RNI NO.: TELENG/2022/81796, November 16th - 30th 2024, Vol. III - Issue 21 - ₹1/-, POSTAL REGN. NO.: HQ/SD/527/2022-24

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by **Elluswamy Chandrasekaran** from 1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003,
Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

DSP MUTUAL FUND

DSP Business Cycle Fund

(An open ended equity scheme following business cycles based investing theme)

Investment Objective: The scheme is to provide long-term capital appreciation by investing in equity and equity related securities with a focus on riding business cycles through dynamic allocation across various sectors / themes / stocks at different stages of business cycle.

Allocation: Equity and Equity related instruments based on business cycle : Min 80% to Max 100%, Equity and Equity related instruments other than business cycle : Min 0% to Max 20%, Debt and Money Market Instruments : Min 0% to Max 20%, Units issued by REITs & InvITs : Min 0% to Max 10%.

Fund Manager: Mr. Charanjit Singh.

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

Plans and Options: Regular Plan; Growth, Income Distribution cum Withdrawal (IDCW) IDCW Payout & IDCW Reinvestment.

Min. Amt: ₹100 and any amount thereafter.

Entry Load: Not applicable.

Exit Load: 0.5% If the units redeemed or switched out on or before 1 month from the date of allotment.

Cheque in favour: "DSP Business Cycle Fund"

NFO opens on 27/11/24 & closes on 11/12/24

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

Be Empowered

How to do magic with your savings

Saving small amounts every month can do wonders for your wealth

For all but the top 1 per cent of Indians, ₹1 crore is a huge sum. And why not? For a lot of us, saving even a few thousand rupees every month seems like an uphill battle. So, hoping to accumulate ₹1 crore in the future may seem to be an unattainable goal at the moment.

What if we tell you that not only is the ₹1 crore target within your reach, but only requires a few easy steps? All you need do is start saving small amounts of money early, choose the right kind of investments and Contd. in page 3

Source & Courtesy: Value Research Mutual Fund Insight

ICICI PRUDENTIAL MUTUAL FUND

ICICI Prudential Equity Minimum Variance Fund

(An open ended equity scheme following Minimum Variance theme)

Investment Objective: To generate long term capital appreciation by investing in Equity & Equity related instruments through a diversified basket with an aim to minimize the portfolio volatility.

Allocation: Equity & Equity related instruments identified based on Minimum Variance Factor Minimum 80% to Maximum 100%, Other Equity and Equity related instruments 0% to 20%, Debt and Money market instruments, and term deposits (margin money) 0% to 20%, Units issued by REITs and INVITs 0% to 10%.

Fund Manager: Vaibhav Dusad, for Overseas investment NityaMishra.

Benchmark Index: Nifty 50TRI.

Plans and Options: Regular Plan; Growth, Income Distribution cum Withdrawal (IDCW) IDCW Payout & IDCW Reinvestment.

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

Entry Load: Not applicable.

Exit Load: Less than12months 1% of applicable NAV.

Cheque in favour: "ICICI Prudential Equity Minimum Variance Fund"

NFO opens on 18/11/24 & closes on 02/12/24

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

To know more, suitability of the product, risk factors and to invest rightly at your doorstep, please call your nearest **ECS Financial**.

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Attractive Fixed Deposits

Compiled as on 07/11/2024

Name	Credit Rating	Period in months		Individual (%)		Sr.Citizen (%) (60+)	
Bajaj Finance Ltd.	AAA	18	44	7.80	8.25	8.05	8.50
ICICI Home Finance	AAA	-	39	-	7.80	-	8.05
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+	30	36	-	7.75	8.00	7.95
Shriram Finance	AA+	18	50	8.00	8.80	8.50	9.34

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PO 5 Year Sr. Citizen Savings Scheme	8.20% p.a.
PO 5 Year Monthly Income Account	7.40% p.a.
PO 5 Year NSC	7.70% p.a.
PO Kisan Vikas Patra (115M)	7.50% p.a.

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage Fund
- HDFC Balanced Advantage Fund
- Tata Balanced Advantage Fund
- Sundaram Balanced Advantage Fund
- ICICI Prudential Balanced Advantage Fund

To know more, suitability of the product, risk factors and to invest rightly at your doorstep, please call your nearest **ECS Financial**.

