

# ECS FINANCIAL JOURNAL

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## INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

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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 ELSS Tax Saver Fund
- DSP ELSS Tax Saver Fund
- Kotak ELSS Tax Saver Fund
- Mirae Asset ELSS Tax Saver Fund
- Parag Parikh ELSS Tax Saver Fund
- Tata ELSS Tax Saver Fund

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

### Thoughtful Inspirational Quotable Quotes

"There's a big difference between probability and outcome: probable things fail to happen-and improbable things happen-all the time. That's one of the most important things you can know about investment risk."  
 - Howard Marks

"Optimism is a happiness magnet. If you stay positive, good things and good people will be drawn to you."  
 - Mary Lou Retton

"Laziness is a symptom of poverty. It is the enemy of knowledge, wealth, and honour and the lazy person gets none of it."

"Making your mark on the world is hard. If it were easy, everybody would do it. But it's not. It takes patience, it takes commitment and it comes with plenty of failure along the way."  
 - Barack Obama

"If we surrendered to earth's intelligence we could rise up rooted, like trees."  
 - Rainer Maria Rilke



### Be Empowered



#### Smart Budgeting: The Key to Mindful Retirement Planning

Retirement should be a time of relaxation and enjoyment, but without mindful planning and smart budgeting, financial stress can overshadow your golden years

Most of us keenly wait for the month of February for the Budget to be presented by the Finance Minister. The Budget can be termed as the annual financial report card of the country, and it has a significant impact on the finances of the common man.

During the last week of January 2024, I had the privilege to be part of the first-of-its-kind conclave on retirement planning, Outlook Money 40 After 40. Maybe this conclave has created the much-needed awareness among millions on the essence of planning for their golden years. The tagline for the conclave was "#Celebrateretirement".

The two events led me to think of how smart budgeting is key to mindful retirement. Retirement planning is a journey that requires foresight, discipline, and strategic financial management. Smart budgeting for retirement is about striking a balance between mindful spending and strategic investing.

Contd. in Page 3

Source & Courtesy: K.S. Rao, Head - Investor Education & Distribution Development, Aditya Birla Sun Life Asset Management Comapny Ltd - Outlook Money



### Be Empowered



#### Here's How To Write A Will

Writing a Will is usually not something that is not on top of the mind for most, but it can put a lot of issues at rest that can potentially arise after you pass on. A Will is an important document for planning your legacy, ensuring that your property and assets are distributed to your loved ones in accordance to your wishes.

Not writing a Will may cause unnecessary conflicts in the family, and in some cases, if not resolved, may even reach the court.

While seniors who have not done, should do it immediately, even younger people should consider it. The only requirement is that the testator (the one who writes the Will) should be above 18 years of age, of sound mind, and should be under no influence, force, or coercion. Lastly, the Will should be made out of free will.

Contd. in Page 3

Source & Courtesy: Versha Jain - Outlook Money

### Correct Asset Allocation is key to good investing

#### Selected Multi Asset Allocation Funds

(Investing in Equity, Debt & Money Market Instruments and Gold ETFs)

- Sundaram Multi Asset Allocation Fund
- Mirae Asset Multi Asset Allocation Fund
- 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.

### CANARA ROBECO Mutual Fund

#### Canara Robeco Manufacturing Fund

(An open-ended equity scheme following Manufacturing theme)

**Investment Objective:** The scheme aims to generate long-term capital appreciation by investing predominantly in equities and equity related instruments of companies engaged in the Manufacturing theme. However, there can be no assurance that the investment objective of the scheme will be realized.

**Allocation:** Equity and Equity-related Instruments of companies engaged in Manufacturing theme: Min 80% to Max 100% (Very High), Equity and Equity-related Instruments of companies other than engaged in Manufacturing theme: Min 0% to Max 20% (Very High), Debt and Money Market Instruments: Min 0% to Max 20% (Low to Moderate), Units issued by REITs and InvITs: Min 0% to Max 10% (Very High).

**Fund Manager:** Mr. Pranav Gokhale and Mr. Shridatta Bhandwadar.

**Benchmark Index:** S&P BSE India Manufacturing TRI.

**Entry Load:** NA.

**Exit Load:** For Ongoing basis: 1% of the applicable NAV - If units purchased or switched in from another scheme of the fund are redeemed or switched out on or before 1 year from the date of allotment. NIL - If units purchased or switched in from another scheme of the fund are redeemed or switched out after 1 year from the date of allotment.

