

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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

Childrens' Day November 14

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Mutual Fund Distributor



"If you want your children to be intelligent, read them fairy tales. If you want them to be more intelligent, read them more fairy tales." - Albert Einstein

Happy Children's Day

Team ECS Financial

Most parents in India aspire to provide the best possible education to their children but turning that dream into reality needs Planning

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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

Thoughtful Inspirational Quotable Quotes

"To beat the market is not easy. In addition to a good investment manager, the investor needs perspective, patience, and courage - qualities that do not abound in today's intensely competitive world." - Robert Kirby.

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Be Empowered



Unlocking the Path to Financial Freedom

Strive For Balance To Achieve Financial Freedom

Striking a balance between aspirations and what you can realistically achieve can help you on the path of financial freedom

It requires a lot of discipline on the part of investors to achieve financial freedom. In a recent discussion with Outlook Money on the occasion of India's Independence Day, K.S. Rao, head of the investor education and distribution development at Aditya Birla Sun Life AMC; Amit Trivedi, author, speaker, blogger and trainer; P.V. Subramanyam, a chartered accountant, trainer, educator and author; and Harsh Roongta, personal finance and tax expert, spoke on the importance of financial freedom and the ways to achieve it. They were in conversation with Nidhi Sinha, editor, Outlook Money. The topic of the discussion was, "Unlocking the Path to Financial Freedom". Here are some edited excerpts from the discussion.

Contd. in Page 3

Source & Courtesy: Outlook Money

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How much money you will need for your child's higher education

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Name of the Course	Cost of Education in 2023* (₹)	CHILD'S AGE 3 YEARS OLD		CHILD'S AGE 7 YEARS OLD		CHILD'S AGE 12 YEARS OLD	
		15 YEARS TO GOAL	Monthly Savings Required (₹)	11 YEARS TO GOAL	Monthly Savings Required (₹)	6 YEARS TO GOAL	Monthly Savings Required (₹)
ENGINEERING FROM GOVERNMENT COLLEGES	5 lakh	20.88 lakh	4,181	14.26 lakh	5,247	8.85 lakh	8,459
ENGINEERING FROM PREMIER GOVERNMENT COLLEGES	10 lakh	41.77 lakh	8,362	28.53 lakh	10,493	17.71 lakh	16,919
ENGINEERING FROM PRIVATE COLLEGES	12 lakh	50.12 lakh	10,034	34.23 lakh	12,592	21.25 lakh	20,302
MEDICINE FROM GOVERNMENT COLLEGES	4 lakh	16.70 lakh	3,345	11.41 lakh	4,197	7.08 lakh	6,767
MEDICINE FROM PRIVATE COLLEGES	50 lakh	2.08 crore	41,808	1.42 crore	52,467	88.57 lakh	84,594
MANAGEMENT IN INDIA	20 lakh	83.54 lakh	16,723	57.06 lakh	20,987	35.43 lakh	33,837
MANAGEMENT IN US	2 crore	8.35 crore	1,67,230	5.70 crore	2,09,868	3.54 crore	3,38,375

*This is only for the tuition fees for the various courses

Source & Courtesy: Outlook Money

Selected Children's Funds

- HDFC Childrens Gift Fund
- SBI Magnum Children's Benefit Fund
- ICICI Pru Child Care Fund
- Tata Young Citizens Fund



To know more & Invest through SIP or in Lump sum, please call your nearest **ECS Financial** / 1800 425 2969

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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 ● 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 01/11/2023		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	****	1,954	15.19	54.24	1	1.25	1.25	9.8	14.99	12.5	10.6	9.73	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	24,061	27.3	544.23	2.02	1.92	1.92	16.98	28.64	16.51	15.55	20.95	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,538	15.09	15.09	-	-	-	12.4	15.37	-	-	13.82	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,852	17.77	17.77	-	-	-	9.61	17.05	-	-	17.04	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	171	44.8	48.65	-	-	-	11.68	14.57	12.27	13.11	9.62	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	21,046	14.55	92.38	0.75	1	1	9.17	20.01	13.18	14.99	15.21	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	26,325	20.93	277.18	0.35	0.75	1.8	14.26	30.16	17.07	16.63	14.84	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,267	26.73	45.49	0.234	-	-	8.98	19.11	15.26	12.68	14.1	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	9,034	85.47	268.94	0.75	9.22	7.4	6.62	14.86	13.09	14.67	12.33	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,072	22.6	78.24	-	-	1.25	11.35	20.87	8.67	12.01	11.82	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	***	6,795	23.19	81.69	1.26	1.29	1.35	7.98	13.21	10.17	11.04	9.34	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	64,319	32.42	377.03	2.76	2.94	3.12	17.94	28.36	15.45	15.89	18.05	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,673	16.56	16.56	-	-	-	7.95	13.24	-	-	11.19	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,527	14.15	28.02	0.71	0.75	0.99	5.93	11.48	9.79	10.45	9.51	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	49,976	15.89	57.32	1.11	1.58	1.60	8.91	14.25	11.59	12.4	10.92	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	*****	7,403	-	225.58	-	-	-	15.09	20.94	14.89	15.34	16.06	1
2	Axis Children's Gift	Dec-15	**	760	20.26	20.26	-	-	-	1.89	12.17	11.02	-	9.35	2
3	Tata Young Citizens Fund	Oct-95	Unrated	299	47.7	-	-	-	-	11.48	21.3	15.25	12.03	12.69	3
4	HDFC Retirement Savings Fund	Feb-16	*****	3,746	-	36.76	-	-	-	18.61	28.93	15.32	-	18.45	4
5	ICICI Prudential Retirement Fund	Feb-19	****	368	20.19	20.19	-	-	-	12.73	27.71	-	-	16.20	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,785	15.57	15.57	-	-	-	10.25	-	-	-	17.66	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,514	13.97	13.97	-	-	-	11.14	-	-	-	14.38	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,101	53.01	269.53	1.78	3.58	3.6	10.74	23.07	13.62	15.66	15.1	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	20,930	51.24	203.97	-	1.75	3.75	21.41	36.64	17.97	17.05	17.59	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	8,834	13.33	13.39	-	-	-	22.37	-	-	-	16.59	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,837	28.3	544.00	2.25	2.5	2.5	16.05	26.58	14.62	15.83	14.72	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	9,112	31.25	414.6	2.7	2.8	5.3	12.79	22.9	15.59	15.59	17.19	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,331	63.69	395.13	-	-	-	9.63	22.47	16.43	15.3	12.76	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,338	17.97	20.47	-	1.05	1.08	20.62	27.02	-	-	19.38	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,214	110.95	666.58	4.96	7.00	7.10	7.31	16.91	12.18	14.96	16.52	4
5	Hdfc Large and Midcap Fund	Feb-94	****	11,810	29.61	235.74	2.00	2.00	1.50	17.49	30.23	17.41	13.31	12.34	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	33,918	49.21	89.6	0.536	-	-	16.4	29.13	20.49	22.44	14.12	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,777	47.49	887.78	0.14	2.87	3.23	17.46	27.07	15.13	18.56	23.52	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	48,686	43.35	128.77	3	3.5	3.5	27.32	33.08	19.99	21.34	16.9	3
4	Nippon India Small Cap	Sep-10	****	37,374	76.16	120.88	-	2.5	5	30.75	42.83	25.16	27.85	20.89	4
5	Tata Small Cap Fund	Nov-18	****	6,135	28.65	28.65	-	-	-	24.86	37.76	-	-	23.58	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,290	16.59	49.17	-	-	-	6.63	4.89	6.84	7.46	7.6	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,097	19.98	32.13	1.3	0.75	0.35	7.13	5.33	7.77	9.07	8.83	2
3	Kotak Medium Term Fund	Mar-14	***	1,906	12.02	19.58	0.60	0.40	-	5.52	4.58	5.94	-	7.24	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,043	17.33	44.71	-	-	-	7.31	4.8	7.67	8.68	7.78	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.52	61.64	0.43	0.6	0.3	4.95	2.27	4.48	5.93	7.28	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 01/11/2023		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	**	31,887	22.28	70.34	2.25	2.3	2.2	4.02	13.25	11.76	15.83	15.13	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	6,140	39.37	126.51	2.65	2	0.37	5.74	19.67	16.62	15.26	14.78	2
3	DSP ELSS Tax Saver Fund	Jan-07	****	12,086	19.47	93	1.01	1.7	1.86	10.65	23.54	16.77	16.83	14.2	3
4	HDFC Tax Saver Fund	Mar-96	***	11,502	60.55	931.49	5	5.75	5.75	13.43	26.57	13.65	14.19	23.04	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	11,337	20.96	663.03	2.4	2.8	2.6	7.3	21.92	13.78	14.93	18.91	5
6	Kotak ELSS Tax Saver Regular Plan	Nov-05	****	4,199	31.56	84.35	0.903	-	-	10.33	22.23	16.46	16.34	12.61	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,985	19.63	34.41	1.6	1.75	1.8	9.87	20.84	16.53	-	17.05	7
8	SBI Long Term Equity Fund	Mar-93	****	16,245	57.64	284.34	-	5	5.25	19.47	25.8	16.53	15.17	16.31	8
9	Tata ELSS Tax Saver Fund	Mar-96	***	3,582	78.33	32.26	-	5.15	8.1	8.2	21.11	14.88	16.08	18.17	9
10	Quant Tax Plan	Apr-00	*****	4,925	37.23	268.09	-	-	-	7.16	32.26	24.95	23	14.95	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/10/2023

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 SL Medium Term Plan - Gr	Mar-09	12371.50 5.80	43664.54 12.96	79090.86 11.01	186975.87 8.59	346137.56 8.89	176000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	12508.97 7.97	35398.43 -1.09	69838.34 6.01	209212.16 10.71	294208.15 11.88	141000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	13425.79 22.77	48112.58 19.78	101911.92 21.33	259897.47 14.76	4319239.39 13.85	357000
4	HDFC Small Cap Fund- Gr	Apr-08	14182.91 25.41	54003.30 28.21	119930.63 28.12	343683.89 19.96	932714.77 18.51	187000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	12975.53 15.43	44597.12 14.42	95510.46 18.66	260801.22 14.84	1129553.76 14.79	229000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13339.46 21.35	46394.8 17.2	94737.85 18.33	254830.03 14.41	722222.57 16.92	349000
7	Invesco India Multicap Fund	Mar-08	13271.80 20.24	44783.41 14.71	93287.93 17.70	252938.03 14.27	813277.48 16.86	188000
8	Kotak Equity Opportunities Fund	Sep-04	13061.96 16.82	45268.03 15.46	94327.20 18.15	265915.16 15.2	1174774.7 15.02	230000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13015.50 16.07	43346.78 12.45	93475.43 17.78	309645.89 18.03	687156.27 19.98	160000
10	Nippon India Multi Cap Fund	Mar-05	13757.87 28.27	55291.17 25.79	108810.31 24.05	281742.47 16.28	1234073.46 16.11	224000
11	Sundaram Multi Cap Fund	Oct-00	13074.07 17.02	44599.23 14.42	93006.92 17.60	256602.4 14.54	2139029.71 15.16	277000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	12886.46 10.79	44440.03 14.18	92196.51 17.21	251852.02 14.19	5180530.25 17.31	317000

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



Unlocking the Path to Financial Freedom

Strive For Balance To Achieve Financial Freedom

WHAT'S FINANCIAL FREEDOM?

Rao said financial freedom was a state where you have the financial resources and the flexibility to live life on your own terms. "To achieve financial freedom, it's important to have the right financial plan. I have seen a couple of my friends, who had accomplished their financial freedom, but one wrong investment brought them back from where they started," he said. Rao looks at financial freedom as a state where one is free from any kind of financial stress.

CHALLENGES ON THE WAY

Over-dependence on numbers: According to Trivedi, many people believe that achieving a certain number or corpus can give them independence and resort to various calculators to arrive at figures that tell you whether you are financially free or need to save but it's a misconception. "These calculators are based on assumptions. As you are dependent on getting the assumptions right, you are not truly independent. Your spending pattern could change in the future, which would affect your assumptions. So, dependence on calculators is a misconception," he said. Not Balancing Expectations: Quoting

"Get financially literate. Then work towards financial capability, i.e., saving and investing. That will lead to financial security, and lastly to financial freedom, where your living expenses are taken care of and working is a matter of choice."

Warren Buffett, Subramanyam said, if you know how to live for your internal scorecard you can enjoy life better than when you live for your external scorecard. "So, if you want to visit the beaches, you can visit Goa, but if you think you are working for the external scorecard you might want to visit the Maldives, because your passport will have a stamp and you can flaunt it on Facebook. But if you start living for the external scorecard, it will be difficult to retire. There are things you cannot afford in your lifetime, say a \$1 billion dollar spaceship. So, you have to know what can be reasonably achieved." He advised sticking to the internal scorecard to achieve financial freedom.

THINGS TO KEEP IN MIND

Plan Well: Planning for your finances as well as how your life will pan out is essential. Roongta said lack of planning can lead to excess indebtedness and lack of balance in the lifestyle of people. "There are ample instances where people take loans or buy assets to fulfil certain projects or goals, but it cuts down on their lifestyle choices. Financial planning helps in helping people live their lives better by cutting down on some of these investments," he said.

Have An Overall Perspective:

Trivedi advises that one should not compartmentalise one's life - this is my physical life, this is emotional life and this is my social life. Research shows that unless you have good social connections, good emotional health, you don't live long enough to enjoy your freedom. Importantly, don't treat finance in isolation. It is difficult to be happy without money.