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

Thoughtful Inspirational Quotable Quotes

"A 10% decline in the market is fairly common - it happens about once a year. Investors who realize this are less likely to sell in a panic, and more likely to remain invested, benefitting from the wealthbuilding power of stocks." **- Christopher Davis**

"Your retirement comes before your children's tuition. That's because there's no financial aid for retirement, and there's still a good deal available for college." **- Jean Chatzky**

"Focus is a matter of deciding what things you're not going to do." **- J Carmack**

"When you're put in a position to really affect young people who are going to run the world one day, if you're able to be in their life at a young age and make a positive impact, I think that's a beautiful thing." **- Zendaya**

"Out of suffering have emerged the strongest souls; the most massive characters are seared with scars." **- Khalil Gibran**

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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 18/11/2024 IDCW	NAV as on 18/11/2024 Growth	Year wise IDCW in ₹ FY 2020-21	FY 2021-22	FY 2022-23	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
Multi Asset Funds & Asset Allocator Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	HDFC Multi Asset Fund	Aug-05	***	3,760	17.17	66.17	1	1.25	1.25	18.79	11.06	15.11	10.56	10.3	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	50,648	32.43	690.9	2.02	1.92	1.92	23.04	17.95	20.62	13.97	21.16	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,500	19.66	19.66	-	-	-	24.89	13.74	-	-	17.33	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,410	21.96	21.96	-	-	-	20.51	12.33	-	-	18.17	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,664	12.99	13.53	-	-	-	20.62	-	-	-	18.32	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,591	30.89	54.64	-	-	-	20.19	13.17	13.85	10.89	9.39	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	4,415	27.8	69.92	0.6	0.6	1.02	26.74	16.38	15.13	9.47	12.92	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	104	-	12.85	-	-	-	6.46	5.67	-	-	6.03	8
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	***	7,427	26.22	99.26	1.26	1.29	1.35	18.58	10.46	12.51	10.4	9.79	1
2	HDFC Balanced Advantage Fund	Feb-94	*****	94,866	39.11	491.3	2.76	2.94	3.12	24.46	20.4	19.79	13.36	18.39	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,288	19.71	19.71	-	-	-	16.09	10.46	12.87	-	12.39	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,533	15.85	33.66	0.71	0.75	0.99	17.02	9.84	13.39	9.09	10.2	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,545	17.54	68.9	1.11	1.58	1.60	17.15	11.67	12.91	10.92	11.39	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,306	21.29	48.56	0.8	0.85	0.85	19.02	10.26	14.52	10.62	10.91	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,750	32.95	167.07	-		1.81	18.96	10.89	12.41	9.84	15.1	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,752	19.43	19.43	-	-	-	17.13	10.21	11.84	-	11.12	8
Hybrid Equity Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	HDFC Hybrid Equity Fund	Apr-05	***	24,068	16.58	111.76	0.75	1	1	18	11.71	15.49	12.04	15.41	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	*****	40,203	25.16	362.04	0.35	0.75	1.8	25.76	17.89	21.48	15.14	15.4	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,606	34.78	59.19	0.234	-	-	25.11	13.61	17.78	12.62	14.67	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,873	99.61	342.09	0.75	9.22	7.4	21.95	11.21	15.56	12.43	12.75	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,858	28.69	99.32	-	-	1.25	22.19	14.21	12.96	9.99	12.52	5
Arbitrage Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,351	11.25	25.49	-	0.23	0.44	7.56	6.08	5.27	5.87	6.3	1
2	HDFC Arbitrage Fund	Oct-07	***	16,606	20.33	28.52		0.16	0.48	7.61	5.95	5.02	5.6	6.[illegible]	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,883	17.05	32.43	-	-	-	7.6	6.36	5.33	5.85	[illegible]	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,016	18.04	53.46	-	-	-	8.07	5.74	6.53	7.21	7.63	1
2	ICICI Prudential All Seasons Bond Fund	May-09	*****	13,133	11.63	35.01	1.3	0.75	0.35	8.12	6.44	7.33	8.23	8.81	2
3	Kotak Medium Term Fund	Mar-14	**	1,845	13.24	21.57	0.60	0.40	-	9.25	5.93	6.27	7.14	7.47	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,689	18.81	48.53	-	-	-	7.94	5.97	6.96	7.93	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	13.11	66	0.43	0.6	0.3	6.33	3.8	3.97	5.62	7.26	5
Children's Gift Funds & Retirement Savings Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	HDFC Children's Gift Fund	Mar-01	****	9,858	-	282.55	-	-	-	21.1	14.37	18.02	13.37	16.4	1
2	Axis Children's Gift Fund	Dec-15	*	897	24.77	24.77	-	-	-	18.86	5.62	11.8	-	10.66	2
3	Tata Young Citizens Fund	Oct-95	***	367	59.12	-	-	-	-	18.27	11.64	18	11.64	13.04	3
4	HDFC Retirement Savings Fund	Feb-16	*****	5,970	-	48.26	-	-	-	25.74	17.82	23.22	-	19.74	4
5	ICICI Prudential Retirement Fund	Feb-19	*****	1,035	30.16	30.16	-	-	-	48.64	23.87	23.65	-	21.45	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,715	19.51	19.51	-	-	-	20.48	13.8	-	-	19.39	6
Multi Cap Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	***	6,234	17.65	18.75	-	-	-	28.34	13.82	-	-	19.45	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,759	65.65	358.26	1.78	3.58	3.6	26.04	13.55	19.37	13.59	15.76	2
3	Nippon India Multi Cap Fund	Mar-05	*****	38,678	65.09	282.25		1.75	3.75	32.47	23.36	24	14.46	18.52	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	16,733	17.08	18.03	-	-	-	26.82	-	-	-	22.12	4
5	ICICI Prudential Multicap Fund	Oct-94	****	14,152	36.15	755.32	2.25	2.5	2.5	31.87	18.18	20.86	14.58	15.42	5
Flexi cap funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,768	17.84	17.85	-	-	-	29.17	17.78	-	-	18.91	1
2	Kotak Flexicap Fund	Sep-09	***	50,582	46.94	77.74	0.88	-	-	24.78	13.36	16.11	13.55	14.45	2
3	Parag Parikh Flexi Cap Fund	May-13	*****	81,919	-	78.50	-	-	-	28	15.06	24.3	17.95	19.66	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,338	14.56	14.56	-	-	-	22.98	-	-	-	24.21	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,123	13.13	13.84	-	-	-	20.46	-	-	-	15.92	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 18/11/2024 IDCW	NAV as on 18/11/2024 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	DSP Elss Tax Saver Fund	Jan-07	****	16,841	24.48	132.45	1.01	1.7	1.86	34.98	17.20	21.08	15.74	15.58	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,935	77.17	1,306.71	5	5.75	5.75	33.07	20.24	20.57	12.53	23.56	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	14,347	24.55	870.21	2.4	2.8	2.6	25.24	12.56	17.86	12.66	19.33	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,148	41.98	112.18	0.903	-		27.46	15.2	19.66	14.37	13.57	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	24,896	25.82	45.26	1.6	1.75	1.8	25.15	12.36	19.39	-	18.49	5
6	SBI Long Term Equity Fund	Mar-93	*****	27,559	84.76	418.07	-	5	5.25	38.99	22.05	23.87	14.5	17.15	6
7	Tata Elss Tax Saver Fund	Mar-96	***	4,680	99.31	42.64	-	5.15	8.1	26.74	14.32	17.59	14.81	18.59	7
8	Quant Tax Plan	Apr-00	*****	10,980	50.05	360.43	-	-	-	25.33	17.15	30.23	20.95	15.65	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/10/2024

