

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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**With Equities, Stay Long and Patient.**

Stay away from the worries of volatility

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

Volatility is natural for markets. Instead of being scared of it, befriend it & take advantage to earn more returns

### Why is it important to take life insurance? Which policy should I buy and how much cover should I opt for?

Life insurance is a critical financial tool that provides peace of mind and financial security to both the policyholder and their dependants. One of the primary reasons why life insurance is important is its ability to offer a safety net to the family in the event of the policyholder's untimely demise. Losing a loved one is already emotionally devastating, and during such challenging times, having the financial burden alleviated can make a significant difference.

Additionally, life insurance can help secure a family's long-term financial goals. For instance, it can fund future education expenses for children, supplement retirement income for the surviving spouse, or even act as an inheritance for future generations. Aside from providing financial security, life insurance also offers certain tax benefits.

A robust life insurance policy is the first brick of the consumer's financial planning foundation.

Contd. in Page 3

### 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"	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.

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**Be Empowered**



### Investors Warm Up to Multiple Benefits of Multi-Asset Funds

Multi-asset allocation schemes that invest in a mix of three or more assets such as equity, gold, fixed income and international stocks are gaining traction with investors. Retail and first-time investors are putting money in this category for automatic asset allocation, while rich investors are eyeing tax efficiency.

**AUTOMATED ALLOCATION** the highlight of the product which suits retail and first-time investors, while the wealthy are drawn to tax efficiency as a sub-set of these schemes offer indexation.

Data from mutual fund industry body AMFI show that assets under management of such schemes have doubled to ₹42,018 crore from ₹20,840 crore in the last one year with the number of folios rising to over 1.4 million from 843,000 in the previous year.

As multi-asset funds give exposure to different asset classes, they come with lower volatility compared to pure equity funds and are a good starting point for many first-time investors or those looking to make lump sum investments, given the current rich equity valuations.

Contd. in Page 3

Source & Courtesy: Prashant.Mahesh - ET

### Interest Rates @ Peak

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

#### Attractive Fixed Deposits

Compiled as on 27/10/2023

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	7.95 8.60	8.49 9.14

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START YOUR SIP TODAY

### EQUITY AND DEBT - LET THEIR POWERS COMBINE

#### Selected Hybrid Equity Funds

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

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

A choice of opportunities across asset classes.

