

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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ECS Financial
Empowering & Enabling Growth Since 1996

23/05/1996... years of ... 23/05/2023...

Enabling Growth

We stay committed to securing the FINANCIAL FUTURE of our clients with Trustful Suggestions & Service Excellence.


Thank you Investor's

Team ECS Financial

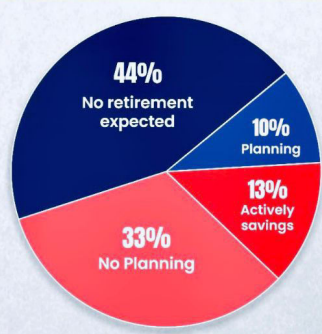
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Invest Rightly. Live Happily.

Be Empowered



MORE THAN HALF OF RETIREES DEPEND ON THEIR CHILDREN FOR RETIREMENT



- 44% No retirement expected
- 10% Planning
- 33% No Planning
- 13% Actively savings

- I have not thought about retirement, as people like me cannot retire from work
- I know I will have to retire one day, but I have not given it much of a thought
- I have already started actively saving for old age
- I actively think about old age financial security and have a definite course of action

Only 13% of Indians actually save for retirement

Planning to be able to provide for any event in the future is important for any earning individual. It is especially important for retirement, when one doesn't have an active income. Even so, most Indians don't have a retirement plan.

Are you someone who envisions a comfortable retirement, enjoying the fruits of your labor? Perhaps you've worked hard throughout your life, providing for your family and giving them the best opportunities. But have you ever considered what might happen if you're solely relying on your children for your retirement?

As a financial distributor, we urge you to pause and think about the future.

Contd. in Page 3
Source & Courtesy: RBI Survey, SBI Mutual Fund

Hurry! Following Interest rate is expected to come down very shortly. Avail the opportunity right now.

BAJAJ FINSERV

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

Attractive Fixed Deposits Compiled as on 22/05/2023

Name	Credit Rating	Period in months	Individual (%)		Sr.Citizen (%) (60+)	
Bajaj Finance Ltd.	AAA	15 44	7.45	8.35	7.70	8.60
HDFC Ltd.	AAA	15 45	7.45	7.70	7.70	7.95
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	7.95
Mahindra Finance	AAA	12 36	7.40	7.70	7.65	7.95
PNB Housing Finance	AA	12 36	7.35	7.70	7.60	7.95
Shriram Finance	AA+	18 36	7.75	8.25	8.25	8.75


HDFC Defence Fund

An Open Ended Equity scheme investing in Defence & allied sector companies

NFO Closes on 30/05/23

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

EQUITY AND DEBT - LET THEIR POWERS COMBINE



Selected Hybrid Equity Funds

- ABSL Equity Hybrid 95 Fund
- Canara Robeco Equity Hybrid Fund
- HDFC Hybrid Equity Fund
- ICICI Prudential Equity & Debt Fund
- Kotak Equity Hybrid Fund
- Tata Hybrid Equity Fund

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

Thoughtful Inspirational Quotable Quotes

"Conservative investing with steady savings without expecting miracles is the way to go."
- Charlie Munger

"Millions wish for financial freedom, but only those that make it a priority have millions."
- Oscar Auliq-Ice

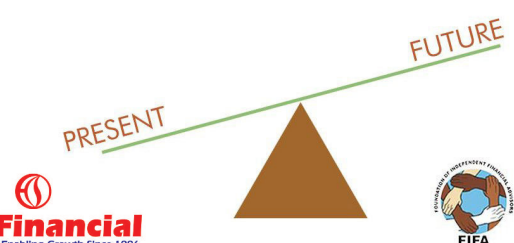
"Hire character. Train skill."
- Peter Schultz

"Security is mostly a superstition. Life is either a daring adventure or nothing."
- Helen Keller

"How you climb a mountain is more important than reaching the top."
- Yvon Chouinard

5 BIG QUESTIONS

- 1 How much can you save?
- 2 How much risk can you take?
- 3 How much will you need?
- 4 When will you need it?
- 5 How much do you want to leave?



