

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Plant seeds of trees for nurturing the nature and a better future.

Plant the seeds of an SIP today for your Happy Retired Life

**HAPPY WORLD ENVIRONMENT DAY
5th June**

Selected Retirement Savings Funds

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

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



Be Empowered



Why we have to look beyond fixed income

Should you invest in PPF or in equity? The maths is easy but could be more intuitive, and the choice is hard

Which is better, PPF or stocks? In more ways than one, that's a pointless comparison because the two asset classes play a substantially different roles in savers' portfolios. However, making such a comparison is quite useful simply because PPF is the canonical long-term fixed-income investment in India. Almost everyone who saves has some PPF, and it stays invested at least for years, often a decade or even two.

A few days ago, I asked one of the researchers on our team to make a long-term comparison of the returns from PPF and Sensex for as long as a concurrent history existed. This hypothetical exercise consisted of investing ₹10,000 a year starting from 1979 when Sensex history started. In our hypothetical series, ₹10,000 was invested every year from 1979 to 2023. Of course, the BSE Sensex

Contd. in Page 3

Source & Courtesy: Dharendra Kumar - ET Wealth

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Insurance is the subject matter of solicitation. Contd. in Page 3 & 4

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Attractive Fixed Deposits

Compiled as on 06/06/2023

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
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HDFC Ltd.	AAA	15 45	7.45 7.70	7.70 7.95
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
ICICI Home Finance	AAA	12 65	7.00 7.50	7.25 7.75
Mahindra Finance	AAA	12 36	7.40 7.70	7.65 7.95
PNB Housing Finance	AA	12 36	7.35 7.70	7.60 7.95
Shriram Finance	AA+	18 36	7.75 8.25	8.25 8.75

Thoughtful Inspirational Quotable Quotes

"The key to financial freedom and great wealth is a person's ability to convert earned income into passive and / or Portfolio income."
- Roert Kiyosaki

"Saving our planet, lifting people out of poverty, advancing economic growth... these are one and the same fight. We must connect the dots between climate change, water scarcity, energy shortages, global health, food security and women's empowerment. Solutions to one problem must be solutions for all."
- Ban Ki-moon

"Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom."
- Viktor E. Frankl

"I believe that the greatest gift you can give your family and the world is a healthy you."
- Joyce Meyer

"The key is to keep company only with people who uplift you, whose presence calls forth your best."
- Epictetus

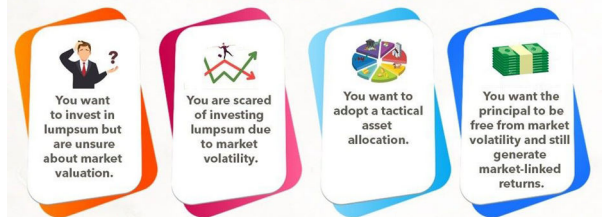
LET INDIA MAKE YOU RICH

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

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS

Systematic Transfer Plans can be Useful Tools in volatile markets.

WHEN YOU SHOULD THINK ABOUT DOING STP?



Be smart, use STP for long term growth!

Selected Funds for STP

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

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

To know more and to invest rightly at your doorstep, Please call **ECS Financial**.

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Basheerbagh : 98480 66255	Vijayawada : 98480 27503
Ameerpet : 99480 97642	Vizag : 98480 50477
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Kukatpally : 98488 23656	Bengaluru RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
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EQUITY AND DEBT - LET THEIR POWERS COMBINE

Selected Hybrid Equity Funds

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

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



Be Empowered



Sustainability starts at home: A toolkit to eco-friendly living

These are some green habits you can adopt for a healthier environment

These days, the phrase 'sustainability' is used frequently, but what does it mean? Sustainability is the ability to satisfy your needs today without jeopardising the requirements of future generations. It also calls on you to live an environmentally-conscious life. For most of us, living in a truly sustainable home - one that relies exclusively on nature's limitless resources and has no impact on the environment - is not a realistic option. However, fortunately, you can take some steps to make your house more sustainable.



