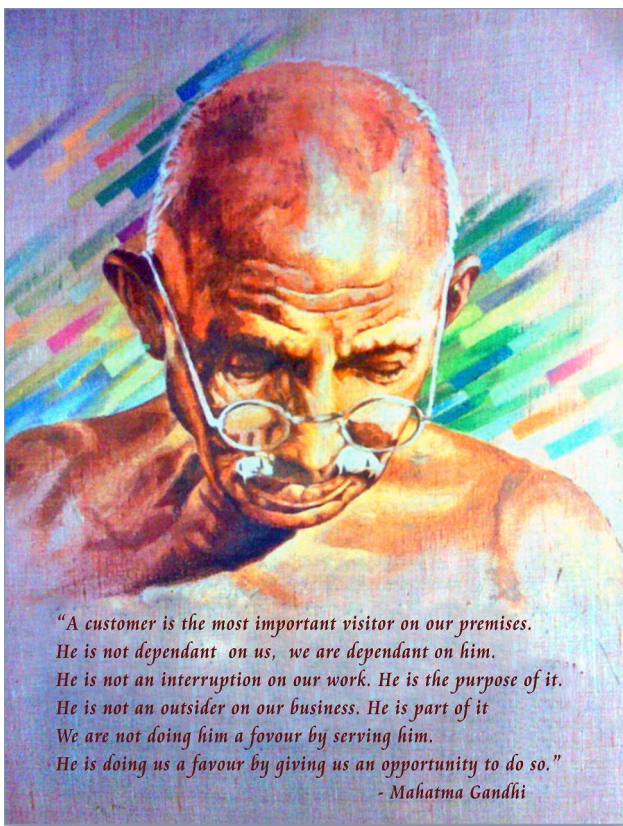


ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Strongly following the said path...
The Team of **ECS Financial**
Empowering & Enabling Growth Since 1996

Be Empowered

How to plan for your child's schooling costs and other financial goals

A typical parent spends around ₹60-70 lakh to raise a child in the first 20 to 22 years after birth. This is a considerable cost you will incur as a parent before retiring. A significant financial event, aside from retirement, is educating and raising a child.

An infant requires constant attention, nutritious food, and medical care during its first few years. As the child gets older, costs for clothes and education begin to rise, but those for health care generally begin to decline. As clothing becomes more useful with age, clothing costs gradually reduce. The costs start to soar as the youngster enters high school (or the secondary class, from class 8 onward), then transfers to college for professional courses and higher education.

So, how should you tackle these expenses?

Saving and investing is a great solution. A systematic, disciplined, and rationalized approach to investing is essential when discussing saving via investing.

All the significant expenses for your child must be budgeted first. Using a logical approach, one must prioritize the costs and divide them into short-term, medium-term, and long-term objectives.

Contd. in Page 3

Source & Courtesy: Eela Dubey - mint

Happy World Investor Week - 2023



WORLD INVESTOR WEEK 2023
October 09 -15, 2023



Be patient and think long-term

"The stock market is a device to transfer money from the impatient to the patient." - Warren Buffett



Invest Rightly. Live Happily.

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"Successful investing takes time, discipline, and patience. No matter how great the talent or effort, some things just take time." - Warren Buffett

Be Empowered

WHAT ARE THE KEY FACTORS TO ENSURE HYGIENE IN TAX LIFE?

In recent years, the government has taken many proactive measures to ensure that income tax return (ITR) processing and refunds are generated on a real-time basis. The government has also ensured that taxpayers report income, deductions and/or exemptions and taxes correctly on their ITRs.

So, here are some of the key factors taxpayers should follow to ensure tax hygiene in their life. Here they are:

- Link PAN with Aadhaar, if not already completed.
- File ITR appropriately to avoid non-compliance. While filing the tax return, thoroughly review the data captured by the tax authorities in Form 26AS, Annual Information System (AIS), etc.
- Keep the income tax account up to date with respect to address, mobile number, etc.

Contd. in Page 3

Source&Courtesy: Sudhakar sethuraman, Deloitte touche Tohmatsu India LLP in Outlook Money

Thoughtful Inspirational Quotable Quotes

"You may never know what results come of your actions, but if you do nothing, there will be no results."

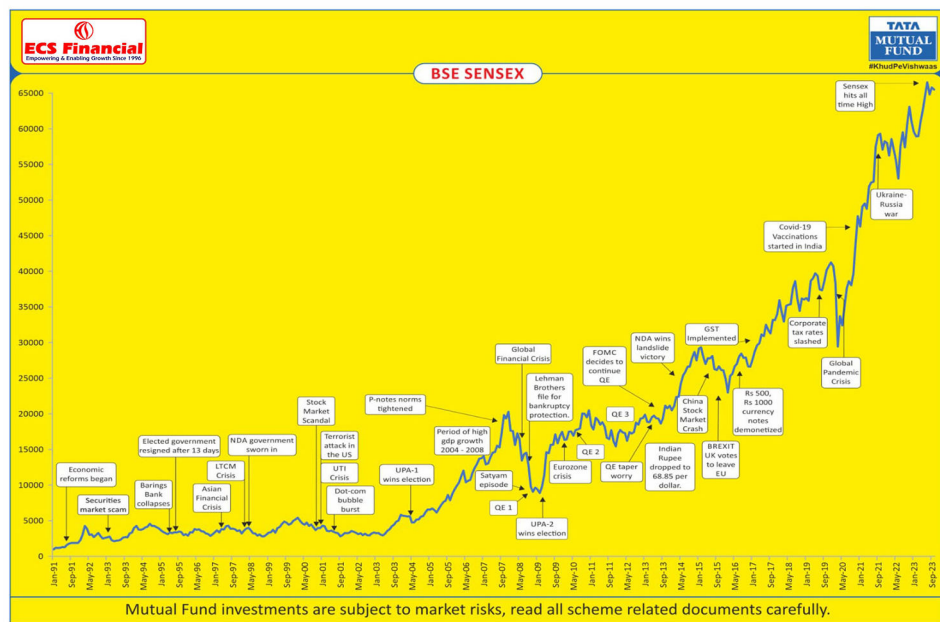
- Mahatma Gandhi

"Patience, patience and more patience. Ben graham said ti, but it is true of all investment disciplines, not only value investing, although it ius indispensable to that."

- Peter Cundill

"You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete." - Richard Buckminster Fuller

With Equities, Stay Long and Patient.



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Let India make you rich



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TIPS FOR YOUNG INVESTORS

- ① Invest at least 20% of your earning to start with and continue it without break
- ① Try not to discontinue your investments under any circumstances
- ① If you continue with your SIPs till retirement, it will give you benefit of compounding returns
- ① Be as serious about savings as you are about your earnings
- ① Invest till retirement to secure yourself financially in old age
- ① Invest in equities as it gives the best returns in the long term
- ① Equities are a better asset class than real estate or gold in the long term
- ① Start saving even if you have just ₹500 to invest per month
- ① You can do SIPs in stocks too and that can help you make small investments
- ① With risks come rewards. Take risks with at least a small portion of your money

- 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 03/10/2023		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	****	1,913	15.22	54.36	1	1.25	1.25	14.08	15.16	12.23	10.88	9.78	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	22,631	27.7	549.15	2.02	1.92	1.92	23.86	28.98	16.46	16.55	21.1	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,448	15.1	15.1	-	-	-	19.06	16.15	-	-	14.53	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,787	18.02	18.02	-	-	-	16.54	18.24	-	-	17.99	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	169	45.46	49.37	-	-	-	16.48	15.76	12.33	13.89	9.77	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	20,789	14.98	95.06	0.75	1	1	18.24	21.72	13.69	16.15	15.41	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	25,275	21.2	280.82	0.35	0.75	1.8	22.55	30.38	17.02	17.4	14.95	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,171	27.31	46.48	0.234	-	-	15.67	21	15.2	13.44	14.26	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	8,987	88.05	274.99	0.75	9.22	7.4	14.33	16.21	13.34	14.93	12.42	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,026	23.02	79.71	-	-	1.25	20.25	22.18	8.33	12.86	11.99	5
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	6,795	23.72	83.05	1.26	1.29	1.35	13.52	14.25	10.56	11.75	9.45	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	61,599	33.21	383.72	2.76	2.94	3.12	27.04	29.52	15.93	17.09	18.17	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,476	16.81	16.81	-	-	-	13.33	14.03	-	-	11.74	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,533	14.41	28.37	0.71	0.75	0.99	10.58	12.31	9.98	11.21	9.68	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	49,102	17.97	57.65	1.11	1.58	1.60	12.53	14.76	11.62	12.61	11.01	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	*****	7,330	-	229.07	-	-	-	21.14	21.75	15.08	16.18	16.2	1
2	Axis Children's Gift	Dec-15	**	751	20.86	20.86	-	-	-	7.85	13.8	11.24	-	9.85	2
3	Tata Young Citizens Fund	Oct-95	Unrated	298	48.73	-	-	-	-	21.35	22.88	15.45	12.64	12.82	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,656	-	37.63	-	-	-	26.89	29.97	18.59	-	19.03	4
5	ICICI Prudential Retirement Fund	Feb-19	****	349	20.88	20.88	-	-	-	22.03	29.73	-	-	17.36	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,719	16.08	16.08	-	-	-	20.05	-	-	-	19.7	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,413	14.57	14.57	-	-	-	21.42	-	-	-	16.92	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,099	54.95	279.36	1.78	3.58	3.6	18.65	24.93	14.2	17.09	15.34	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	20,192	52.76	210.03	-	1.75	3.75	29.84	37.67	18.8	18.18	17.86	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	8,263	13.67	13.73	-	-	-	31.83	-	-	-	19.03	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,564	28.96	556.68	2.25	2.5	2.5	24.74	28.03	14.56	16.86	14.85	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	8,869	32.31	428.6	2.7	2.8	5.3	22.62	24.66	15.85	17.1	17.42	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,125	66.14	410.34	-	-	-	19.87	24.45	17.56	16.42	12.94	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,081	18.61	21.19	-	1.05	1.08	31.78	29.22	-	-	20.86	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,244	115.96	696.69	4.96	7.00	7.10	17.63	19.22	12.39	16.41	16.75	4
5	Hdfc Large and Midcap Fund	Feb-94	****	11,198	30.66	244.08	2.00	2.00	1.50	28.65	31.6	17.91	14.15	12.51	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	33,091	50.35	91.68	0.536	-	-	22.16	30.45	21.04	23.69	14.35	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,618	52.98	920.52	0.14	2.87	3.23	25.69	28.4	15.81	19.59	23.83	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	47,236	62.61	144.53	3	3.5	3.5	37.96	35.02	21.67	23.75	20.87	3
4	Nippon India Small Cap	Sep-10	****	36,540	77.63	123.21	-	2.5	5	36.97	42.8	25.59	29.66	21.21	4
5	Tata Small Cap Fund	Nov-18	****	6,015	29.4	29.4	-	-	-	29.75	38.33	-	-	24.66	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,333	16.56	49.1	-	-	-	6.99	5.43	6.91	7.57	7.62	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,160	19.92	32.03	1.3	0.75	0.35	7.34	5.72	7.79	9.12	8.86	2
3	Kotak Medium Term Fund	Mar-14	***	1,989	11.97	19.51	0.60	0.40	-	5.68	5.11	5.94	-	7.26	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,113	17.29	44.6	-	-	-	7.64	5.34	7.76	8.89	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.5	61.62	0.43	0.6	0.3	5.37	2.6	4.6	6.05	7.3	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 03/10/2023		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	**	31,411	22.88	72.22	2.25	2.3	2.2	10.14	15.25	12.09	16.95	15.44	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	5,981	40.54	130.28	2.65	2	0.37	15.1	21.25	16.8	16.35	14.93	2
3	DSP Tax Saver Fund	Jan-07	****	11,863	20.16	96.29	1.01	1.7	1.86	21.4	25.6	17.07	18.08	14.51	3
4	HDFC Tax Saver Fund	Mar-96	***	11,286	61.7	949.18	5	5.75	5.75	23.12	27.45	13.38	15.52	23.19	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	11,228	21.52	680.68	2.4	2.8	2.6	17.02	23.83	13.77	16.12	19.11	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,089	32.64	87.21	0.903	-	-	21.22	24.18	16.74	17.52	12.88	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,630	20.44	35.82	1.6	1.75	1.8	20.31	23.21	17.28	-	17.85	7
8	SBI Long Term Equity Fund	Mar-93	****	15,587	59.48	293.41	-	5	5.25	32.56	27.14	16.92	16.33	16.48	8
9	Tata India Tax Savings Fund	Mar-96	***	3,556	80.93	33.33	-	5.15	8.1	19.07	22.88	15.59	17.03	18.36	9
10	Quant Tax Plan	Apr-00	*****	4,606	38.29	275.77	-	-	-	17.26	33.67	24.81	23.96	15.15	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2023

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 SL Medium Term Plan - Gr	Mar-09	12414.07	6.49	43864.84	13.29	78570.14	10.74	178740.95	7.73	318685.70	7.79	175000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	13012.63	16.08	36401.82	0.72	72200.63	7.34	216764.03	11.38	300989.45	12.44	140000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14152.87	35.02	50973.87	23.98	106509.36	23.17	271052.51	15.56	446000.98	14.07	356000
4	HDFC Small Cap Fund- Gr	Apr-08	14893.49	47.77	56928.67	32.20	124084.18	29.57	357227.71	20.68	952242.07	18.90	186000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13684.43	27.14	47452.96	18.81	100455.29	20.75	276902.16	15.96	1173577.35	15.23	228000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13901.81	30.78	48592.22	20.51	97929.06	19.70	264697.35	15.12	7391279.94	17.11	348000
7	Invesco India Multicap Fund	Mar-08	13777.52	28.69	46696.9	17.67	96329.40	19.02	263206.58	15.02	829812.83	17.24	187000
8	Kotak Equity Opportunities Fund	Sep-04	13747.63	28.19	47757.68	19.27	98771.27	20.05	279112.13	16.11	1213822.87	15.41	229000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13714.56	27.64	45880.43	16.42	98290.51	19.85	329125.9	19.17	711600.42	20.67	159000
10	Nippon India Multi Cap Fund	Mar-05	14428.30	39.72	55291.17	30.01	113101.81	25.67	293772.47	17.06	1266435.21	16.46	223000
11	Sundaram Multi Cap Fund	Oct-00	13690.08	27.23	47089.46	18.27	97150.93	19.37	269231.04	15.44	2208378.59	15.46	276000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13404.11	22.49	47188.35	18.42	97179.04	19.38	265819.52	15.20	5391367.89	17.61	316000

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****How to plan for your child's schooling costs and other financial goals**

Short-term goals require significant capital protection and could occur anytime during the year. For instance, a corpus for medical emergencies for children.

Medium-term goals are usually more than three years away. For instance, while budgeting for an infant's school expenses, a parent considers play-school costs as a medium-term goal. Long-term goals are those goals where you have time on your side. This will include undergrad college tuition, postgraduate fees, and school fees for grades VIII through XII (assuming you are planning when the child is a baby).

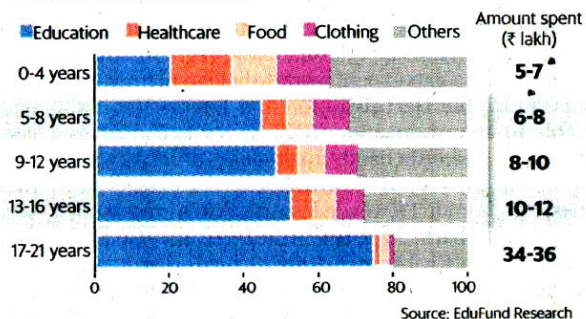
After classifying the expenditure by priority and time frame, one should create a specific plan for each category.

But how do you go about with this?

You can start with an emergency fund. As an example, you can keep aside ₹1 lakh as emergency fund. But the funds should be kept in assets that are highly liquid and safe. For such short-term objectives, debt funds are the best choice because they are substantially less volatile.

Let's have a look at a medium-term and long term-goals using primary and secondary education as an example.

Parents will get around 5-6 years to meet the investment goal for primary education and 10-15 years for secondary and higher secondary education, if they start investing when the child is born. To plan for these expenses, one

Estimated costs

needs to find out how much they need to pay in the future. One rationale approach would be to find out how much it costs today and then forecast the amount based on education inflation. One may use the education cost calculator to find out these amounts. Monthly systematic investment plans (SIPs) in mutual funds would be the best option to accumulate the target amount. Using the target SIP calculator, one may determine how much SIP is required to get to that amount.

For medium-term goals, one cannot take the risk aggressively. For such goals, hybrid funds are suitable. Depending on the risk appetite, one may consider conservative or balanced advantage or aggressive funds investing in debt and equity. By investing in hybrid funds, it is possible to have capital protection and limited capital growth.

For long-term objectives where time is on your side, you can consider investing in equity funds such as small-cap, mid-cap or flexi-cap funds. These funds provide growth potential over the long term. Also, although these funds are considered risky, the volatility reduces over the longer term.

However, one needs to remember that it is not a one-time exercise, and the investments must be rebalanced over time. As you come closer to your goal, the risk appetite reduces, and hence, you need to shuffle your investments from high-risk equities to moderate-risk hybrid funds and further to low-risk debt funds, depending on the time left with you.

In conclusion, decide on both the short-term and long-term goals. Begin saving and investing as soon as possible. Both the set of goals will require a different approach. However, investing with goals in mind will make your life simpler.

Source & Courtesy: Eela Dubey - mint

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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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^A 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

Term plan premiums**Term Insurance Plan (u/s.80C)**

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	₹	
			50 lakhs*	1 crore*
"HDFC Life"	25	30	6,550	10,873
Click 2	35	20	8,857	15,869
Protect life	45	10	14,874	26,408
ICICI Pru	25	30	6,556	10,721
iProtect	35	20	8,945	15,025
Smart	45	10	14,618	25,700
LIC	25	30	12,549	22,450
Jeevan	35	20	15,605	28,366
Amar	45	10	22,064	39,832
SBI Life	25	30	7,739	12,896
Smart	35	20	10,181	16,968
Shield	45	10	15,369	25,613

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

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2 in 5 Indians yet to start retirement planning
38% think retirement planning should begin before 35yrs
 To plan your savings and investments for Happy Retirement, Please call **ECS Financial**

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI		
		5 Lakhs	10 Lakhs	15 Lakhs
Star Health	0-17	4,945	6,114	8,890
Assurance Policy	18-35	7,676	10,424	14,551
	36-45	9,159	12,249	17,027
HDFC ERGO	18-35	9,782	12,877	14,898
	36-45	11,494	14,863	17,485
Restore	46-50	16,191	21,936	25,492
	0-25	6,969	9,107	11,055
ICICI Lombard	26-35	7,730	10,085	12,189
	36-40	8,906	11,686	14,296
Health Advantage	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.

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 & : Star Health, HDFC Ergo
 General : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.

**Be Empowered****WHAT ARE THE KEY FACTORS TO ENSURE HYGIENE IN TAX LIFE?**

- Ensure that outstanding queries or demands, if any, are addressed on time to remain compliant.
- Pay up quarterly advance tax, where applicable, to avoid payment of interest.
- Ensure proper tax compliance at the time of purchasing an immovable property or making rental payments towards a let-out (rented) property. Also, since the new tax regime is now the default one, some additional factors should be kept in mind. These are:
 - Make a decision on whether taxpayers want to be covered under the new regime or the old one. Taxpayers can also use the tax calculator provided by the income tax department to work out the cost-benefit analysis.
 - If you are a salaried taxpayer, you can choose between the old and the new regimes by informing your employer in advance or while filing ITR under Section 139(1).
 - File original ITR under Section 139(1) mandatorily if you want to opt for the old tax regime. Otherwise, you will be taxed under the default new tax regime.
 - If you have income from business or profession, you need to file Form No. 10-IEA before filing your ITR under Section 139(1). If you are opting for the old tax regime, refer indicative list of exemptions/deductions provided:
 - If you are a salaried taxpayer residing in a rented accommodation, you can continue to claim HRA deduction, which at present is not capped, and is derived on the basis of the basic salary, house rent received, rent paid, and the city of employment.
 - Salaried taxpayers can also claim exemption/deduction with respect to leave travel allowance, food or meal coupons, children's education or hostel allowance, etc., provided these components form part of their salary structure.
 - Investment in Provident Fund, NPS, life insurance, fixed deposits, National Savings Certificate, etc. continues to be allowed.
 - Expenditure incurred on medical insurance, preventive health checkups, housing loans, education loans, donations, etc., will help taxpayers maximise tax savings under the old regime.

Source & Courtesy: Sudhakar setharaman, Deloitte touche Tohmatsu India LLP in Outlook Money

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.

Attractive Fixed Deposits

Use following Attractive Fixed Deposits to your MAXIMUM ADVANTAGE
 Compiled as on 07/10/2023

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

**Edelweiss Financial Services Limited Secured redeemable NCDs**

Credit Rating: "CRISIL AA-/Negative" and "ACUITE AA-/Negative"
 Issuance: Demat Only. Listing: BSE

Opens on 06/10/2023 & Closes on 19/10/2023

Allotment on First come First Serve Basis

Interest rate:

8.95% p.a. 2 years
9.60% p.a. 3 years
 Annual

Note: Additional 0.20% p.a. for existing Edelweiss NCD Investors



Edelweiss Multi Cap Fund

(An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

Investment Objective: The Fund seeks to generate long-term capital appreciation by investing in a diversified portfolio of equity & equity-related instruments across large cap, mid cap and small cap stocks. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

Allocation: Equity & Equity related instruments out of which @ 75% to 100% Very High, Large Cap[^] companies 25% to 50% Very High, Mid Cap[^] companies 25% to 50% Very High, Small Cap[^] companies 25% to 50% Very High, Debt & money market instruments # 0% to 25% Low to Moderate, Units issued by REITs and InvITs 0% to 10% Moderate to High.

Fund Manager: Fund Manager - Mr. Trideep Bhattacharya, Co-Fund Manager - Mr. Sahil Shah, Overseas Securities - Mr. Amit Vora.

Benchmark Index: NIFTY 500 Multicap 50:25:25 TRI.

Plans and Options: (i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option - IDCW Option shall have Reinvestment, Payout & Transfer Facility.

Min. Amt: ₹5000 and in multiples of ₹1/- there after.

Entry Load: Not applicable.

Exit Load: If the units are redeemed /switched out on or before 90 days from the date of allotment - 1% of the applicable NAV. • If the units are redeemed /switched out after 90 days from the date of allotment - NIL

NFO Closes on 18/10/23

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	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

VJAYAWADA	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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Aditya Birla Sun Life Low Duration Fund (G)	0.05	0.51	1.6	3.44	6.61
DSP Ultra Short Fund (G)	0.06	0.53	1.54	3.23	6.38
HDFC Low Duration Fund (G)	0.05	0.61	1.84	3.77	6.99
ICICI Prudential Savings Fund (G)	0.07	0.67	2.04	4.12	7.55

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

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(Y-ly Int dt. 30th June)

(Y-ly Int dt. 1st April)

(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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