

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd 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.

ECS Financial Mutual Fund Distributor

Just MAAF kar

Confused between Equity, Debt & Gold?

Multi Asset Allocation Funds
3 asset classes
1 solution

A single fund that invests across Equity, Fixed Income and Gold*.

* Subject to prevailing tax laws for an equity oriented mutual fund

Asset Allocation Strategy based on market valuations.

Tax-efficient way to generate optimal returns#.

MAKE VOLATILITY YOUR FRIEND

Through SIPs, STPs and Regular Investments to create wealth. To know more and to Start Top-up Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

Union Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt and Gold and/or Silver)

Investment Objective: The Scheme seeks to generate long-term capital appreciation by investing in a diversified portfolio of Equity and Equity Related Instruments, Debt and Money Market Instruments, units of Gold Exchange Traded Funds (ETFs) and / or Silver ETFs and units of REITs & InvITs as per the asset allocation pattern of the Scheme.

Allocation: Equity & Equity Related Instruments: Min 65% to Max 80%, Debt and Money Market Instruments including units of debt oriented mutual fund schemes: Min 10% to Max 25%, Units of Gold ETFs: Min 10% to Max 25%, Units of Silver ETFs: Min 0% to Max 10%, Units issued by REITs and InvITs: Min 0% to Max 10%.

Fund Manager: Mr Hardick Bora, Mr. Sanjay Bembalkar & Mr. Anindya Sarkar.

Benchmark Index: 65% Nifty 50 TRI + 20% CRISIL Short Term Bond Fund Index + 15% Domestic price of Gold #.

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

Min. Amt: ₹1000 and in multiples of ₹1 thereafter.

Entry Load: Not Applicable.

Exit Load: 1% if units are redeemed/switched out on or before completion of 15 days from the date of allotment.

Cheque in favour: "Union Multi Asset Allocation Fund".

NFO Opens on 20/08/24 & Closes on 03/09/24

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**.

Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

Correct Asset Allocation is key to good investing

Selected Multi Asset Allocation Funds
(Investing in Equity, Debt & Money Market Instruments and Gold ETFs)

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

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

"Our belief is volatility is a risk only in the short run. If you have an obligation in a year, such as buying a house, you probably don't want to speculate with that cash. If it's 3 or 5 years you have the ability to put that money to work. Volatility is not." - Chuck Akre

Be Empowered

Understanding asset allocation

To keep it very simple, asset allocation means spreading your investments across various asset classes like equity, debt, real estate and commodities, etc. This way, a poor performance by one asset class may not heavily impact your overall portfolio.

Investing in debt

The fixed income asset class is one of the oldest forms of investment. It includes corporate and government bonds, corporate debt securities, money market instruments, etc. Fixed Income securities endeavour to pay investors interest until maturity. Bank FDs (fixed deposits), PPF (Public Provident Fund) and debt funds are a few such examples. Debt or fixed income is a crucial component of many investment portfolios as it helps reduce volatility and preserves your wealth. While this limits potential gains, it also limits risks, making debt investments ideal for risk-averse investors.

Investing in equity

Equity investing means purchasing shares and becoming a part-owner of a business. If the company performs well the share price generally goes up.

Contd. in page 3
Source & Courtesy: LIC MF - Value Research Mutual Fund Insight

SBI Mutual Fund A PARTNER FOR LIFE

SBI Balanced Advantage Fund

MARKETS CAN FLUCTUATE. YOUR PEACE OF MIND SHOULDN'T.

MARKET EQUITY DEBT FLUCTUATION

Flexibility
Tax Efficiency
SWP (A) Facility

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

Exiting for the right reasons

When to sell your mutual fund?

There are four fundamental reasons to sell your investment. First, if you face an emergency or urgently need money. Second, when you are nearing your goals and have accumulated enough corpus to achieve it. Third, if the fund consistently underperforms for at least three years. Lastly, if you invested in a fund only because of its fund manager and they exit. In such a case, you may consider monitoring the fund's performance for some time.

For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs, Please call Mr. Venkatachalam Mobile: 73862 49493

Where there is a Will there is a way

Why a Will ensures peace and security for your loved ones

Let's revisit a common movie scene. A well-endowed embellished room. Many expectant relatives who, in most cases, have a dislike for each other. A lawyer or a respectable person walks in with a document, wears his spectacles and stoically reads out the contents of a 'WILL' of the deceased, the head of the family. What follows next is a dramatic twist of events ranging from an angry exchange of words, disappointment, tears and in a few cases, a series of murders. This, of course, is a played-out scene of a movie.

