

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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### MIRAE ASSET

#### Mirae Asset Multi Asset Allocation Fund

(An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives)

**Investment Objective:** The scheme is to provide long-term capital appreciation from a portfolio investing in equity and equity related securities, Debt and money market instruments, Gold ETFs, Silver ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the investment objective of the Scheme will be realized.

**Allocation:** Equity and equity related instruments\* Min 65% to Max 80% (High), Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs) \$ Min 10% to Max 25% (Medium to High), Debt securities (including securitized debt & debt derivatives), money market instruments (including Triparty REPO, Reverse Repo and equivalent) Min 10% to Max 25% (Medium to High), Units issued by REITs & InvITs Min 0% to 10% Max (Low to Medium).

**Fund Manager:** Mr. Harshad Borawake (Equity portion), Mr. Amit Modani (Debt portion), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments).

**Benchmark Index:** 65% S&P BSE 200 TRI + 20% NIFTY Short Duration Debt Index + 10% Domestic Price of Gold + 5% Domestic Price of Silver.

**NFO Closes on 24/01/2024**

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

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#### We deal

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#### Thoughtful Inspirational Quotable Quotes

"Investing is not about once-in-a-lifetime opportunity. It is a life-long journey of prudent investments that grow with time. You need to start small and let the magic compounding do its trick."  
 - Naved Abdali

"The business schools reward complex behavior more than simple behavior, but simple behavior is more effective."  
 - Warren Buffett

"I like the dreams of the future better than the history of the past."  
 - Thomas Jefferson

"Life is filled with tests, one after another, and if you don't recognize them, you are certain to fail the most important ones."  
 - Brian Herbert

"If you want to be happy, set a goal that commands your thoughts, liberates your energy, and inspires your hopes."  
 - Andrew Carnegie

### ECS Financial

May all your wishes get fulfilled this year with growth, good health, happiness, and peace.

**Happy New Year!**



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Invest Rightly. Live Happily.

### Be Empowered

#### Should parents leave behind property for children?

Property inheritance needs a fresh approach due to changing times

The approach to passing on property as an inheritance needs a fresh look because times have changed, and so has the complexity of the subject. Earlier, the property owned by a family was transferred to the next generation seamlessly. Not anymore. We have moved away from joint families to nuclear families, to silo living. We live in a society where children are settled in different cities or countries, and sometime at a different location in the same city. The property that was considered 'home' is now 'owned property'. The concept of family home is diluting because there are many homes depending on one's work model. These changes imply that we need to alter our approach to inheritance of property.



Contd. in Page 3

Source & Courtesy: Dinesh Rohira - ET Wealth

### Attractive Fixed Deposits

Compiled as on 22/12/2023

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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 48	7.45 8.00	7.75 8.30
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### SUNDARAM MUTUAL

UNEARTHING OPPORTUNITIES

#### Sundaram Multi Asset Allocation Fund

(An open-ended scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs)

**Investment Objective:** The scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments and Gold ETFs.

**Indicative Asset Allocation : Equities:** Gross Equity Allocation 65-70%, Dynamically managed net long with 50-70%, active use of arbitrage for gross exposure.

**Gold:** Underlying gold ETFs 20-25%, Monthly re-balancing

**Fixed Income:** 10% exposure to g-sec /AAA papers, High quality papers and focus on accruals.

**Taxation:** Equity.

**Fund Manager:** Rohit Seksaria & Bharath S (Equity); Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income); Arjun Nagarajan (Gold ETFs).

**Benchmark Index:** NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%).

**NFO Closes on 19/01/2024**

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

#### Why Multi Asset Allocation Funds ?

Performance across asset classes exhibit different levels of correlation based on economic cycles and policy action

	Nifty50	Gold	10 Y Gsec
CY10	17.9	23.5	7.8
CY11	-24.6	31.7	8.3
CY12	27.7	12.3	8.3
CY13	6.8	-4.5	8.1
CY14	31.4	-7.9	8.6
CY15	-4.1	-6.6	7.8
CY16	3.0	11.3	7.2
CY17	28.6	5.1	6.7
CY18	3.2	7.9	7.7
CY19	12.1	23.8	6.9
CY20	14.9	28.0	6.1
CY21	24.1	-4.2	6.2
CY22	4.3	13.9	7.2
CY10 - Sep 23	8.5	5.6	7.2

Gold has outperformed Domestic Equities and Debt 50% of the years since CY 10.

