

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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2024

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**India's Mutual Fund Industry AUM Crosses ₹50 Lakh Crores and counting!**

INDIA MUTUAL FUND INDUSTRY  
Monumental Growth in AUM

₹ Lakh Crores

8.26 (Dec 2013), 28.26 (Dec 2018), 50.77 (Dec 2023)

6x Growth

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Your Financial Well-being, Our Priority

Call us now to seize these growth opportunities and navigate your financial journey successfully.

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

**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.

**Thank you Investors**

Our Jan'24 Financial Empowerment Programme (virtual)

**FINANCIAL EMPOWERMENT!**

was successful with your participation and well-wishes.

Our Feb'24 FEP will be on 04/02/24.

We will send you the details and the invite link on 01/02/24.

**8.85% p.a.**

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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 48	7.45 8.00	7.75 8.30
Shriram Finance	AA+	18 50	7.95 8.60	8.49 9.14

**Thoughtful Inspirational Quotable Quotes**

"We are what our thoughts have made us; so take care about what you think. Words are secondary. Thoughts live; they travel far." - Swami Vivekananda

"The stock market is the story of cycles and of the human behavior that is responsible for overreactions in both directions." - Seth Klarman

"The effects of compounding even moderate returns over many years are compelling, if not downright mind boggling." - Seth Klarman

"Strong people are made by opposition like kites that go up against the wind." - Frank Harris

"The secret of change is to focus all your energy not on fighting the old but on building the new." - Socrates

Call us now to seize these growth opportunities and navigate your financial journey successfully.

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Yapral : 76590 08855	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	Capital Market (Buy / Sell - Shares / Bonds) : 97050 11965
Telangana RO : 98480 27443	Insurance (Life / Health / General) : 70959 05511

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

**Be Empowered**

**Foes And Friends Of Equity Investors!**

The best way to win over such emotions is to keep cool with well thought of occasional profit booking! Indeed patience is the watchword and a Guru Mantra! Let us understand how all these factors pave the way for success in the stock market!

Stock market is a play of emotions and judgement, with a forward looking approach. However, in stock market play, Emotional Quotient(EQ) is more important than one's Intelligent Quotient (IQ). The EQ helps investors stay cool and calm, and rational during market ups and downs, preventing impulsive decisions driven by fear and greed. The three important emotions and sentiments that affect success as also failure, in the stock market, are fear, greed and a compelling feeling of regret. Contd. in Page3

Source & Courtesy: BC Marwaha - Outlook Business + Money

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**We deal** Insurance is the subject matter of solicitation.