Contd. in page 4
Source & Courtesy: Shyamali Basu - Value Research Mutual Fund Insight

Thoughtful Inspirational Quotable Quotes

"A modest rate-of-return can accumulate a fortune over time. You don't need to beat the market, do over-leveraging, or pick the best stock to be rich. You just need to earn a decent rate-of-return and let your money compound overtime." - Naved Abdali

"Becoming a successful investor in future should be effortless when you understand and let the market do the work for you." - Adam Messina

"Find a group of people who challenge and inspire you, spend a lot of time with them, and it will change your life." - Amy Poehler

"Water is critical for sustainable development, including environmental integrity and the alleviation of poverty and hunger, and is indispensable for human health and well-being." - United Nations

Interest Rates are at peak. It is expected to come down in the months to come. Use the present opportunities to your most.

Attractive Fixed Deposits

Compiled as on 22/08/2024

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	- 36	- 7.75	- 7.95
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

- 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 20/08/2024		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			
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Multi Asset Fund	Aug-05	***	3,348	17.36	66.9	1	1.25	1.25	23.97	13.28	16.51	11.1	10.51	1	
2	ICICI Prudential Multi Asset Fund	Oct-02	****	46,488	33.02	693.64	2.02	1.92	1.92	29.35	22.02	21.7	15.09	21.46	2	
3	Nippon India Multi Asset Fund	Aug-20	***	3,854	19.92	19.92	-	-	-	31.53	16.2	-	-	18.78	3	
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,188	22.28	22.28	-	-	-	25.68	14.78	-	-	19.67	4	
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,509	13.14	13.68	-	-	-	24.69	-	-	-	22.42	5	
6	SBI Multi Asset Allocation Fund	Dec-05	****	5,645	31.19	55.16	-	-	-	26.28	15.2	15.1	11.56	9.58	6	
7	Sundaram Multi Asset Allocation Fund	Jan-24	Unrated	2,310	11.28	11.28	-	-	-	-	-	-	-	12.87	7	
8	Motilal Oswal Multi Asset Fund	Aug-20	*	105	-	13.63	-	-	-	12.32	8.43	-	-	7.97	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	***	7,460	27.04	27.04	1.26	1.29	1.35	22.91	11.93	14.05	11.07	9.95	1	
2	HDFC Balanced Advantage Fund	Feb-94	****	94,048	41.05	506.28	2.76	2.94	3.12	37.49	24.63	21.59	14.68	18.67	2	
3	Tata Balanced Advantage Fund	Jan-19	****	10,051	20.04	20.04	-	-	-	20.99	12.39	14.3	-	13.32	3	
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,573	16.41	34.2	0.71	0.75	0.99	22.16	11.81	14.21	9.81	10.53	4	
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,135	19.25	69.44	1.11	1.58	1.60	22.74	13.7	14.55	11.7	11.61	5	
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,117	22.07	49.89	0.8	0.85	0.85	25.79	12.84	16.42	11.87	11.3	6	
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,622	34.23	170.48	-	-	-	1.81	25.55	12.61	13.69	11.1	15.42	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,795	19.63	19.63	-	-	-	21.68	11.8	13.36	-	11.8	8	
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Hybrid Equity Fund	Apr-05	***	24,596	17.15	113.97	0.75	1	1	22.4	14.75	16.9	13.43	15.67	1	
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	39,091	28.08	371.83	0.35	0.75	1.8	36.88	23.54	23.55	16.5	15.69	2	
3	Kotak Equity Hybrid Fund	Nov-99	****	6,355	35.62	60.61	0.234	-	-	32.85	17.33	20.13	13.81	14.94	3	
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,002	103.47	347.61	0.75	9.22	7.4	28.91	13.52	17.68	13.67	12.91	4	