EQUITY  
DEBT  
GOLD



ICICI Prudential

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

### 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.

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- 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 16/10/2023		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	****	1,954	15.36	54.84	1	1.25	1.25	14.2	14.89	12.63	10.87	9.82	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	24,061	27.7	552.29	2.02	1.92	1.92	22.46	29.69	16.8	16.14	21.08	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,538	15.34	15.34	-	-	-	19.16	15.55	-	-	14.61	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,852	18.1	18.1	-	-	-	15.15	17.68	-	-	17.82	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	171	45.68	49.6	-	-	-	16.09	15.26	12.64	13.65	9.77	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	****	21,046	15.02	95.32	0.75	1	1	17.06	21.13	13.94	15.79	15.39	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	26,325	21.41	283.54	0.35	0.75	1.8	22.39	31.78	17.72	17.23	14.98	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,267	27.43	46.67	0.234	-	-	15.8	20.41	15.5	13.26	14.25	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	9,034	88.46	276.25	0.75	9.22	7.4	13.52	15.8	13.65	14.67	12.45	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,072	23.21	80.35	-	-	1.25	19.3	21.74	8.93	12.68	12.01	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	23.83	83.43	1.26	1.29	1.35	13.19	13.83	10.61	11.56	9.45	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	64,319	33.44	386.14	2.76	2.94	3.12	25.7	29.96	16.32	16.75	18.17	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,673	16.88	16.88	-	-	-	13.15	13.95	-	-	11.74	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,527	14.48	28.51	0.71	0.75	0.99	10.54	12.06	10.16	10.91	9.69	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	49,976	18.71	58.04	1.11	1.58	1.60	12.43	14.76	11.83	12.4	11.03	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	*****	7,403	-	230.21	-	-	-	21.08	21.56	15.35	15.88	16.2	1
2	Axis Children's Gift	Dec-15	**	760	20.93	20.93	-	-	-	7.56	13.62	11.55	-	9.86	2
3	Tata Young Citizens Fund	Oct-95	Unrated	299	49.1	-	-	-	-	20.81	22.38	15.75	12.52	12.83	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,746	-	37.84	-	-	-	26.83	29.9	15.9	-	19.02	4
5	ICICI Prudential Retirement Fund	Feb-19	****	368	21.1	21.1	-	-	-	24.41	29.61	-	-	17.48	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,785	16.17	16.17	-	-	-	18.9	-	-	-	19.65	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	4,514	14.61	14.6	-	-	-	20.24	-	-	-	16.75	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,101	54.88	279.03	1.78	3.58	3.6	17.93	24.18	14.38	16.71	15.31	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	20,930	53.08	211.3	-	1.75	3.75	29.78	38.38	19.13	18.03	17.86	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	8,834	13.79	13.85	-	-	-	31.45	-	-	-	19.17	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,837	28.96	564.76	2.25	2.5	2.5	25.33	28.79	15.39	16.71	14.89	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	***	9,112	32.47	430.8	2.7	2.8	5.3	22.59	24.62	16.35	16.81	17.42	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,331	66.1	410.12	-	-	-	19.31	24.05	17.69	16.09	12.92	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,338	18.79	21.40	-	1.05	1.08	31.44	29.49	-	-	20.96	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,214	116.56	700.28	4.96	7.00	7.10	17.17	18.79	12.94	16.05	16.75	4
5	Hdfc Large and Midcap Fund	Feb-94	****	11,810	30.73	244.61	2.00	2.00	1.50	27.49	31.9	18.33	13.92	12.5	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	****	33,918	50.54	92.02	0.536	-	-	22.99	30.93	20.99	23.35	14.34	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,777	52.96	920.2	0.14	2.87	3.23	24.28	29.22	15.9	19.38	23.79	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	48,686	44.55	132.34	3	3.5	3.5	35.55	34.92	20.85	22.33	17.15	3
4	Nippon India Small Cap	Sep-10	****	37,374	78.45	124.52	-	2.5	5	36.81	44.85	25.61	29.19	21.25	4
5	Tata Small Cap Fund	Nov-18	****	6,135	29.79	29.79	-	-	-	31.14	40.18	-	-	24.8	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	****	4,290	16.56	49.08	-	-	-	7.02	5.04	6.83	7.5	7.61	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,097	19.93	32.06	1.3	0.75	0.35	7.37	5.44	7.77	9.09	8.84	2
3	Kotak Medium Term Fund	Mar-14	***	1,906	11.99	19.54	0.60	0.40	-	5.9	4.7	5.92	-	7.24	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,043	18.58	47.79	-	-	-	8.19	5.53	8.2	9.51	9.02	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.5	61.54	0.43	0.6	0.3	5.29	2.29	4.47	5.99	7.28	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 16/10/2023		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	**	31,887	23.14	73.04	2.25	2.3	2.2	11.09	15.54	12.43	16.71	15.49	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	6,140	40.67	130.71	2.65	2	0.37	13.82	20.56	17.18	16.03	14.93	2
3	DSP Tax Saver Fund	Jan-07	****	12,086	20.26	96.8	1.01	1.7	1.86	21.2	25.28	17.57	17.77	14.51	3
4	HDFC ELSS Tax Saver Fund	Mar-96	***	11,502	62.29	958.18	5	5.75	5.75	23.22	27.56	14.2	15.17	23.2	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	11,337	21.74	687.74	2.4	2.8	2.6	17.27	23.81	14.43	15.92	19.13	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,199	32.97	88.1	0.903	-	-	20.75	23.98	17.23	17.21	12.92	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,985	20.52	35.96	1.6	1.75	1.8	19.33	22.75	17.45	-	17.82	7
8	SBI Long Term Equity Fund	Mar-93	****	16,245	59.72	294.58	-	5	5.25	31.03	27.12	17.28	15.96	16.47	8
9	Tata India Tax Savings Fund	Mar-96	***	3,582	81.27	33.47	-	5.15	8.1	17.9	22.23	15.67	16.76	18.36	9
10	Quant Tax Plan	Apr-00	*****	4,925	38.3	275.8	-	-	-	15.57	34.66	25.73	23.74	15.12	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/09/2023