#### NFO Closes on 01/03/2024

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

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**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 01/02/2024			Year wise IDCW in ₹			Return (%)				Since Inception (%)	SL No.
					IDCW	Growth		FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Multi Asset Fund	Aug-05	***	2,312	16.73	59.74	1	1.25	1.25	20.11	13.86	14.13	11.41	10.16	1	
2	ICICI Prudential Multi Asset Fund	Oct-02	****	30,650	30	608.37	2.02	1.92	1.92	27.14	24.83	19.37	16.58	21.31	2	
3	Nippon India Multi Asset Fund	Aug-20	**	2,322	17.17	17.17	-	-	-	25.52	15.53	-	-	17.06	3	
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,263	19.79	19.79	-	-	-	22.87	15.82	-	-	19.05	4	
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	189	51.06	54.93	-	-	-	27.72	14.9	14.78	14.46	10.3	5	
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,979	24.82	89.1	1.26	1.29	1.35	19.02	11.47	11.86	12.28	9.63	1	
2	HDFC Balanced Advantage Fund	Feb-94	****	73,349	37.48	444.78	2.76	2.94	3.12	38.35	25.54	19.02	17.55	18.53	2	
3	Tata Balanced Advantage Fund	Jan-19	****	8,317	18.23	18.23	-	-	-	20.11	12.84	12.7	-	12.73	3	
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,568	15.24	30.67	0.71	0.75	0.99	17.98	11.27	11.55	11.5	10.07	4	
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	53,483	17.31	62.42	1.11	1.58	1.60	19.01	13.08	12.85	12.85	11.3	5	
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Hybrid Equity Fund	Apr-05	****	22,235	15.8	102.26	0.75	1	1	21.15	16.3	14.88	15.63	15.53	1	
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	29,816	24.21	320.64	0.35	0.75	1.8	33.93	25.18	20.66	18.11	15.36	2	
3	Kotak Equity Hybrid Fund	Nov-99	****	4,814	29.73	50.59	0.234	-	-	23.12	16.94	17.04	13.83	14.45	3	
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,687	94.4	303.64	0.75	9.22	7.4	23.7	14.09	14.99	15.54	12.66	4	
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,311	25.53	88.39	-	-	1.25	27.92	18.32	11.36	13.18	12.39	5	
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	7,778	11.21	24.09	-	0.23	0.44	7.36	5.28	5.12	5.95	6.24	1	
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	8,811	10.7	27.78	-	0.16	0.48	7.46	5.27	5.01	5.77	6.47	2	
3	SBI Arbitrage Opportunities Fund	Nov-06	****	25,385	16.11	30.64	-	-	-	7.65	5.62	5.16	5.92	6.71	3	
<b>Debt Medium Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Medium Term Debt Fund	Feb-02	****	4,185	16.97	50.3	-	-	-	7.11	5.29	6.83	7.5	7.62	1	
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,621	20.45	32.9	1.3	0.75	0.35	7.82	5.82	7.76	9.05	8.85	2	
3	Kotak Medium Term Fund	Mar-14	***	1,848	12.39	20.19	0.60	0.40	-	7.48	5.28	6.1	-	7.38	3	
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,803	17.71	45.69	-	-	-	7.47	5.26	7.65	8.97	7.8	4	
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.81	63.06	0.43	0.6	0.3	5.56	3.08	4.53	6.14	7.3	5	
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Children's Gift Fund	Mar-01	****	8,222	-	255.95	-	-	-	30.66	19.84	17.19	16.27	16.51	1	
2	Axis Children's Gift	Dec-15	**	799	21.83	21.83	-	-	-	14.77	9.74	11.93	-	10.05	2	
3	Tata Young Citizens Fund	Oct-95	Unrated	327	54.55	-	-	-	-	31.33	19.52	17.77	13.58	13.11	3	
4	HDFC Retirement Savings Fund	Feb-16	****	4,378	-	42.84	-	-	-	37.48	26.8	21.41	-	20.11	4	
5	ICICI Prudential Retirement Fund	Feb-19	****	484	25.3	25.3	-	-	-	47.95	27.04	-	-	20.71	5	
6	SBI Retirement Benefit Fund	Feb-21	Unrated	2,065	17.58	17.58	-	-	-	27.85	-	-	-	20.89	6	
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,933	16.09	16.08	-	-	-	33.33	-	-	-	18.93	1	
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,344	63.04	320.50	1.78	3.58	3.6	38.47	22.31	17.46	17.56	15.79	2	
3	Nippon India Multi Cap Fund	Mar-05	Unrated	24,590	58.97	234.77	-	1.75	3.75	44.14	32.45	20.34	18.05	18.22	3	
4	HDFC Multi Cap Fund	Dec-21	Unrated	11,030	15.87	15.94	-	-	-	47.09	-	-	-	24.18	4	
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	10,342	31.15	650.87	2.25	2.5	2.5	42.46	24.17	18.79	18.02	15.29	5	
<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	DSP Equity Opportunities Fund	May-00	***	10,387	37.26	494.3	2.7	2.8	5.3	38.1	20.91	19.23	18.12	17.87	1	
2	Tata Large & Mid Cap Fund	Mar-93	****	6,184	72.76	451.4	-	-	-	29.79	20.41	19.04	17.11	13.14	2	
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	3,025	21.43	24.40	-	1.05	1.08	45.4	25.18	-	-	23.08	3	
4	Aditya Birla Sun Life Equity Advantage Fund	Feb-95	*	5,566	127.47	765.83	4.96	7.00	7.10	32.88	14.62	15.14	16.46	16.93	4	
5	Hdfc Large and Midcap Fund	Feb-94	****	15,022	35.65	283.82	2.00	2.00	1.50	45.08	27.87	21.62	15.48	12.93	5	
<b>Mid Cap &amp; Small Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Kotak Emerging Equity Fund	Mar-07	****	38,520	55.17	100.46	0.536	-	-	34.78	25.17	22.87	23.18	14.67	1	
2	Sundaram Mid Cap Fund	Jul-02	**	9,880	57.17	1,068.67	0.14	2.87	3.23	48.79	25.94	19.46	20.29	24.28	2	
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	56,033	52.02	154.54	3	3.5	3.5	52.71	32.25	24.65	22.71	17.91	3	
4	Nippon India Small Cap	Sep-10	****	43,816	90.18	143.14	-	2.5	5	57.88	40.85	30.4	28.38	21.99	4	
5	Tata Small Cap Fund	Nov-18	****	5,819	32.81	32.81	-	-	-	40.76	35.73	26.95	-	25.54	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 01/02/2024			Year wise IDCW in ₹				Return (%)				Since Inception (%)	SL No.
					IDCW	Growth		FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years			
1	Axis ELSS Tax Saver Fund	Dec-09	*	34,300	22.8	78.33	2.25	2.3	2.2	26.68	10.51	13.82	16.64	15.72	1		
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	7,033	44.4	146.26	2.65	2	0.37	28.69	17.34	18.73	17.22	15.19	2		
3	DSP Elss Tax Saver Fund	Jan-07	****	13,583	22.67	111.01	1.01	1.7	1.86	35.99	21.62	20.22	18.97	15.16	3		
4	HDFC ELSS Tax Saver Fund	Mar-96	****	13,086	72.89	1,121.22	5	5.75	5.75	40.38	25.61	17.96	16.36	23.63	4		
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	12,395	23.51	766.25	2.4	2.8	2.6	29.86	18.68	16.91	16.37	19.4	5		
6	Kotak ELSS Tax Saver	Nov-05	****	4,691	35.79	95.65	0.903	-	-	29.69	20.08	18.43	18.1	13.21	6		
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	20,431	23	40.31	1.6	1.75	1.8	31.9	18.89	19.46	-	18.78	7		
8	SBI Long Term Equity Fund	Mar-93	****	18,715	71.49	352.66	-	5	5.25	51.48	26	20.81	17.55	16.98	8		
9	Tata Elss Tax Saver Fund	Mar-96	***	3,955	89.9	37.03	-	5.15	8.1	28.79	18.24	16.88	17.73	18.57	9		
10	Quant Tax Plan	Apr-00	****	6,416	47.43	341.51	-	-	-	50.51	33.98	30.83	26.07	15.95	10		

