

# ECS FINANCIAL JOURNAL

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## INVESTMENT NEWS

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**Chartered Accountant's Day**  
July 1




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Invest Rightly. Live Happily.

**Be Empowered**

**Keep it calm and simple**

Having a simple portfolio that you, as an investor, understand well is the key to avoiding panic and earning good returns



It's a pretty cliched and tired joke to call every sharp drop in the equity markets either a buying opportunity, a learning experience or both. I know because I do it every time the market falls suddenly and sharply. However, I say it with the utmost sincerity because, after a few decades of investing, I genuinely believe in this. Every time the market falls sharply, you will come out of it a more experienced investor. Moreover, if you make the correct decisions, you will make some excellent new investments.

But we all know this is easier said than done. On June 4, 2024, when the Sensex was down 8.17 per cent at one point, hardly any investor was thinking of buying opportunities.

Contd. in page 3  
Source & Courtesy: Dharendra Kumar - Value Research Mutual Fund Insight

**Doctor's Day**  
July 1




Your dedication, expertise, and compassion make a world of difference every day.

**Celebrating all the incredible doctors out there on this special Doctor's Day!**

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**28** THE REMAINS INVESTED IN YOU



**EK JAGAH JAB SAATH HO TEENO.**

LARGE CAP | MID CAP | SMALL CAP

**FRANKLIN INDIA MULTI CAP FUND**

(An open-ended scheme investing across large cap, midcap and small cap stocks)

**Investment Objective:** The scheme is to generate long term capital appreciation by investing in a portfolio of equity and equity related securities of large cap, midcap and small cap companies.

**Allocation:** Equity and Equity related securities of large cap, midcap and small cap companies : Min 75% to Max 100% , Debt & Money Market Instruments, cash & cash equivalent : Min 0% to Max 20%, Units issued by REITs and InvITs : Min 0% to Max 10%.

**Fund Manager:** R. Janakiraman, Kiran Sebastian, Akhil Kalluri & Sandeep Manam. **Benchmark Index:** Nifty 500.

**Exit Load:** In respect of each purchase of Units - 1% if the Units are redeemed/switched-out within one year of allotment.

**Cheque in favour:** "Franklin India Multi Cap Fund"

**NFO Opens on 08/07/2024 & Closes on 22/07/2024**

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

**Be Empowered**


**Child's education is no longer a child's play**

Why educating children requires serious planning nowadays

I have come across bright kids who excel in studies and are equally good in extracurricular activities. A former colleague's daughter made headlines recently; she is into dance, elocution and debate and even competed in Spain with her dance troupe. My neighbour's son won an international robotics competition from India and flew to California for the finals. I have many other such examples.

So far, when we came across parents with young children, we used to factor in the inflation in education and professional courses to create financial plans for them. Now, with aspirations rising and..


Contd. in page 3  
Source & Courtesy: Shyamali Basu - Value Research Mutual Fund Insight



**ICICI Prudential Energy Opportunities Fund**

Powering your country. Powering your portfolio.

NFO DATE: July 02, 2024  
DATE: July 16, 2024



**Investment Objective:** To provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to industries/sectors such as oil & gas, utilities and power.

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

**To know more, risk factors and to invest rightly at your doorstep, Please call ECS Financial.**

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**Thoughtful Inspirational Quotable Quotes**

"If the downward move on inflation were to be fastened, we will have to take into account the sacrifices on the growth front." - Shaktikanta Das

"Conservative investing with steady savings without expecting miracles is the way to go." - Charlie Munger

"The daily blips of the market are, in fact, noise - noise that is very difficult for most investors to tune out." - Seth Klarman

"Medicines cure diseases, but only doctors can cure patients." - Carl Jung

"In the world of finance, the best accountants are the sculptors of economic success." - Richard Turner

**Attractive Fixed Deposits** Compiled as on 24/06/2024

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.25	8.05 8.50
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.50 8.10	7.75 8.35
PNB Housing Finance	AA	- 36	- 7.85	- 8.05
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

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Secunderabad : 99489 80066	Vijayawada : 98480 27503
Basheerbagh : 98480 66255	Vizag : 98480 50477
Ameerpet : 99480 97642	Rajamahendravaram : 98486 29443
Malkajgiri : 98488 11501	Bengaluru RO : 99809 66112
Kukatpally : 98488 23656	Shastri Nagar : 99800 60787
Dilsukhnagar : 98480 44868	Malleshwaram : 83174 19139
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Chembur (Mumbai) : 70324 15862
Suchitra : 81210 42180	Head Office : 70325 33609
Warangal : 98488 23220	Capital Market : 97050 11965
Telangana RO : 98480 27443	(Buy / Sell - Shares / Bonds) Insurance : 70959 05511