Contd. in Page 3

Source & Courtesy: Abhijith R Priyan - Times of India

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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 06/06/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	****	1,735	14.52	51.86	1	1.25	1.25	11.23	20.1	10.6	10.41	9.69	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	17,812	25.82	499.75	2.02	1.92	1.92	15.42	27.42	14.44	16.08	20.92	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,185	14.18	14.18	-	-	-	10.49	-	-	-	13.5	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,551	16.86	16.86	-	-	-	11.68	20.11	-	-	17.49	4
5	Aditya Birla SL Asset Allocator FoF Scheme	Aug-06	****	165	41.86	45.45	-	-	-	9.47	17.46	9.8	9.99	9.43	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	19,439	14.59	89.56	0.75	1	1	16.42	25	11.66	15.2	15.35	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	22,145	20.79	251.66	0.35	0.75	1.8	13.43	28.61	14.81	16.15	14.65	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,468	25.34	43.12	0.234	-	-	11.67	24.95	12.24	12.26	14.11	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,445	85.26	258.54	0.75	9.22	7.4	11.3	18.81	11.64	14.02	12.37	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	2,821	21.15	73.24	-	-	-	14.46	23.87	8.53	11.48	11.71	5
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,357	23.04	78.65	1.26	1.29	1.35	10.68	16.63	9.35	10.96	9.33	1
2	HDFC Balanced Advantage Fund	Feb-94	****	54,413	30.32	340.24	2.76	2.94	3.12	18.71	28.4	13.08	14.73	17.91	2
3	Tata Balanced Advantage Fund	Jan-19	****	6,705	15.9	15.9	--	--	--	10.34	15.92	-	-	11.28	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,551	13.98	26.91	0.71	0.75	0.99	9.83	13.85	9.1	10.83	9.49	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	45,584	16.98	54.48	1.11	1.58	1.60	10.17	17.6	10.68	12.21	10.82	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	6,521	213.72	-	-	-	-	19.73	26.26	12.97	15.49	16.11	1
2	Axis Children's Gift	Dec-15	**	708	19.93	19.93	-	-	-	5.65	17.22	9.18	-	9.45	2
3	Tata Young Citizens Fund	Oct-95	Unrated	267	44.28	-	-	-	-	14.63	26	10.86	11.35	12.6	3
4	HDFC Retirement Savings Fund	Feb-16	****	2,964	-	34.01	-	-	-	22	34.38	14.95	-	18.35	4
5	ICICI Prudential Retirement Fund	Feb-19	****	251	18.28	18.28	-	-	-	10.72	29.68	-	-	15.22	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,365	14.73	14.73	-	-	-	18.18	-	-	-	18.34	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	3,735	13.03	13.03	-	-	-	12.62	-	-	-	13.67	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,851	49.96	245.12	1.78	3.58	3.6	11.09	26.83	9.98	15.42	14.92	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	15,088	45.1	179.55	-	1.75	3.75	25.12	39.13	14.52	15.78	17.21	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	6,232	11.84	11.9	-	-	-	24.86	-	-	-	12.48	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	7,173	25.49	489.91	2.25	2.5	2.5	17.19	28.32	12.31	15.26	14.53	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,326	28.43	377.1	2.7	2.8	5.3	14.70	26.18	11.74	15.59	17.05	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,043	60.88	377.71	-	-	-	22.03	28.42	14.31	15.6	12.78	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,543	16.10	18.34	-	1.05	1.08	23.02	29.36	-	-	18.23	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,937	112.06	626.72	4.96	7.00	7.10	9.5	23.56	8.46	15.15	16.54	4
5	Hdfc Large and Midcap Fund	Feb-94	****	8,589	26.36	209.8	2.00	2.00	1.50	17.28	33.1	13.72	11.99	12.08	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	25,972	44.01	80.13	0.536	-	-	16.71	34.84	14.97	20.58	13.73	1
2	Sundaram Mid Cap Fund	Jul-02	**	7,217	44.68	776.33	0.14	2.87	3.23	18.17	30.09	9	17.18	23.26	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	36,912	37.13	110.3	3	3.5	3.5	26.07	36.78	14.04	19.91	16.25	3
4	Nippon India Small Cap	Sep-10	****	26,294	64.39	102.2	-	2.5	5	26.87	49.39	18.41	26.89	20.06	4
5	Tata Small Cap Fund	Nov-18	****	3,841	25.58	25.58	-	-	-	26.81	44.56	-	-	22.92	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,110	17.44	48.33	-	-	-	7.16	6.32	6.94	7.4	7.67	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	10,214	19.55	31.43	1.3	0.75	0.35	8.58	5.91	7.79	9.25	9.25	2
3	Kotak Medium Term Fund	Mar-14	***	2,128	11.83	19.28	0.60	0.40	-	5.8	6.06	6.05	-	7.4	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,222	17	43.85	-	-	-	7.63	5.99	7.8	8.51	7.85	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	46	12.46	61.31	0.43	0.6	0.3	6.04	3.14	4.75	5.59	7.38	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 06/06/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	**	29,968	21.53	67.99	2.25	2.3	2.2	8.45	18.15	9.13	16.03	15.34	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	5,207	37.75	121.3	2.65	2	0.37	13.02	26.53	14.98	15.38	14.84	2
3	DSP Tax Saver Fund	Jan-07	****	10,513	18.46	86	1.01	1.7	1.86	12.39	27.41	13.47	16.56	14.04	3
4	HDFC Tax saver Fund	Mar-96	***	10,179	55.22	849.53	5	5.75	5.75	16.93	28.75	10.79	13.94	23.02	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,162	21.08	624.73	2.4	2.8	2.6	11.26	25.8	12.01	15.39	18.98	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,560	29.56	79	0.903	-	-	16.2	27.66	14.03	15.5	12.51	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	15,218	20.17	32.44	1.6	1.75	1.8	10.98	28.64	14.67	-	17.17	7
8	SBI Long Term Equity Fund	Mar-93	****	12,998	51.25	252.81	-	5	5.25	19.73	28.81	12.6	14.37	16.11	8
9	Tata India Tax Savings Fund	Mar-96	***	3,174	72.59	29.9	-	5.15	8.1	12.28	25.58	11.28	15.82	18.14	9
10	Quant Tax Plan	Apr-00	****	3,533	33.43	240.71	-	-	-	11.07	42.32	21.68	22.05	14.71	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/05/2023

