



ECS FINANCIAL JOURNAL

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INVESTMENT NEWS


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Markets, mindsets and the India story

Decoding the factors shaping the country's investing landscape

One of the greatest perks of my job is the opportunity to travel about two weeks a month and meet people all over the country and sometimes even outside. What is at the top of people's minds, what are the quirks in their thinking, all of it becomes evident.



I meet investment advisors, mutual fund distributors, family office managers, public gathers of investors and advisors and investors themselves. In almost all meetings, there is eventually bound to be some discussion on 'market kya lagta hai'. That discussion cannot be meaningful unless it is correlated in some way with economic and corporate performance expectations and related perceptions.

In recent times, the concern has been related to the US political transition and its ramifications for geopolitics – short term as well as long term, the US monetary policy and its impact on our external macro and

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Source & Courtesy: Aashish P Somaiyaa, CEO, WhiteOak Capital AMC- Value Research Mutual Fund Insight


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Happy Republic Day
26 January

Celebrating the Spirit of Unity and Freedom!

This Republic Day, let's honour our Constitution and the heroes who shaped our nation's destiny.

Jai Hind!

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Keep your portfolio in perfect balance



Investment portfolios are like gardens – they need regular maintenance to stay healthy. When setting up your portfolio, you likely choose your asset allocation based on your financial goals and risk tolerance. However, market movements have a way of altering these carefully laid plans. This natural deviation from your target allocation is called 'portfolio drift', a challenge every investor faces.

Consider what happens during a strong market rally – your portfolio's equity allocation automatically increases as equity values rise faster than other assets. What started as a carefully planned 60:40 equity-debt ratio might drift to 70:30 or even 75:25, exposing you to higher risk than you initially intended. This can potentially create several problems. Beyond the obvious issue of increased risk exposure, an unbalanced portfolio might cause you to miss out on opportunities in

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Source & Courtesy: Value Research Mutual Fund Insight

Importance of Portfolio Review

It's advisable to review your portfolio every six to twelve months to monitor its performance and ensure you're on track. Periodic reviews allow you to make adjustments as needed, helping you stay aligned with your investment objectives.

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

Hurry! The following reputed companies are offering very attractive rates. As it may be reduced in the months to come, use the same right now.

Attractive Fixed Deposits Compiled as on 22/01/2025

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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Thoughtful Inspirational Quotable Quotes



"Humans are mortal. So are ideas. An idea needs propagation as much as a plant needs watering. Otherwise both will wither and die." - B R Ambedkar

"You don't need to be perfect. Just keep buying, and the market will reward you in the long run." - Nick Maggiulli


"No one can predict with any certainty which way the next 1,000 points will be. Market fluctuations, while no means comfortable, are normal." - Peter Lynch

"If we do not learn from history, we shall be compelled to relive it. True. But if we do not change the future, we shall be compelled to endure it. And that could be worse." - Alvin Toffler

"Relish everything that's inside of you, the imperfections, the darkness, the richness and light and everything. And that makes for a full life." - Anthony Hopkins


