

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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INVEST RIGHTLY LIVE HAPPILY

77th YEARS

3 simple mantras for investing

- 1) Start Early
- 2) Invest Regularly
- 3) Invest for Long Term

ECS Financial
Invest Rightly. Live Happily.

INVEST RIGHT TOH FUTURE BRIGHT
Based on public interest by BSE Investor Protection Fund.

Invest in Multi Asset Allocation Funds for portfolio stability and better returns

ASSET ALLOCATION

- STOCKS
- BONDS
- COMMODITIES
- REAL ESTATE

☑ Diversification
☑ Convenience
☑ Tax Efficiency

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

Happy 77th Independence Day

15th Aug '23

Celebrate the freedom from financial stress!

Start / Top up your Systematic Investment Plan now and participate in India's Growth and Create Wealth.

Invest Rightly. Live Happily.

Be Empowered

10 Financial Freedom Commandments to Embrace this Independence Day

The sweet success of financial freedom draws people into giving everything they have, sometimes hard sacrifices, so it is only fitting that we rekindle this spirit on the 77th Independence Day

As India approaches its 77th Independence Day on August 15, 2023, the spirit of freedom resonates within us. This auspicious occasion not only commemorates our nation's freedom but also inspires us to reflect on a different form of independence, a crucial one that enables personal liberation-Financial Independence.

Financial independence is the stepping stone to a life where dreams are pursued, adventures are experienced, and the well-being of loved ones is ensured. It provides an enduring sense of peace, reduces stress and creates a safety net for future uncertainties.

As we mark our nation's 77th year of independence, let's take a moment to reflect on the road to our financial independence. Here are 10 commandments to guide you on this financial freedom journey:

1) Set Clear Financial Goals: The first commandment to financial freedom is setting a tangible financial goal and devising a strategy to accomplish them. **Contd. in Page 3**

Source & Courtesy: K.S. Rao, Head - Investor Education, Aditya Birla Sun Life Asset management Company Ltd. - Outlook Money

Selected Multi Asset Allocation Funds

- 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.

Interest Rates @ Peak

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

Attractive Fixed Deposits

Compiled as on 05/08/2023

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	7.65	8.00
Shriram Finance	AA+	18 50	7.75	8.54	8.25	9.04

HDFC Charity Fund for Cancer Cure

WHEN LIFE PUTS A FULL STOP... WE ADD TWO MORE, SO THAT HOPE CONTINUES TO WIN...

That's exactly why we double hope by doubling your contribution*

INDIAN CANCER SOCIETY
RISE AGAINST CANCER

HDFC Charity Fund for Cancer Cure
(A Fixed Maturity Plan)

#InvestInOthers

NFO Period:
28th July to 10th August 2023

*HDFC AMC shall contribute to Indian Cancer Society an amount equivalent to the total amount of Donations by the Donors, in such financial year, under the Scheme, subject to a limit of ₹16 Crores per financial year.

Investment Objective: To generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the Scheme. There is no assurance that the investment objective of the Scheme will be realized.

Allocation: Debt Instruments@, Money Market Instruments and Government Securities: 0 to 100% (Medium).

Fund Manager: Anil Bamboli and Mr. Dhruv Muchhal (dedicated Fund Manager for overseas Investments).

Benchmark Index: Nifty Medium Duration Debt Index.

Plans and Options: IDCW with sub-option – 50% IDCW Donation Option (default) or 75% IDCW Donation Option.

Min. Amt: ₹50,000 and in multiples of ₹1000 thereafter.

Such donations made by the Unit Holders shall be eligible for claiming of deduction under Section 80G of Income-tax Act, 1961 (under the Old Regime).