(Life / Health / General)

● 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 18/06/2024		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	***	2,897	16.86	64.97	1	1.25	1.25	23.1	14.11	15.21	10.98	10.44	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	41,160	32.49	675.92	2.02	1.92	1.92	33.16	22.64	20.16	15.05	21.5	2
3	Nippon India Multi Asset Fund	Aug-20	***	3,314	19.3	19.3	-	-	-	33	16.71	-	-	18.8	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	2,863	21.93	21.93	-	-	-	27.42	15.45	-	-	19.95	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,371	12.93	13.46	-	-	-	25.13	-	-	-	24.04	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 SL Balanced Advantage Fund	Apr-00	***	7,182	26.52	97.49	1.26	1.29	1.35	22.01	12.06	12.86	11.14	9.88	1
2	HDFC Balanced Advantage Fund	Feb-94	****	86,471	40.27	490.56	2.76	2.94	3.12	41.1	24.28	19.29	14.74	18.66	2
3	Tata Balanced Advantage Fund	Jan-19	****	9,276	19.59	19.59	-	-	-	21.4	12.92	13.36	-	13.29	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,505	15.93	32.88	0.71	0.75	0.99	20.62	11.69	13.14	9.7	10.35	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	56,750	18.64	67.24	1.11	1.58	1.60	21.53	13.4	13.39	11.75	11.52	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	***	23,138	16.97	111.18	0.75	1	1	21.85	15.49	15.37	13.55	15.65	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	35,122	26.84	355.44	0.35	0.75	1.8	37.89	24.29	21.36	16.58	15.59	2
3	Kotak Equity Hybrid Fund	Nov-99	****	5,621	34.19	58.18	0.234	-	-	31.66	17.1	18.24	13.61	14.86	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,153	101.24	335.28	0.75	9.22	7.4	26.89	14.3	15.96	13.86	12.86	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,523	28.24	97.78	-	-	1.25	30.39	16.95	12.67	11.54	12.72	5
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	12,684	11.25	24.78	-	0.23	0.44	7.73	5.59	5.19	5.86	6.27	1
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	***	12,298	10.8	28.57	-	0.16	0.48	7.85	5.62	5.08	5.76	6.5	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,116	16.57	31.51	-	-	-	7.8	5.98	5.22	5.89	6.73	3
<b>Debt Medium Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,173	17.43	51.67	-	-	-	6.72	5.34	6.55	7.3	7.62	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,571	11.52	33.82	1.3	0.75	0.35	7.3	5.99	7.35	8.54	8.81	2
3	Kotak Medium Term Fund	Mar-14	**	1,745	12.74	20.76	0.60	0.40	-	7.68	5.52	6.37	7.2	7.39	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,102	18.19	46.94	-	-	-	6.85	5.56	7.2	8.22	7.79	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	13.07	64.31	0.43	0.6	0.3	4.85	3.33	4.13	5.85	7.27	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	****	9,019	-	279.23	-	-	-	27.51	18.2	18.1	14.8	16.66	1
2	Axis Children's Gift Fund	Dec-15	*	823	24.03	24.03	-	-	-	17.82	9.96	12.29	-	10.82	2
3	Tata Young Citizens Fund	Oct-95	***	339	59.3	-	-	-	-	30.08	17.05	18.94	13.07	13.25	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,159	-	48.34	-	-	-	37.7	23.51	23.32	-	20.86	4
5	ICICI Prudential Retirement Fundy	Feb-19	****	796	29.97	29.97	-	-	-	56.25	31.17	23.4	-	22.96	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,414	20.13	20.13	-	-	-	32.54	22.11	-	-	22.21	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	5,584	18.83	18.83	-	-	-	39	20.67	-	-	22.51	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,567	68.28	360.04	1.78	3.58	3.6	41.82	20.61	19.38	15.31	16.09	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	31,963	66.24	287.22	-	1.75	3.75	53.62	33.03	24.1	17.08	19.07	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	13,815	18.22	19.106	-	-	-	51.48	-	-	-	29.14	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	12,048	35.58	743.44	2.25	2.5	2.5	45.4	23.53	20.39	16.17	15.59	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	***	11,991	40.61	585.66	2.7	2.8	5.3	50.76	21.47	21.86	17.21	18.39	1
2	Tata Large & Mid Cap Fund	Mar-93	***	7,286	82.72	513.21	-	-	-	31.92	19.55	19.99	15.75	13.44	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	4,293	24.15	29.58	-	1.05	1.08	54.28	26.98	-	-	26.12	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,762	142.81	882.01	4.96	7.00	7.10	35.92	14.24	16.86	14.34	17.26	4
5	Hdfc Large and Midcap Fund	Feb-94	****	19,454	38.72	326.12	2.00	2.00	1.50	48.83	26.29	23.67	14.99	13.27	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	****	45,018	69.59	126.71	0.536	-	-	51.74	26.07	26.98	21.49	15.88	1
2	Sundaram Mid Cap Fund	Jul-02	***	11,017	68.09	1,272.79	0.14	2.87	3.23	56.74	27.24	22.95	17.87	24.81	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	65,394	54.91	180.01	-	3.5	3.5	53.23	30.48	27.44	20.2	18.54	3
4	Nippon India Small Cap	Sep-10	****	51,566	97.44	169.63	-	2.5	5	57.71	34.49	33.96	25.09	22.84	4
5	Tata Small Cap Fund	Nov-18	****	7,083	38.47	38.47	-	-	-	43.95	27.42	29.95	-	27.19	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 18/06/2024		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 ELSS Tax Saver Fund	Dec-09	*	34,896	26.56	91.24	2.25	2.3	2.2	27.56	11.4	15.16	14.98	16.5	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	***	7,926	49.33	166.61	2.65	2	0.37	33.81	17.46	20.3	15.64	15.48	2
3	DSP Elss Tax Saver Fund	Jan-07	****	15,161	25.19	129.61	1.01	1.7	1.86	46.81	21.35	21.87	17.35	15.84	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	14,753	76.26	1,291.38	5	5.75	5.75	46.43	26.68	19.8	13.91	23.89	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	13,111	24.62	850.31	2.4	2.8	2.6	31.81	17.91	17.62	13.99	19.58	5
6	Kotak ELSS Tax Saver	Nov-05	****	5,769	43.41	116	0.903	-	-	42.32	21.92	20.87	17.28	14.1	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	22,621	25.84	45.29	1.6	1.75	1.8	36.03	17.68	20.65	-	19.5	7
8	SBI Long Term Equity Fund	Mar-93	****	23,888	85.14	419.96	-	5	5.25	58.78	28.18	24.39	16.42	17.42	8
9	Tata Elss Tax Saver Fund	Mar-96	***	4,200	97.9	42.03	-	5.15	8.1	35.71	19.62	17.85	16.39	18.84	9
10	Quant Tax Plan	Apr-00	****	9,860	55.3	398.20	-	-	-	58.95	27.85	33.81	24.8	16.42	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2024

