

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Dear Sir / Madam,



Greetings & Prayers from **Team ECS Financial** for your good health, prosperity & abundance of energy and happiness. Towards our continued commitment to enable more and more investors to get served better with utmost trust, **We have opened our 22nd Branch Office at Chembur, Mumbai on 04/05/23.**

Our 22nd Branch Office

Chembur - Mumbai

Office No: 4A, 1st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 400071.

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Office: T: 022 3102 4331 & M: 70322 24519

As always, we seek your well wishes, support & references to grow together and grow the Nation. We the Team of 80+ continue to learn and live up to your expectations.

Thank you,

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Be Empowered



Perfection can be the enemy in investing

In their attempt to make that perfect investment, investors shouldn't just keep on waiting for the perfect opportunity

A few days ago, I made a video titled 'Where should you invest for the next 10 years?' for the Investors' Hangout section of Value Research online. This topic is not new - far from it. This is a question that I have been finding regularly since I founded Value Research three decades ago. In a way, this is the central investor problem that Value Research is here to solve. Of course the part is a figure of speech, what investors actually mean is 'for a long time' or 'money that I don't need for the foreseeable future.'



In my video talk, I gave what I would call my 'analyst' answer, one based on an evaluation of time periods, growth, volatility risk, and so on. That's the way any investment decision should be made. However, on this page, I will discuss a different dimension - one based on human psychology. This aspect is especially pertinent for the beginner investor. Source & Courtesy: Dhirendra Kumar - ET Wealth



Bajaj Deposits, Invest for Hero Tenure of 44 months

up to **8.60%** p.a.

For Senior Citizens (60 years and above)

Period	Cumulative		Non-Cumulative		
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
44 m	8.60	8.28	8.34	8.42	8.60



For Non-Senior Citizens (Less than 60 years)

up to **8.35%** p.a.

Period	Cumulative		Non-Cumulative		
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
44 m	8.35	8.05	8.10	8.18	8.35

The rate mentioned is valid for 44 months tenure.
w.e.f. May 10, 2023.
The interest rates are valid for deposits up to Rs.5 cr.

To know more, to invest rightly and earn better returns, please call **ECS Financial**.

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Basheerbagh : 98480 66255	Vijayawada : 98480 27503
Ameerpet : 99480 97642	Vizag : 98480 50477
Malkajgiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
Habsiguda : 98489 91242	Malleshwaram : 83174 19139
Trimulgerry : 99128 22611	Chennai RO : 98410 11705
Yapral : 76590 08855	T- Nagar : 98410 01787
Madhapur : 70362 07831	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Chembur (Mumbai) : 70324 15862
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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.

Thoughtful Inspirational Quotable Quotes

"Let us not pray to be sheltered from dangers but to be fearless when facing them." - Rabindranath Tagore

"Mutual funds give people the sense that they're investing with the big boys and that they're really not at a disadvantage entering the stock market." - Ron Chernow

"When money flows into the hands of women, who have the authority to use it, everything changes - for women, their families, and their communities." - Melinda Gates

"God could not be everywhere, and therefore he made mothers." - Rudyard Kipling

"Life is 10% what happens to you and 90% how you react to it." - Charles R. Swindoll

HDFC Defence Fund



An Open Ended Equity scheme investing in Defence & allied sector companies

Investment Objective: To provide long-term capital appreciation by investing predominantly in equity and equity related securities of Defence & allied sector companies. There is no assurance that the investment objective of the Scheme will be realized.

Allocation: Equity and equity related instruments of Defence & allied sector companies: 80% to 100% (Very High), Equity and equity related instruments of companies other than above: 0% to 20% (Very High), Units of REITs and InvITs: 0% to 10% (Very High), Debt securities, money market instruments and Fixed Income Derivatives: 0% to 20% (Low to Medium), Units of Mutual Funds@: 0% to 5% (Low to High).

Fund Manager: Mr. Abhishek Poddar & Mr. Priya Ranjan (Dedicated Fund Manager for Overseas Investments).

Benchmark Index: NIFTY India Defence Index TRI (Total Return Index).