NFO Closes on 10/08/2023

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

To know more, invest & contribute, Please call your nearest ECS Financial

"Attractive Investment Opportunity with 100% safety"

RBI Floating Rate Savings Bonds 2020 (Taxable)

8.05% p.a.
Floating rate

RBI FRS Bonds

Payable
1st January &
1st July

* for the period 01/07/2023 to 31/12/2023

To know more and invest, Please call ECS Financial

Thoughtful Inspirational Quotable Quotes

"You must not lose faith in humanity. Humanity is an ocean; if a few drops of the ocean are dirty, the ocean does not become dirty."
- Mahatma Gandhi

"Savings can be created by spending less. You can spend less if you desire less. And you will desire less if you care less about what others think of you."
- Morgan houseel

"I wish to do something Great and Wonderful, but I must start by doing the little things like they were Great and Wonderful"
- Albert Einstein

"You may not control all the events that happen to you, but you can decide not to be reduced by them."
- Maya Angelou

"Creativity is just connecting things. When you ask creative people how they did something, they feel a little guilty because they didn't really do it, they just saw something. It seemed obvious to them after a while."
- Steve Jobs

Shriram Finance Ltd.

Sr. Citizens
50 months:
9.04%* p.a.
For Individuals 0.50% p.a. less

● ₹1.71 Trillion of Assets Managed
● 6.7 Million Customers
● AA+ (Stable) by ICRA