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,824	29.18	101.05	-	-	1.25	29.66	16.77	14.81	11.2	12.79	5	
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,209	11.25	25.06	-	0.23	0.44	7.52	5.75	5.19	5.86	6.2	1	
2	HDFC Arbitrage Fund	Oct-07	***	14,839	10.83	28.9	-	0.16	0.48	7.67	5.81	5.11	5.74	6.1	2	
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,546	16.76	16.76	-	-	-	7.56	6.15	5.21	5.8	6.73	3	
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Medium Term Debt Fund	Feb-02	***	4,143	17.72	52.52	-	-	-	7.75	5.53	6.57	7.36	7.63	1	
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,667	11.7	34.37	1.3	0.75	0.35	8.11	6.33	7.36	8.64	8.83	2	
3	Kotak Medium Term Fund	Mar-14	**	1,663	12.97	21.31	0.60	0.40	-	8.97	5.72	6.45	7.27	7.45	3	
4	SBI Magnum Medium Duration Fund	Nov-03	****	5,876	18.47	47.66	-	-	-	7.65	5.74	7.11	8.24	7.8	4	
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.24	65.17	0.43	0.6	0.3	6.17	3.58	4.02	5.94	7.28	5	
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Children's Gift Fund	Mar-01	****	9,780	-	288.35	-	-	-	27.27	17.49	19.8	14.64	16.69	1	
2	Axis Children's Gift Fund	Dec-15	*	904	25.12	25.12	-	-	-	23.07	9.34	13.86	-	11.17	2	
3	Tata Young Citizens Fund	Oct-95	***	383	63.07	-	-	-	-	32.12	16.9	21.19	13.27	13.41	3	
4	HDFC Retirement Savings Fund	Feb-16	****	5,852	-	50.19	-	-	-	35.74	22.47	25.55	-	20.93	4	
5	ICICI Prudential Retirement Fund	Feb-19	****	944	29.99	29.98	-	-	-	48.1	26.39	24.55	-	22.19	5	
6	SBI Retirement Benefit Fund	Feb-21	****	2,736	20.33	20.33	-	-	-	30.57	19.98	-	-	22.31	6	
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	6,198	19.37	19.36	-	-	-	37.46	18.14	-	-	22.26	1	
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,831	70.85	373.63	1.78	3.58	3.6	39.98	19.06	21.8	15.22	16.14	2	
3	Nippon India Multi Cap Fund	Mar-05	Unrated	37,151	67.23	291.49	-	1.75	3.75	43.86	30.32	26.84	16.78	18.98	3	
4	HDFC Multi Cap Fund	Dec-21	Unrated	16,699	18.15	19.15	-	-	-	44.8	-	-	-	27.21	4	
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	13,921	37.57	785.06	2.25	2.5	2.5	46.24	22.93	23.24	16.25	15.71	5	
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,772	18.53	18.54	-	-	-	45	21.92	-	-	22.07	1	
2	Kotak Flexicap Fund	Sep-09	***	53,783	49.21	81.49	0.88	-	-	36.45	17.25	19.03	15.75	15.07	2	
3	Parag Parikh Flexi Cap Fund	May-13	****	75,956	-	78.18	-	-	-	37.65	19.09	26.15	18.63	20.09	3	
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,189	15.08	15.08	-	-	-	31.41	-	-	-	31.89	4	
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,186	14.33	14.33	-	-	-	30.24	-	-	-	20.23	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 20/08/2024		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	DSP Elss Tax Saver Fund	Jan-07	****	17,268	26.59	136.8	1.01	1.7	1.86	46.49	20.35	23.89	17.31	16.03	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,145	79.15	1,340.26	5	5.75	5.75	45.09	25.17	22.81	13.88	23.9	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,564	26.1	901.59	2.4	2.8	2.6	35.82	17.07	20.35	14.07	19.71	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,335	43.72	116.82	0.903	-	-	38.45	19.98	22.39	16.63	14.01	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,617	27.25	47.76	1.6	1.75	1.8	36.67	17.3	22.81	-	19.82	5
6	SBI Long Term Equity Fund	Mar-93	****	27,527	89.23	440.14	-	5	5.25	56.75	27.87	27.01	16.23	17.49	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,722	102.68	44.09	-	5.15	8.1	34.47	19.01	20.36	16.24	18.91	7
8	Quant Tax Plan	Apr-00	****	11,065	55.7	401.12	-	-	-	51.57	25.96	35.57	23.62	16.33	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2024

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	12572.70	8.93	42644.24	11.30	79810.50	11.35	188044.81	8.69	379193.02	8.73	185000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	13855.01	29.72	46704.81	17.63	85569.8	14.16	261746.76	14.9	412850.55	15.12	150000
3	HDFC Small Cap Fund- Gr	Apr-08	14568.19	41.71	58792.5	34.55	143869.66	35.83	405882.25	23.03	1276280.30	20.31	198000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	15798.59	63.12	59431.37	35.38	133397.66	32.60	354557.37	20.53	1790022.44	17.63	238000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	15274.39	53.89	57698.54	33.12	124153.36	29.55	329938.45	19.2	1054583.15	18.2	358000
6	Invesco India Multicap Fund-Gr	Mar-08	14880.17	47.06	54489.03	28.82	116764.39	26.97	310414.83	18.07	1153731.59	19.12	198000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	15183.17	52.31	56559.16	31.61	120677.57	28.35	339205.04	19.71	1711163.05	17.15	239000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14813.65	45.92	53060.13	26.85	114843.96	26.27	360459.32	20.83	972677.18	22.4	171000
9	Sundaram Multi Cap Fund-Gr	Oct-00	14812.47	45.90	53572.03	27.56	116973.62	27.04	319329.77	18.59	3015680.73	16.67	286000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	14543.39	41.29	52862.47	26.57	111730.75	25.13	305954.72	17.80	7130547.69	18.23	327000

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



Understanding asset allocation

For instance, if you have bought shares of a large company and the company constantly performs well this may result in increase in value of your holdings and wealth creation in long run.

Historically, equity has offered comparatively higher returns in the long term for those willing to endure short term volatility. However, investing in equity requires careful analysis as equities are highly volatile. If you are new to this, you may need professional guidance.

Investing in real estate and commodities

Let's start with gold. Besides its cultural significance, the precious metal is seen as a safe alternative in times of high uncertainty.

Meanwhile, real estate is another asset class Indians are comfortable with. That's because it is a physical asset that may provide rental income and capital appreciation in the long run.

Now that you know what these asset classes bring to the table, let's understand how you may spread your money across them to minimise risk.

Option 1: You may do it yourself. But this is only applicable for those who have an understanding of different asset classes, the sectors within and the risks associated with the asset classes.

Option 2: Invest through mutual funds.

Investments through mutual funds

Mutual funds use a professional manager's expertise to invest in various assets, including equity, debt, and even commodities and real estate. Essentially, these professional fund managers invest on your behalf.

That said, don't just invest in any mutual fund, as investing is personal. Consider your age, risk appetite and time horizon before investing.

Last but not least is the importance of reviewing once portfolio's on a regular basis and rebalancing the asset allocation from time to time depending on individual goals, Investment horizon and individual needs. Asset allocation strategies differ for each individual. The important part is to understand the worth of each asset class in your overall Investment strategy and build a portfolio accordingly.

WHY IS IT IMPORTANT?

"Importance of Asset Allocation"

Asset allocation helps manage and reduce risk in one's portfolio while optimising returns. This is because spreading investments in assets with varying risks means that in case of market fluctuation, if one asset falls, another could go up, as all assets do not move in the same direction. This offers stability to the portfolio.

Source & Courtesy: LIC MF - Value Research Mutual Fund Insight

"Attractive Investment Opportunity with 100% safety"



8.05% p.a.
Floating rate

RBI FRS Bonds

Payable
1st January &
1st July

for the period 01/07/2024 to 31/12/2024

To know more and invest, Please call **ECS Financial**

Insure your family's future with a plan that adjusts to their changing needs.

HDFC Life Click2Protect Super
A Non-Linked, Non-Participating, Individual, Pure Risk Premium Savings Life Insurance Plan

99.5%
Individual Death Claim Settlement Ratio*



Flexibility to choose from multiple coverage options¹

Option to increase your cover at key life stages²

Option to extend the policy term³

HDFC Life Click2Protect Super

HDFC Life
Sarutha ke Saath

*Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2023-24

1 There are three different coverage options available under the plan - Level (Life Option - Variant A), Increasing (Life Option - Variant B & C) or Decreasing (Life Goal Option).

2 Life Assured should be less than 45 years of age during events (Marriage or child birth).

3 Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

I have secured my future with smart planning



UIN: 512N35SV01 | Plan No. 875
A Non-Participating, Non-Linked, Life, Individual, Pure Risk Plan.

A pure risk plan, ensuring a risk-free tomorrow.



- Benefit of an attractive high sum assured rebate.
- Special rates for women.
- Higher cover at a lower premium rate.
- Flexibility to choose from two benefit options:
- Level Sum Assured and Increasing Sum Assured.

To know more details, invest & for doorstep service, Please Call your nearest **ECS Financial** or Please Call : 70322 20490 / 70959 05511

Insurance is the subject matter of solicitation.



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

Insurance is the subject matter of solicitation.

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.