Since FY10, global central bank actions have accentuated the importance of Asset allocation and the need to be diversified across asset classes with low correlation.

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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 (as AP) ● 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 15/12/2023		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		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	****	2,151	16.32	58.29	1	1.25	1.25	15.82	13.86	13.89	11.21	10.09	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	27,924	29.33	591.4	2.02	1.92	1.92	22.67	24.73	18.37	16.3	21.29	2
3	Nippon India Multi Asset Fund	Aug-20	**	2,020	16.69	16.69	-	-	-	21.72	15.62	-	-	16.79	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,091	19.26	19.26	-	-	-	16.09	16.16	-	-	18.92	4
5	Aditya Birla SL Asset Allocator FoF	Aug-06	***	179	49.03	53.24	-	-	-	20.05	14.45	13.9	14.04	10.12	5
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	****	21,192	15.79	100.25	0.75	1	1	15.36	17.87	14.5	15.67	15.53	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	28,006	23.14	306.49	0.35	0.75	1.8	25.33	26.17	19.32	17.69	15.24	2
3	Kotak Equity Hybrid Fund	Nov-99	****	4,518	29.27	49.81	0.234	-	-	17.58	18.11	16.41	13.82	14.46	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	****	9,278	94.07	298.15	0.75	9.22	7.4	17.45	14.93	14.74	15.29	12.65	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,156	24.92	86.28	-	-	1.25	21.11	19.32	10.42	13.02	12.33	5
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	6,772	24.66	87.43	1.26	1.29	1.35	13.9	11.28	11.29	11.99	9.6	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	68,387	36.12	422.82	2.76	2.94	3.12	28.4	25.03	17.94	17.02	18.42	2
3	Tata Balanced Advantage Fund	Jan-19	****	7,908	17.8	17.8	-	-	-	14.74	13.13	-	-	12.55	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,541	15.03	30.08	0.71	0.75	0.99	11.6	11.45	11.14	11.37	10.02	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	51,732	16.97	61.21	1.11	1.58	1.60	15.23	13.23	12.38	12.59	11.27	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Children's Gift Fund	Mar-01	*****	7,742	-	249.08	-	-	-	24.13	20.12	16.64	16.21	16.48	1
2	Axis Children's Gift	Dec-15	**	765	21.81	21.81	-	-	-	10.6	10.39	11.56	-	10.21	2
3	Tata Young Citizens Fund	Oct-95	Unrated	308	52.98	-	-	-	-	22.37	20.22	16.52	13.3	13.06	3
4	HDFC Retirement Savings Fund	Feb-16	****	4,036	-	41.11	-	-	-	28.62	27.32	20.5	-	19.85	4
5	ICICI Prudential Retirement Fund	Feb-19	****	423	23.77	23.76	-	-	-	31.78	27.74	-	-	19.76	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	1,892	17.34	17.34	-	-	-	21.68	-	-	-	21.37	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	4,688	15.81	15.8	-	-	-	24.12	-	-	-	19.17	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,201	60.93	309.81	1.78	3.58	3.6	27.04	23.37	16.39	17.31	15.71	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	22,695	57.1	227.31	-	1.75	3.75	33.5	33	19.21	17.98	18.15	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	10,000	15.28	15.35	-	-	-	35.77	-	-	-	23.62	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	9,515	32.31	621.19	2.25	2.5	2.5	29.87	24.42	17.33	17.44	15.18	5
<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	***	9,645	36.27	481.1	2.7	2.8	5.3	28.42	22.35	18.28	17.83	17.84	1
2	Tata Large & Mid Cap Fund	Mar-93	****	5,712	70.42	436.88	-	-	-	17.95	20.34	17.97	16.7	13.08	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	2,727	20.61	23.47	-	1.05	1.08	33.91	26.38	-	-	22.74	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,322	126.24	758.4	4.96	7.00	7.10	22.97	16.2	14.35	16.41	16.97	4
5	Hdfc Large and Midcap Fund	Feb-94	****	13,428	34.17	271.99	2.00	2.00	1.50	32.72	28.4	20.37	14.84	12.83	5
<b>Mid Cap &amp; Small Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Kotak Emerging Equity Fund	Mar-07	****	36,528	54.47	99.17	0.536	-	-	27.18	26.94	21.9	23.04	14.71	1
2	Sundaram Mid Cap Fund	Jul-02	**	9,293	55.27	1,033.06	0.14	2.87	3.23	35.16	27.17	18.08	20	24.25	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	52,138	49.62	147.42	3	3.5	3.5	40.36	31.57	22.88	22.39	17.73	3
4	Nippon India Small Cap	Sep-10	****	41,019	85.82	136.22	-	2.5	5	42.65	40.9	28.03	28.37	21.78	4
5	Tata Small Cap Fund	Nov-18	****	6,346	31.86	31.86	-	-	-	30.63	35.96	-	-	25.55	5
<b>Debt Medium Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,223	16.77	49.71	-	-	-	6.56	4.87	6.77	7.49	7.61	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	11,511	20.25	32.56	1.3	0.75	0.35	7.45	5.45	7.71	9.1	8.85	2
3	Kotak Medium Term Fund	Mar-14	***	1,874	12.19	19.87	0.60	0.40	-	5.92	4.7	5.95	-	7.3	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,895	17.52	45.2	-	-	-	7.09	4.85	7.56	8.84	7.79	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.69	62.47	0.43	0.6	0.3	5.21	2.56	4.5	6.22	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 15/12/2023		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	**	33,088	24.82	78.34	2.25	2.3	2.2	17.27	10.86	12.82	16.61	15.88	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	6,533	43.66	143.84	2.65	2	0.37	20.13	19.79	18.5	16.93	15.2	2
3	DSP Elss Tax Saver Fund	Jan-07	****	12,615	22.03	107.91	1.01	1.7	1.86	26.14	22.94	19.33	18.69	15.1	3
4	HDFC Tax Saver Fund	Mar-96	***	12,197	70.24	1,080.57	5	5.75	5.75	29.31	26.75	16.96	15.86	23.59	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	11,871	23.63	747.26	2.4	2.8	2.6	20.57	19.87	15.87	16.14	19.39	5
6	Kotak Tax Saver Regular Plan	Nov-05	****	4,393	35.07	93.71	0.903	-	-	20.26	21.33	17.74	17.72	13.18	6
7	Mirae Asset Tax Saver Fund	Dec-15	*****	18,843	22.31	39.11	1.6	1.75	1.8	21.93	20.2	18.64	-	18.66	7
8	SBI Long Term Equity Fund	Mar-93	****	17,279	66.07	325.91	-	5	5.25	33.2	25.37	19.1	16.74	16.76	8
9	Tata Elss Tax Saver Fund	Mar-96	***	3,699	191.35	41.07	-	5.15	8.1	21.5	21.89	18.31	19.1	17.58	9
10	Quant Tax Plan	Apr-00	****	5,615	43.44	312.8	-	-	-	22.1	33.28	28.33	25.03	15.62	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/11/2023