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value	Return	Total Investment ₹36,000 (3 years) Value	Return	Total Investment ₹60,000 (5 Years) Value	Return	Total Investment ₹1,20,000 (10 years) Value	Return	Since Inception Value	Return	Amount Invested Since inception*
1	Aditya Birla SL Medium Term Plan - Gr	Mar-09	12803.62	12.55	42945.90	11.77	81278.85	12.08	191476.01	9.03	576435.00	12.52	188000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	13569.8	24.94	48478.45	20.26	86270.54	14.48	265505.78	15.16	603723.67	15.18	152000
3	HDFC Small Cap Fund- Gr	Apr-08	13526.50	24.21	56046.52	30.89	136104.52	33.43	391144.09	22.34	1196367.69	20.16	200000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	13633.73	25.96	54673.76	29.03	121664.28	28.68	329744.05	19.18	1709601.23	16.93	236000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	13715.97	27.32	54487.93	28.78	117043.34	27.05	315599.65	18.37	10341642.25	17.97	360000
6	Invesco India Multicap Fund-Gr	Mar-08	13929.67	30.85	53781.6	27.81	113810.80	25.88	307683.25	17.90	1086221.37	19.15	200000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	13449.74	22.95	52337.69	25.81	110870.52	24.79	316475.87	18.42	1605071.51	16.43	241000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13051.45	16.51	48857.96	20.82	103911.57	22.10	328085.57	19.09	880730.82	21.21	173000
9	Sundaram Multi Cap Fund-Gr	Oct-00	13384.33	21.89	50614.89	23.37	109498.75	24.27	304070.86	17.68	2789404.16	15.93	284000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	13349.24	21.32	50063.38	22.57	105158.31	22.59	292060.09	16.93	8803971.06	17.13	379000