NFO Opens on 19/05/23 & Closes on 02/06/23

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

Use these Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

Note: As of now, the rates are attractive & is expected to come down after some time. As such we suggest you to lock this rate, by investing for a period of 36 to 60 months.

In case you want to liquidate during the investment period, premature withdrawal option is available. You can also consider investments for 12 or 18 months in SHORT TERM FDs depending on your requirement.

Attractive Fixed Deposits

Compiled as on 10/05/2023

Name	Credit Rating	Period in months	Individual (%)		Sr.Citizen (%) (60+)	
Bajaj Finance Ltd.	AAA	15 44	7.45	8.35	7.70	8.60
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 50	7.75	8.50	8.25	9.04

- 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 03/05/2023		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	****	1,690	14.35	51.22	1	1.25	1.25	9.04	18.68	10.29	10.32	9.66	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	17,044	25.61	492.61	2.02	1.92	1.92	12.55	27.22	13.78	15.79	20.92	2
3	Nippon India Multi Asset Fund	Aug-20	Unrated	1,155	13.9	13.9	-	-	-	7.61	-	-	-	13.09	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,501	16.5	16.5	-	-	-	7.39	18.9	-	-	17.16	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	****	161	41.1	44.64	-	-	-	5.44	15.86	9.52	12.09	9.36	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	18,858	14.32	87.88	0.75	1	1	11.48	23.15	11	15.07	15.31	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	21,436	20.33	246.1	0.35	0.75	1.8	9.04	27.89	14.07	16.02	14.59	2
3	Kotak Equity Hybrid Fund	Nov-99	****	3,269	24.78	42.17	0.234	-	-	6.5	23.29	11.58	12.09	14.05	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,247	83.43	251.15	0.75	9.22	7.4	5.72	17.07	10.99	13.68	12.29	4
5	Nippon India Equity Hybrid Fund	Jun-05	*	2,776	20.64	71.46	-	-	-	8.89	22.44	5.33	11.11	11.6	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	***	6,276	22.62	76.79	1.26	1.29	1.35	6.89	15.12	8.74	10.75	9.25	1
2	HDFC Balanced Advantage Fund	Feb-94	****	52,079	30.2	336.27	2.76	2.94	3.12	15.85	26.75	12.78	14.74	17.92	2
3	Tata Balanced Advantage Fund	Jan-19	****	6,473	15.61	15.61	--	--	--	6.99	14.81	-	-	11.03	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,530	13.8	26.42	0.71	0.75	0.99	5.67	13.01	8.81	10.62	9.39	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,700	16.74	53.71	1.11	1.58	1.60	8.44	16.97	9.84	12.13	10.83	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	6,282	207.9	-	-	-	-	14.55	24.65	12.23	15.39	16.02	1
2	Axis Children's Gift	Dec-15	**	681	19.45	19.45	-	-	-	-0.67	15.54	8.62	-	9.4	2
3	Tata Young Citizens Fund	Oct-95	Unrated	259	42.76	-	-	-	-	7.02	23.84	9.8	11.12	12.49	3
4	HDFC Retirement Savings Fund	Feb-16	****	2,776	-	32.87	-	-	-	14.17	31.96	13.73	-	18	4
5	ICICI Prudential Retirement Fundy	Feb-19	****	218	17.72	17.72	-	-	-	6.62	28.32	-	-	14.66	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,282	14.13	14.13	-	-	-	12.51	-	-	-	16.83	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	3,604	12.44	12.44	-	-	-	4.54	-	-	-	11.6	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	1,785	48.3	236.98	1.78	3.58	3.6	2.25	24.53	8.7	15.1	14.81	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	14,342	42.91	170.81	-	1.75	3.75	14.15	33.78	12.69	14.97	16.97	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	5,885	11.28	11.33	-	-	-	15.27	-	-	-	9.37	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	6,963	24.46	470.19	2.25	2.5	2.5	8.25	25.86	11.23	14.86	14.41	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,066	27.53	365.2	2.7	2.8	5.3	7.86	23.78	10.67	15.36	16.95	1
2	Tata Large & Mid Cap Fund	Mar-93	****	3,798	58.48	362.81	-	-	-	13.87	25.33	25.33	15.23	12.67	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,488	15.32	17.45	-	1.05	1.08	13.18	26.11	-	-	17.01	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,805	107.44	600.85	4.96	7.00	7.10	-2.49	20.69	7.36	14.7	16.41	4
5	Hdfc Large and Midcap Fund	Feb-94	****	8,057	25.55	203.44	2.00	2.00	1.50	9.54	30.05	13.35	11.9	12	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	23,963	42.22	76.88	0.536	-	-	6.13	31.99	13.48	20.13	13.5	1
2	Sundaram Mid Cap Fund	Jul-02	**	6,981	42.76	743.02	0.14	2.87	3.23	7.33	27.37	7.34	16.74	23.09	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	35,173	35.46	105.35	3	3.5	3.5	15.09	33.77	12.2	19.49	16	3
4	Nippon India Small Cap	Sep-10	****	24,491	60.99	96.8	-	2.5	5	12.9	45.63	16.05	26	19.68	4
5	Tata Small Cap Fund	Nov-18	****	3,512	24.47	24.47	-	-	-	16.12	42.33	-	-	22.15	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	3,811	17.32	48	-	-	-	5.44	6.48	6.8	7.4	7.66	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	8,998	19.43	31.25	1.3	0.75	0.35	7.16	6.62	7.66	9.26	8.95	2
3	Kotak Medium Term Fund	Mar-14	***	1,981	11.78	19.19	0.60	0.40	-	4.6	6.85	5.94	-	7.41	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,110	16.87	43.54	-	-	-	6	6.53	7.62	8.49	7.84	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.4	61.02	0.43	0.6	0.3	4.12	3.73	4.62	5.8	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 03/05/2023		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	**	28,267	20.53	64.82	2.25	2.3	2.2	-3.59	14.91	8.42	15.76	15.03	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,924	36.44	117.11	2.65	2	0.37	6.11	24.1	14.1	14.99	14.75	2
3	DSP Tax Saver Fund	Jan-07	****	10,179	18.3	83.14	1.01	1.7	1.86	5.08	25.26	12.39	16.33	13.88	3
4	HDFC Tax saver Fund	Mar-96	***	9,815	53.76	826.93	5	5.75	5.75	12.76	26.58	9.99	13.64	22.97	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,835	20.18	597.97	2.4	2.8	2.6	4.36	23.78	10.73	14.79	18.82	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	3,167	28.72	76.75	0.903	-	-	9.07	25.37	13.28	15.1	12.39	6
7	Mirae Asset Tax Saver Fund	Dec-15	****	14,043	19.55	31.45	1.6	1.75	1.8	4.15	25.7	13.78	-	16.87	7
8	SBI Long Term Equity Fund	Mar-93	****	12,336	49.39	243.66	-	5	5.25	12.5	26.53	11.48	14.08	16.01	8
9	Tata India Tax Savings Fund	Mar-96	***	3,073	70.73	29.13	-	5.15	8.1	6.67	22.89	10.42	15.7	18.08	9
10	Quant Tax Plan	Apr-00	****	3,198	32.91	237	-	-	-	3.21	43.27	21.05	21.71	14.69	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/04/2023