Invest Rightly. Live Happily.

Please call: 70325 33609

Selected Retirement Savings Funds

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

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

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

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Ameerpet : 99480 97642	Vizag : 98480 50477
Malkajgiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
Habsiguda : 98489 91242	Malleshwaram : 83174 19139
Trimulgherry : 99128 22611	Chennai RO : 98410 11705
Yapral : 76590 08855	T- Nagar : 98410 01787
: 70362 07831	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	: 98480 32339

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

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking ● 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 18/05/2023		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	****	1,735	14.37	51.3	1	1.25	1.25	11.75	21.39	10.45	10.25	9.64	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	17,812	25.61	495.77	2.02	1.92	1.92	15.85	28.98	14.21	15.73	20.92	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,185	14.06	14.06	-	-	-	11.8	-	-	-	13.42	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,551	16.54	16.54	-	-	-	11.14	20.55	-	-	17.17	4
5	Aditya Birla SL Asset Allocator FoF Scheme	Aug-06	****	165	41.35	44.91	-	-	-	9.28	17.89	9.8	11.77	9.39	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	19,439	14.37	88.2	0.75	1	1	16.59	26.65	11.46	14.77	15.3	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	22,145	20.54	248.63	0.35	0.75	1.8	13.46	30.86	14.73	15.83	14.62	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,468	24.92	42.41	0.234	-	-	11.33	27.05	11.97	11.91	14.06	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,445	84.53	254.47	0.75	9.22	7.4	11.24	19.98	11.41	13.53	12.32	4
5	Nippon India Equity Hybrid Fund	Jun-05	*	2,821	20.75	71.84	-	-	-	14.31	25.84	5.83	10.89	11.61	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	***	6,357	22.81	77.41	1.26	1.29	1.35	10.38	18.53	9.05	10.5	9.27	1
2	HDFC Balanced Advantage Fund	Feb-94	****	54,413	30.2	336.33	2.76	2.94	3.12	19.66	30.73	13.33	14.22	17.89	2
3	Tata Balanced Advantage Fund	Jan-19	****	6,705	15.67	15.67	--	--	--	9.9	17.36	-	-	11	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,551	13.8	26.57	0.71	0.75	0.99	9.71	14.87	9.03	10.34	9.41	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	45,584	16.8	53.91	1.11	1.58	1.60	10.36	19.75	10.07	11.9	10.82	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	6,521	209.635	-	-	-	-	19.82	27.64	12.8	15.17	16.03	1
2	Axis Children's Gift	Dec-15	**	708	19.59	19.59	-	-	-	5.51	18.42	9.05	-	9.45	2
3	Tata Young Citizens Fund	Oct-95	Unrated	267	43.25	-	-	-	-	14.01	28	10.48	10.94	12.52	3
4	HDFC Retirement Savings Fund	Feb-16	****	2,964	-	33.29	-	-	-	20.78	36.39	14.52	-	18.1	4
5	ICICI Prudential Retirement Fund	Feb-19	****	251	17.94	17.94	-	-	-	11.5	32.46	-	-	14.85	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,365	14.43	14.43	-	-	-	19.6	-	-	-	17.6	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	3,735	12.73	12.73	-	-	-	12.56	-	-	-	12.63	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,851	49.10	240.90	1.78	3.58	3.6	11.66	29.23	9.94	14.86	14.86	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	15,088	44.13	175.66	-	1.75	3.75	24.74	41.66	14.04	14.88	17.11	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	6,232	11.47	11.52	-	-	-	23.25	-	-	-	10.36	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	7,173	25.05	481.50	2.25	2.5	2.5	17.36	31.18	12.3	14.73	14.48	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,326	27.79	368.7	2.7	2.8	5.3	14.50	27.99	11.35	14.96	16.97	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,043	59.07	366.45	-	-	-	20.52	29.94	13.84	14.97	12.69	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,543	15.77	17.95	-	1.05	1.08	23.82	31.92	-	-	17.73	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,937	109.52	612.47	4.96	7.00	7.10	7.22	25.30	8.04	14.55	16.47	4
5	Hdfc Large and Midcap Fund	Feb-94	****	8,589	25.77	205.13	2.00	2.00	1.50	17.18	35.54	13.73	11.51	12.01	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	25,972	42.66	77.67	0.536	-	-	14.38	36.41	14.31	19.8	13.54	1
2	Sundaram Mid Cap Fund	Jul-02	**	7,217	43.6	757.62	0.14	2.87	3.23	16.67	31.74	8.38	16.62	23.16	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	36,912	35.88	106.6	3	3.5	3.5	23.99	37.85	13.2	19.21	16.04	3
4	Nippon India Small Cap	Sep-10	****	26,294	62.6	99.37	-	2.5	5	24.33	50.74	17.5	26.1	19.86	4
5	Tata Small Cap Fund	Nov-18	****	3,841	25.12	25.12	-	-	-	23.34	46.53	-	-	22.63	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,110	17.4	48.22	-	-	-	7.11	6.4	6.94	7.36	7.67	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	10,214	19.5	31.36	1.3	0.75	0.35	8.45	6.37	7.78	9.26	8.95	2
3	Kotak Medium Term Fund	Mar-14	***	2,128	11.8	19.23	0.60	0.40	-	5.95	6.21	6.04	-	7.4	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,222	16.95	43.75	-	-	-	7.65	6.21	7.77	8.35	7.85	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	46	12.43	61.2	0.43	0.6	0.3	5.81	3.38	4.76	5.57	7.38	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 18/05/2023		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	**	29,968	20.82	65.74	2.25	2.3	2.2	6.95	19.37	8.94	15.45	15.1	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	5,207	36.98	118.84	2.65	2	0.37	13.3	28.03	14.7	14.73	14.78	2
3	DSP Tax Saver Fund	Jan-07	****	10,513	18.53	84.18	1.01	1.7	1.86	12.04	29.55	13.12	16	13.93	3
4	HDFC Tax saver Fund	Mar-96	***	10,179	54.08	831.9	5	5.75	5.75	18.52	31.34	10.66	13.28	22.95	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,162	20.48	607.03	2.4	2.8	2.6	10.99	28.2	11.73	14.65	18.86	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,560	28.87	77.16	0.903	-	-	14.73	29.71	13.63	14.66	12.39	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	15,218	19.77	31.79	1.6	1.75	1.8	10.84	31.05	14.53	-	16.94	7
8	SBI Long Term Equity Fund	Mar-93	****	12,998	50.27	247.9	-	5	5.25	20.59	30.8	12.56	13.78	16.05	8
9	Tata India Tax Savings Fund	Mar-96	***	3,174	71.42	29.42	-	5.15	8.1	13.73	27.81	11.13	15.37	18.1	9
10	Quant Tax Plan	Apr-00	****	3,533	32.62	234.93	-	-	-	9.2	44.02	21.33	21.41	14.61	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/04/2023

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year)		Total Investment ₹36,000 (3 years)		Total Investment ₹60,000 (5 Years)		Total Investment ₹1,20,000 (10 years)		Since Inception Value & Return	Amount Invested Since inception*	
			Value & Return	Value & Return	Value & Return	Value & Return	Value & Return	Value & Return					
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12970.64	15.46	45445.31	15.80	79919.26	11.43	189977.95	8.90	328981.52	8.94	170000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	12624.21	9.86	34489.72	-2.77	70036.71	6.13	212043.03	10.97	273674.84	11.97	135000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	12644.37	10.19	48060.07	19.76	92706.36	17.46	235325.91	12.93	3641753.25	13.43	350000
4	HDFC Small Cap Fund- Gr	Apr-08	13345.76	21.61	53925.91	28.18	103365.90	21.95	307246.58	17.90	759192.23	17.23	181000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12161.59	2.53	45690.83	16.16	88323.42	15.49	256885.39	14.57	899573.56	14.08	223000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	12515.36	8.12	45654.16	16.1	85756.60	14.29	237544.82	13.11	594211.45	16.74	343000
7	Invesco India Multicap Fund	Mar-08	12402.61	6.33	43983.6	13.49	84636.23	13.75	242068.39	13.46	696258.56	16.08	182000
8	Kotak Equity Opportunities Fund	Sep-04	12658.08	10.41	45668.88	16.13	89307.89	15.94	257020.24	14.58	1037415.72	14.59	224000
9	Nippon India Multi Cap Fund	Mar-05	12851.25	13.52	51743.54	25.12	96027.29	18.91	253908.02	14.35	1017706.18	15.09	218000
10	Sundaram Multi Cap Fund	Oct-00	12148.11	2.31	44710.97	14.64	85780.09	14.30	245462.09	13.72	1864778.41	14.72	271000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	12725.11	11.48	46133.52	16.84	89914.85	16.21	249273.77	14.01	4725033.58	17.25	311000

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

MORE THAN HALF OF RETIREES DEPEND ON THEIR CHILDREN FOR RETIREMENT

It's essential to create awareness about the need for retirement planning, especially if you're counting on your children to support you during your golden years. Let's explore why it's crucial to take charge of your own financial destiny:

First and foremost, we live in an ever-changing world. Your children might have their own financial obligations, such as mortgage payments, education expenses, or even their own retirement planning. Depending on them to shoulder your financial burden may place an undue strain on their lives and limit their ability to achieve their own goals.

Secondly, by taking charge of your retirement planning, you gain a sense of independence and security. With proper financial strategies in place, you can build a nest egg that will provide for you in the future. Whether it's through investments, savings, or pension plans, there are numerous avenues available to secure your financial well-being.

Now, you might be thinking, 'Where do I start? How can I ensure a comfortable retirement?' That's where we come in; we can help you navigate the complex world of retirement planning. We assess your current financial situation, identify your goals, and develop a tailored strategy that aligns with your unique needs.

Remember, the earlier you start planning for retirement, the more time you have to accumulate wealth and benefit from compound interest. It's never too late to begin your journey towards a secure retirement, but the sooner you take action, the better.

Take the first step today and reach out to us, to help plan you towards a worry-free retirement. Your financial independence is within your reach, and by planning for your own future, you can ensure a comfortable and fulfilling retirement. Don't let the burden fall solely on your children. Start building your nest egg today and embrace a future that's financially secure.

Source & Courtesy: RBI Survey, SBI Mutual Fund

SABSE BADA SACH OPTIMA SECURE DE BENEFITS SO MUCH!

optima Secure

Sabse bada sach, Optima Secure Plan de benefits so much!

A health insurance policy is a financial safety shield that protects you and your family during medical emergencies. We ensure that, our health insurance plans are regularly enhanced keeping in mind the growing medical needs. With newly enhanced features, you will have the confidence in knowing that HDFC ERGO is working on your behalf to protect you and your family's needs. Let us explain how the newly added features work together in your current plan.

For example, Mr. Sharma residing in Delhi is of age 45 years, having a family of 4 with ages 40 years, 3 years and 2 years, selects an optima secure family floater plan with a base sum insured of ₹15 lakhs along with the unlimited restore add-on benefit. The annual policy premium would be ₹38,886.

Now he can conveniently pay a monthly premium of ₹3,240 to secure his family with base sum insured of ₹15 lakhs.

So Much Coverage* Guaranteed** (At no additional charge!!)

Secure Benefit

2X of your base cover
This benefit will instantly increase the ₹15 lakhs base cover to ₹30 lakhs at no extra cost

Restore Benefit

4X of your base cover
Anytime a claim is made whether partial or total, additional ₹15 lakhs gets 100% restored for any subsequent claims in the same year

Unlimited Restore (Add-on)

Provides unlimited restoration in a policy year

Plus Benefit

3X of your base cover
The base cover increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made. Thereby, additional coverage amount of ₹15 lakhs is provided

Protect Benefit

Zero deduction on non-medical expenses
In case of an unfortunate hospitalisation, your policy also covers out-of-pocket non-medical expenses such as gloves, masks, crepe bandage, nebulizer kits and so on

No room rent capping

Room rent at actuals

Insurance is the subject matter of solicitation.