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	12461.13	7.21	42642.29	11.32	79269.16	11.09	186769.21	8.57	362917.00	8.68	183000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	13984.8	32.06	45437.84	15.73	84707.91	13.77	257881.62	14.63	378678.67	14.91	148000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14396.71	39.02	53858.03	28.00	119947.41	28.13	312870.14	18.22	5465885.69	14.80	364000
4	HDFC Small Cap Fund- Gr	Apr-08	13648.32	26.43	53929.53	28.10	130915.77	31.83	368635.96	21.26	1114941.69	19.43	196000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15453.80	57.37	55550.73	30.32	124165.65	29.59	328613.82	19.13	1448319.23	16.92	232000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	14334.40	37.96	52495.57	26.11	112161.00	25.31	297368.59	17.28	8841329.25	17.96	356000
7	Invesco India Multicap Fund-Gr	Mar-08	14109.62	34.15	49962.93	22.5	107128.58	23.40	283708.51	16.41	1005648.37	18.35	196000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14823.74	46.36	53521.27	27.54	113813.12	25.92	318763.77	18.57	1349398.51	16.32	237000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13911.13	30.81	48349.23	20.13	105002.87	22.57	331073.56	19.27	889405.82	21.33	169000
10	Nippon India Multi Cap Fund-Gr	Mar-05	14866.55	47.1	58092.66	33.7	131295.06	31.95	337620.6	19.63	1577446.74	17.65	232000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14256.54	36.64	50108.26	22.71	108851.06	24.06	295919.66	17.19	2365502.16	15.85	280000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13634.93	26.21	48706.48	20.66	10						



**Be Empowered**



**Keep it calm and simple**

Everyone thought only of how much they would lose and how long the carnage would continue. That's normal, of course. And yet, there exist different categories of investors. There were those who were worried and those who were in a blind panic.

This distinction is crucial, as it often determines who will ultimately benefit when the market recovers. Remember, history has repeatedly shown that those who keep their cool during downturns often come out ahead. Warren Buffett famously said investors should be "fearful when others are greedy and greedy only when others are fearful." Sensible, informed investing, grounded in fundamental analysis, tends to weather the storm far better than speculative gambling on market whims. The merely worried were those who had invested sensibly and understood the logic behind their investments.