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return	Amount Invested Since inception*	
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12970.64	15.46	45445.31	15.80	79919.26	11.43	189977.95	8.90	328981.52	8.94	170000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	12624.21	9.86	34489.72	-2.77	70036.71	6.13	212043.03	10.97	273674.84	11.97	135000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	12644.37	10.19	48060.07	19.76	92706.36	17.46	235325.91	12.93	3641753.25	13.43	350000
4	HDFC Small Cap Fund- Gr	Apr-08	13345.76	21.61	53925.91	28.18	103365.90	21.95	307246.58	17.90	759192.23	17.23	181000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12161.59	2.53	45690.83	16.16	88323.42	15.49	256885.39	14.57	899573.56	14.08	223000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	12515.36	8.12	45654.16	16.1	85756.60	14.29	237544.82	13.11	594211.45	16.74	343000
7	Invesco India Multicap Fund	Mar-08	12402.61	6.33	43983.6	13.49	84636.23	13.75	242068.39	13.46	696258.56	16.08	182000
8	Kotak Equity Opportunities Fund	Sep-04	12658.08	10.41	45668.88	16.13	89307.89	15.94	257020.24	14.58	1037415.72	14.59	224000
9	Nippon India Multi Cap Fund	Mar-05	12851.25	13.52	51743.54	25.12	96027.29	18.91	253908.02	14.35	1017706.18	15.09	218000
10	Sundaram Multi Cap Fund	Oct-00	12148.11	2.31	44710.97	14.64	85780.09	14.30	245462.09	13.72	1864778.41	14.72	271000
11	Tata Large & Mid Cap Fund- Gr	Mar-93	12725.11	11.48	46133.52	16.84	89914.85	16.21	249273.77	14.01	4725033.58	17.25	311000