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	12386.37	6.04	43492.42	12.69	79136.9	11.03	186954.77	8.59	3519520.06	8.70	177000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13962.94	31.77	39913.94	6.83	78226.39	10.56	234289.21	12.84	343585.15	13.78	142000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14385.09	38.94	50917.14	23.89	109297.78	24.24	279224.77	16.11	4695285.39	14.25	358000
4	HDFC Small Cap Fund- Gr	Apr-08	14952.61	48.74	56398.46	31.48	127859.31	30.84	365169.18	21.09	1005783.23	19.97	188000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	14493.00	40.79	49074.56	21.22	106307.31	23.09	288057.47	16.69	1139553.56	15.90	230000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	14162.77	35.15	48767.27	20.77	100757.02	20.87	270249.48	15.51	7781166.26	17.31	350000
7	Invesco India Multicap Fund	Mar-08	14202.76	35.83	47494.02	18.87	99850.95	20.50	269325.96	15.44	813514.48	17.84	189000
8	Kotak Equity Opportunities Fund	Sep-04	13751.86	28.23	47201.62	18.43	99002.08	20.15	278922.8	16.09	1207989.05	15.37	231000
9	Mirae Asset Emerging Bluechip Fund	Jul-10	13835.44	29.63	45636.25	16.04	98926.87	20.11	324767.25	18.92	699679.45	20.91	161000
10	Nippon India Multi Cap Fund	Mar-05	14377.02	38.81	53846.51	28.01	114145.09	26.06	295020.46	17.14	1234293.54	16.39	225000
11	Sundaram Multi Cap Fund	Oct-00	13999.17	32.38	47148.34	18.35	99398.16	20.31	273226.55	15.71	2184715.28	15.31	278000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13350.67	21.58	46240.98	16.87	96557.02	19.12	263722.34	15.05	7332614.85	17.44	318000

