

# 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.

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- Selected MF ELSS Funds**  
(u/s 80C, upto ₹1.5L)
- ① Canara Robeco ELSS Tax Saver Fund
  - ① DSP ELSS Tax Saver Fund
  - ① Kotak ELSS Tax Saver Fund
  - ① Mirae Asset ELSS Tax Saver Fund
  - ① Parag Parikh ELSS Tax Saver Fund
  - ① Tata ELSS Tax Saver Fund

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

### Attractive Fixed Deposits

Compiled as on 29/01/2024

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	15 42	7.45 8.60	7.70 8.85
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### Thoughtful Inspirational Quotable Quotes

"The trick is not to learn to trust your gut feelings, but rather to discipline yourself to ignore them. Stand by your stocks as long as the fundamental story of the company hasn't changed."  
- Peter Lynch

"The best way to find yourself is to lose yourself in the service of others."  
- Mahatma Gandhi

"Humans are mortal. So are ideas. An idea needs propagation as much as a plant needs watering. Otherwise both will wither and die."  
- B R Ambedkar

"Achieving financial independence is a significant life goal that requires a combination of desire, decision-making, determination, and discipline. These four key elements are essential for setting you on the path to financial freedom."  
- Brian Tracy

"Growth hurts because change isn't easy, that's why they call it growing pain."  
- Tony Gaskins

**Be Empowered**

### How to constitute your Finances

INDIA celebrated its 75th year of being a republic. It meant organising the country's power centres so that there is no concentration of power. The idea is to protect the freedom and rights of individuals. Your finances need you to constitute a similar structure.

Your current habit is more skewed towards saving money than investing. That needs to change if you wish to secure your financial future. A persistently high inflation rate eats into your savings, and you are left with money that has lesser value than before.

India is a country of savers. Most households save money than invest. There are 50 crore permanent account numbers or PAN card holders and similar bank accounts in India.

Contd. in Page 3  
Source & Courtesy: Rajas Kelkar - The New Indian Express

**Be Empowered**

### Risk of inflation matters

**THINK INVESTOR**

As markets evolve and new products are developed, inflation-linked investments may be available to manage inflation risk linked to life goals; till then, be mindful of inflation risk on investments.

Bank fixed deposits are an important part of an individual's goal-based investments. But many individuals have two concerns relating to bank deposits. One, that bank deposits offer low post-tax returns. And two, that post-tax returns on such deposits do not typically beat inflation. Previously, we discussed the first issue and showed why bank deposits are crucial despite low post-tax returns. In this article, we discuss how to understand inflation in relation to bank deposits.

Contd. in Page 3  
Source & Courtesy: Venkatesh Bangaruswamy -The Hindu

### Estate Planning Tools

There are many tools available for estate planning for senior citizens. Most important among them is what is called 'Nomination'. However, a WILL can supersede a Nomination.

Available for all financial products and also for safe custody and safe deposit vaults.

Contd. in Page 3  
Source & Courtesy: Financial Inclusion and Development Department, RBI

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, Please visit / call your nearest **ECS Financial 97050 11965**

**HSBC Mutual Fund**

A fund with a range of shots.

**HSBC Multi Asset Allocation Fund** To face all market deliveries.

NFO Deck January 2024 | NFO opening date 08 Feb 2024 | NFO closing date 22 Feb 2024 | Respecting date 01 Mar 2024

### HSBC Multi Asset Allocation Fund

(An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs)

**Investment Objective:** The aim of the fund is to generate long-term capital growth and generate income by investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

**Allocation:** Equities & Equity related instruments: Min 65% to Max 80% (Very High), Debt & Money Market Securities: Min 10% to Max 25% (Low to Moderate), Gold / Silver ETFs: Min 10% to Max 25% (Moderate to High), Units of REITs and InvITs: Min 0% to Max 10% (Very High).

**Fund Manager:** Ms Cheenu Gupta (For Domestic equities), Mr Dipan Parikh (For Gold / Silver ETFs), Mr Mahesh Chhabria (For Fixed Income), Mr Sonal Gupta (For foreign securities).

**Benchmark Index:** S&P BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) + Domestic Price of Gold (10%) + Domestic Price of Silver (5%).