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



'Perfection can be the enemy in investing'

What happens is that some beginners are generally quite worried about making the wrong investment. That's not a bad idea, obviously, but for some people, it leads to what is called analysis paralysis. They feel that they must arrive at some perfect investment choice, one which does not compromise anything. Unfortunately, this is a hard, almost

Starting late is a bigger problem than starting with something suboptimal and then correcting it. Inertia is your real enemy.

impossible thing to be sure of. As the saying goes, "perfect is the enemy of good".

So here's my prescription, whose goal is to cure this particular disease first: Just get started. Investing in any mutual fund, as long as it is equity-backed. There are only two simple rules. One, it should be a diversified fund and not a thematic/sectoral fund. And two, you should invest through SIPs and not a lump sum. That's all. You could choose a large cap fund or a flexicap or a large & mid cap or an index fund or whatever. You don't have to be clear about what precisely these terms mean.

The reason why I'm recommending it is that the highest priority of the beginner investor is to overcome inertia. It's easy to see where this inertia comes from. Have you ever noticed how when you read about investing and personal finance in the news or on social media, it always seems like the biggest issue is people not choosing the right stocks or mutual funds? They always identify this as the real problem for investors.

Well, actually, that's not the real problem at all! In fact, the real problem is that most people aren't investing at all, or they're not investing enough. They are waiting for the perfect investment. Because of this, many people start investing too late in life or never get started at all, and then when they do finally invest, they don't put in enough money. So, it's not just about choosing the best mutual funds or hottest stocks. The key is actually getting started and investing consistently over time.

The saying goes that 'better late than never,' and maybe it's true in most areas of life. However, in savings and investments, starting late is much worse than starting early. How much worse? Let's say that you want to turn your money 10 times. To do that, 30 years at a return of 8% a year is equal to 20 years at 12.2% and 15 years at 16.6%. Please read that again and think about it - absorb what I'm saying here. Starting late is a much bigger problem than starting with something suboptimal and then correcting it. Inertia is your real enemy.

For young people, there are plenty of other impediments to investing. One is the curse of a consumerist society. There is so much to spend, and it's so easy not just to spend what you earn but to spend what you will earn in the future. To overcome all these problems, it's important to make a beginning. Just begin somehow, anyhow, with anything. That's all that's needed. The rest just follows.

Source & Courtesy: Dharendra Kumar - ET Wealth

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



Systematic Transfer Plans can be Useful Tools in volatile markets.

Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

Selected Funds for STP

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

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

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The key features of the app include

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- Asset Allocation.
- Instant access to your Portfolio anywhere anytime.
- Dividend History.
- Track latest NAV for any scheme.
- Access to various Financial Tools to calculate.
- Scroll through fund fact sheets for immediate info.
- To know the Individual Net Worth any time.
- Info Space to keep you updated about the latest happenings.

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We immensely seek your continuous support to grow together. Thanking you and assuring you of our best suggestions and services at all times.

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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.

Please ignore it if it's already done.

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.

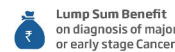
"Fighting cancer isn't easy. Financially preparing for it is."

HDFC Life Cancer Care

A Non-Linked, Non-Participating Protection Plan



Get a Cancer Cover of ₹ 20 Lakhs @ Less than ₹ 4 / day¹



Insurance is the subject matter of solicitation.



- Annual premium amount ₹1411 for Male aged 35 years, 10 years term, Silver option, excluding Taxes and levies as applicable.
- Policy is issued on the basis of Short Medical Questionnaire.