**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**



**Should parents leave behind property for children?**

We need a plan that can ensure it is liquidated well in time without the complexity of processing so that the returns are delivered to the rightful beneficiaries. Here are some reasons that one should consider while passing on property as inheritance. Parents and children are typically living in different places, geographies, and countries. Logistically, this is a big challenge because the children may not be interested in managing such inherited properties or living in these.

The entire legal process for transferring a property as an inheritance is not understood by over 80% of the population. While most people believe it to be a simple exercise, it is one of the most complex and difficult legal processes.

The entire process of executing the transfer of property as an inheritance is offline, and has no online play at all. More importantly, there are multiple legal steps and government bodies involved in this exercise.

To add to the complexity, in over 70% of property inheritance cases, there are multiple beneficiaries. Many a times, there is no adequate paperwork, which necessitates a much more complex legal process calling for the physical presence of all legal heirs. This is not feasible for the working beneficiaries. It also causes a long delay in the resolution of inheritance disputes.

In many cases, there is no clear list of beneficiaries, resulting in many more claimants than the actual heirs.

The high net worth individuals (HNIs) generally use the services of a legal adviser to manage and simplify the entire inheritance process. However, the middle class does not follow such a planned format because the wealth involved is not high. Hence, the process of inheritance of property is complicated and longwinding.

Property, as an asset class, has been delivering single-digit returns. In such a scenario, it does not make sense to leave the property as an inheritance and force the beneficiaries to go through a cumbersome process for the same. It is better to liquidate the property and distribute the share to each beneficiary.

Lastly, the administrative overhead costs of getting a clear execution of the inheritance can be a time-consuming affair. If we quantify the opportunity cost on account of the time it requires to do so, it dilutes the inheritance value significantly.

Source & Courtesy: Dinesh Rohira - ET Wealth

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+ **TERM COVER**

+ **SIP**

= **FREEDOM FROM WORRIES**



Create portfolio customized to your need

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

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Insurance is the subject matter of solicitation.

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(Y-ly Int dt. 30<sup>th</sup> June)

(Y-ly Int dt. 1<sup>st</sup> April)

(Y-ly Int dt. 15<sup>th</sup> Oct)

**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.

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

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

LIC No. 70959 05511

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

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**8.05% p.a.**  
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1st July

\* for the period 01/07/2023 to 31/12/2023

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**Telangana Urban Region**

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

**Telangana Rural Region**

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

<b>VJAYAWADA</b>	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 - 4065917	98480 27503
<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>RAJAMAHEN- DRAWARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

**Bengaluru Region**

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

**Tamil Nadu Region**

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

**Maharashtra Region**

<b>CHEMBUR EAST</b>	Office No: 4A, 1 <sup>st</sup> 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 15/12/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.04	0.49	1.48	3.11	6.66
DSP Ultra Short Fund (G)	0.02	0.49	1.68	3.25	6.69
HDFC Low Duration Fund (G)	0.03	0.48	1.4	3.31	6.97
ICICI Prudential Savings Fund (G)	0.03	0.52	1.5	3.67	7.54

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

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To

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

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