**Entry Load:** NA.  
**Exit Load:** If units redeemed or switched out are upto 10% of the units purchased or switched in within 1 year from the date of allotment - Nil.

### NFO Closes on 22/02/2024

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**.

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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 : 97050 11965
Telangana RO : 98480 27443	(Buy / Sell - Shares / Bonds)
	Insurance : 70959 05511
	(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 (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 15/01/2024		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	***	2,312	16.7	59.63	1	1.25	1.25	19.01	13.29	14.04	11.34	10.18	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	30,650	29.81	604.48	2.02	1.92	1.92	25.56	23.64	23.64	16.18	21.32	2
3	Nippon India Multi Asset Fund	Aug-20	**	2,322	17.06	17.06	-	-	-	24.7	14.96	-	-	17.1	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,263	19.72	19.72	-	-	-	20.24	15.35	-	-	19.2	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	189	50.58	54.93	-	-	-	24.79	14.08	14.41	14.08	10.27	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	***	6,979	25.11	89.5	1.26	1.29	1.35	17.97	11.32	11.74	12	9.67	1
2	HDFC Balanced Advantage Fund	Feb-94	****	73,349	36.99	436.05	2.76	2.94	3.12	33.71	24.24	18.16	16.98	18.49	2
3	Tata Balanced Advantage Fund	Jan-19	****	8,317	18.17	18.17	-	-	-	18.35	12.51	-	-	12.79	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,568	15.45	30.92	0.71	0.75	0.99	16.74	11.37	11.67	11.33	10.18	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	53,483	17.25	62.22	1.11	1.58	1.60	17.74	12.86	12.62	12.52	11.31	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	****	22,235	15.91	102.63	0.75	1	1	19.92	16.53	14.74	15.54	15.58	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	29,816	23.93	316.86	0.35	0.75	1.8	31.27	25.18	19.74	17.72	15.34	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,814	29.85	50.8	0.234	-	-	21.6	16.76	16.82	13.73	14.5	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,687	95.5	304.9	0.75	9.22	7.4	22.11	14.03	15.11	15.16	12.7	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,311	25.64	88.76	-	-	1.25	26.35	18.31	10.88	12.9	12.44	5
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	7,778	11.23	23.99	-	0.23	0.44	7.4	5.17	5.13	5.94	6.23	1
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	8,811	10.7	27.66	-	0.16	0.48	7.46	5.15	4.99	5.76	6.47	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	25,385	16.04	30.51	-	-	-	7.66	5.47	5.16	5.92	6.7	3
<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	****	4,185	16.89	50.06	-	-	-	6.8	5.03	6.73	7.45	7.61	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,621	20.37	32.75	1.3	0.75	0.35	7.58	5.58	7.66	9.05	8.84	2
3	Kotak Medium Term Fund	Mar-14	***	1,848	12.29	20.03	0.60	0.40	-	6.46	4.85	5.91	-	7.33	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,803	17.62	45.46	-	-	-	7.13	5	7.52	8.79	7.79	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.76	62.78	0.43	0.6	0.3	5.25	2.79	4.38	6.02	7.29	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	****	8,222	-	255.15	-	-	-	29.22	19.54	16.97	16.08	16.53	1
2	Axis Children's Gift	Dec-15	**	799	22.15	22.15	-	-	-	15.01	9.93	12.01	-	10.31	2
3	Tata Young Citizens Fund	Oct-95	Unrated	327	54.91	-	-	-	-	30.38	19.1	17.45	13.45	13.16	3
4	HDFC Retirement Savings Fund	Feb-16	****	4,378	-	42.77	-	-	-	35.72	26.59	18.35	-	20.22	4
5	ICICI Prudential Retirement Fund	Feb-19	****	484	24.88	24.88	-	-	-	41.02	25.59	-	-	20.51	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	2,065	17.82	17.82	-	-	-	28.18	-	-	-	21.82	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	4,933	16.18	16.18	-	-	-	30.4	-	-	-	19.56	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,344	62.56	318.00	1.78	3.58	3.6	34.33	21.82	16.86	17.13	15.78	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	24,590	59.23	235.79	-	1.75	3.75	41.64	31.81	19.53	17.84	18.29	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	11,030	15.81	15.88	-	-	-	43.36	-	-	-	24.55	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	10,342	31	647.76	2.25	2.5	2.5	38.51	23.97	18	17.54	15.29	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	***	10,387	37.17	493.2	2.7	2.8	5.3	33.65	20.52	18.74	17.63	17.89	1
2	Tata Large & Mid Cap Fund	Mar-93	****	6,184	72.76	451.42	-	-	-	26.57	20.1	18.62	13.16	13.14	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	3,025	21.72	24.73	-	1.05	1.08	44.28	25.99	-	-	23.75	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,566	129.45	777.7	4.96	7.00	7.10	31.51	14.66	15.16	16.19	17.02	4
5	Hdfc Large and Midcap Fund	Feb-94	****	15,022	35.61	283.45	2.00	2.00	1.50	41.62	27.47	20.94	15.09	12.95	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	****	38,520	56.08	102.12	0.536	-	-	34.13	25.48	22.59	22.89	14.83	1
2	Sundaram Mid Cap Fund	Jul-02	**	9,880	57.34	1,071.88	0.14	2.87	3.23	45.14	26.06	18.72	19.84	24.36	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	56,033	51.15	151.96	3	3.5	3.5	47.27	31.13	23.52	22.37	17.85	3
4	Nippon India Small Cap	Sep-10	****	43,816	89.26	141.67	-	2.5	5	51.78	39.87	29.11	27.68	21.99	4
5	Tata Small Cap Fund	Nov-18	****	5,819	32.86	32.86	-	-	-	37.23	35.7	26.18	-	25.83	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 15/01/2024		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 ELSS Tax Saver Fund	Dec-09	*	34,300	25.37	80.08	2.25	2.3	2.2	26.17	10.22	13.96	16.46	15.95	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	7,033	44.97	148.15	2.65	2	0.37	27.2	17.83	19.04	16.83	15.27	2
3	DSP ELSS Tax Saver Fund	Jan-07	****	13,583	22.69	111.13	1.01	1.7	1.86	31.87	21.21	19.84	18.54	15.22	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	13,086	72.82	1,120.23	5	5.75	5.75	36.75	25.26	17.56	16.02	23.67	4
5	ICICI Prudential ELSS Tax Saver Fund	Aug-99	***	12,395	23.37	761.87	2.4	2.8	2.6	25.01	17.66	15.95	15.89	19.41	5
6	Kotak ELSS Tax Saver	Nov-05	****	4,691	35.82	95.73	0.903	-	-	25.18	19.77	18.2	17.61	13.25	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	20,431	23.23	40.71	1.6	1.75	1.8	30.17	18.97	19.6	-	19.04	7
8	SBI Long Term Equity Fund	Mar-93	****	18,715	69.72	343.92	-	5	5.25	43.4	24.51	19.79	16.86	16.92	8
9	Tata ELSS Tax Saver Fund	Mar-96	***	3,955	90.39	37.23	-	5.15	8.1	25.73	18.43	16.98	17.48	18.63	9
10	Quant Tax Plan	Apr-00	****	6,416	46.15	332.32	-	-	-	35.01	30.87	29.22	25.17	15.86	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/12/2023