Understanding your investments and why you are investing in them is the key. How one can identify a characteristic that always distinguishes the two types of investors depends on the simplicity of their investing choices. In stocks as well as mutual funds, there are investments that are easy to understand and whose investment case is obvious. However, simplicity is easy to talk about and difficult to practise. We live in an environment where complexity and features are worshipped. No matter what product or service we buy, we are often most impressed by features, jargon and complexity. Our modern technological world has conditioned us to believe that the latest marvels are too intricate for the average person to understand and therefore, complexity equates to quality. However, in personal finance, this notion is dangerously misguided. Regarding investments, simplicity isn't just beneficial; it's essential. The reason is straightforward – if an investor doesn't fully comprehend a financial product or service, they can't determine if it's even remotely suitable, no matter how highly the seller touts it.

Unfortunately, the logic of the market and product design have ensured that mutual fund companies are launching ever more complex products. Each of these makes decision-making difficult for the investor. Of course, in our view, it's actually quite easy to make the decision – is the fund easy and simple to understand? If not, then it's a no for the investor.

So, how can you ensure you understand everything? The simplest way is to keep things straightforward. Unfortunately, the prevailing message is quite the opposite. When I look at today's market for savings and investment products and the resulting portfolios that people are accumulating, it's evident that there is a need for self-awareness and assertive minimalism.

Source & Courtesy: Dharendra Kumar - Value Research Mutual Fund Insight

**Correct Asset Allocation is key to good investing**

**Selected Multi Asset Allocation Funds**

(Investing in Equity, Debt & Money Market Instruments and Gold ETFs)

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

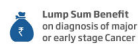
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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

**HDFC Life Cancer Care**  
A Non-Linked, Non-Participating Protection Plan



Get a Cancer Cover of ₹ 20 Lakhs @ Less than ₹ 4 / day<sup>1</sup>



1. Annual premium amount ₹1411 for Male aged 35 years, 10 years term, Silver option, excluding Taxes and levies as applicable.

2. Policy is issued on the basis of Short Medical Questionnaire.



**Be Empowered**



**Child's education is no longer a child's play**

parents' earning capacities increasing, it is not just about education anymore.

**Budgeting beyond education**

Planning for a child's education now needs to include a buffer for extracurricular activities, electronics like laptops and phones, as well as birthday parties, private tuitions and school trips. Additionally, many young children aspire to study abroad. Most of my batchmates and friends are empty nesters. Their kids are either studying or subsequently working abroad.



In such cases, we also must consider rupee depreciation and cash flows when remitting maintenance expenses overseas.

Talking about inflation in education, the fees at a prestigious medical institute have increased fourfold in the last 15 years. Similarly, fees at top engineering institutes have increased over fivefold. The new breed of international schools charge a hefty fees for their plush classrooms. Once a child gets admitted, parents also need to budget expenses for stay, travel and books.

As for parents, they are at a stage where they probably have many expenses to take care of - maybe a home loan EMI, which can take away a substantial chunk of their salary. At their workplace, they would likely be in the middle management team. A lot of onus would be on their shoulders, and they would be expected to put in long hours for their career advancement. Simultaneously, they have to take care of their kids. Without a social support structure, I see many parents managing work and home delicately, trying to negotiate the best deal from their domestic helps.

**What can parents do?**

With so much at hand, an easy way for parents to prepare themselves financially is to start investing in education goals as soon as the child is born. This could be done by either investing in diversified equity funds or solution-oriented funds for children. While the latter doesn't always perform better, they help earmark investments.

*"Sometimes parents wait until their kids are in their teens before they start talking about managing money – when they could be 'starting when their kids are in preschool. - Warren Buffett"*

Parents can financially prepare for their child's higher education as soon as they are born. This could be done by either investing in diversified equity funds or solution-oriented funds.

They also have a five-year lock-in period that promotes long-term investing habits, thereby aiding compounding.

While the mode of investment should be SIPs, parents should also inculcate the habit of adding more to the investments on every birthday or festival. Fortunately, in my previous workplace, I saw the magic of compounding, particularly in such solution-oriented funds. I also knew a few parents who continued the investment until the child turned 18 and did not feel the need to withdraw the money.

For the girl child, we also have the Sukanya Samridhi Yojana, which allows investment for 15 years from the date of account opening and tax-free withdrawals. You can invest up to ₹ 1.5 lakh annually and claim a deduction under Section 80C of the Income Tax Act.