- 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 03/08/2023		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	15.09	53.88	1	1.25	1.25	12.18	15.95	11.03	11.08	9.82	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	19,974	27.35	535.93	2.02	1.92	1.92	20.79	27.04	16.09	16.61	21.13	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,303	15.04	15.04	-	-	-	14.89	-	-	-	15.07	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,666	17.67	17.67	-	-	-	14.36	18.53	-	-	18.28	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	****	162	44.01	47.79	-	-	-	11.52	15.26	10.69	13.08	9.66	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	20,463	14.96	93.41	0.75	1	1	16.08	22.59	12.25	16.42	15.44	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	23,711	22.38	270.86	0.35	0.75	1.8	18.85	29.23	16.07	17.54	14.89	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,841	26.68	45.4	0.234	-	-	13.5	22.58	13.06	13.66	14.25	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,89	87.67	269.77	0.75	9.22	7.4	11.3	17.16	11.85	14.78	15.08	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	2,966	22.4	77.55	-	-	1.25	16.6	22.35	6.85	13	11.94	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	23.67	81.82	1.26	1.29	1.35	11.87	14.68	9.85	11.97	9.45	1
2	HDFC Balanced Advantage Fund	Feb-94	****	57,779	32.08	365.24	2.76	2.94	3.12	21.27	27.62	14.13	16.97	18.08	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,109	16.54	16.54	-	-	-	11.49	14.49	-	-	11.8	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,553	14.33	27.89	0.71	0.75	0.99	9.33	12.49	9.51	11.81	9.67	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	47,662	17.58	56.43	1.11	1.58	1.60	10.71	15.43	10.64	12.98	10.98	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	-	226.42	-	-	-	19.79	23.58	13.84	16.52	16.27	1
2	Axis Children's Gift	Dec-15	**	749	20.53	20.53	-	-	-	5.06	14.64	9.22	-	9.85	2
3	Tata Young Citizens Fund	Oct-95	Unrated	287	47.44	-	-	-	-	18	23.71	12.66	12.49	12.79	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,337	-	36.49	-	-	-	24.71	32.04	16.83	-	19.14	4
5	ICICI Prudential Retirement Fund	Feb-19	****	298	20.24	20.24	-	-	-	19.13	29.13	-	-	17.24	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,569	15.6	15.6	-	-	-	16.43	-	-	-	19.68	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,111	14.05	14.05	-	-	-	16.12	-	-	-	16.38	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,986	54.15	265.66	1.78	3.58	3.6	13.22	24.75	11.59	17.44	15.21	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	17,441	50.23	199.95	-	1.75	3.75	28.39	38.73	16.43	18.2	17.72	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	7,103	13.02	13.08	-	-	-	26.78	-	-	-	17.62	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	7,972	27.9	536.41	2.25	2.5	2.5	20.49	28.09	12.83	17	14.8	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	8,171	30.84	409.1	2.7	2.8	5.3	17.28	24.34	13.1	17.15	17.32	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,639	64.4	399.53	-	-	-	19.61	25.55	15.42	16.62	12.91	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	1,829	17.36	19.77	-	1.05	1.08	24.71	28.44	-	-	19.67	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,111	119.51	668.38	4.96	7.00	7.10	11.37	21.04	9.18	16.68	16.69	4
5	Hdfc Large and Midcap Fund	Feb-94	****	9,844	29.15	232.09	2.00	2.00	1.50	21.99	32.13	15.34	14	12.39	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	29,759	47.46	86.4	0.536	-	-	17.64	31.88	16.88	23.46	14.09	1
2	Sundaram Mid Cap Fund	Jul-02	**	7,976	49.18	854.5	0.14	2.87	3.23	19.67	29.39	11.73	19.55	23.6	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	42,732	41.44	123.09	3	3.5	3.5	30.23	35.47	16.19	22.4	16.85	3
4	Nippon India Small Cap	Sep-10	****	31,945	72.29	114.74	-	2.5	5	33.17	46.46	21.75	29.42	20.85	4
5	Tata Small Cap Fund	Nov-18	****	5,233	28.14	28.14	-	-	-	33.39	41.42	-	-	24.47	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,256	17.56	48.67	-	-	-	6.44	5.45	6.79	7.67	7.64	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	10,600	19.72	31.72	1.3	0.75	0.35	7.64	5.45	7.68	9.21	8.89	2
3	Kotak Medium Term Fund	Mar-14	***	2,091	11.9	19.39	0.60	0.40	-	5.43	5.18	5.84	-	7.32	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,137	17.12	44.18	-	-	-	7.02	5.33	7.58	9.04	7.82	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.46	61.33	0.43	0.6	0.3	4.62	2.38	4.44	6.03	7.33	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 03/08/2023		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	22.38	70.65	2.25	2.3	2.2	5.62	16.86	9.38	17.09	15.46	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	5,750	39.65	127.41	2.65	2	0.37	11.76	23.48	14.83	16.57	14.94	2
3	DSP Tax Saver Fund	Jan-07	****	11,303	19.9	92.68	1.01	1.7	1.86	15.54	25.85	14.37	18.2	14.4	3
4	HDFC Tax Saver Fund	Mar-96	***	10,930	59.56	916.18	5	5.75	5.75	20.15	27.25	11.88	15.81	23.19	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,963	21.67	663.93	2.4	2.8	2.6	13.18	24.16	12.03	16.93	19.13	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,855	31.57	84.37	0.903	-	-	17.08	25.5	14.5	17.45	12.8	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	16,634	19.86	34.8	1.6	1.75	1.8	14.07	25.52	15.45	-	17.83	7
8	SBI Long Term Equity Fund	Mar-93	****	14,430	56.51	278.75	-	5	5.25	24.96	26.83	14.45	16.25	16.38	8
9	Tata India Tax Savings Fund	Mar-96	***	3,392	79.02	32.55	-	5.15	8.1	15.39	24.05	24.05	17.28	18.38	9
10	Quant Tax Plan	Apr-00	****	4,049	36.41	262.2	-	-	-	15.31	35.82	22.89	23.79	15.01	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2023

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	12469.71	7.37	44602.89	14.45	79787.43	11.36	189195.49	8.82	339970.72	8.84	173000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	14178.28	35.48	38981.67	5.25	78245.05	10.57	235293.77	12.92	318138.12	13.74	138000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14153.54	35.06	51805.28	25.17	105151.65	22.64	267763.84	15.34	4279027.37	14.03	353000
4	HDFC Small Cap Fund- Gr	Apr-08	15049.28	50.53	58256.97	33.97	121472.02	28.68	354408.67	20.54	911215.39	18.76	184000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13505.15	24.18	47999.01	19.64	98698.01	20.02	278850.51	16.09	1129764.82	15.12	226000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13939.71	31.44	49359.94	21.65	96864.04	19.25	265063.8	15.15	7182471.34	17.1	346000
7	Invesco India Multicap Fund	Mar-08	13720.40	27.76	47193.07	18.43	94870.15	18.40	264802.81	15.13	801788.27	17.18	185000
8	Kotak Equity Opportunities Fund	Sep-04	13808.77	29.24	48577.29	20.5	98488.58	19.94	280756.87	16.22	1183065.74	15.41	227000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13584.36	25.49	46331.51	17.12	97472.38	19.51	335037.61	19.5	687109.29	20.66	157000
10	Nippon India Multi Cap Fund	Mar-05	14498.33	40.96	56458.99	31.58	111323.94	25.02	291918.69	16.94	1218669.91	16.36	221000
11	Sundaram Multi Cap Fund	Oct-00	13430.25	22.94	47287.13	18.57	95072.63	18.49	267418.77	15.31	2121242.23	15.35	274000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13658.29	26.72	48617.19	20.58	98305.90	19.86	270632.8	15.54	5333272.46	17.70	314000