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year)		Total Investment ₹36,000 (3 years)		Total Investment ₹60,000 (5 Years)		Total Investment ₹1,20,000 (10 years)		Since Inception Value & Return	Amount Invested Since inception*	
			Value & Return	Value & Return	Value & Return	Value & Return	Value & Return	Value & Return					
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12866.59	13.73	45309.83	15.58	80200.35	11.57	190465.86	8.94	335640.24	8.93	171000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13322.28	21.15	36115.10	0.21	73143.78	7.87	220835.47	11.73	289743.02	12.88	136000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	13045.11	16.62	48595.27	20.53	95463.30	18.66	242484.08	12.49	383197.05	13.52	352000
4	HDFC Small Cap Fund- Gr	Apr-08	14066.32	33.58	55453.17	30.23	109551.09	24.35	323327.56	18.84	804254.01	17.70	182000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12538.85	8.47	45896.09	18.46	90863.82	16.63	261658.60	14.91	1020202.89	14.44	224000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13016.86	16.16	46851.73	17.61	89049.93	15.81	245600.2	13.73	6479003.29	16.7	344000
7	Invesco India Multicap Fund	Mar-08	12882.47	13.98	44915.58	14.94	87818.83	15.24	248938.32	13.98	728200.57	16.43	183000
8	Kotak Equity Opportunities Fund	Sep-04	13067.04	16.98	46389.25	17.21	91992.16	17.14	263786.56	15.06	1079687.21	14.83	225000
9	Nippon India Multi Cap Fund	Mar-05	13460.04	23.43	53162.11	27.09	100821.72	20.90	265667.93	15.19	1078568.35	15.5	219000
10	Sundaram Multi Cap Fund	Oct-00	12604.82	9.52	45345.13	15.61	88551.11	15.58	251750.61	14.19	1939319.3	14.9	272000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	13194.34	19.05	47232.79	18.49	93387.94	17.75	258043.25	14.65	4953518.03	17.44	312000