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5551* & get ₹50 lakhs Life Coverage

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	5551	9214
	35	20	7506	13448
	45	10	12605	23380
ICICI Pru iProtect Smart	25	30	6556	10721
	35	20	8945	15025
	45	10	14618	25700
LIC Jeevan Amar	25	30	7009	12744
	35	20	9558	18054
	45	10	14656	27683
SBI Life Smart Shield	25	30	7739	12896
	35	20	10181	16968
	45	10	15369	25613

* 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 : 070325 33609

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

For selecting the right policy with cost efficient and maximum benefits, Please Call: 070325 33609

Insurance is the subject matter of solicitation.

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(For Individuals 7.70%, Sr. Citizens 7.95% for 45 months)

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HDFC DEPOSITS

Shriram Finance Ltd.

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

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

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To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial or Click www.ecsfinancial.co.in**

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

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
RAJAMAHEEN- 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

Point Of Service (POS) **Our Toll Free Helpline : 1800 425 2969** Missed call / WhatsApp / SMS : 094416 93111

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"Your mind shines brightest when you enlighten others; your heart, when you encourage others; your soul, when you elevate others; and your life, when you empower others." - Matshona Dhlwayo

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

LIQUID FUNDS RETURNS AS ON 03/05/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.11	0.69	1.8	3.39	5.39
DSP Ultra Short Fund (G)	0.10	0.56	1.68	3.25	5.21
HDFC Low Duration Fund (G)	0.12	0.72	1.91	3.47	5.46
ICICI Prudential Savings Fund (G)	0.14	0.75	2.07	3.65	6.10

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

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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	83083	13.12%	223602.79	12.02%
Mid Cap	HDFC Mid Cap Opportunities Fund	98698.98	20.23%	293239.28	17.11%
Small Cap	Kotak Small Cap Fund	106308.69	23.33%	322992.28	18.91%
Multi Cap	ICICI Pru Multi Cap Fund	86423.8	14.74%	239243.18	13.30%
Large&Mid Cap	DSP Equity Opportunities Fund	85333.24	14.22%	244228.02	13.68%

As on 05/05/2023 Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

To know more & invest, Please call your nearest ECS Financial RM / 1800 425 2969

HSBC Mutual Fund

Product Note
HSBC Multi Cap Fund (HMCF)
(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)
January 2023

Fund Category	Fund Manager	Benchmark ¹	Inception Date	AUM
Multi Cap Fund	Venugopal Manghat and Kapil Punjabi	NIFTY 500 Multicap 50:25:25 TRI	9 Aug 2004	Rs. 1205.78 Cr

Access benefits in multiple market cycles through one fund

Large Caps	Mid Caps	Small Caps	Flexible
Well researched Large Caps have visibility on earnings growth with proven business and track record	Mid Caps are usually subject to mis-appraisal and mis-pricing as they are relatively under owned stocks	Big opportunities through Small Caps as they may offer valuation discount on account of under-research/ under-owned features	Flexible asset allocation strategy for part of assets help as fund can go overweight on certain market cap in favourable market cycle or Debt Securities & Money Market Instruments (MMI)

HSBC Multi Cap Fund
The fund with a minimum weight in each Large, Mid and Small Caps (i.e. 25%) and flexi allocation to equity or debt/MMI upto 25% offers potential of better performance

Opportunity across sizes - LEAP

Large Cap - Leader	Mid Cap - Emerging Aspirants	Small Cap - Pearls
Top 100 companies	101st to 250th companies	251st company and beyond
Well established businesses	Potential Large Caps	Niche and emerging businesses
Matured players with long track record	Proven track record with higher growth prospects	High potential for growth
High liquidity	Comparatively higher volatile versus Large Caps	Relatively more volatile and less liquidity
Stable and less volatile	Potential valuation multiple re-rating candidates	Higher research arbitrage

Source: HSBC Mutual Fund

Product Label

Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks.
This product is suitable for investors who are seeking:
• To create wealth over long-term
• Investment predominantly in equity and equity related securities across market capitalization (Benchmark: NIFTY 500 Multicap 50:25:25 TRI)

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer is as on 31 Dec 2022. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme