

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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Kotak Multi Asset Allocation Fund

(An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives)

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity derivatives. However, there is no assurance that the objective of the scheme will be achieved.

Allocation: Equity and equity related instruments[^]: 65% to 80% (Very High), Debt and Money Market Securities[#]: 10 % to 25% (Very High), Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs) \$ & any other mode of investment in commodities as permitted by SEBI from time to time[^]: 10% to 25% (Very High), Overseas Mutual Fund schemes/ETFs/Foreign Securities: 0 to 15% (Low to Moderate), Units of REITs & InvITs: 0 to 10% (Very High).

Fund Manager: Mr. Devender Singhal (Equity), Mr. Abhishek Bisen (Debt), Mr. Hiten Shah (Arbitrage), Mr. Jeetu Valechha Sonar (Commodity), Mr. Arjun Khanna (Overseas Investments).

Benchmark Index: NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%).

Plans and Options: Growth & IDCW. **Min. Amt:** ₹5000 and in multiples of ₹1/- there after.

Entry Load: Not applicable. **Exit Load:** 1%

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



Be Empowered



In search of the right advice

"Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery."

A lot of money rationalists and advisors would still swear by that line, written by Charles Dickens in his semi-autobiographical novel David Copperfield. An axiom that's common across cultures; our Indian version being "jitni chaadar ho utne hi pair phailao" (spend less than you earn).

On the other hand, many may argue that the Dickensian world and some of its principles are too far removed from today's times when borrowing has become a part of the Indian ethos.

The reality, perhaps, lies somewhere in between, expressed so succinctly by Zadie Smith in her latest article in the New Yorker, "Oh, hi, Charles. Hello and goodbye and hello again."

However dated it may sound, what Dickens said more than one and a half centuries ago remains the foundation of any financial planning exercise even now but with a contemporary twist. So, now an advisor may not stop you from borrowing (which literally implies overshooting your income)

Contd. in Page 3

Source & Courtesy: Nidhi Sinha - Outlook Money

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"A teacher is a compass that activates the magnets of curiosity, knowledge, and wisdom in the pupils." - **Ever Garrison**

"Science knows no country, because knowledge belongs to humanity, and is the torch which illuminates the world." - **Louis Pasteur**

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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 01/09/2023		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	15.25	54.43	1	1.25	1.25	12.05	15.07	10.95	11.15	9.84	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	21,705	27.59	543.83	2.02	1.92	1.92	18.89	25.79	15.33	16.96	21.07	2
3	Nippon India Multi Asset Fund	Aug-20	**	1,413	15.22	15.22	-	-	-	15.62	15.22	-	-	14.97	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	1,757	17.88	17.88	-	-	-	13.2	17.94	-	-	18.09	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	167	44.88	48.73	-	-	-	12.45	15.18	10.58	14.17	9.74	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	****	21,038	15.07	94.1	0.75	1	1	14.24	20.78	12	16.71	15.42	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	24,990	22.89	277.06	0.35	0.75	1.8	19.49	27.63	15.8	18.04	14.95	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,050	27.26	46.39	0.234	-	-	12.85	21.49	13.22	13.92	14.3	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	9,055	88.49	274.29	0.75	9.22	7.4	11.12	16.43	11.81	15.5	12.47	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,044	22.81	78.98	-	-	1.25	16.72	21.1	6.69	13.41	11.99	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	***	6,818	23.78	82.72	1.26	1.29	1.35	11.56	13.61	9.77	12.36	9.46	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	60,641	32.53	373.03	2.76	2.94	3.12	20.86	26.21	13.88	17.44	18.11	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,412	16.69	16.69	-	-	-	11.17	13.96	-	-	11.8	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,555	14.47	28.32	0.71	0.75	0.99	8.62	12.26	9.54	12.11	9.73	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	48,721	17.84	57.24	1.11	1.58	1.60	10.82	14.3	10.74	13.3	11.02	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	*****	7,331	-	228.38	-	-	-	19.12	21.85	13.46	16.82	16.25	1
2	Axis Children's Gift	Dec-15	**	758	20.78	20.78	-	-	-	4.59	13.53	9.07	-	9.92	2
3	Tata Young Citizens Fund	Oct-95	Unrated	297	48.54	-	-	-	-	17.72	23.35	12.4	13.06	12.84	3
4	HDFC Retirement Savings Fund	Feb-16	****	3,337	-	37.66	-	-	-	24.38	30.18	16.97	-	19.28	4
5	ICICI Prudential Retirement Fund	Feb-19	****	331	20.85	20.84	-	-	-	19.43	28.81	-	-	17.67	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,657	15.97	15.97	-	-	-	15.96	-	-	-	20.12	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,309	14.46	14.45	-	-	-	17.77	-	-	-	17.19	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,068	55.83	273.91	1.78	3.58	3.6	12.68	24.24	11.53	17.94	15.3	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	18,974	52.82	210.28	-	1.75	3.75	30.5	36.08	16.61	18.87	17.96	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	7,676	13.57	13.63	-	-	-	28.73	-	-	-	19.58	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	8,422	28.64	550.47	2.25	2.5	2.5	21.01	26.25	12.51	17.53	14.86	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	8,691	32	424.5	2.7	2.8	5.3	18.62	23.37	13.31	17.84	17.45	1
2	Tata Large & Mid Cap Fund	Mar-93	****	4,985	65.43	405.91	-	-	-	17.18	23.98	15.19	17.16	12.94	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	1,953	18.10	20.61	-	1.05	1.08	25.77	28.08	-	-	20.52	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,241	116.02	697.01	4.96	7.00	7.10	13.34	20.3	9.59	17.28	16.81	4
5	Hdfc Large and Midcap Fund	Feb-94	****	10,680	30.32	241.41	2.00	2.00	1.50	23.44	29.96	15.67	14.92	12.51	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	31,389	49.86	90.78	0.536	-	-	17.9	31.17	17.68	24.7	14.36	1
2	Sundaram Mid Cap Fund	Jul-02	**	8,358	51.76	899.35	0.14	2.87	3.23	19.28	28.12	12.3	20.47	23.81	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	45,449	43.59	129.48	3	3.5	3.5	31.42	33.53	16.96	23.41	17.13	3
4	Nippon India Small Cap	Sep-10	****	34,469	76.96	122.16	-	2.5	5	35.47	44.17	22.09	30.31	21.29	4
5	Tata Small Cap Fund	Nov-18	****	5,683	29.01	29.01	-	-	-	29.31	39.26	-	-	24.82	5
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,324	17.65	48.92	-	-	-	6.36	5.51	6.83	7.77	7.63	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	10,902	19.84	31.91	1.3	0.75	0.35	7.24	5.61	7.72	9.18	8.89	2
3	Kotak Medium Term Fund	Mar-14	***	2,023	11.95	19.47	0.60	0.40	-	5.08	5.15	5.86	-	7.31	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	7,107	17.22	44.43	-	-	-	6.97	5.42	7.67	9.25	7.82	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	12.9	61.56	0.43	0.6	0.3	4.63	2.57	4.49	6.21	7.32	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 01/09/2023		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	**	32,224	22.41	70.74	2.25	2.3	2.2	2.81	14.46	8.78	17.52	15.37	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	5,979	40.21	129.22	2.65	2	0.37	10.32	22.56	14.08	17.01	14.95	2
3	DSP Tax Saver Fund	Jan-07	****	11,805	20.02	95.63	1.01	1.7	1.86	17.25	24.72	14.52	18.93	14.54	3
4	HDFC Tax Saver Fund	Mar-96	***	11,296	61.37	943.99	5	5.75	5.75	20.32	25.87	11.83	16.41	23.25	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	11,257	22.13	678.1	2.4	2.8	2.6	14.02	22.45	11.88	16.84	19.16	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,051	32.42	86.63	0.903	-	-	16.93	25.08	14.44	18.3	12.91	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	17,419	20.4	35.76	1.6	1.75	1.8	15.79	23.43	15.17	-	18.04	7
8	SBI Long Term Equity Fund	Mar-93	****	15,374	58.13	286.76	-	5	5.25	24.79	26.25	14.18	17.04	16.44	8
9	Tata India Tax Savings Fund	Mar-96	***	3,557	80.84	33.3	-	5.15	8.1	15.54	22.8	12.57	17.88	18.42	9
10	Quant Tax Plan	Apr-00	*****	4,434	37.76	271.93	-	-	-	14.41	35.11	22.78	24.26	15.14	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/08/2023

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	12466.84	7.31	44391.85	14.11	79754.34	11.33	188907.95	8.78	342848.70	8.82	174000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	14005.65	32.45	38735.80	4.82	77265.96	10.06	232276.57	12.68	318380.75	13.53	139000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14117.82	34.35	51195.37	24.28	105572.09	22.80	268883.18	15.41	4374728.37	14.02	354000
4	HDFC Small Cap Fund- Gr	Apr-08	15154.22	52.20	58255.24	33.92	124361.34	29.65	360623.73	20.88	943677.07	18.97	185000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	13590.88	25.52	47636.48	19.08	99527.43	20.36	277847.27	16.02	1150941.35	15.17	227000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	13784.48	28.74	48457.36	20.3	96436.22	19.06	262448.58	14.96	7182317.23	17.02	347000
7	Invesco India Multicap Fund	Mar-08	13602.26	25.71	46432.97	17.26	94614.32	18.28	261521.53	14.89	807579.13	17.1	186000
8	Kotak Equity Opportunities Fund	Sep-04	13666.50	26.78	47787.99	19.3	97898.87	19.68	277941.7	16.03	1165328.39	15.27	228000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13632.77	26.22	45983.06	16.57	97690.39	19.59	331725.82	19.31	698125.34	20.64	158000
10	Nippon India Multi Cap Fund	Mar-05	14627.83	43.05	56403.87	31.47	113444.02	25.79	296210.4	17.21	1256398.92	16.51	222000
11	Sundaram Multi Cap Fund	Oct-00	13503.08	24.07	47001.22	18.12	95755.82	18.77	267468.24	15.31	2156904.18	15.38	275000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13364.77	21.79	47349.73	18.65	96694.62	19.17	265468.34	15.17	5305724.75	17.59	315000

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



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In search of the right advice

but may tell you to borrow only as much as you can repay comfortably.

In theory, that may be the right advice, but what about in practice? A home loan EMI that may seem affordable right now may quickly become a burden for someone who might lose a job a few months later. There's no way to predict such situations. The spate of layoffs during the Covid period and even through the last year in the IT and tech industries are cases in point.

In practice, the advice may differ for people in different circumstances. For instance, an advisor may not recommend taking a large loan to a person who is completely dependent on salary and works in an industry with job uncertainty. The advisor may not stop another person with the same salary from taking the same loan if the latter has, say, savings in some form or the income of a family member to fall back upon, at least for a period within which there's hope to find another income source. A third person, who may have unused assets, may be advised to liquidate those to make a large down payment or to buy the house upfront.

Apart from one's specific financial situation, there are other factors that make up a financial decision - the attitude towards risk, the life stage you are at, and the societal certainty you may have, among others. So, the advice for a younger person at the start of the career may differ from that given to someone closer to retirement who may have limited job options but more savings.

Quite clearly, there's no single piece of advice that's right for everyone. Finding the right advice, however, is also closely linked to finding the right advisor. In the above example, an advisor who may not clearly understand the client's circumstances or the attitude towards risk and other factors may end up giving advice that is wrong for that individual.

It is also true that advice is a continuous process as life and circumstances keep changing. An advisor who understands you and can handhold you through those ups and downs while helping you achieve your life goals most efficiently will be the right fit. So, choose carefully.

The advice for a younger person at the start of the career may differ from that given to someone closer to retirement who may have limited job options but more savings

Source & Courtesy: Nidhi Sinha - Outlook Money



Be Empowered



DON'T INVEST RANDOMLY. HERE'S HOW TO CHOOSE THE CORRECT SIP AMOUNT

When you started investing in mutual funds, your first brush was with tax-saver ELSS funds. And maybe you started with a small monthly systematic investment plan (SIP) of a few thousand (say ₹3,000-5,000) to test the waters. In a few years, you saw the growth (potential) of mutual funds and decided to invest more. And now, you invest ₹15,000-20,000 per month.

But is this enough? While investing ₹15,000-20,000 per month is good, the question is whether it will be enough to meet your goals. And that is where the question of 'correct' monthly SIP comes in.

Let me use a very simple example to explain this.

Suppose you are a married 33-year-old individual drawing a monthly salary of ₹1.4 lakh. Your regular monthly expenses are ₹80,000 per month and hence, you have a monthly surplus of ₹60,000.

Like many other mutual fund investors, you too do a monthly SIP (of ₹15,000). You feel good about it as you are at least 'saving something' instead of spending it all.

You also have a few goals that you wish to get serious about. First is house purchase. You want to have a down-payment amount of ₹15 lakh in four years' time. The second is your child's higher education, for which you have kept a target of ₹50 lakh in 12 years. The third goal is your own retirement in your hometown (for which you estimated ₹4 crore) in 20 years.

From the size of your goals, it should be clear that a ₹15,000 monthly SIP will never be enough to meet all these goals. So, what is required actually?

For this, you can do some number crunching yourself (or check with an investment advisor). But to complete our example, here is what is needed for each of your goals:

₹25,000-26,000 per month for 4 years to accumulate your house downpayment (at 20:80 equity:debt allocation).

₹18,000-19,000 per month for 12 years for child's education (at 60:40 equity:debt).

₹56,000-57,000 per month for 20 years for retirement (at 60:40 equity:debt).

So, in total for all the three goals, you need to invest a little over ₹1 lakh per month. And this is the 'correct' SIP amount that we started this whole discussion with. And that is what will help you reach your goals.

But the issue is that you only have ₹60,000 available (as surplus) each month. And you are only investing ₹15,000 per month out of that. But what we need is ₹1 lakh.



So, there is a big disconnect between what is available, what is required and what you are doing currently.

Since sufficient resources aren't there to fully fund everything, we shall pursue what has higher priority.

So here is how the ₹60,000 can be used every month: ₹25,000 per month for the house downpayment; another ₹20,000 for the child's education. And the remaining ₹15,000 per month for your retirement.

While the goals of house downpayment and the child's higher education are being sufficiently funded, the retirement goal takes a backseat. You are investing ₹15,000 for it versus the requirement of ₹56,000-57,000 as per the calculations.

But that is fine as there are two things to remember.

First that you may be saving some money via EPF (employee provident fund) already every month towards retirement. Also, your income and surplus will increase each year. So, you can increase your retirement savings in years to come by stepping up your SIPs. And once your other goals are done (like the child's higher education in 12 years), you will still have several more years to compensate for earlier years of less savings towards retirement.

So that's how you go about finding the right SIP amount. Remember, that doing SIP every month is not enough. The right SIP amount is the one that actually helps you reach your financial goals.

But in this SIP-based discussion, let's not forget that after a few years of SIP accumulation, your portfolio size itself will be a much larger figure than the monthly SIP figure. So, you need to ensure that you periodically review your existing portfolio and, if need be, rebalance it as well.

The right SIP amount is the one that actually helps you reach your financial goals

Source & Courtesy: Dev Ashish - mint

"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

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

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

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

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

**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	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
HDFC ERGO Optima Restore	36-45	9,159	12,249	17,027
	18-35	9,782	12,877	14,898
ICICI Lombard Health Advantage	36-45	11,494	14,863	17,485
	46-50	16,191	21,936	25,492
ICICI Lombard Health Advantage	0-25	6,969	9,107	11,055
	26-35	7,730	10,085	12,189
	36-40	8,906	11,686	14,296
	41-45	10,345	13,563	16,489
	46-50	13,299	17,347	20,307

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

Insurance is the subject matter of solicitation.

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.



3 simple mantras for investing

- 1) Start Early
- 2) Invest Regularly
- 3) Invest for Long Term



Invest in Multi Asset Allocation Funds for portfolio stability and better returns



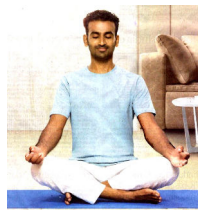
- ☑ Diversification ☑ Convenience ☑ Tax Efficiency

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

Selected Multi Asset Allocation Funds

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

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



Invest in Balanced Advantage Funds

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

Balanced Advantage Funds Industry AUM:
Over ₹1,93,000 Crores

Selected Balanced Advantage Funds

- **HDFC Balanced Advantage**
- **Nippon Balanced Advantage**
- **ICICI Pru Balanced Advantage**
- **SBI Balanced Advantage**
- **Kotak Balanced Advantage**
- **Sundaram Balanced Advantage**
- **Franklin India Balanced Advantage**
- **Tata Balanced Advantage**

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

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

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

Just click www.ecsfinancial.co.in to know more about Savings, Insurance & Investments

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, Please visit / call your nearest **ECS Financial** or **97050 11965**

Start / Top up your SIP today to achieve your various financial goals.
SIP @ ₹1000 for 5 / 10 years have grown to ₹1,22,876 / ₹3,30,229

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	88816.65	16.12	229609.41	12.62
MID CAP	HDFC Mid Cap Opportunities Fund	115944.71	27.41	330229.52	19.46
Small Cap	Kotak Small Cap Fund	122876.19	29.92	362384.19	21.19
Multi Cap	ICICI Pru Multi Cap Fund	97635.5	20.09	264225.22	15.27
Large&Mid Cap	DSP Equity Opportunities Fund	94921.7	18.91	265504.72	15.36

As on 06/09/2023

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

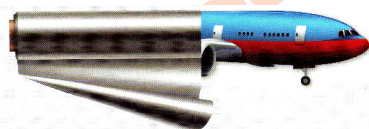
To know more & invest, Please call your nearest **ECS Financial RM / 1800 425 2969**

DSP

DSP Multi Asset Allocation Fund

MUTUAL FUND

DIVERSIFY TO FORTIFY



Aluminium foil is composed of 99% pure aluminium.

By introducing small proportions of Zinc, magnesium, and copper, its strength is significantly enhanced to the point where it can be utilized even in the construction of aircrafts.

Can this theory apply to **INVESTING** as well?

A MULTI ASSET PORTFOLIO HAS BETTER RISK ADJUSTED RETURNS

Historical returns of a multi asset model portfolio has shown returns similar to domestic equities with the volatility (standard deviation) lesser than equities.

(An open ended scheme investing in equity/equity related securities, debt/ money market instruments, commodities / exchange traded commodity derivatives and overseas securities)

Investment Objective: The investment objective of the Scheme is to seek to generate long term capital appreciation by investing in multi asset classes including equity and equity related securities, debt and money market instruments, commodity ETFs, exchange traded commodity derivatives and overseas securities. There is no assurance that the investment objective of the Scheme will be achieved.

Allocation: 1) Equity & Equity related instruments including derivatives min 35% max 80% Very High Risk, 2) Debt and money market instruments* min 10% max 50% Low Risk to Moderate Risk, 3) Gold ETFs & other Gold related instruments (including ETCDs) as permitted by SEBI from time to time min 10% max 50% Moderate Risk to High Risk, 4) Other Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time. min 0 max 20% Moderate Risk to Very High Risk, 5) Units of REITs & InvTs min 0 max 10% Very High Risk.

Fund Manager: Ms. Aparna Karnik (Equity), Mr. Prateek Nigudkar (Equity), Mr. Sandeep Yadav (Debt), Mr. Jay Kothari (Dedicated for Overseas) & Mr. Ravi Gehani (Dedicated for Commodities).

Benchmark Index: NIFTY 200 Total Return Index.

Plans and Options: Growth & IDCW. **Min. Amt:** ₹100 and in multiples of ₹1/- there after.

Entry Load: Not applicable. **Exit Load:** Nil

NFO Closes on 21/09/23

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

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.

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From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.

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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	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- DRAWARAM	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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All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.

"To give away money is an easy matter and in any man's power. But to decide to whom to give it and how large and when, and for what purpose and how, is neither in every man's power nor an easy matter." - Aristotle

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

LIQUID FUNDS RETURNS AS ON 01/09/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.02	0.5	1.6	3.68	6.38
DSP Ultra Short Fund (G)	0.02	0.49	1.56	3.42	6.18
HDFC Low Duration Fund (G)	0.02	0.58	1.81	3.89	6.7
ICICI Prudential Savings Fund (G)	0.02	0.63	2.02	4.16	7.48

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

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To