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



Sustainability starts at home: A toolkit to eco-friendly living

Recycle and reuse

Recycling is essentially the least desirable activity in the triangle of actions that include reduction, reuse, and recycling. Reusing products with some life in them is a far better choice for the environment—it's certainly much better than dumping waste in a landfill. You can fix damaged furniture and tools rather than throwing them away, for instance, what you can accomplish with a roll of duct tape is astonishing. Items that are simple to keep for subsequent uses and typically have a far longer lifespan than most people take advantage of include baggies, paper bags, envelopes, and file folders. Save a stack of printer paper for printing draughts and historical records because it has two sides.

Make smart choices

The sustainability of your home is significantly influenced by the purchase decisions you make. Rechargeable batteries reduce the waste of materials that are frequently non-recyclable. Purchasing paper goods with recycled material helps to maintain sustainability. Instead of using paper towels, use a washable cloth. The material used to make biodegradable garbage bags and cups is maize, which decomposes over time and removes one sort of plastic from our landfills. You also save money over time by using energy-saving appliances like front-loading washers and dryers and effective dishwashers.

Landscaping

Composting is the most fundamental thing you can do to improve the sustainability of your yard. You only need some brown and green to get started. So, begin layering with your dead leaves and yard trimmings. Add coffee grounds, and vegetable scraps over time, turning it occasionally to add air. You will eventually have rich soil that is ideal for starting a vegetable garden, which is another way to make your home more environmentally-friendly. Improve it by including edible plants in your landscaping. Xeriscape your yard with drought-tolerant plant kinds while you're at it and get rid of the grass. Greater sustainability results from less irrigation.

Natural cleaning supplies

Cleaning with dangerous chemicals is unhealthy for both, the environment and humans. You are merely reintroducing them into the water source by washing them away. That indicates that before it can be used again, the water must be purified. These substances can also wash into water sources, rendering them dangerous for animals to drink from. Risks associated with conventional cleaning supplies include chemical burns to the skin and eyes. Green cleaning products don't corrode and adhere to high requirements for skin absorption, inhalation toxicity, and combustibility. Today's market is flooded with natural cleaning products, some of which still contain synthetic smells that end up in our water supply. Fortunately, you can create effective cleaners that are safe for the environment with everyday things. White vinegar's acid content naturally kills mold and bacteria, and you may use it to clean windows and mirrors. Deodorising with baking soda is also quite effective. Borax, also known as sodium borate, is a multipurpose cleaner that may be used to scrub walls and floors. Lemon juice is another antibacterial.

Reduce

Reusing and recycling are excellent strategies, but the greatest strategy is to minimise your influence in the first place. Choose compact fluorescent light bulbs over standard incandescent light bulbs since they last longer and consume less energy. Avoid using paper plates and glasses. While weather-stripping windows can save energy and lower your heating and cooling costs, repairing leaky pipes can prevent thousands of gallons of water from being wasted each year. Installing low-flow toilets and shower-heads is a long-term investment that will also start saving water right away.

Source & Courtesy: Abhijith R Priyan - Times of India

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25% p.a. and Payable Annually
Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

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

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



Be Empowered



Why we have to look beyond fixed income

was created in 1986, but the base year was 1979; thus, the values were back-calculated.

The headline result is that the annualised return from PPF was 9.9% and that from a Sensex-equivalent investment was 14.3%. How does that sound to you? Is a four-odd per cent extra return a year worth the volatility of stocks? Is it worth dropping the Government of India's sovereign guarantee on PPF? To most people who are used to thinking about investments over a year or two or three, a 4%-a-year lead is very good but not quite an earth-shaking phenomenon.