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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

Contd. from Page 1

Be Empowered

How to do magic with your savings

just as importantly, avoid the wrong ones. But, before we get into the nitty-gritty of going about these steps, we should tell you that the title of our story is a bit misleading. Though `1 crore may seem to be a significant amount today, it won't be the same 10 or 20 years from now.

I am sure most of you must be familiar with the iconic 'Sholay'. Released in 1975, in the movie, the 'sarkar' had put a bounty of 'pachaas hajjar' (₹50,000) on Gabbar Singh's head. Though ₹50,000 was quite a hefty sum at the time, today, it seems almost negligible. And so it will be in the future. So, if you think that it would be nice to have ₹1 crore when you retire, it's highly likely that you will need three or four times that amount. However, such sums of money are well within reach if you invest the right way.

Why ₹1 crore?

By the time you reach retirement, the amount may seem inadequate. Yet, it's an ideal starting point to build your wealth.

It looks like a huge problem - you manage to save barely a few thousand rupees every month, and yet when you retire - or even before that - you will need at least ₹1 crore to secure your future. Can thousands become crores? Can savings and investments do such magic? Well yes! If you follow some simple rules, the thousands can become crores.

The main ingredients you need are:

- Time
- Choosing investments that can deliver consistent, inflationbeating returns.

Some expenses are rising faster than overall inflation

Many of them are part of the key financial goals of most investors

Expense	What it cost in 2004	What it costs now	What it might cost in future (2034)
School fees/month (public school in metro)	₹3,000	₹9,000-15,000	₹16,000-27,000
Higher education (engineering degree)	₹3-4 lakh	₹10-15 lakh	₹18-27 lakh
Doctor's consultation charges (per visit)	₹300	₹600-1,000	₹1,100-1,800
1 litre of petrol	₹35	₹95	₹170

Above figures are indicative. Actual figures may vary. Future costs are accounted at 6% inflation.

To get enough time, start now

Young people are often given a simple advice by their elders: start saving some portion of your income.

Unfortunately, these golden words fall on deaf ears more often than not. When you are young, it's difficult to imagine what life would look like 30-35 years later. There is also peer pressure to own the latest smartphone, wear fashionable brands and buy the newest car model. It's not surprising then that EMIs become more critical than SIPs (systematic investment plans) in the first few years of one's career. Even then, starting your savings early is essential if you want to live your later years comfortably and free of any financial stress.

Why you need to start saving without delay

Even a low inflation rate of 6% will cause expenses to shoot up dramatically

Here's an example to explain this better: if a 30-year old spends around ₹30,000 a month on basic living expenses, even a low 6 per cent inflation will push their monthly expenses to ₹1.72 lakh by the time they retire at 60 (see above graphic).

This rise in living costs is imperceptible to many because it happens gradually. It also doesn't pinch too much because incomes usually rise faster than the 6-7 per cent jump in inflation. But you will start feeling the heat once you stop working, and every day becomes a Sunday. Your income will stagnate, but expenses will keep growing every day.

Worse, costs such as medical care, which may be a fraction of your current expenses, will account for a bigger chunk of your monthly budget as you grow older.

You'll actually need more

With inflation levels going through the roof, ₹1 crore won't be enough

Given rising prices, how long will your retirement corpus last?

Assuming that inflation is a modest 6% and the retirement corpus earns 8% per annum, here is how those expenses will eat into your savings

Source: Value Research

Withdrawals are inflation adjusted and will rise by 6% every year

There's no way but equity

While risky over short periods, over 10, 20 or 30 years, it might be your best or only bet, to create long-lasting wealth

While regular investments are essential, knowing where to invest to achieve your goals is equally important. As seen in the previous section, the main enemy you must fight against is rising prices to live your silver years in comfort.