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/01/2024

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				
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12433.48	6.74	43261.75	12.30	79320.57	11.10	187105.89	8.60	324539.00	8.76	169000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	14319.15	37.56	42506.36	11.08	81659.13	12.28	246405.56	13.78	359648.67	14.34	144000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	15281.46	54.10	54047.08	28.23	117986.04	27.41	303264.55	17.64	5198915.69	14.60	360000
4	HDFC Small Cap Fund- Gr	Apr-08	15580.11	59.35	58787.08	34.56	137136.13	33.78	389461.34	22.27	1111396.11	19.88	190000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15695.33	61.38	53045.12	26.84	116616.35	26.92	312556.05	18.20	1431971.23	16.47	232000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	15136.58	51.57	52256.46	25.74	109538.39	24.31	292354.3	16.69	8633814.25	17.62	352000
7	Invesco India Multicap Fund-Gr	Mar-08	14868.55	46.93	49838.8	22.29	105866.41	22.89	283232.08	16.37	958747.37	18.15	191000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14357.43	38.19	49369.23	21.60	104222.81	22.24	292951.62	17.00	1352961.9	15.88	233000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14671.83	43.55	48399.43	20.18	105377.07	22.70	340571.01	19.79	810986.82	21.46	163000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14876.77	47.07	55447.28	30.14	120689.58	28.36	311004.99	18.11	1421503.74	16.98	227000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14914.32	47.72	50105.83	22.67	107051.81	23.35	292815.77	16.99	2549101.16	16.08	280000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	14071.10	33.36	48461.90	20.27	101829.98	21.28					