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

"Fighting cancer isn't easy. Financially preparing for it is."

HDFC Life Cancer Care
A Non-Linked, Non-Participating Protection Plan



Get a Cancer Cover of ₹ 20 Lakhs @ Less than ₹ 4 / day¹

Cover for Early and Major Stage Cancer

Lump Sum Benefit on diagnosis of major or early stage Cancer

No Medicals Required²

Insurance is the subject matter of solicitation.



1. Annual premium amount ₹1411 for Male aged 35 years, 10 years term, Silver option, excluding Taxes and levies as applicable.
2. Policy is issued on the basis of Short Medical Questionnaire.

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	5551	9214
Click 2	35	20	7506	13448
Protect life	45	10	12605	23380
ICICI Pru	25	30	6556	10721
iProtect	35	20	8945	15025
Smart	45	10	14618	25700
LIC	25	30	7009	12744
Jeevan	35	20	9558	18054
Amar	45	10	14656	27683
SBI Life	25	30	7739	12896
Smart	35	20	10181	16968
Shield	45	10	15369	25613

* 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

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.
Systematic Transfer Plan (STP)

Systematic Transfer Plans can be Useful Tools in volatile markets.

Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

Selected Funds for STP

- Aditya Birla Sun Life Flexi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Pru Flexi Cap
- Kotak Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focussed Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

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

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%

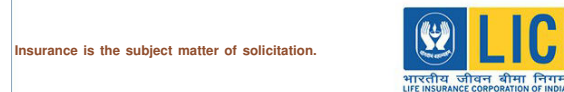
- REC (XVII) (Y-ly Int dt. 30th June)
- PFC (VII) (Y-ly Int dt. 1st April)
- IRFC (VII) (Y-ly Int dt. 15th Oct)

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

The 100-year plan!



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



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

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

To know more details, invest & for doorstep service, Please Call your nearest

ECS Financial or
B. Bharghavi - 70322 20490 /
P. Anitha - 70959 05511

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	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
Classic - Individual	46-50	--	11219	13575	14933
	18-35	--	8741	--	9782
HDFC ERGO	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
Optima Restore	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

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

Insurance is the subject matter of solicitation.

Hurry!
Link your Aadhar with your PAN

Investors must link their Aadhar with their PAN on or before 30 June, 2023 otherwise PAN card will become inoperative. As a result, the KYC status becomes void and all transaction linked to mutual funds will not be processed.

Please ignore it if its already done.

Hurry!
UPDATE NOMINEE IN YOUR MUTUAL FUND FOLIO.

All investors whose folio was created before 01-Oct-2022 and whose nomination is absent in the folio, are required to either provide nomination in the prescribed format or opt out of nomination through a signed declaration form on or before 30-Sept-23. If investors fail to do the same before 30-Sept-2023, transactions like Redemptions / SWP / Switch / STP will cease in the applicable folios from 01-Oct-2023.

Please ignore it if its already done.

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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	82838.38	13.22%	222135.3	11.99%
Mid Cap	HDFC Mid Cap Opportunities Fund	98396.45	20.42%	290019.2	17.02%
Small Cap	Kotak Small Cap Fund	107895.4	24.33%	326179.5	19.23%
Multi Cap	ICICI Pru Multi Cap Fund	87102.84	15.31%	240182.7	13.47%
Large&Mid Cap	DSP Equity Opportunities Fund	85002.85	14.29%	242128.4	13.62%

As on 05/05/2023

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

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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

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	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, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139

Tamilnadu 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 18/05/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.17	0.58	1.88	3.35	5.98
DSP Ultra Short Fund (G)	0.15	0.52	1.74	3.28	5.67
HDFC Low Duration Fund (G)	0.18	0.63	1.96	3.46	6.09
ICICI Prudential Savings Fund (G)	0.15	0.66	2.03	3.53	6.6

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