

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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Will you risk your family's future?



The universal fact is, Death is certain. It is only the when, where and how is uncertain. Investor Behavioural studies suggest that most respondents are not comfortable even discussing this very basic fact of life. Leave alone a clear-cut Will that details the Assets they hold and whom they wish to bequeath it to, most do not even have any Life Insurance.

Contd. in Page 3

Source & Courtesy: Ashok Kumar, Head of LKW-India - The New Indian Express

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5551* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	6,550	10,873
Click 2	35	20	8,857	15,869
Protect life	45	10	14,874	26,408
ICICI Pru	25	30	6,556	10,721
iProtect	35	20	8,945	15,025
Smart	45	10	14,618	25,700
LIC	25	30	12,549	22,450
Jeevan	35	20	15,605	28,366
Amar	45	10	22,064	39,832
SBI Life	25	30	7,739	12,896
Smart	35	20	10,181	16,968
Shield	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

Interest Rates @ Peak

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

Attractive Fixed Deposits

Compiled as on 21/07/2023

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	7.40 8.05	7.65 8.30
PNB Housing Finance	AA	12 36	7.35 7.70	7.60 7.95
Shriram Finance	AA+	18 36	7.75 8.25	8.25 8.75

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Be Empowered



Never lose money on your investments: first step towards wealth creation

Equity is one of the best performing asset class but its penetration has been low in India, accounting for only 4.8% of total household savings. Furthermore, whenever the penetration has increased significantly, it is mostly during high valuation periods. The primary cause of such low penetration may be volatility and concerns over the safety of capital.

If we consider a typical investor portfolio, there are three risk buckets that an investor consciously or subconsciously manages: personal risk bucket, market risk bucket and aspirational risk bucket. Now, without enhancing the performance of the personal risk bucket, it is nearly impossible to increase the performance of an investor's overall portfolio, as it is one of the biggest and core part of the investor's portfolio. Equity is one of the asset classes that can be considered for this purpose. However, the challenge with equity is that it also adds significant risk to the overall portfolio.

Investing can be likened to driving a car, where acceleration is similar to investing in equities. However, one cannot keep accelerating continuously as there are dangerous curves and traffic on the road.

Contd. in Page 3

Source & Courtesy: Chirag Patel, mint

Selected Multi Asset Allocation Funds

MULTI ASSET ALLOCATION FUNDS

DIVERSIFICATION

Helps in portfolio stability

CONVENIENCE

Invest in Equity, Fixed Income & Gold through one fund

TAX EFFICIENCY

Provides equity / non-equity taxation benefits depending on the asset allocation

DIVERSIFICATION TAX EFFICIENCY CONVENIENCE

JOB CHAHIYE?

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

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

Thoughtful Inspirational Quotable Quotes

"My biggest takeaway from economics is that the past wasn't as good as you remember, the present isn't as bad as you think, and the future will be better than you anticipate."

- Morgan Housel

"There is no austerity equal to a balanced mind, and there is no happiness equal to contentment; there is no disease like covetousness, and no virtue like mercy."

- Chanakya

"No person, no place, and no thing has any power over us, for 'we' are the only thinkers in our mind. When we create peace and harmony and balance in our minds, we will find it in our lives"

- Louise L. Hay

"The sword of revolution is sharpened on the whettingstone of ideas."

- Bhagat Singh

"If you really think that the environment is less important than the economy, try holding your breath while you count your money."

- Guy McPherson



Combination of Large, Mid & Small cap companies for your investment appetite.

Mirae Asset Multicap Fund

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

Investment Objective: The scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of large cap, mid cap and small cap companies.

Allocation: *Equity and equity related instruments including equity linked derivatives in the following manner: 75% to 100% (High), Large Cap Companies**: 25% to 50% (High), Mid Cap Companies**: 25% to 50% (High), Small Cap Companies**: 25% to 50% (High), Debt securities (including securitized debt & debt derivatives) and money market instruments\$: 0 to 25% (Low to Medium), Units issued by REITs and InvITs: 0 to 10% (Medium to High).

Fund Manager: Mr. Ankit Jain.

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

Plans and Options: Growth & IDCW.

Min. Amt: ₹5,000 and in multiples of ₹1 thereafter.

Entry Load: Not applicable. **Exit Load:** 1%.

NFO Closes on 11/08/2023

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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- 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 17/07/2023		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	****	1,840	15.1	53.92	1	1.25	1.25	16.6	16.94	11.59	10.92	9.86	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	19,974	26.76	524.22	2.02	1.92	1.92	24.17	27.17	16.22	16.61	21.05	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,303	14.95	14.95	-	-	-	18.59	-	-	-	14.9	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,666	17.66	17.66	-	-	-	19.12	19.02	-	-	18.4	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	****	162	43.67	47.42	-	-	-	14.55	15.88	10.95	13.08	9.63	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	20,463	15.08	94.17	0.75	1	1	23.58	22.85	13.12	16.03	15.51	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	23,711	21.91	265.16	0.35	0.75	1.8	22.58	28.15	16.43	16.89	14.82	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,841	26.64	45.33	0.234	-	-	18.59	22.71	13.69	13.2	14.27	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,89	88.96	271.75	0.75	9.22	7.4	18.34	17.62	12.59	14.78	12.49	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	2,966	22.4	77.57	-	-	1.25	22.95	22.19	7.56	12.36	11.97	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	***	6,641	23.81	81.78	1.26	1.29	1.35	15.94	14.65	10.3	11.61	9.46	1
2	HDFC Balanced Advantage Fund	Feb-94	****	57,779	31.73	358.73	2.76	2.94	3.12	25.52	27.02	14.87	16.01	18.04	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,109	16.46	16.46	-	-	-	14.87	14.59	-	-	11.8	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,553	14.4	28.04	0.71	0.75	0.99	14.9	12.81	9.91	11.51	9.75	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	47,662	17.51	56.19	1.11	1.58	1.60	13.44	15.43	10.9	12.63	10.99	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	7,002	-	225.66	-	-	-	25.9	23.57	14.37	16.12	16.29	1
2	Axis Children's Gift	Dec-15	**	749	20.83	20.83	-	-	-	13.3	15.39	9.96	-	10.13	2
3	Tata Young Citizens Fund	Oct-95	Unrated	276	47.31	-	-	-	-	25.59	23.8	12.66	11.97	12.19	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,337	-	36.49	-	-	-	30.77	31.91	17.29	-	19.13	4
5	ICICI Prudential Retirement Fund	Feb-19	****	298	20.04	20.04	-	-	-	22.81	28.89	-	-	17.17	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,569	15.61	15.61	-	-	-	25.19	-	-	-	20.11	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,111	13.93	13.92	-	-	-	21.87	-	-	-	16.27	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,986	53.53	262.62	1.78	3.58	3.6	20.71	24.75	12.39	16.53	15.18	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	17,441	49.09	195.42	-	1.75	3.75	35.11	37.19	17.34	17.27	17.62	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	7,103	12.79	12.85	-	-	-	34.28	-	-	-	15.54	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	7,972	27.58	530.19	2.25	2.5	2.5	26.14	27.76	14.2	16.29	14.78	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	8,171	30.5	404.7	2.7	2.8	5.3	23.09	23.91	13.94	16.47	17.31	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,639	64.43	399.71	-	-	-	28.2	26.27	16.24	16.37	12.94	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	1,829	17.36	19.76	-	1.05	1.08	33.8	27.91	-	-	19.92	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,111	119.65	669.15	4.96	7.00	7.10	20.39	21.26	9.94	16.05	16.73	4
5	Hdfc Large and Midcap Fund	Feb-94	****	9,844	28.75	228.9	2.00	2.00	1.50	27.94	31.37	16.45	13.17	12.36	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	29,759	46.98	85.54	0.536	-	-	24.53	32.56	17.74	22.24	14.07	1
2	Sundaram Mid Cap Fund	Jul-02	**	7,976	48.63	845.03	0.14	2.87	3.23	26.99	28.92	12.18	18.33	23.6	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	42,732	41.02	121.85	3	3.5	3.5	37.89	35.53	16.84	21.45	16.83	3
4	Nippon India Small Cap	Sep-10	****	31,945	71.19	113	-	2.5	5	39.38	46.95	22.82	28.3	20.78	4
5	Tata Small Cap Fund	Nov-18	****	5,233	27.64	27.64	-	-	-	35.69	41.29	-	-	24.27	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,256	17.54	48.61	-	-	-	7	5.49	6.84	7.63	7.65	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	10,600	19.69	31.67	1.3	0.75	0.35	8.18	5.51	7.73	9.25	8.91	2
3	Kotak Medium Term Fund	Mar-14	***	2,091	11.89	19.37	0.60	0.40	-	5.88	5.29	5.91	-	7.35	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,137	17.1	44.12	-	-	-	7.51	5.33	7.66	8.9	7.83	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.87	61.43	0.43	0.6	0.3	5.47	2.45	4.55	5.95	7.35	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 17/07/2023		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	**	32,325	22.83	72.07	2.25	2.3	2.2	17.63	17.67	10.24	16.78	15.68	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	5,750	40.17	129.07	2.65	2	0.37	21.33	24.67	16.03	16.28	15.01	2
3	DSP Tax Saver Fund	Jan-07	****	11,303	19.75	91.98	1.01	1.7	1.86	21.81	25.29	15.33	17.48	14.39	3
4	HDFC Tax Saver Fund	Mar-96	***	10,930	59.21	910.84	5	5.75	5.75	26.96	26.88	12.88	15.19	23.21	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,963	21.65	663.2	2.4	2.8	2.6	20.67	24.11	13.17	16.33	19.16	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,855	31.53	84.26	0.903	-	-	25.61	25.49	15.45	16.81	12.83	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	16,634	21.6	34.74	1.6	1.75	1.8	21.37	25.34	16.4	-	17.92	7
8	SBI Long Term Equity Fund	Mar-93	****	14,430	56.1	276.71	-	5	5.25	31.36	27.46	15.5	15.62	16.38	8
9	Tata India Tax Savings Fund	Mar-96	***	3,392	78.32	32.26	-	5.15	8.1	23.69	23.93	13.7	16.73	18.38	9
10	Quant Tax Plan	Apr-00	****	4,049	35.99	259.16	-	-	-	22.36	39.12	23.59	23.09	14.99	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2023

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	12654.10	10.33	44868.78	14.88	79904.56	11.42	189623.12	8.86	337437.33	8.88	172000
2	Franklin I Feeder Franklin US Opportunities- Gr	Feb-12	13910.84	31.03	37847.08	3.29	76430.07	9.58	229954.47	12.5	306369.03	13.36	137000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	13672.46	27.02	50215.83	22.92	100410.89	20.75	255269.96	14.45	4070626.61	13.77	353000
4	HDFC Small Cap Fund- Gr	Apr-08	14471.55	40.59	56201.42	31.27	114365.06	26.16	335397.68	19.52	848009.59	18.13	183000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13020.24	16.25	46776.60	17.82	94499.82	18.25	269589.75	15.47	1070526.27	14.76	225000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13582.20	25.51	48203.78	19.96	93337.38	17.74	256385.83	14.53	6853000.73	16.93	345000
7	Invesco India Multicap Fund- Gr	Mar-08	13281.62	20.53	45789.58	16.31	90854.97	16.64	255483.94	14.47	760010.73	16.75	184000
8	Kotak Equity Opportunities Fund- Gr	Sep-04	13424.37	22.89	47232.7	18.51	94806.70	18.38	270990.67	15.56	1125179.82	15.08	226000
9	Nippon India Multi Cap Fund- Gr	Mar-05	13979.27	32.18	54563.97	29.05	105653.81	22.85	277627.93	16.01	1142565.04	15.9	220000
10	Sundaram Multi Cap Fund- Gr	Oct-00	13084.46	17.30	46362.18	17.19	91969.58	17.14	260005.17	14.79	2031648.3	15.14	273000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	13416.52	22.76	47722.91	19.24	95538.31	18.70	263417.22	15.04	5121790.42	17.55	312000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

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



Be Empowered



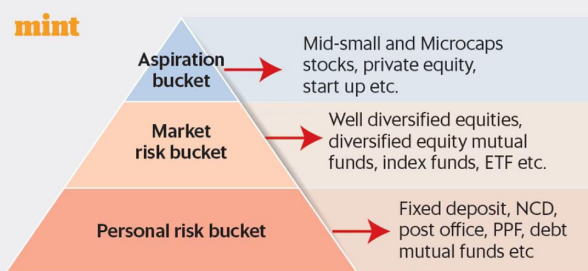
Never lose money on your investments: first step towards wealth creation

That's why cars have brakes to calibrate speed as needed. In this analogy, brakes can be compared to fixed income investments. Nonetheless, there is still a risk that someone else may collide with your car. To handle such situations, we need to have airbags in the car. At the portfolio level, allocation to gold is required to withstand such crises. In this context, equity acts as acceleration, fixed income as the brakes, and gold is the airbag.

During volatile periods, fixed income investments act as volatility controllers, while during any critical situation like the subprime crisis and covid pandemic, gold acts as a volatility absorber. Its prices appreciate dramatically during such times, thereby helping the portfolio absorb the shocks.

Risk buckets

If we consider a typical investor portfolio, there are three risk buckets that an investor consciously or subconsciously manages:



Combining asset classes through multi-asset strategy is necessary to optimize return at given level of volatility.

Various asset classes have a varied degree of correlation with each other. Economic cycles and markets across the globe are highly dynamic, making it difficult to consistently time the winning asset class. However, a well-balanced mix of these asset classes can assist investors in achieving an optimum level of risk-adjusted return to reach their long-term financial goals.

For example, In FY12 and FY20, equity contributed negatively, but gold sparkled. However, regardless of these asset classes, fixed income provided stability to the portfolio.

In FY15 and FY17, equity performed well while gold corrected. Fixed income, on the other hand, remained isolated from the volatility of these assets.

Hence, a combination of these asset classes in a scientific way can be utilized to generate low-volatility returns.

Generally, it is a misnomer that, for the personal risk bucket, one has to keep capital protected and avoid taking risks. The definition of risk itself is not clear to most people because, as legendary investor Warren Buffett says, risk is the permanent loss of capital. Standard deviation of returns is not necessarily risk; in fact, it creates opportunities for returns. However, risk is defined as the permanent loss of capital, which is different from notional loss based on mark-to-market (MTM), etc.

If one is willing to move away from bonds and fixed deposits (FDs) and allow a judicious mix of asset classes that may exhibit volatility from time to time, but are uncorrelated or lowly correlated, and mixed in a specific proportion with rebalancing based on relative valuations, the chance for permanent loss is minimized. Although there may be occasional mark-to-market or notional losses, the overall return is enhanced by a few percentage points over time.

To improve the overall portfolio return, it is evident that shifting some allocation from the traditional personal risk bucket to strategies like multi-asset allocation can be beneficial. This shift should be done without altering the overall portfolio's volatility too much.

Source & Courtesy: Chirag Patel, mint

Be smart, use STP for long term growth!

Selected Equity Funds for STP

- Aditya Birla Sun Life Multi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Prudential India Opportunities Fund
- Kotak Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focused Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

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

Will you risk your family's future?

Life Insurance penetration in India is dismally low at less than 5% and well more than half among those, are under-insured. A primary reason for underinsurance among the few that have Life Insurance is the Indian obsession with deriving 'returns' for any money expended. Many are disappointed to know that after their term of Life Cover ends at a specified age, they will not get any pecuniary benefit or returns for the premium paid.

The fact is that, if one looks at pure Life Insurance as an investment per se, the only way to maximize returns would be to hope to die soon after taking a policy, before the next premium becomes payable. The Return on Investment in such a case would be extraordinary.

On a more serious note, while many recognise the emotional turmoil and void left behind by a death in a family, most still prefer to turn a blind eye to the huge financial void that it often also leaves behind. I have seen far too many cases of families used to leading a very comfortable, if not luxurious life, suddenly finding their world turned upside down following the death of an uninsured bread-winner. It is heart-breaking even from a distance, to see the way the dreams and aspirations of the children especially, in such families come crashing down.

It is thus prudent for everyone who has even a single financial dependent to not just insure, but adequately insure themselves. How one arrives at the figure of 'adequate' insurance to ensure that every dream one has for one's loved ones is met, is not something that can be captured merely with an arithmetical calculation as many websites and 'experts' profess.

It requires a detailed evaluation session with one's advisor who can take a holistic view of where exactly one stands with their current investments and what it would cost 'financially' to replace themselves, financially at least, in the event of an untimely demise. A no-frills Insurance Term Plan will usually serve the objective of pure Life Insurance, most cost-effectively. LIC's e-Term Insurance Plan which offers pure term cover and ICICI Pru's iProtect Smart which offers Life Insurance plus additional cover for 34 critical illnesses are popular options in this category and have a good claim settlement record.

Rest assured, if one stays on after adequately insuring oneself, one's family members will not complain. But, do not make the mistake of under-insurance. It could make all the difference to not just the lifestyle, but also the dreams and aspirations of one's loved ones.

So, have you secured your family's future?

Source & Courtesy: Ashok Kumar, Head of LKW-India - The New Indian Express

Secure your family against uncertainties, with a plan that adjusts to your needs.

Introducing **HDFC Life Click 2 Protect Life**

Covers COVID-19 claims!

Change is the only constant. In a world evolving at an accelerating pace, it is only reasonable that you keep up with the times, or fear being left behind. With evolving priorities and altering lifestyles, it is even crucial to stay protected and secure your family's future against any uncertainty that life may bring. Keeping up with the changing times, HDFC Life is proud to present Click 2 Protect Life, an intelligent term plan that provides benefits as per your altering lifestyle and life stage needs and helps you stay truly protected.

your family's future against any uncertainty that life may bring. Keeping up with the changing times, HDFC Life is proud to present Click 2 Protect Life, an intelligent term plan that provides benefits as per your altering lifestyle and life stage needs and helps you stay truly protected.

Key Features

- ⇒ Provides comprehensive financial protection to your family
- ⇒ Option to choose a cover which fits your needs from 3 plan options
- ⇒ Auto balances Death and Critical Illness benefits with increasing age
- ⇒ Get income payouts from age 60 onwards under Income plus Option
- ⇒ Option to avail cover for Whole of Life
- ⇒ Get back all premiums paid on survival till maturity with Return of Premium option
- ⇒ Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- ⇒ Additional Sum Assured on Accidental Death (through ADB option)
- ⇒ Special premium rates for female lives and non-tobacco users

Life Protect option: Under this plan option, you are covered for death during the policy term. In case of your unfortunate demise during the policy term, your nominee gets a lump sum benefit.

Sample Illustration: Mr. Bansal, a 35 years old gentleman, buys an HDFC Life Click 2 Protect life plan by paying a premium of ₹19640 annually. The details of his policy are as follows:

Plan Option	Sum Assured	Policy Term	Premium Payment Term
Life	₹1 Crore	40	40

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

Protect your Health Rightly and Adequately with the Health Insurance Policy.

Healthcare bill is over 10% of total spend for 90m Indians

of Them 31m Spend Over 25%

In June 2021, the Niti Aayog estimated that at least 400 million people or about 30% of the population did not have any financial protection for health, leading to high out-of-pocket expenditure and impoverishment. It is also estimated that the actual uncovered population would be higher due to existing cover-age gaps in PMJAY and overlaps between schemes.

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

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

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Insurance is the subject matter of solicitation.

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- . NCB Protection
- . Return to Invoice
- . Key Replacement
- . Inconvenience Allowance
- . Loss of Personal Belongings
- . Basic Roadside Assistance
- . Additional Roadside Assistance
- . Engine Guard
- . Cover for Consumables
- . EMI Protector
- . Tyre and Rim guard
- . Hospital Daily Cash Cover for
- Owner Driver, - Unnamed Passengers, - Paid Driver
- . Enhanced Personal Accident Cover for
- Owner Driver, - Unnamed Passengers, - Paid Driver

To know more details, invest & for doorstep service. Please Call: 70322 20490 / 70959 05511

Insurance is the subject matter of solicitation.

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
- General** : ICICI Lombard General Insurance

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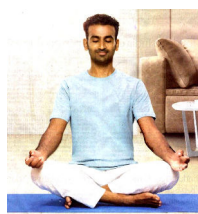
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Fund type	Scheme Name	Total Investment ₹60000/- (5Yrs)		Total Investment ₹120000/- (10Yrs)	
		Value ₹	Returns %	Value ₹	Returns %
Large Cap	Aditya Birla SL Frontline Equity Fund	88704.64	16.10	236271.25	13.17
Mid Cap	HDFC Mid Cap Opportunities Fund	109874.16	25.16	318844.33	18.82
Small Cap	Kotak Small Cap Fund	116334.1	27.62	348240.44	20.47
Multi Cap	ICICI Pru Multi Cap Fund	94083.3	18.57	257534.77	14.80
Large&Mid Cap	DSP Equity Opportunities Fund	91236.25	17.28	257851.45	14.83

As on 18/07/2023

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- SBI Balanced Advantage
- Kotak Balanced Advantage
- Sundaram Balanced Advantage
- Franklin India Balanced Advantage
- Tata Balanced Advantage

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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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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
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGHAMBERPET	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	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN- DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, 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, Ramachandrapuram 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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LIQUID FUNDS RETURNS AS ON 17/07/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.59	1.75	3.54	6.31
DSP Ultra Short Fund (G)	0.11	0.54	1.61	3.34	5.96
HDFC Low Duration Fund (G)	0.13	0.62	1.84	3.64	6.63
ICICI Prudential Savings Fund (G)	0.29	1.77	4.79	5.31	10.37

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

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