## Be Empowered



### Smart Budgeting: The Key to Mindful Retirement Planning

#### Start Early, Plan Ahead

Procrastination is the thief of time and of serene retirement. Begin by saving and investing as early as possible. Compound interest is your ally, and the more time it has to work in your favour, the larger your retirement savings can grow. Mindful retirement planning begins with starting early. Even small, regular contributions can make a significant nest-egg. Make calculated and consistent moves now to make the most of your money.

#### Determine Your Retirement Needs

Estimate your retirement expenses based on your intended lifestyle. Understanding your needs will give you a clear saving target. A critical step in smart budgeting is to realistically assess your future needs. Consider factors like your desired retirement age, the cost of living, healthcare expenses, inflation, and life expectancy. Utilise retirement calculators to project how much you need.

#### Create a Thoughtful Budget

A budget is a roadmap to financial success. Creating a thoughtful, detailed budget is essential. Categorise your expenses into necessities, comforts, and luxuries, and then prioritise accordingly. Track your spending meticulously, identify areas where you can cut back, and redirect those savings into your retirement accounts. Regularly revisiting and revising your budget is crucial, as your financial situation and goals might evolve over time.

#### Manage Debt

Minimising debt before retirement is essential. High-interest debt, like credit card debt, can erode your savings. Aim to enter retirement debt-free, or with manageable debt levels.

#### Invest Wisely

Inflation will affect your purchasing power. Ensure your investment strategy takes this into account, typically by including some growth-oriented investments to outpace inflation over the long term.

A diversified portfolio of mutual funds that mixes stocks, bonds, and other assets can help to manage risk and offer growth potential. Mindful investment means understanding your own risk tolerance and having a clear investment strategy. Engage with financial advisors if needed to help tailor a plan that suits your goals and risk profile.

#### Make Adjustments

Being mindful of your spending doesn't mean living stingily—it means making the most of your resources. Learn to find joy and contentment by following a lifestyle that is fulfilling rather than lavish. Consider tweaking your current lifestyle to save more. This could mean downsizing your home, opting for a more fuel-efficient vehicle, or simply cutting back on non-essential expenditures. Life is dynamic, and your retirement strategy should be too.

#### Monitor Your Plan

Regularly review your budget and retirement plan. Life changes, and so might your retirement needs. Adapting your plan ensures you stay on track to meet your goals. Financial literacy is a powerful tool for retirement planning. Stay informed about financial news, understand the implications of tax laws on your retirement savings, and educate yourself on investment options and strategies. These strategies will equip you to make informed decisions.

Retirement should be a time of relaxation and enjoyment, but without mindful planning and smart budgeting, financial stress can overshadow it. Establishing a solid budgeting strategy is the key to a comfortable and secure retirement. Stay proactive, be adaptable, and keep your financial future in clear view as you journey towards and through your retirement years.

#### Disclaimer

Mutual Fund Investments are subject to market risks, read all scheme documents carefully. This article provides general information and should not be considered financial advice. Consulting with a qualified professional is recommended to assess your individual circumstances and make appropriate financial decisions.

**Being mindful of your spending doesn't mean living stingily - it means making the most of your resources. Learn to find joy and contentment by following a lifestyle that is fulfilling rather than lavish**

Source & Courtesy: K.S. Rao, Head - Investor Education & Distribution Development, Aditya Birla Sun Life Asset Management Comapnyb Ltd - Outlook Money



#### DIVERSIFICATION

Mix of multiple asset classes help provide stability to your portfolio.

#### TAX EFFICIENCY

These funds provide equity/non-equity taxation benefits depending on the asset allocation.

#### CONVENIENCE

You can invest in multiple asset classes through one fund.

#### SUITABILITY

Provides you the flexibility to choose a fund based on your risk profile and specific financial goal.

Source & Courtesy: Outlook Money



● Optima Secure from HDFC ERGO redenes the value you get from health insurance, with SO MUCH benefits that give an incredible 4X coverage at no additional cost. And, it is backed by trust HDFC ERGO has built over 18+ years.