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



10 Financial Freedom Commandments to Embrace this Independence Day

This helps you decide the amount you would require in future and the timeline needed to achieve them. The goals could be planning for your retirement, children's education, or any other long-term commitments. Having a clear roadmap for your financial journey is essential.

2) Start Early: Harness the power of compounding by investing as early as possible. The longer you remain invested, the chances of growing your wealth increase. This emphasises the significance of initiating your investment journey as soon as possible.

3) Embrace Financial Prudence: The essence of financial independence lies in living below your means. Abstain from extravagant spending, concentrating instead on saving and investing some of your earnings. Consistent saving creates a surplus that can be invested, propelling you closer to your financial independence goals.

4) Diversify Your Investments: Distribute your investments across varied asset classes and industries to mitigate risk. Diversification safeguards your portfolio against market volatility and enhances the probability of long-term returns. This is where mutual funds excel, enabling you to invest in diverse assets and minimise risk.

This Independence Day, let's plan for our financial independence. Let's strive to achieve our goals, enjoy a fulfilling life, and contribute to the growth and prosperity of our nation during this 'Amrit Kaal'

5) Embrace the Long-term Approach: Investing is a marathon, not a sprint. Resist the urge to time the market and maintain a long-term perspective instead. Don't let short-term market volatility shake your long-term investment strategy.

6) Stay Educated and Informed: Arm yourself with knowledge. Keep up-to-date with financial news, economic trends, and investment strategies. Constantly learn, adapt, and refine your investment approach to make informed decisions.

7) Mutual Fund SIPs – Companions in Your Financial Journey: Systematic Investment Plans (SIPs) are ideal vehicles for long-term investment. By investing a fixed sum at regular intervals, SIPs nullify the impact of market volatility and optimise returns over the long run, making them an essential part of your financial plan.

8) Revise Your Financial Plan Periodically: As your life circumstances and financial objectives evolve, so should your investment plan. Regular reassessments and adjustments of your financial strategy are crucial to stay on track with your financial independence goals.

9) Manage Your Emotions: Avoid impulsive investment decisions driven by fear or greed. Exercise discipline and rationality in managing your investments, focusing on long-term financial aspirations rather than short-term market movements.

10) Seek Professional Advice if Needed: If managing your investments seems daunting, consider seeking advice from a financial advisor. Their expert perspective, tailored to your financial situation and goals, can offer valuable insights and strategies. They can provide personalised advice tailored to your unique financial circumstances and goals.

This Independence Day, let's plan for our financial independence. Let's strive to achieve our goals, enjoy a fulfilling life, and contribute to the growth and prosperity of our nation during this 'Amrit Kaal'. Embrace these 10 commandments and take the reins of your financial future into your own hands.

Source & Courtesy: K.S. Rao, Head - Investor Education, Aditya Birla Sun Life Asset management Company Ltd. - Outlook Money

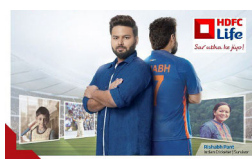
Be smart, use STP for long term growth!

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.

"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^A 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.^A
- 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^A
- Option to receive Death Benefit in instalments

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

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life" Click 2 Protect life	25	30	6,550	10,873
	35	20	8,857	15,869
	45	10	14,874	26,408
ICICI Pru iProtect Smart	25	30	6,556	10,721
	35	20	8,945	15,025
	45	10	14,618	25,700
LIC Jeevan Amar	25	30	12,549	22,450
	35	20	15,605	28,366
	45	10	22,064	39,832
SBI Life Smart Shield	25	30	7,739	12,896
	35	20	10,181	16,968
	45	10	15,369	25,613

* Premium for 25 yrs old male for 30 yrs term. Insurance is the subject matter of solicitation.

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

HDFC ERGO

Your health has always been our top priority! We at HDFC ERGO have the privilege to bring to you my:health Suraksha, which aims at giving you a 360-degree protection against soaring medical expenses. Designed with a robust thought and a strong base coverage, this policy is a delight for individual, families and senior citizens looking for the right health cover.

Key features of the policy

- Multiple sum insured options ranging from Rs. 3 lakhs to Rs. 75 lakhs available under this policy*
- Any age entry option with lifetime renewal
- Exclusive covers like air ambulance cover, recovery benefit, sum insured rebound, etc.
- Wellness features like fitness discount @ renewal, health incentives for maintenance of health, etc.
- Various discount options to like family discount, long term policy discount, loyalty discount

Insurance my: health Suraksha

Please call **ECS Financial**
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FAMILY FLOATERS MAY HAVE EXTRA BENEFITS



My fiance and I have individual health policies with different insurers. Should we consider adding one of us to the other's policy, or are other alternatives available?

You have several options. First, you could pick an entirely new family floater insurance to which both of you port your current policies. Second, you could combine either of the two policies, and third, you may keep the policies separate if both are good.

The primary consideration here is to have good insurance and increasing the sum insured for both of you. That's why a combined family floater may be the best.

The mechanics of porting depends upon your respective renewal dates. You can discuss this with your insurers to get guidance on the sequencing. Also, a family floater may give benefits you may not currently have, such as maternity benefit in case you plan to have children.

Source & Courtesy: Bharti Patnalk, Puri & Kapil Mehta, CEO and Co-founder, SecureNow

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
	46-50	--	14984	--	16191
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

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Insurance is the subject matter of solicitation.

Available Covers and Add-ons

- . Depreciation Reimbursement
- . 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

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We deal

- Life : LIC of India, HDFC Life, ICICI Pru Life
- Health & : Star Health, HDFC Ergo
- General : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.

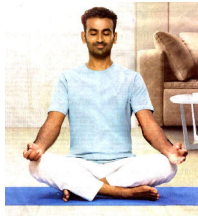
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Fund type	Scheme Name	Total Investment Rs.60000/- (5Yrs)		Total Investment Rs.120000/- (10Yrs)	
		Value Rs.	Returns %	Value Rs.	Returns %
Large Cap	Aditya Birla SL Frontline Equity Fund	88269.19	15.79%	234103.32	12.96%
Mid Cap	HDFC Mid Cap Opportunities Fund	111580.07	25.66%	321767.20	18.94%
Small Cap	Kotak Small Cap Fund	119058.13	28.44%	354535.53	20.75%
Multi Cap	ICICI Pru Multi Cap Fund	95635.07	19.14%	260343.87	14.96%
Large&Mid Cap	DSP Equity Opportunities Fund	92583.59	17.78%	260554.80	14.98%

As on 05/08/2023

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

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Invest in Balanced Advantage Funds

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

Balanced Advantage Funds Industry AUM: Over ₹1,93,000 Crores

Selected Balanced Advantage Funds

- 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

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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	76590 08855
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, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandrapuram Building, 2 nd main, 5 th 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, 2 nd 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 03/08/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.01	0.6	1.73	3.55	6.37
DSP Ultra Short Fund (G)	0.01	0.53	1.64	3.35	6.08
HDFC Low Duration Fund (G)	0.01	0.67	1.85	3.79	3.79
ICICI Prudential Savings Fund (G)	0.01	0.75	2.04	4.15	7.98

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

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2022-24

Registered News Paper

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