Unfortunately, the weapon that most Indians bring to this fight is not enough. We tend to use fixed-income options like PPF (Public Provident Fund) to build our retirement savings. Yet, these earn very little over and above inflation. In fact, there are periods when these deposits grow slower than the pace at which inflation is surging. Here's how. Let's say you deposit ₹10,000 in a PPF, and a few years later, it increases to ₹15,000. However, by then, things that used to cost ₹10,000 earlier cost ₹15,000 now. What have you gained? Nothing! You would have been better off keeping that money as cash or in a savings bank account. The truth is, you wouldn't have GAINED anything. From a retirement perspective, you are poorer!

So, what's the solution? The solution is 'equity', or stocks. Given that equities earn inflation-beating returns in the long run, they are your best bet to build wealth for a comfortable future. Yet, many hesitate to invest in it. Reason? The widely-held notion that equities are risky. Culturally, we Indians prefer to play safe and stick to low-risk options such as PPF and bank deposits. And yet, this is not entirely true. There is a sizable chunk of Indians who invest in equities and have earned high, inflation-beating returns. For instance, if you had invested ₹1 lakh in PPF 20 years back, it would have grown to `4.9 lakh today. Yet, if the same amount had been invested in the equity markets (Sensex), it would have earned you ₹14 lakh! And as far as risks from inflation and meeting future expenses go, investing in equities tends to reduce them over the long term. Paradoxically, a fixed-income option like PPF would leave you more exposed to these risks over time.

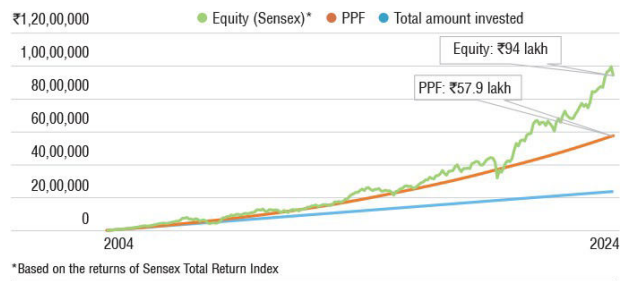
Invest right, retire rich

In 20 years, an average equity investor's corpus is much bigger than that of a PPF investor

Value of ₹10,000 SIP started 20 years ago (Figures in ₹ lakh)	Principal investment	Value of PPF investment	Value of investment in the Sensex*	Additional returns of equity investor
	24	57.9	94	36.1

PPF vs equity: Which returns more wealth?

Here's how much a monthly SIP of ₹10,000 invested across different assets will deliver



*Based on the returns of Sensex Total Return Index

So, why are you missing out on this golden opportunity? Perhaps you haven't found the proper guidance for investing in equities and are still under the misconception that 'equity is risky.'

Had you invested ₹1 lakh in PPF 20 years ago, it would have grown to just ₹4.9 lakh today. Yet, if you had invested the same in equities, it would have soared to as much as ₹14 lakh!

Source & Courtesy: Value Research Mutual Fund Insight

Health insurance

Choosing an appropriate health insurance policy is essential for financial protection. With many plans available, it's important to evaluate each policy carefully based on coverage, costs and overall satisfaction.

Coverage

The policies that cover not only hospitalisation but also daycare procedures, pre- and post-hospitalisation expenses, and alternative treatments offer a more comprehensive safety net against rising medical costs.

Premium

While choosing an afford-able policy is important, a plan with the lowest premium may not always provide adequate protection. Com-paring premium costs in light of the coverage offered can be .beneficial, as paying a slightly higher premium may yield better, long-term value.

Family floater plan

For those seeking to insure multiple family members, a family floater plan is often a more economical choice. These plans cover the family with a single policy, simplifying administration and potentially lowering costs.

Waiting periods

Most health insurance plans include waiting periods f0r pre-existing conditions. Reviewing these periods helps ensure that the policy's terms align with current health needs and expectations.

Cashless facility

Health insurance providers typically maintain a network of hospitals that offer cashless treatment, where payments are settled directly by the insurer. Check the list of network hospitals and ensure nearby options are included.

Claims process

Selecting an insurer known for efficient claims processing and responsive customer service is crucial. A streamlined claims process ensures smoother resolu-tion, while good customer service enhances policyholder satisfaction.