● So Much Coverage | So Much Choice | So Much Trust | So Much More...

● So Much Coverage Guaranteed (at no additional charge!!)

● Secure Benefit

● 2X coverage from day 1

● The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it.

● Plus Benefit

● 100% increase in coverage after 2 years

● The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made.

● Restore Benefit

● 100% restore coverage

● If a claim is made, 100% of the base sum insured gets restored in the policy automatically.

● Protect Benefit

● Zero deduction on non-medical expenses

● Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation.

● So Much Coverage

● 60 and 180 days pre and post hospitalisation covered

● Instead of 30 and 90 days availed normally, get 60 and 180 days pre and post hospitalisation medical expenses covered

● Preventive health check-ups

● Get health check-ups after completion of each year and irrespective of claims

● Get up to 50% discount on premium

● Choose to pay a small amount on claim and get up to 50% discount on premium year-on-year

● Daily cash for shared room

● Get daily cash of ₹800 per day, up to a maximum of ₹4,800 on hospitalisation, as out-of-pocket expenses

● Room rent at actuals

● Expenses on room rent covered without any capping

● E-opinion on 51 illnesses

● Avail e-opinion on 51 critical illnesses through network provider in India

● So Much Choice

● Coverage

● From ₹5 lakhs to 2 crores

● Policy options

● Individual and Family Floater options

● Tenure

● Policy tenure from 1 to 3 years

● Premium instalment options

● Monthly/Quarterly/ Half Yearly

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

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

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

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

### Term plan premiums

#### Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	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

### HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health Assurance Policy	0-17	4,945	6,114	8,890
	18-35	7,676	10,424	14,551
	36-45	9,159	12,249	17,027
HDFC ERGO Optima Restore	18-35	9,782	12,877	14,898
	36-45	11,494	14,863	17,485
ICICI Lombard Health Advantage	46-50	16,191	21,936	25,492
	0-25	6,969	9,107	11,055
ICICI Lombard Health Advantage	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.



## Be Empowered



### Here's How To Write A Will

#### Steps To Write A Will

- 1 Start by giving your personal details and a declaration of your soundness of mind.
- 2 List out all your assets and liabilities, including immovable properties (house, land, etc.) and moveable properties (cash, jewellery, heirloom, investments, bank accounts, loans, etc.). If you are particular about your assets, such as furniture or crockery, include those in the Will as well.
- 3 Clearly state who will inherit your assets and in what proportion, and do not leave anything ambiguous.
- 4 Choose an executor, a person you trust to take care of your last Will and execute it in your absence, and write down the details.
- 5 Put your signature on the Will in the presence of two witnesses to make it valid. Make sure they are not named in the Will as inheritors.
- 6 Write the name and address of the witnesses and the date and place of writing the Will.
- 7 The witnesses will also need to sign the Will to certify that you wrote and signed it in their presence.

#### Things To Keep In Mind

In case the beneficiary is a minor, provide details of the person you choose as the minor's guardian till the minor attains majority. Keep the language as simple as possible to ensure there is no doubt among the beneficiaries.

A Will should be written clearly, so avoid making corrections.

Choose an executor (person who administers the estate after your death), so that you don't have to find another person if the executor passes away before you.

The testator can change the Will at any point in their lifetime.

Keep the original Will in a safe place and copies of it in another place, or with a legal advisor.

You should also register your Will. Though registration is not mandatory, it ensures the Will's legal validity and can stand the test of a court case, if the situation arises.

Also, attach a doctor's certificate that states that you are mentally competent, to avoid any future disputes.

Source & Courtesy: Versha Jain - Outlook Money

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**Telangana Urban Region**

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2 <sup>nd</sup> floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 202, Shop No: 3-6-290/12/2, 11 <sup>th</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
<b>TRIMULGHERRY</b>	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

**Telangana Rural Region**

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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**Andhra Pradesh Region**

<b>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 - 4065917	98480 27503
<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>RAJAMAHEN-DRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

**Bengaluru Region**

<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
<b>MALLESHWARAM</b>	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139

**Tamil Nadu Region**

<b>T.NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

**Maharashtra Region**

<b>CHEMBUR EAST</b>	Office No: 4A, 1 <sup>st</sup> Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862
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DSP Ultra Short Fund (G)	0.02	0.52	1.6	3.29	6.76
HDFC Low Duration Fund (G)	0.02	0.51	1.64	3.22	7.13
ICICI Prudential Savings Fund (G)	0.02	0.55	1.74	3.47	7.75

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

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