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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 16/01/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	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	***	3,844	17.26	66.53	1	1.25	1.25	11.76	10.87	14.19	10.44	10.24	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	51,027	32.52	699.6	2.02	1.92	1.92	15.09	17.43	19.69	13.97	21.03	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,850	19.8	19.8	-	-	-	16.46	13.81	-	-	16.84	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,490	21.88	21.88	-	-	-	11.25	11.33	-	-	17.43	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,691	13.15	13.69	-	-	-	13.68	-	-	-	17.4	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,983	31.13	55.05	-	-	-	11.02	13.42	13.49	10.79	9.35	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	4,963	28.04	70.53	0.6	0.6	1.02	17.07	16.26	14.85	9.43	12.84	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	102	-	12.36	-	-	-	-1.1	4.36	-	-	4.88	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	***	7,305	25.98	99.48	1.26	1.29	1.35	11.28	10.11	11.91	10.33	9.73	1
2	HDFC Balanced Advantage Fund	Feb-94	****	95,521	38.56	490.49	2.76	2.94	3.12	12.66	19.53	19.16	13.23	18.28	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,217	19.61	19.61	-	-	-	8.13	9.72	12.4	-	11.94	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,533	15.67	33.52	0.71	0.75	0.99	8.78	9.07	13.09	8.89	10.05	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,434	17.52	68.83	1.11	1.58	1.60	10.64	11.27	12.3	10.69	11.27	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,428	22.11	48.5	0.8	0.85	0.85	10.33	9.62	14.14	10.39	10.78	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,808	32.68	167.7	-	-	1.81	10.81	10.62	11.91	9.79	14.99	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,937	19.54	19.53	-	-	-	11.7	10.06	11.45	-	10.92	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	23,912	16.32	111.65	0.75	1	1	8.86	10.81	14.75	11.57	15.29	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	39,770	25.06	360.63	0.35	0.75	1.8	14.14	16.68	20.43	14.61	15.27	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,913	34.74	59.12	0.234	-	-	16.79	12.68	16.76	12.37	14.57	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,747	97.28	339.06	0.75	9.22	7.4	11.51	9.84	14.57	11.76	12.65	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,844	28.47	98.57	-	-	1.25	11.6	12.75	12.22	9.67	12.37	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	14,115	11.23	25.76	-	0.23	0.44	7.28	6.29	5.33	5.84	6.3	1
2	HDFC Arbitrage Fund	Oct-07	***	16,867	10.88	29.74	-	0.16	0.48	7.46	6.41	5.26	5.74	6.52	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,141	17.23	32.78	-	-	-	7.34	6.58	5.4	5.82	6.3	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,953	18.22	53.99	-	-	-	7.83	5.95	6.48	7.08	7.62	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	13,407	11.2	35.42	1.3	0.75	0.35	8.12	6.92	7.28	7.83	8.79	2
3	Kotak Medium Term Fund	Mar-14	***	1,816	13.37	21.78	0.60	0.40	-	8.67	6.19	6.24	6.99	7.45	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	8	19.03	49.09	-	-	-	7.98	6.27	6.89	7.86	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	45	13.24	66.63	0.43	0.6	0.3	6.1	4.18	4.04	5.33	7.25	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,944	-	283.7	-	-	-	11.14	13.79	17.37	13.03	16.3	1
2	Axis Children's Gift Fund	Dec-15	*	892	24.81	24.81	-	-	-	12.24	4.74	11.22	-	10.48	2
3	Tata Young Citizens Fund	Oct-95	***	362	-	58.78	-	-	-	7.26	10.59	17.05	11.2	12.94	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,049	-	47.89	-	-	-	12.28	16.46	21.98	-	19.25	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,063	29	29	-	-	-	17.12	17.57	21.91	-	19.81	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,712	19.09	19.09	-	-	-	7.53	12.32	-	-	17.87	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,287	17.45	18.54	-	-	-	14.94	12.64	-	-	18.17	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,772	65.38	356.77	1.78	3.58	3.6	12.61	12.15	18.37	13.47	15.63	2
3	Nippon India Multi Cap Fund	Mar-05	****	39,385	63.95	277.28	-	1.75	3.75	17.9	21.75	22.53	13.9	18.25	3
4	HDFC Multi Cap Fund	Dec-21	****	16,884	17.04	17.98	-	-	-	13.82	19.13	-	-	20.76	4
5	ICICI Prudential Multicap Fund	Oct-94	****	14,019	32.93	746.75	2.25	2.5	2.5	15.78	16.97	19.42	14.17	15.29	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,717	16.03	17.53	-	-	-	16.09	16.27	-	-	17.36	1
2	Kotak Flexicap Fund	Sep-09	***	50,426	46.78	77.47	0.88	-	-	12.63	11.82	15.12	12.9	14.26	2
3	Parag Parikh Flexi Cap Fund	May-13	****	87,539	-	79.21	-	-	-	19.28	15.34	23.68	17.22	19.43	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,507	14.69	14.68	-	-	-	11.75	-	-	-	22.47	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,075	13.10	13.81	-	-	-	10.29	-	-	-	14.65	5