Buying Health Insurance at your early age is very advantage to you. Also it helps continuous coverage & accumulation bonuses.

To know more & chooses the Right Insurance & Policy, Please call ECS Insurance. Mobile: 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

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

Insurance is the subject matter of solicitation.

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

Salient features that make ICICI Pru iProtect Smart Return of Premium suitable for you

Life Insurance Cover for financial security of your family

Flexible policy term and premium payment options

15% lower premiums for women customers

Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Return of 100% of Total Premium Paid upon maturity

Insurance is the subject matter of solicitation.

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.

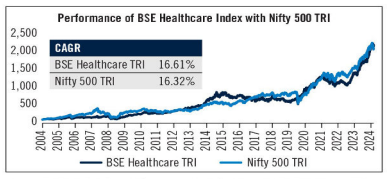
To know more and for further clarifications, Please call your RM / nearest **ECS Financial** / 1800 425 2969

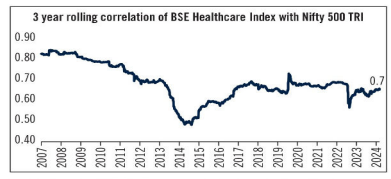
HEALTHCARE SECTOR: POISED FOR GROWTH

The Indian healthcare market, valued at US$ 110 billion (Rs 9.24 trillion) in 2016 is projected to reach US$ 638 billion (Rs 53.59 trillion) by 2025. The Indian healthcare sector is witnessing unprecedented growth, with private equity and venture capital investments surpassing US$ 1 billion (Rs 84 billion) in the first five months of 2024, marking a 220% increase from the previous year. The Indian government is planning to increase healthcare expenditure signaling strong public support and policy initiatives aimed at improving healthcare infrastructure.

Source: https://www.ibef.org/

BSE Healthcare Index has created comparable wealth over the long term, albeit with a lower correlation with the broader market index





Source: MFI ICRA. Data from 31st August 2004 to 31st October 2024. BSE Healthcare TRI is the benchmark for this fund and Nifty 500 TRI represents the broader market. It should not be construed to be indicative of scheme performance in any manner. Past performance may or may not be sustained in the future.

HEALTHCARE INDUSTRY COMPOSITION: MORE THAN JUST PHARMACEUTICALS

There are many misconceptions about the healthcare sector, with some believing it is highly concentrated or limited to just pharmaceuticals. In reality, healthcare is a diverse and expansive theme that encompasses various sub-segments, including:

Pharmaceuticals	Hospitals	Diagnostic Services	CRO/CDMO	Others
Innovator Companies	Multi Specialty	Radiology	Discovery	Medical Devices
Generic-Generic	Single Specialty	Pathology	Clinical Development	Specialty Chemicals
Diversified Pharma	Asset Heavy	Molecular diagnostics	Pre-Clinical	Health Insurance
Branded-Generics	Asset Light		Commercial Manufacturing	US Healthcare, MedTech etc.
API				

Each sub-segment in healthcare features distinct business models with unique economic characteristics

For understanding purposes only. CRO - Contract Research Organization, CDMO - Contract Development and Manufacturing Organization

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Telangana Urban Region			
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Sec'bad-03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, IInd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
AMEERPET @	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad-500016.	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, Hyderabad - 500007.	040 - 27153748	98489 91242
TIRUMALGIRI	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 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, 4th 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
Andhra Pradesh Region			
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA @	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 26	(w.e.f. 20/11/24)	7075261133
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 - 4065917	98480 27503
RAJAMAHEN-DRAVARAM @	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Karnataka Region			
BENGALURU RO	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1st floor, 9th cross, 8th 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, 2nd 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, 1st 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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"Everyone Suffers Some Injustice In Life, And What Better Motivation Than To Help Others Not Suffer In The Same Way." - Bella Thorne

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

LIQUID FUNDS RETURNS AS ON 18/11/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.11	0.55	1.78	3.59	7.1
DSP Ultra Short Fund (G)	0.04	0.56	1.72	3.46	6.91
HDFC Low Duration Fund (G)	0.08	0.59	1.84	3.78	7.42
ICICI Prudential Savings Fund (G)	0.10	0.67	1.99	4.05	7.97

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

R.N.I No. TELENG/2022/81796 **POSTAL REGN.NO.: HQ/SD/527/2022-24**

Registered News Paper

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