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	12425.96	6.65	43426.62	12.57	79315.62	11.11	187235.79	8.51	353388.96	8.71	178000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	14316.75	37.85	41562.54	9.56	80775.55	11.64	242403.23	13.48	349319.27	14.12	143000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	15196.33	52.83	53553.18	27.58	119985.63	26.71	297179.07	17.27	5042712.13	14.51	359000
4	HDFC Small Cap Fund- Gr	Apr-08	15196.97	52.84	57178.55	32.49	121621.31	32.05	374768.93	21.58	1061824.82	19.46	189000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15182.17	52.58	51175.26	24.23	111755.94	25.19	300980.34	17.50	1354670.2	16.12	231000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	15014.53	49.65	51549.65	24.77	107350.02	23.48	287094.49	16.63	8362735.51	17.53	351000
7	Invesco India Multicap Fund-Gr	Mar-08	14780.95	45.60	49320.17	21.56	104309.78	22.29	280031.06	16.16	932300.43	18.02	190000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14425.67	39.50	49402.58	21.68	103991.88	22.16	292573.86	16.98	1331115.81	15.86	232000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14636.22	43.11	48094.8	19.75	10542.91	22.38	340299.02	19.78	792082.86	21.38	162000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14906.27	47.77	55482.47	30.22	119272.17	27.88	314665.02	18.03	1234385.54	16.72	226000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14819.83	46.27	49650.74	22.04	105443.76	22.74	280356.42	15.91	2248715.56	15.6	279000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	14058.53	33.28	48401.30	20.2							