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	12414.07	6.49	43864.84	13.29	78570.14	10.74	178740.95	7.73	318685.70	7.79	175000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	13012.63	16.08	36401.82	0.72	72200.63	7.34	216764.03	11.38	300989.45	12.44	140000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14152.87	35.02	50973.87	23.98	106509.36	23.17	271052.51	15.56	446000.98	14.07	356000
4	HDFC Small Cap Fund- Gr	Apr-08	14893.49	47.77	56928.67	32.20	124084.18	29.57	357227.71	20.68	952242.07	18.90	186000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13684.43	27.14	47452.96	18.81	100455.29	20.75	276902.16	15.96	1173577.35	15.23	228000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13901.81	30.78	48592.22	20.51	97929.06	19.70	264697.35	15.12	7391279.94	17.11	348000
7	Invesco India Multicap Fund	Mar-08	13777.52	28.69	46696.9	17.67	96329.40	19.02	263206.58	15.02	829812.83	17.24	187000
8	Kotak Equity Opportunities Fund	Sep-04	13747.63	28.19	47757.68	19.27	98771.27	20.05	279112.13	16.11	1213822.87	15.41	229000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13714.56	27.64	45880.43	16.42	98290.51	19.85	329125.9	19.17	711600.42	20.67	159000
10	Nippon India Multi Cap Fund	Mar-05	14428.30	39.72	55291.17	30.01	113101.81	25.67	293772.47	17.06	1266435.21	16.46	223000
11	Sundaram Multi Cap Fund	Oct-00	13690.08	27.23	47089.46	18.27	97150.93	19.37	269231.04	15.44	2208378.59	15.46	276000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13404.11	22.49	47188.35	18.42	97179.04	19.38	265819.52	15.20	5391367.89	17.61	316000

**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



### Investors Warm Up to Multiple Benefits of Multi-Asset Funds

#### Top Performers

Multi-asset Scheme	1 Yr Ret (%)	Net Assets (₹ cr)
ICICI Prudential Multi Asset	<b>20.38</b>	24,061
UTI Multi Asset Allocation	<b>19.25</b>	881
SBI Multi Asset Allocation	<b>17.26</b>	1,911
Nippon India Multi Asset	<b>17.13</b>	1,538
Motilal Oswal Multi Asset	<b>15.24</b>	114

Returns as on October 23, 2023 Source: Value Research



"It is a core product for those investors who do not want to manage active asset allocation on their own," said Nirav Karkera. With debt yields high and equities having run up, investors looking to make lump sum investments with tax efficiency are using multi-asset funds.

Such schemes are also finding favour with rich investors especially due to the tax efficiency they offer. Investors can choose among schemes that offer equity taxation, or from those that offer debt taxation with indexation benefits.

ICICI Prudential Multi Asset Fund, Aditya Birla Sun Life Multi Asset Fund, HDFC Multi Asset Fund, Kotak Multi Asset Fund, and SBI Multi Asset Allocation Fund are some popular schemes that offer equity taxation. In such schemes, the equity plus arbitrage allocation is a minimum of 65%, with the balance allocated across fixed income, gold, REITs and international equities.

As these funds are treated as equity funds for taxation, investors need to pay only 10% capital gains if held for more than a year.

Schemes like White Oak Capital Multi Asset Allocation Fund, Nippon Multi Asset Fund, Edelweiss Multi Asset Fund, and DSP Multi Asset Fund, allocate between 35-65% to equity and are eligible for debt taxation with indexation if held for more than three years.

"As debt, gold and international funds are no longer eligible for indexation benefits, investors in high-tax brackets make a part allocation through these funds where they can get indexation benefits," said Viral Bhatt.

"Investors can choose a fund based on the ability of the fund manager to navigate across cycles, as that would help deliver the best risk-adjusted return," said Rupesh Bhansali.

Aggressive investors eyeing equity taxation can opt for ICICI Prudential Multi Asset Fund, while moderate risk appetite comfortable with debt taxation and indexation benefits can consider Nippon Multi Asset Fund, said Bhansali.

Source & Courtesy: Prashant.Mahesh - ET

### Why is it important to take life insurance? Which policy should I buy and how much cover should I opt for?

There are various types of policies that offer definite returns to fulfill financial goals, safeguard retirement plans and assure a regular stream of income even during risky times.

Your life insurance purchase could change depending on your life stage. The coverage depends on various factors, such as objective, income, and the needs of your dependents or any other financial obligation. **However, an ideal life insurance cover should be 8-10 times of your annual salary.**

Life insurers are continually innovating to provide diverse solutions. Asset allocation in unit-linked life insurance plans (ULIPs) enables customers to choose multiple investment options according to their investment objective. They can invest in a mix of equities, debt, and other assets, thus offering potential growth along with the life insurance coverage.

The allure of asset allocation lies in its capacity to customise investment portfolios according to individual risk appetites and aspirations. For those inclined toward higher growth potential, allocating a portion of investments to equities can harness the volatility of the market to yield substantial returns over the long term.

Conversely, a conservative investor may opt for a higher allocation in debt instruments, prioritising stability and capital preservation.

By integrating investment diversity and life insurance, policyholders can achieve a multifaceted spectrum of benefits. Not only does this approach foster potential wealth accumulation over time, but it also provides an invaluable safety net for loved ones in times of uncertainty.

Take into account your age, the number of dependents, and the amount of liabilities you have before deciding your insurance cover.

The thumb rule for life insurance coverage is having a cover of at least 8-10 times your income. However, include your liabilities like home loans when deciding the cover amount.

### 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

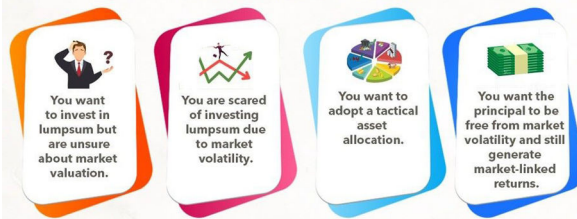
### LET INDIA MAKE YOU RICH

Did you miss the bus? Don't be sad, embarrassed, or defensive. Some 90+ percent of our country also missed it. That's the bad news. The good news is that you can still get on, and not just that, the bus will go even farther and faster now.

#### USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS

### Systematic Transfer Plans can be Useful Tools in volatile markets.

#### WHEN YOU SHOULD THINK ABOUT DOING STP?



Be smart, use STP for long term growth!

#### Selected Funds for STP

- Aditya Birla Sun Life Multi cap
- HDFC Mid Cap
- Kotak Tax Saver
- Nippon India Multi Cap
- Sundaram Services
- Tata Large & Mid Cap
- Canara Robeco Emerging Equity
- ICICI Pru India Opportunities
- Mirae Asset Mid cap
- SBI Small cap
- FT India Opp. Fund

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

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Yapral : 76590 08855	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Chembur (Mumbai) : 70324 15862
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Telangana RO : 98480 27443	Insurance (Life / Health / General) : 70959 05511

### Thoughtful Inspirational Quotable Quotes

"The only way to be assured of capturing the full permanent return of equities is to ride out every day of their temporary declines. It is simply not possible for anyone consistently to gain a timing advantage over the market by going into and out of it." - Nick Murray

World Savings Day October 30th



"Do not save what is left after spending but spend what is left after saving." - Warren Buffet

### "Life's unpredictable, protect your loved ones today."



#### NEW **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>A</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>A</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>A</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

### 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
HDFC ERGO Optima Restore	36-45	9,159	12,249	17,027
	18-35	9,782	12,877	14,898
ICICI Lombard Health Advantage	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

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



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**



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

### 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**.



**8.05% p.a.**  
Floating rate

“Attractive Investment Opportunity with 100% safety”

Payable 1st January & 1st July



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FAAA by CRISIL, MAAA by ICRA “Highest Safety”

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

\* For Individuals 0.25% p.a. less

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- 6.7 Million Customers
- AA+ (Stable) by ICRA

50 months: **9.14%\* p.a.**

Sr. Citizens For Individuals 0.50% p.a. less

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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

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### 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>BAGHAMBERPET</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>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
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Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 16/10/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.05	0.44	1.49	3.29	6.71
DSP Ultra Short Fund (G)	0.03	0.51	1.53	3.19	6.5
HDFC Low Duration Fund (G)	0.06	0.43	1.83	3.87	7.69
ICICI Prudential Savings Fund (G)	0.06	0.39	1.83	3.9	7.59

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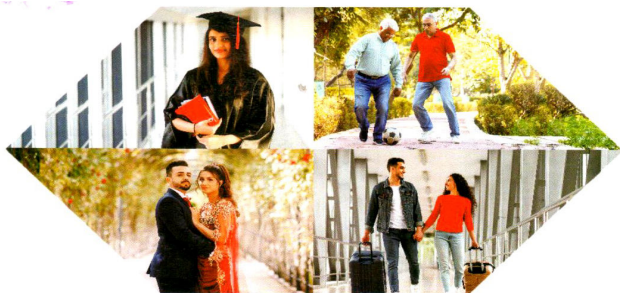
(Y-Iy Int dt. 30<sup>th</sup> June)

(Y-Iy Int dt. 1<sup>st</sup> April)

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

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

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