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 16/01/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	16,610	24.16	130.75	1.01	1.7	1.86	18.08	15.53	19.93	15.14	15.34	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,729	76.57	1,296.62	5	5.75	5.75	16.37	19.01	19.73	12.28	23.38	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	13,847	23.56	858.59	2.4	2.8	2.6	12.96	11.3	16.43	12.3	19.14	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,219	41.32	110.41	0.903	-	-	15.63	13.38	17.89	13.62	13.35	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,021	25.85	45.31	1.6	1.75	1.8	11.66	11.41	18.23	-	18.15	5
6	SBI Long Term Equity Fund	Mar-93	****	27,791	84.49	416.75	-	5	5.25	21.25	21.23	23.01	14.15	17.05	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,641	99.46	42.7	-	5.15	8.1	15.18	13.08	16.84	14.05	18.49	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,513	47.86	344.66	-	-	-	3.62	13.59	29.18	19.24	15.34	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/12/2024

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 Sun Life Medium Term Plan - Gr	Mar-09	12715.49	11.18	42448.75	10.97	80820.78	11.85	190954.29	8.98	370578.00	8.92	190000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13410.04	22.36	50338.64	22.97	87945.75	15.26	272056.39	15.62	401206.67	15.77	154000
3	HDFC Small Cap Fund- Gr	Apr-08	12947.79	14.87	54430.46	28.70	131453.62	31.95	383197.12	21.96	1136141.69	19.62	202000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	12845.29	13.23	53525.45	27.46	118468.13	27.55	325206.72	18.92	1644718.23	16.62	242000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12601.35	9.36	51561.72	24.71	110683.11	24.71	301090.48	17.5	9839513.48	17.67	362000
6	Invesco India Multicap Fund-Gr	Mar-08	13604.32	25.52	54319.46	28.55	114161.74	26.00	311939.95	18.15	1067694.37	18.97	202000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	12822.33	12.87	51261.37	24.29	108306.29	23.81	312070.42	18.16	1546404.51	16.13	243000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12429.51	6.66	47760.57	19.19	100475.85	20.71	318201.92	18.52	848094.82	20.74	175000
9	Sundaram Multi Cap Fund-Gr	Oct-00	12789.53	12.35	49684.14	22.02	106708.68	23.19	299424.93	17.39	2725229.16	15.78	290000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	12385.69	5.98	47436.12	18.71	99304.65	20.23	278162.23	16.03	8810811.06	16.38	381000

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



Keep your portfolio in perfect balance

underweight assets. Moreover, it can lead to emotional decision-making during market extremes, particularly when coolheaded thinking is crucial. This is where systematic rebalancing proves its worth. By regularly adjusting your portfolio to its target allocation, you implement a disciplined investment approach that manages risk effectively. Rebalancing involves periodically adjusting your portfolio to maintain your target asset allocation. It works by selling assets that have grown disproportionately and become expensive while buying those that have become relatively undervalued. This process helps you manage risk effectively and stay committed to your long-term investment strategy by reducing emotional biases in decision-making.

Several tools and methods can make rebalancing efficient and cost-effective. STPs (systematic transfer plans) in mutual funds offer a structured way to move money between equity and debt funds and vice versa, helping maintain your desired asset allocation. Certain funds automatically maintain a specific equity-debt mix, providing an even more convenient solution. These funds handle the rebalancing for you, saving time and reducing the chances of emotional interference with your investment strategy. Rebalancing the portfolio at regular intervals may also help curb your portfolio's volatility.

However, investors often need to correct things when rebalancing their portfolios. The most common is letting emotions interfere with the process – either by hesitating to sell winning investments or being reluctant to buy assets that haven't performed well recently. Some investors also overlook transaction costs and tax implications when rebalancing, which can eat into returns if not carefully considered. Another mistake is rebalancing too frequently, which can increase expenses without providing meaningful benefits. Making rebalancing a regular habit is crucial for long-term investment success. Set up a regular review schedule – many investors find an annual review sufficient, though some prefer semi-annual checks. The key is staying committed to your strategy regardless of market conditions. While the process might seem complex, particularly for larger portfolios, professional guidance can help ensure it's done efficiently and effectively.

Remember, rebalancing isn't about maximising returns – it's about maintaining the risk-return profile you've chosen for your investments. By keeping your portfolio aligned with your goals and risk tolerance, you're better positioned to achieve your long-term financial objectives, regardless of market conditions.

Source & Courtesy: Value Research Mutual Fund Insight



What tenure should you pick for term insurance?