## Be Empowered



### How to constitute your finances

However, there are merely 4.2 crore unique mutual fund investors. That is despite years of relentless campaigning to tell people that mutual funds are the best way for retail investors to invest. A considerable amount of money is spent on spreading awareness and encouraging people not just to save but invest.

The idea is to beat inflation through regular investing. The less than 10% participation in mutual funds is also an opportunity for the financial services industry. The market can grow structurally, and these companies can expand the scope of passive investing. From your standpoint, you need to organise things in a way that you can generate a steady surplus every month. Unless you manage that, you cannot start to invest.

#### Bring In the constitution

If a country as diverse as India could adopt a constitutional democratic approach after independence, so can you—the commitment to adhere to the rule of law matters. The same applies to your finances. You need to create a rule book. To get going, you need to build a team. You must get your family involved in building that team. Your spouse will play a critical role in ensuring you can properly structure your finances. There cannot be a concentration of saving in fixed deposits or spending too much on credit cards. You need to create a system that checks excessive expenditure by default. You need the support of your family members in curbing overall expenses in your household. That way, you can create a surplus regularly to invest to meet your financial goals.

The next thing to do is to get a professional advisor on your team. An independent professional can give you a dispassionate assessment of your financial habits. If you are overspending, you must go on a path of prudence to save money. If you are saving too much money, you need an appropriate asset allocation plan. A professional advisor can help you with these first steps. They would set you on a path of financial well-being because you will save and invest money in line with your financial goals. That way, you can spend any surplus amount left after investing in an expenditure you always wanted to incur. That could be shopping, travelling to an exotic location, or throwing a surprise party for a loved one. Spending after adequate financial planning will allow you to enjoy key moments in your life. It will also give you a sense of achievement.

#### Knowledge Is power

There is no alternative to knowledge. You must focus on the information you need to know about financial planning. Your financial advisor can help you with books and periodicals you can read. They can also inform you about the use of technology in financial planning. However, you need to know things to ask. Many tools allow you to learn about your risk appetite. Many tools can create a short list of exchange-traded funds, mutual funds or stocks for you to invest. The constitution of your finances depends on your ability to make adjustments according to the prevailing personal and external situation. In an era of information explosion, you cannot hide behind not knowing things. When it comes to your money, you need to be open to the idea of reading about things that are not your domain.

Source & Courtesy: Rajas Kelkar - The New Indian Express



## Be Empowered



### Risk of inflation matters

#### Inflated-adjusted goals

Suppose you want to create a fund for a child's college education. The right way to save for the goal is to estimate the education cost when your child is likely to enter college, say, eight years hence. So, you must consider today's education cost and adjust it for education inflation for eight years. Next, you must consider how much of your savings set aside for this goal must be allocated towards equity funds and bank deposits. Having incorporated inflation into your goal, you do not have to be concerned that bank deposits do not beat inflation; deposits are meant to provide stable returns, not beat inflation. The higher expected return on equity is likely to balance the lower expected return on bank deposits. What about the effect of inflation when you are investing your surplus savings? Inflation is relevant when we intentionally postpone consumption to an immediate future date. Suppose you postpone your vacation by a year and the travel cost is expected to rise by 10%. Inflation will hurt you if you park your vacation savings in a one-year deposit. But with surplus cash, your objective is to earn a return on savings. Think of the difference between the post-tax return on your deposit (say 5%) and the general inflation (say 5.5%) as the "real" price you must pay to prevent yourself from spending the money today!

