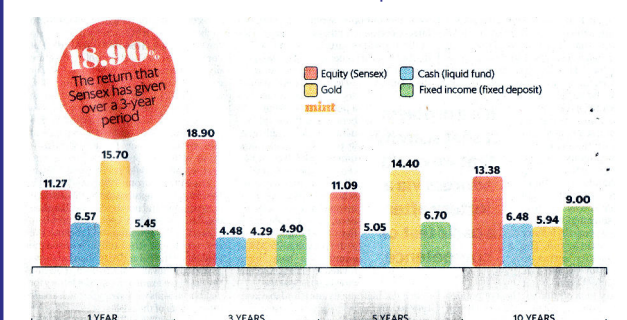
**Hurry! For Limited Period Only!**

- For Regular Citizens
  - 7.20% for 2 yrs 11 months
  - 7.25% for 4 yrs 7 months
- For Senior Citizens
  - 7.70% for 2 yrs 11 months
  - 7.75% for 4 yrs 7 months

\*T&C Apply. Rates are subject to change & applicable on FD amount <2 Cr.

**Returns on my investments**

Building a portfolio is a complex exercise, and it has to be maintained too. A person's portfolio holds different types of assets based on her financial goals, and each asset class gives different types of returns, which is why a portfolio must have an ideal mix of financial products. One must also keep in mind the volatility risk of the asset class, liquidity, lock-in rules and taxation. Here's a look at how four commonly used asset types - equity, cash, gold and fixed income - have done in different periods.



Data as on 01 September 2023. Equity is the benchmark Sensex return (price); cash refers to the average return for liquid funds category as defined by Valueresearchonline; gold refers to domestic gold prices available on Valueresearchonline; and fixed income is historic SBI fixed deposit rates. All returns are annualized.

Source & Courtesy: Satish Kumar - Mint



## Edelweiss Multi Cap Fund

(An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

**Investment Objective:** The Fund seeks to generate long-term capital appreciation by investing in a diversified portfolio of equity & equity-related instruments across large cap, mid cap and small cap stocks. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

**Allocation:** Equity & Equity related instruments out of which @ 75% to 100% Very High, Large Cap<sup>^</sup> companies 25% to 50% Very High, Mid Cap<sup>^</sup> companies 25% to 50% Very High, Small Cap<sup>^</sup> companies 25% to 50% Very High, Debt & money market instruments # 0% to 25% Low to Moderate, Units issued by REITs and InvITs 0% to 10% Moderate to High.

**Fund Manager:** Fund Manager - Mr. Trideep Bhattacharya, Co-Fund Manager - Mr. Sahil Shah, Overseas Securities - Mr. Amit Vora.

**Benchmark Index:** NIFTY 500 Multicap 50:25:25 TRI.

**Plans and Options:** (i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option - IDCW Option shall have Reinvestment, Payout & Transfer Facility.

**Min. Amt:** ₹5000 and in multiples of ₹1/- there after.

**Entry Load:** Not applicable.

**Exit Load:** If the units are redeemed /switched out on or before 90 days from the date of allotment - 1% of the applicable NAV. • If the units are redeemed /switched out after 90 days from the date of allotment - NIL

**NFO Closes on 18/10/23**

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

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	76590 08855
<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
-----------------	--	----------------	-------------

### Andhra Pradesh Region

<b>VIJAYAWADA</b>	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
<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: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, 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

### Tamil Nadu 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
---------------------	---	-----------------	-------------

Point Of Service (POS)

**Our Toll Free Helpline : 1800 425 2969**

**Missed call / WhatsApp / SMS : 094416 93111**

Follow us:



**ECS Financial** - Office Hours: Monday to Friday- 9.30 am to 6.00 pm.  
All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.

**"By sharing we stand prepared to build relationships and give wings to humanity." - Kishore Bansal**

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

LIQUID FUNDS RETURNS AS ON 15/09/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.05	0.57	1.65	3.68	6.49
DSP Ultra Short Fund (G)	0.05	0.53	1.57	3.4	6.26
HDFC Low Duration Fund (G)	0.05	0.66	1.92	4.01	6.86
ICICI Prudential Savings Fund (G)	0.06	0.74	2.17	4.33	7.54

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

### Save through Tax Saving Schemes

U/S 80C (up to ₹1,50,000/-)

U/S 80D (up to ₹75,000/-)

U/S 80CCD (up to ₹50,000/-)

and reduce your tax burden.

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

Selected MF ELSS Funds (u/s 80C, upto ₹1.5L)

Canara Robeco Equity Tax Saver

Kotak Tax Saver Fund

Tata India Tax Savings Fund

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

**To CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF Please Call ECS Financial**

### 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) ● 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.

Just click [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) to know more about Savings, Insurance & Investments



8.05% p.a. Floating rate

"Attractive Investment Opportunity with 100% safety"

Payable 1st January & 1st July



## BAJAJ FINANCE LTD

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

Sr. Citizens 44 months: **8.60%\* 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

50 months: **9.04%\* p.a.**

Sr. Citizens

For Individuals 0.50% p.a. less

**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.

Serving you.



Serving Nation.

From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 303, 3<sup>rd</sup> floor, Jade arcade, M.G.Road, Secunderabad - 500 003.