If you're one of these people, let me change your mind for you. Over these 44 years, the ₹10,000 a year deposited into PPF grew to ₹59.7 lakh while the ₹10,000 invested in the Sensex grew to ₹2.3 crore. That's almost four times the money, 3.9, to be precise. Do you think having ₹2.3 crore instead of ₹59.7 lakh is a difference that can be taken casually? Now, I'll grant you that 44 years is an unrealistic time frame, and no one invests for that long a period. However, the goal of this exercise is not to calculate precise returns but demonstrate that with compounding over long periods, even moderate-sounding differentials in returns can make a huge difference. The difference is large enough to make someone wealthy instead of merely comfortably off.

Moreover, it's not as if this investment comparison did not generate large differentials earlier also. If we compare the 30-year mark in 2009, the Sensex investment was 3.3 times the PPF investment. At that point, the PPF investment was at ₹19.9 lakh, while the Sensex one was at ₹65.2 lakh. There are no smooth lines in this comparison. Given the inherent volatility of the Sensex, after the first decade, this differential has varied between 3X and 4.5X. That's just the way equity-based investments are.

The important thing to note is that fixed-income investments cannot really beat inflation and generate wealth long-term. Note that we are talking about PPF here—which is the creme de la creme of fixed-income investments. PPF's interest rate is always much higher than ordinary types like bank fixed deposits; on top of that, it's fully tax-sheltered. When it comes to bank FDs etc., you cannot even keep up with inflation, let alone get real returns, especially when the constant annual bleeding from tax is taken into account.

Equity investing, especially through mutual funds SIPs, is rising rapidly in India. However, the fact remains that overall, in terms of savings, India is still very much a fixed-income country. Tens of crores of people have all their financial savings in bank FDs, PPF, post office deposits, and such and hardly ever think of any alternative. The basic idea that equity's volatility is a short-term problem while fixed-income's low returns are a life-long problem hasn't really sunk in deeply. Stable, guaranteed, low returns, or volatile high returns. You can pick just one.

The basic idea that equity's volatility is a short-term problem while fixed income's low returns are a life-long problem hasn't really sunk in deeply.

The important thing to note is that fixed-income investments cannot really beat inflation and generate wealth long-term. Note that we are talking about PPF here-which is the creme de la creme of fixed-income investments.

Source & Courtesy: Dharendra Kumar - ET Wealth

Term plan premiums

Term Insurance Plan (u/s.80C)

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TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	5551	9214
Click 2	35	20	7506	13448
Protect life	45	10	12605	23380
ICICI Pru	25	30	6556	10721
iProtect	35	20	8945	15025
Smart	45	10	14618	25700
LIC	25	30	7009	12744
Jeevan	35	20	9558	18054
Amar	45	10	14656	27683
SBI Life	25	30	7739	12896
Smart	35	20	10181	16968
Shield	45	10	15369	25613

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

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

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

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P. Anitha - 70959 05511

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
Classic - Individual	46-50	--	11219	13575	14933
	18-35	--	8741	--	9782
HDFC ERGO	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

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Hurry! Link your Aadhar with your PAN

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

Please ignore it if its already done.

Hurry! UPDATE NOMINEE IN YOUR MUTUAL FUND FOLIO.

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

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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	85542.82	14.45	228826.56	12.51
Mid Cap	HDFC Mid Cap Opportunities Fund	103281.52	22.31	302983.15	17.79
Small Cap	Kotak Small Cap Fund	111484.05	25.55	335624.82	19.70
Multi Cap	ICICI Pru Multi Cap Fund	90021.04	16.56	247347.44	13.98
Large&Mid Cap	DSP Equity Opportunities Fund	87841.28	15.54	249515.69	14.14

As on 06/06/2023

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

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Bengaluru Region

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

Tamilnadu Region

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

Maharashtra Region

CHEMBUR EAST	Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862
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LIQUID FUNDS RETURNS AS ON 06/06/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.12	0.65	2.02	3.44	6.08
DSP Ultra Short Fund (G)	0.10	0.6	1.83	3.31	5.74
HDFC Low Duration Fund (G)	0.09	0.65	2.06	3.5	6.24
ICICI Prudential Savings Fund (G)	0.1	0.67	2.12	3.64	6.86

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

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