Children bring immense joy into our lives, and we work very hard to fulfil their dreams. A solid financial plan not only makes this easier but also ensures that we're well-prepared for the future.

Shyamali has been navigating the asset management world for over 20 years, working with everyone from the seasoned super wealthy to absolute beginners. She has a knack for understanding the human side of investing and empathising with investors, something that shines through in her writing.

Source & Courtesy: Shyamali Basu - Value Research Mutual Fund Insight

**Selected Children's Funds**

- HDFC Children's 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

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

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**Term plan premiums**

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

**TERM INSURANCE PREMIUM TABLE** (Premium inclusive of GST)

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

**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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Insurance is the subject matter of solicitation.

**Capital Gain Bonds u/s 54 EC**

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- REC (XVIII) (Y-ly Int dt. 30<sup>th</sup> June)
- PFC (VIII) (Y-ly Int dt. 31<sup>st</sup> July)
- IRFC (VIII) (Y-ly Int dt. 15<sup>th</sup> Oct)

Cost inflation index for FY 2023-24 relevant to the assessment year 2024-25 is 363.

**Be smart, use STP for long term growth!**

**Selected Equity Funds for STP**

- Aditya Birla Sun Life Multi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Prudential India Opportunities Fund
- Kotak ELSS Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focused Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

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

**Kind attention: Mutual Fund Investors**

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws.

To know more and for further clarifications, Please call your RM / nearest **ECS Financial** / 1800 425 2969



## Sum assured vs Sum insured

If you are confused by personal finance terms, jargon and calculations, here's a new series to simplify and deconstruct these for you. In the fourth part of this series, Riju Mehta explains the difference between sum insured and sum assured.

Though the two insurance-related terms appear to be similar and are often used interchangeably, these differ from each other in several ways.

### SUM ASSURED

It's a term used only in life insurance, and as the name suggests, it is an assured, predefined amount given either to the policyholder if he survives the term, or to his nominee/beneficiary, if he passes away during the term.

**Insurance type:** Life Insurance, including term plan and traditional (guaranteed return or endowment) plans.

**Nature of payout:** Predetermined, fixed amount.

**Purpose of purchase:** For a financial goal, to cover risk to life.

**Policy benefit:** The beneficiary receives a lump-sum amount.

**Premium:** It's directly proportional to sum assured. The higher the sum assured, the more the premium.

**Factors to decide cover amount:** It depends on age, income, assets, liabilities, goal value, among others.

**Event for payout:** There can be two events: death of policyholder, or the end of policy term.



### SUM INSURED

It's a term used in general insurance, and is basically a reimbursement for any loss, damage or injury/illness suffered by the policyholder. Here are some other differences between the two types of coverages.

**Insurance type:** General Insurance (motor, health, home, travel)

**Nature of payout:** Depends on the extent of loss, damage, injury.

**Purpose of purchase:** To cover risk to health, vehicle, or other assets.

**Policy benefit:** There's no gain to the beneficiary. The payout only covers loss, damage, or illness.

**Premium:** For health, it depends on age, medical condition, and plan type. For vehicles, it's size and plan type.

**Factors to decide cover amount:** It depends on the value of assets, scale of likely damage, hospital & healthcare costs, etc.

**Event for payout:** There's only one event, resulting in loss, damage or injury, that triggers the pay.

Source & Courtesy: Riju Mehta - ET Wealth

For selecting the right policy with cost efficient and maximum benefits,  
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To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood  
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### Telangana Urban Region

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2 <sup>nd</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, 11 <sup>th</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>BAGH AMBERPET</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-DRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

### Karnataka 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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DSP Ultra Short Fund (G)	0.02	0.39	1.09	2.34	4.46
HDFC Low Duration Fund (G)	0.06	0.55	1.81	3.48	6.8
ICICI Prudential Savings Fund (G)	0.02	0.61	4	3.84	7.77

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Calculation based on 12% p.a. growth rate compounded monthly. This is an illustration.

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### Know your Income Tax filing Due Dates

- **Salaried, Pension - ITR 1 - July 31.**
- **Business Class, Non company assesseees (whose accounts need not be compulsorily audited) - ITR 2 & ITR 3 - July 31.**
- **Co-operative Societies, Charitable Institutions claiming exemptions u/s 11 & Companies (whose accounts required to be compulsorily audited) - ITR 4, ITR 5, ITR 6 & ITR 7 - 30<sup>th</sup> September.**

For any assistance to file your IT Returns please call Mr. Venkatachalam. Mobile: 73862 49493 / 1800 425 2969

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- General** : ICICI Lombard General Insurance

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