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● Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs ● Stock Broking (as AP) ● 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 01/01/2024			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	***	2,151	16.5	58.93	1	1.25	1.25	18.01	13.24	13.82	11.2	10.13	1	
2	ICICI Prudential Multi Asset Fund	Oct-02	****	27,924	29.54	595.71	2.02	1.92	1.92	23.99	25.03	18.29	16.3	21.29	2	
3	Nippon India Multi Asset Fund	Aug-20	**	2,020	16.69	16.69	-	-	-	23.88	15.25	-	-	16.92	3	
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,091	19.47	19.47	-	-	-	18.09	15.85	-	-	18.99	4	
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	179	49.65	53.92	-	-	-	23.13	14.24	14.05	13.91	10.18	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	***	6,772	24.8	88.49	1.26	1.29	1.35	16.54	11.28	11.41	11.86	9.64	1	
2	HDFC Balanced Advantage Fund	Feb-94	****	68,387	36.4	429.05	2.76	2.94	3.12	31.61	25.31	17.74	16.7	18.45	2	
3	Tata Balanced Advantage Fund	Jan-19	****	7,908	17.94	17.94	-	-	-	16.99	12.8	-	-	12.59	3	
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,541	15.21	30.43	0.71	0.75	0.99	14.12	11.22	11.33	11.22	10.08	4	
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	51,732	17.08	61.62	1.11	1.58	1.60	16.47	13.1	12.34	12.42	11.28	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	****	21,192	15.66	101.01	0.75	1	1	17.72	17.13	14.37	15.31	15.53	1	
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	28,006	23.37	309.5	0.35	0.75	1.8	28.03	26.46	19.24	17.43	15.25	2	
3	Kotak Equity Hybrid Fund	Nov-99	****	4,518	29.53	50.24	0.234	-	-	20.23	17.42	16.42	13.67	14.47	3	
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,278	94.09	300.41	0.75	9.22	7.4	19.93	14.23	14.77	14.99	12.63	4	
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,156	25.19	87.22	-	-	1.25	24.05	18.98	10.42	13.02	12.36	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	***	6,377	11.22	23.96	-	0.23	0.44	7.34	5.11	5.12	5.94	6.23	1	
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	8,018	10.69	27.63	-	0.16	0.48	7.45	5.11	4.98	5.78	6.47	2	
3	SBI Arbitrage Opportunities Fund	Nov-06	****	23,775	16.03	30.48	-	-	-	7.65	5.42	5.15	5.93	6.7	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	****	4,223	16.82	49.85	-	-	-	6.73	4.87	6.74	7.46	7.61	1	
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,511	20.3	32.64	1.3	0.75	0.35	7.56	5.46	7.65	9.05	8.84	2	
3	Kotak Medium Term Fund	Mar-14	***	1,874	12.21	19.9	0.60	0.40	-	6.16	4.66	5.88	-	7.29	3	
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,895	17.56	45.31	-	-	-	7.2	4.81	7.53	8.81	7.79	4	
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.71	62.57	0.43	0.6	0.3	5.37	2.54	4.41	6.14	7.29	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	****	7,742	-	250.88	-	-	-	26.72	19.49	16.55	15.92	16.48	1	
2	Axis Children's Gift	Dec-15	**	765	22.07	22.07	-	-	-	13.29	9.92	11.67	-	10.31	2	
3	Tata Young Citizens Fund	Oct-95	Unrated	308	53.94	-	-	-	-	27.05	19.51	16.93	13.33	13.11	3	
4	HDFC Retirement Savings Fund Equity	Feb-16	****	4,036	-	41.8	-	-	-	32.56	26.95	20.55	-	19.97	4	
5	ICICI Prudential Retirement Fund	Feb-19	****	423	24.35	24.35	-	-	-	38.26	27.49	-	-	20.16	5	
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,892	17.58	17.58	-	-	-	26.34	-	-	-	21.56	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	4,688	15.94	15.93	-	-	-	28.4	-	-	-	19.17	1	
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,201	61.59	313.14	1.78	3.58	3.6	31.19	22.23	16.38	16.82	15.73	2	
3	Nippon India Multi Cap Fund	Mar-05	Unrated	22,695	57.1	230.39	-	1.75	3.75	38.35	32.65	19.17	17.38	18.19	3	
4	HDFC Multi Cap Fund	Dec-21	Unrated	10,000	15.48	15.55	-	-	-	40.42	-	-	-	23.81	4	
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	9,515	30.39	635.01	2.25	2.5	2.5	35.86	24.56	17.54	17.23	15.24	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	***	9,645	36.78	487.9	2.7	2.8	5.3	32.88	21.98	18.28	17.57	17.87	1	
2	Tata Large & Mid Cap Fund	Mar-93	****	5,712	72.01	446.73	-	-	-	23.22	20.73	18.22	16.61	13.14	2	
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,727	21.02	23.93	-	1.05	1.08	38.59	25.46	-	-	23.03	3	
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,322	127.39	765.34	4.96	7.00	7.10	26.89	15.05	14.41	15.95	16.98	4	
5	Hdfc Large and Midcap Fund	Feb-94	****	13,428	34.75	276.6	2.00	2.00	1.50	37.92	28.53	20.36	14.8	12.87	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	****	36,528	55.15	100.42	0.536	-	-	31.3	26.33	21.99	22.45	14.75	1	
2	Sundaram Mid Cap Fund	Jul-02	**	9,293	56.25	1,051.40	0.14	2.87	3.23	40.92	26.48	17.95	19.36	24.3	2	
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	52,138	50	148.53	3	3.5	3.5	44.6	31.06	22.63	21.88	17.73	3	
4	Nippon India Small Cap	Sep-10	****	41,019	87.68	139.17	-	2.5	5	49.31	40.14	28.42	27.44	21.89	4	
5	Tata Small Cap Fund	Nov-18	****	6,346	32.13	32.13	-	-	-	34.22	35.07	25.47	-	25.5	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 01/01/2024			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	*	33,088	25.13	79.33	2.25	2.3	2.2	21.77	9.98	13.04	16.44	15.92	1	
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	6,533	44.12	145.36	2.65	2	0.37	23.63	18.45	18.64	16.64	15.22	2	
3	DSP Elss Tax Saver Fund	Jan-07	****	12,615	22.34	109.44	1.01	1.7	1.86	30.33	22.46	19.39	18.38	15.15	3	
4	HDFC ELSS Tax Saver Fund	Mar-96	****	12,197	70.86	1,090.10	5	5.75	5.75	32.96	25.67	16.78	15.54	23.58	4	
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	11,871	23.06	751.51	2.4	2.8	2.6	23.09	18.9	15.72	15.72	19.38	5	
6	Kotak ELSS Tax Saver	Nov-05	****	4,393	35.48	94.8	0.903	-	-	23.62	20.62	17.91	17.5	13.22	6	
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	18,843	22.78	39.93	1.6	1.75	1.8	27.31	19.77	19.05	-	18.86	7	
8	SBI Long Term Equity Fund	Mar-93	****	17,279	67.91	334.96	-	5	5.25	40.37	25.11	19.4	16.65	16.84	8	
9	Tata Elss Tax Saver Fund	Mar-96	***	3,699	89.64	36.92	-	5.15	8.1	24.01	19.56	16.75	17.38	18.62	9	
10	Quant Tax Plan	Apr-00	****	5,615	45.06	324.48	-	-	-	30.79	32.65	28.77	24.98	15.77	10	

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/12/2023

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				
1	Aditya Birla SL Medium Term Plan - Gr	Mar-09	12425.96	6.65	43426.62	12.57	79315.62	11.11	187235.79	8.51	353388.96	8.71	178000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	14316.75	37.85	41562.54	9.56	80775.55	11.64	242403.23	13.48	349319.27	14.12	143000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	15196.33	52.83	53553.18	27.58	119985.63	26.71	297179.07	17.27	5042712.13	14.51	359000
4	HDFC Small Cap Fund- Gr	Apr-08	15196.97	52.84	57178.55	32.49	121621.31	32.05	374768.93	21.58	1061824.82	19.46	189000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15182.17	52.58	51175.26	24.23	111755.94	25.19	300980.34	17.50	1354670.2	16.12	231000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	15014.53	49.65	51549.65	24.77	107350.02	23.48	287094.49	16.63	8362735.51	17.53	351000
7	Invesco India Multicap Fund-Gr	Mar-08	14780.95	45.60	49320.17	21.56	104309.78	22.29	280031.06	16.16	932300.43	18.02	190000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14425.67	39.50	49402.58	21.68	103991.88	22.16	292573.86	16.98	1331115.81	15.86	232000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14636.22	43.11	48094.8	19.75	10542.91	22.38	340299.02	19.78	792082.86	21.38	162000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14906.27	47.77	55482.47	30.22	119272.17	27.88	314665.02	18.03	1234385.54	16.72	226000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14819.83	46.27	49650.74	22.04	105443.76	22.74	280356.42	15.91	2248715.56	15.6	279000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	14058.53	33.28	48401.30	20.20	101416.93	21.13</					



## Be Empowered



### Foes And Friends Of Equity Investors!

The best way to win over such emotions is to keep cool with well thought of occasional profit booking! Indeed patience is the watchword and a Guru Mantra! Let us understand how all these factors pave the way for success in the stock market!

#### The Foes of stock market:

##### Greed- the termite to business - Avoid:

One of the foremost problems impacting success in equities is greed. Quite often when a stock is consistently on an upward price trend, one might feel that the price will keep on moving uninterrupted, and thus sit tight! Also gauging a rising trend one might go for bulk buy in one go, out of greed for a rich harvest soon! If that was so, everybody could have become a millionaire in a short span! Infact, one should set a logical target for purchase or sale of a stock, and once it reaches, seeing the market trend of course, one should act. Else undue greed to hold back or to buy lump sum in haste, may be painful and a matter of regret either way. In fact, the reality is that the stock market never moves linearly in one direction for long. So, it is one's logical and watchful judgment that proves rewarding, rather than hasty greedy action!

##### Fear- the speed breaker for the play/ win- Avoid:

Risk, unpredictability, uncertainty and volatility which manifest fear, are a norm in the stock market, rather than an exception! Therefore, one must take such events in a stride with patience and keeping cool, else it could be killing! More often the traders and players in derivatives succumb to these effects more commonly and easily, because of some inherent element of speculation involved in these acts. Therefore, it is necessary to understand oneself whether you are an investor or a trader! As a thumb rule risk and element of risk is relatively less in mutual funds and in dealings as an investor. The biggest fear is seen coupled with sharp decline or crash in the market, in general, and in respect of day traders and players in derivatives. As a result, out of fear, in a certain situation, one may rush to lighten their portfolio, even at a huge loss. That is not the right approach. In fact the period of sluggishness or crash, as happened during the Corona pandemic period, is the time for investment in quality stocks or at best remain calm and neutral, as an investor, rather than panic and fearful selling! Some also fear from the day to day volatility or on the basis of an unexpected negative news, and rush to sell their holding! Such a situation calls for cool and calm, to observe the situation for sometime, for a desirable action, before any action!

##### Regrets - shedding tears over the spilt milk - Avoid:

In the stock market, regrets are likely to come up in several ways! One may regret having not applied for an IPO, which shows magnificent listing gains, or to buy a post IPO or FPO very soon. Another prominent regret is seeing a boost in the price of a stock after you have sold it. Regret of losing out an opportunity of buying or selling your favorite stock, at an opportune time, from the secondary market, i.e., a feeling of being left out, is another major cause of regret. For these and any other cause of regret, one must remember that there is no dearth of opportunities in the stock market. This is because, stock market never moves in one direction for too long, and also nobody could judge when and to what extent it will revert. One price which has been exhibiting a bullish trend of a stock sooner or later often shows a bearish trend also, may be for some time, offering opportunity to buy a missed out stock, and vice-versa. Probably the best way to minimize regrets is to look forward, and not look back! Also it is desirable to consider your holding and its value in totality, rather than piecemeal - stock by stock!

##### Blind following of tips and rumours:

It is desirable to judge and evaluate a tip, news or a rumour, rather than hastening to act, i.e., rushing to grab instantly to buy or sell, blindly! This calls for wait and watch, to evaluate and understand the value of the tip or recommendation for a stock, before buying or selling a stock, keeping cool. One must evaluate and ascertain the worth of news or a recommendation, keeping credibility of the source in mind, before action. Once you arrived at a favourable feeling, it may be helpful to act! Thus avoid impulsive and hasty buying or selling a stock.

Impulsive buying, and for that matter selling too, implies immediate and intense buying just hearing a tip or a news! Often such an impulsive buying or selling doesn't prove beneficial. Sometimes it leads to big losses, because of likely intense volatility in prices soon afterwards! Therefore, it is better to judge and understand the tip or the news before acting.

##### Investing with borrowed money:

Dealing in the stock market with borrowed money could be doubly harmful. Thus do avoid investing in equities with borrowed money!

##### The friends of investors:

##### Occasional profit booking- the lease of life for a productive long term play:

Occasional profit booking witnessing the market trend should be a must, for safety and due wealth creation! Also, while profit booking, especially for a favorite and a promising stock, as per your own understanding and judgment, don't sell the entire holding! This helps in two ways! One, as a matter of safety and wealth creation, and secondly to minimise the cost of holding as also to expand one's portfolio with minimum investment!

##### Systematic Investment Plan(SIP):

Pick up and invest in quality stocks, in smaller lots, by adopting SIP plan! The same holds true while selling a stock. Also it may be worthwhile not to offload full holding of your favourite stock, in one go. Better to retain some portion of your holding, to encash the ensuing bullish trend, if any, subsequently.

##### High Dividend yielding stocks:

Give due consideration to add high dividend yielding stocks to your portfolio!

##### Spending time in the market:

Don't try to time entry or exit from a stock, but do spend time in the market for better understanding of investment. Nobody has ever been successful to time the market and events! Stock market indeed is a play of news and knowledge! Better you know, better could be your success rate in the stock market! The better way is to remain in touch with the market and to the flow of information! Nonetheless it doesn't imply remaining sticking to the screen all the time!

##### Keep patience!

Best friend of an investor in equities is to have patience avoiding undue haste in action. Keeping cool is the watchword and key to success in the stock market!

The author is a Blogger and former employee with the Government of India

DISCLAIMER: Views expressed are the author's own, and Outlook Money does not necessarily subscribe to them. Outlook Money shall not be responsible for any damage caused to any person/ organisation directly or indirectly.

Source & Courtesy: BC Marwaha - Outlook Business + Money



● Optima Secure from HDFC ERGO redefines 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.

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

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

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● 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

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

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● 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

### 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

### 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
	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.

**Achieve your dreams with guaranteed returns.**

**HDFC Life Click 2 Achieve**  
A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan

**Guaranteed\* Benefits**

**Flexibility in Choice of Benefits<sup>1</sup>**

**Increasing Income upto 10%<sup>2</sup> p.a.**

**HDFC Life**

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>3</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>4</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>5</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

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- 🕒 **Mirae Asset Tax Saver Fund**
- 🕒 **DSP ELSS Tax Saver Fund**
- 🕒 **Parag Parikh Tax Saver Fund**
- 🕒 **Kotak ELSS Tax Saver Fund**
- 🕒 **Tata ELSS Tax Saver 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>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>VJAYAWADA</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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- Harold S. Kushner

**Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity**

LIQUID FUNDS RETURNS AS ON 01/01/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.04	0.63	1.6	3.22	6.73
DSP Ultra Short Fund (G)	0.15	0.56	1.77	3.35	6.72
HDFC Low Duration Fund (G)	0.11	0.61	1.54	3.4	7.06
ICICI Prudential Savings Fund (G)	0.13	0.64	1.64	3.7	7.65

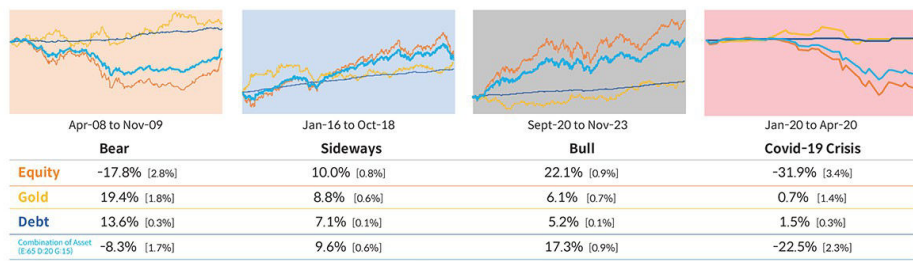
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**R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2022-24**

Registered News Paper

To

**Different Asset Class Faces in Different Market Phases**



X% [Y%] - X is the returns, and Y is the standard deviation on daily basis for the mentioned period.

**Debt and Gold have acted as hedge against bear markets**

Source: AetMF, AMFI, Bloomberg, as on 30<sup>th</sup> Nov 2023. E:Equity: S&P BSE 200 TRI, D:Debt: NIFTY Short Duration Debt Index, G:Gold: Domestic Gold Prices. Returns for more than 1 year are CAGR, less than 1 year are absolute. Past performance may or may not sustain in the future.

NFO: New Fund Offer  
ETF: Exchange Traded Funds

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Mirae Asset Multi Asset Allocation Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, Gold ETFs, Silver ETFs and Exchange Traded commodity derivatives

\*Investors should consult their financial advisors if they are not clear about the suitability of the product.

The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

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