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES / DIVIDENDS / DEPOSITS ETC.

Please call Mr. Venkatachalam
Mobile: 73862 49493

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

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"	25	30	6,550	10,873
	35	20	8,857	15,869
	45	10	14,874	26,408
ICICI Pru	25	30	6,556	10,721
	35	20	8,945	15,025
	45	10	14,618	25,700
LIC	25	30	12,549	22,450
	35	20	15,605	28,366
	45	10	22,064	39,832
SBI Life	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.

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- **IRFC (VIII)** (Y-ly Int dt. 15th 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.

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Where there is a Will there is a way

Contd. from Page 1

Moving from reel to real life, have you ever noticed how people react when discussing a family feud over property? All conclusively and unanimously agree to the need for clarity in succession. Everyone in the room claims that a simple Will could have avoided the bad blood. And once the conversation ends, people go back to their respective homes and do not realise that they themselves have no such document in place.

Financial matters may tear apart relationships in no time

I recently met a lady who explained to me a complex transaction, wherein her mother-in-law loaned her funds to purchase a house. As a result, the property had her mother-in-law as the first owner, and the couple were the second and third applicants, respectively. It so happened that the mother-in-law lived in another city, and for every society election, the lady had to take an NOC (No Objection Certificate) to be able to cast a vote. As property inheritance laws differed, I asked her if there was a Will for her mom-in-law for ease of transmission. Since she had another child, having the documentation in order would be better. I was made to understand that they have a very loving family, and nothing could go wrong at any point in time between them. I hope it is true for her. However, this may not be the case for many. After all, relationships that sour were not always that way.

I was nudged to write about the necessity of a Will when my cousin spoke to me about her parents' demise. I offered my help in transmission. However, there was no document to prove lineage. Even though my cousin was doing well professionally, there was a serious amount of unclaimed investment waiting to be transferred to its rightful heir.

Creating a Will isn't as complicated as it seems

Fortunately, the regulators have made it mandatory for nominations to be registered. That would ease the problem to a significant extent. However, Will writing is a simple exercise. When I plot the timeline between meeting a prospective client and executing their investments, the maximum time spent is on enlisting the assets owned. They are normally unorganised, have outdated details of mail or address, no nomination, etc. The clean-up takes a lot of time, and that is why people tend to procrastinate. Book-keeping is as important as book building.

While discussing property-related feuds, everyone agrees that a simple Will could have avoided the bad blood. Yet, once the conversation ends, many fail to realise that they themselves don't have such a document in place.

Once the details are organised, then just writing them on a piece of paper is the basic form of a Will, where the transmission of the legally owned assets (both moveable and immovable properties/assets) is clearly outlined. Even though it is not mandatory to get the Will registered, it is advisable since it cannot be challenged later and gives legitimacy to it. A copy of the Will should be kept in safe custody, and information can be shared with the executor (the person responsible for sorting out the deceased's estate and handing it over to the rightful legal heirs). There must be two witnesses, preferably not relatives, since they may be assumed to have vested interests.

In the case of an immovable property, there is no provision of nomination unless one resides in a co-operative housing society. After the person's demise, property transfers need a probate only in Mumbai, Kolkata and Chennai, as per law. Probate is required to establish that the document is the last Will and a genuine one. In the absence of a nomination or a Will and the assets being higher than ₹2 lakh, a succession certificate is required for transmission to the heir. The process of probate and succession takes anywhere between six to eight months if all goes well. There is an expense of a court fee, a lawyer fee and a percentage of the value of the assets as the stamp duty.

We all work extremely hard to earn and save more. As Indians, we want our children to inherit the wealth we create. However, when it comes to creating a simple document such as a Will, we assume an amicable transfer of assets. This is so naïve because if it were as easy, our courts would not have so many pending cases. Please work on it for the sake of overworked courts, if not for anyone else.



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

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2 nd 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, II nd 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. (w.e.f. 22/08/2024)	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

VJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Karnataka Region

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

Tamil Nadu Region

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

Maharashtra Region

CHEMBUR EAST	Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862
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LIQUID FUNDS RETURNS AS ON 20/08/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.27	0.55	1.78	3.65	6.88
DSP Ultra Short Fund (G)	0.28	0.53	1.71	3.52	6.92
HDFC Low Duration Fund (G)	0.29	0.61	1.91	3.88	7.18
ICICI Prudential Savings Fund (G)	0.32	0.66	2.01	4.14	7.7

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

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