#### Conclusion

Your concern should be about inflation risk, not that post-tax returns on bank deposits can be lower than inflation; for inflation risk impacts the likelihood that you will achieve your life goals. This is the risk that actual inflation could be higher than the inflation assumed (expected inflation) to determine the amount required to achieve a life goal. As our markets evolve and new products are developed, inflation-linked investments may be available to manage inflation risk associated with your life goals. Till then, be mindful of inflation risk on your investments.

Source & Courtesy: Venkatesh Bangaruswamy-The Hindu

## Estate Planning Tools

- ✓ Helps in fast settlement of claims and reduces hardships for surviving family members.
- ✓ Make sure that the nomination request is registered. update nomination as and when required

### OTHER ESTATE PLANNING TOOLS

- Trust
- Power of attorney
- Gift
- Partition
- Will
- Succession
- Life Insurance

Source & Courtesy: Financial Inclusion and Development Department, RBI



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● Secure Benefit

● 2X coverage from day 1

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● 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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(Y-ly Int dt. 1<sup>st</sup> April)

(Y-ly Int dt. 15<sup>th</sup> Oct)

## 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.

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## HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

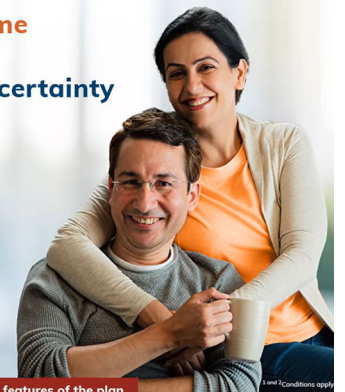
Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health Assurance Policy	0-17	4,945	6,114	8,890
	18-35	7,676	10,424	14,551
	36-45	9,159	12,249	17,027
HDFC ERGO Optima Restore	18-35	9,782	12,877	14,898
	36-45	11,494	14,863	17,485
	46-50	16,191	21,936	25,492
ICICI Lombard Health 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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Guaranteed<sup>1</sup> income after retirement  
Safety against uncertainty before retirement

100% Guaranteed<sup>2</sup> Moneyback



Optional features of the plan

Extend income to your spouse<sup>3</sup> Waiver of future premiums<sup>4</sup>

ICICI Pru  
GUARANTEED PENSION PLAN (FLEXI)  
WITH SUNFIRE ENDANGER

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**Telangana Urban Region**

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2 <sup>nd</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
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**Andhra Pradesh Region**

<b>VJAYAWADA</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 - 4065917	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
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LIQUID FUNDS RETURNS AS ON 15/01/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.07	0.6	1.69	3.15	6.78
DSP Ultra Short Fund (G)	0.06	0.59	1.8	3.32	6.75
HDFC Low Duration Fund (G)	0.06	0.62	1.71	3.35	7.08
ICICI Prudential Savings Fund (G)	0.07	0.64	1.82	3.62	7.67

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**

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To

**"Invest in preparedness, not in prediction." - Nassim Taleb**



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

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- **HDFC Balanced Advantage**
- **ICICI Pru Balanced Advantage**
- **Kotak Balanced Advantage**
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No of Years	Conservative		Moderate			Aggressive	
	9%	10%	11%	12%	13%	14%	15%
1	7936	7892	7850	7807	7764	7722	7680
2	3790	3750	3710	3671	3632	3593	3554
3	2412	2374	2336	2298	2262	2225	2189
4	1726	1689	1653	1617	1582	1548	1514
5	1316	1281	1246	1212	1179	1147	1115
6	1045	1011	978	946	914	884	854
7	853	820	788	758	728	699	671
8	710	678	648	619	591	564	538
9	600	570	541	513	487	461	437
10	513	484	457	430	405	382	359
11	443	415	389	364	341	318	297
12	385	359	334	310	288	267	248
13	337	312	288	266	245	226	208
14	297	273	250	229	210	192	175
15	262	239	218	198	180	163	148
20	149	131	114	100	87	76	66
25	89	75	63	53	44	37	30
30	54	44	35	28	23	18	14

Eg: To make Rs.1 lakh in 5 years @ 15%, you need to invest Rs.1115 / month. To get Rs.5 lakhs for the same period, SIP amount will be 1115 x 5 = Rs.5575

Above values are computed internally based on the assumed rates of return and does not indicate assurance of returns for any scheme

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