Manas Gupta, a 38-year-old accountant and father of a four-year-old, is reviewing his life insurance needs due to increased financial responsibilities. An agent has recommended a plan offering coverage up to 80 years, while other options range between 50 and 70 years. Concerned about longevity and higher cost of taking a policy later, he wonders if opting for the longest possible term is the right choice.

Manas Gupta wants to get the maximum benefit from his life insurance policy and believes that the longest duration (80 years) offers him that. However, the answer to his dilemma lies in understanding the purpose of life insurance - providing financial support to his dependants in his absence. By that age, would his family still need financial support? Wouldn't he have already achieved his key financial goals, such as his child's education, marriage, and housing, while also building a sizeable retirement corpus to sustain himself and his wife?

The duration of Gupta's term plan should depend on the time he thinks he will take to accomplish his major financial goals. If he can achieve this in 10 years, he requires term plan for the same period. Gupta must realise that, with time, the family becomes financially independent or less dependent on him. So why must he pay a higher premium for a longer duration? The longer the tenor of the policy, the higher the sum assured he will need (taking inflation into account). Both these factors would lead to a higher premium.

It is not advisable to take the maximum duration available. Instead, Gupta should focus on his retirement planning as he and his wife will need a large corpus during this later phase. He must maximise the amount he saves for building a retirement corpus. Thus, he must take a considered view as to when he will no longer have financial dependants, and his term insurance should expire around this time. At the same time, he must ensure that he has a good corpus for pension by the time he retires from a financially active life.

Source & Courtesy: Centre for Investment Education and Learning (CIEL). Contributions by Girija Gadre, Arti Bhargava and Labdhi Mehta.

Insurance is the subject matter of solicitation.



Be Empowered



Markets, mindsets and the India story

monetary policy, India's poor GDP growth numbers in H1 FY25, slowing corporate earnings growth, the upcoming fiscal budget and policy, et al.

Many commentators have also pinned hopes on H2 FY25 making up for H1 FY25 by pulling up numbers. A good agricultural season followed by the festive season and weddings is cited as a driver of consumption pick up, as is the fact that in the first half, we lost time in general elections, government formation, budget formulation, announcements, etc.

I recently attended a meeting where one of the attendees remarked that we have a recordhigh number of weddings in the country this year. I am guessing he read this, and I am quoting from an Indian Express online article, which, in turn, quoted a report from broking firm Prabhudas Lilladher: 'India is projected to witness 35 lakh weddings between November and mid-December 2024, up from 32 lakh weddings during the same period in 2023. This is expected to generate an estimated expenditure of ₹4.25 lakh crore'. I told him not to be surprised if we have a record-high number of weddings every year for the next 15 years.

Let me share another common observation. Many commentators have said that in the last few years, the unprecedented pace of addition to, or rather, multiplication of mutual fund SIPs (systematic investment plans), broking accounts and stocks and futures and options traders is attributable to the fact that markets have been on a tear. One must somehow remind them that the market has been going up and down since time immemorial, and each time, tailwinds draw in numerous investors, while headwinds demotivate some from participating; that's nothing new. But then why a sudden explosion in this particular market cycle, where I have to say multiplication instead of addition, where growth rates are geometric and not arithmetic and as much as compounding of returns, we are witnessing a compounding in investors' numbers?

Discovering biases in investors' and market participants' thinking is something that interests me. And I don't know if there is a name to this 'we knew it would happen; in fact, we predicted it would happen, but when it happened, we couldn't recognise it' bias.

All these friends of mine have been discussing the great India story, India's demography and how she will do it, but when it plays out for at least 20-25 years and yet, when it is playing out in front of their eyes, they attribute it to 'cyclical phenomena'. Every structural move will have intermediate cycles in which people will extrapolate the underlying structural shift on a faster trajectory, then realise it's slower than expected, then readjust and correct only to eventually undershoot and then again overshoot after the trajectory catches up. But amidst all this, it is very important not to lose sight of the overall direction.

In every single year age bracket like, say, 19 years, 20 years, 21 years, 22 years, 23 years and so on and so forth till one gets to about 35 years of age, India has around 2-2.25 crore people. Don't be surprised if some or most of them (both some and most being very big absolute numbers) want to get married or start investing in the coming years.