THE LAST WORD

According to Rao, the right way to look at it is to take a four-step approach. He said: "Get your own financial advisor who can guide you. But to start with, improve your financial literacy. That is the first step. Then, work towards achieving financial capability, i.e., make sure you are living a life of abundance and have also start saving and investing. That will lead to the third step, financial security, and then to the fourth step, which is where you aspire for financial freedom, i.e., where your living expenses are taken care of and working is a matter of choice."

Source & Courtesy: Outlook Money

EQUITY AND DEBT - LET THEIR POWERS COMBINE

Selected Hybrid Equity Funds

- ABSL Equity Hybrid 95 Fund
- HDFC Hybrid Equity Fund
- ICICI Prudential Equity & Debt Fund
- SBI Equity Hybrid Fund
- Tata Hybrid Equity Fund

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

Interest Rates @ Peak

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE

Attractive Fixed Deposits

Compiled as on 08/11/2023

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
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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 36	7.45 7.85	7.75 8.15
Shriram Finance	AA+	18 50	7.95 8.60	8.49 9.14

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 35 45	30 20 10	6,550 8,857 14,874	10,873 15,869 26,408
ICICI Pru iProtect Smart	25 35 45	30 20 10	6,556 8,945 14,618	10,721 15,025 25,700
LIC Jeevan Amar	25 35 45	30 20 10	12,549 15,605 22,064	22,450 28,366 39,832
SBI Life Smart Shield	25 35 45	30 20 10	7,739 10,181 15,369	12,896 16,968 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

"Life's unpredictable, protect your loved ones today."



NEW HDFC Life Click 2 Protect Super

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

KEY FEATURES

- Provides comprehensive financial protection to your family
- Option to choose a cover which fits your needs from 3 plan options
- Get back all premiums paid on survival till maturity with Return of Premium^A option
- Additional amount payable in case of accidental death* during policy term
- Provides Acceleration of Death benefit on diagnosis of specified terminal illnesses, till age 80 years.^A
- Option to choose increasing Death benefit up to 200% under Life option
- Option to vary your Death Benefit according to your need under Life Goal option
- Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- Waiver of Premium on Total and Permanent Disability (through WOP Disability option)
- Option to choose Additional Cover for Spouse^A
- Option to receive Death Benefit in instalments

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

Invest in Balanced Advantage Funds

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

Selected Balanced Advantage Funds

- Mirae Asset Balanced Advantage Fund
- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Franklin India Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage

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

To select the best Life / Health / General Insurance policies and to get best service at all times, Please call **ECS Financial** - 70322 20490 / 70959 05511

We deal

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

Insurance is the subject matter of solicitation.

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

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JEEVAN AKSHAY VII

A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

Sample Illustration: Age - 50, Annuity payable - Yearly, Mode - Offline

PURCHASE PRICE	25 LAKH	50 LAKH	1 CRORE	5 CRORE
OPTION 'A'	1,95,875	3,91,750	7,86,000	39,30,000
OPTION 'F'	1,63,625	3,27,250	6,57,000	32,85,000

To know more details, invest & for doorstep service, Please Call your nearest **ECS Financial** or Please Call : 70322 20490 / 70959 05511

A SIP of ₹5,100/month* can help me for my dream retirement.

***Calculations based on 11% CAGR for 25 years for a goal amount of ₹80,00,000. This is an illustration, actual results may vary.**

WHAT'S YOUR SIP NUMBER?

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

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**.



Selected Multi Asset Allocation Funds

- DSP Multi Asset Allocation Fund
- HDFC Multi Asset Fund
- ICICI Prudential Multi Asset Fund
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Fund
- SBI Multi Asset Allocation Fund
- Tata Multi Asset Opportunities Fund

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

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Thoughtful Inspirational Quotable Quotes

"Don't worry that children never listen to you; worry that they are always watching you."
- Robert Fulghum

"No matter how talented you are or naturally gifted you are, there's no substitute to hard work if you got to maintain standards."
- Rohit Sharma

"The activist is not the man who says the river is dirty. The activist is the man who cleans up the river."
- Ross Perot

"Each day brings new opportunities, allowing you to constantly live with love - be there for others - bring a little light into someone's day. Be grateful and live each day to the fullest."
- Kyo Maclear

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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	76590 08855
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	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 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, 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

Tamil Nadu Region

T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 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 01/11/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.01	0.46	1.42	3.23	6.68
DSP Ultra Short Fund (G)	0.02	0.69	1.67	3.38	6.70
HDFC Low Duration Fund (G)	0.01	0.42	1.56	3.50	7.00
ICICI Prudential Savings Fund (G)	0	0.45	1.69	3.83	7.49

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

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- PFC (VII) (Y-ly Int dt. 1st April)
- IRFC (VII) (Y-ly Int dt. 15th Oct)

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

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