The other bias I have discovered in these conversations is that every generation thinks the coming generation lacks intelligence, understanding, foresight, etc. In fact, my experience tells me that when it comes to today's young Indian, the attitude, aspirations, risk-tolerance as well as educational and socio-economic backgrounds are very different compared to when I was young (not telling you how long back). The market regulatory framework, technology usage, market structure and sophistication that they are seeing is not what we saw. So, judging how today's youngsters will react to market developments from the lens of how I reacted a couple of decades back would be foolhardy.

Every generation thinks the coming generations don't know enough or don't know right, but what does the lived history of the world tell you?



"We knew it would happen, yet we failed to recognise it" – a bias in investors' thinking that deeply fascinates me.



Another bias I have come across is that every generation thinks the new generation lacks intelligence, understanding, foresight, etc.

Source & Courtesy: Aashish P Somaiyaa, CEO, WhiteOak Capital AMC- Value Research Mutual Fund Insight

MISTAKES

TO AVOID WHILE INVESTING IN MUTUAL FUNDS

- FREQUENT SWITCHING OF FUNDS
- FAILING TO DIVERSIFY YOUR HOLDINGS
- INVESTING WITHOUT A STRATEGY
- TIMING THE MARKET
- PANIC EXIT



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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	4,354	5,386	7,043
	18-35	6,902	9,473	12,136
	36-45	8,192	11,059	14,008
HDFC ERGO Optima Restore	18-35	10,970	13,401	15,654
	36-45	13,579	16,899	19,330
	46-50	20,042	25,853	29,232
ICICI Lombard Health Advantage	18-20	6,219	7,206	8,793
	21-25	6,399	7,414	9,047
	26-30	6,582	7,627	9,307
	31-35	7,065	8,186	9,990
	36-40	8,741	10,128	12,360
	41-45	10,863	12,586	15,360
46-50	13,841	16,037	19,571	

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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	60	10,867	17,208
	35	50	17,586	29,318
	45	40	33,303	52,154
ICICI Pru iProtect Smart	25	60	13,508	20,109
	35	50	19,215	26,193
	45	40	34,104	49,018
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
	45	35	41,115	72,991
SBI Life Smart Shield	25	55	13,583	22,639
	35	45	19,918	33,197
	45	35	30,586	50,977

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

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- Health & General : Star Health, HDFC Ergo, SBI General
- General : ICICI Lombard General Insurance

Govt. Guaranteed Schemes

● RBI FRS Bonds (Taxable)	8.05% p.a.
● PO 5 Year Time Deposit	7.50% p.a.
● 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.

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- Don't share your OTP with anyone
- Don't use a public Wi-Fi connection while doing online transactions
- Don't respond to the unknown calls
- Don't respond to spam emails asking about your details
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Selected Multi Asset Allocation Funds

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

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

Like A Sunflower,
Let Your Portfolio
#BeAdaptive
With The Market
Conditions.



PRESENTING BALANCED ADVANTAGE FUNDS

The sunflower changes its direction to face the sun and grow. Similarly, the Balanced Advantage Fund aims to assist you in striking a balance between wealth creation through equity and fixed income through debt allocation. This category of fund seeks to manage market ups and downs by dynamically adjusting your investments in equity and debt.

- BENEFITS OF BALANCED ADVANTAGE FUND
- SAVES FROM TIMING THE MARKET
- ASSET ALLOCATION BASED ON THE MARKET TREND
- DIVERSIFICATION WITH INVESTMENT IN EQUITY AND DEBT

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- Baroda BNP Paribas Balanced Advantage
- Kotak Balanced Advantage
- Tata Balanced Advantage
- Sundaram Balanced Advantage
- ICICI Prudential Balanced Advantage
- PGIM India Balanced Advantage
- UTI Balanced Advantage

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

ELSS Tax Saver Fund

Two Reasons to Rejoice



An open-ended equity linked saving scheme that helps you save tax under Section 80C and aims to generate long term capital appreciation.
Source & Courtesy: Kotak MF

Selected ELSS Tax Saver Funds

- DSP ELSS Tax Saver
- HDFC ELSS Tax Saver
- Kotak ELSS Tax Saver Fund
- Motilal Oswal ELSS Tax Saver Fund
- Parag Parikh ELSS Tax Saver Fund
- Quant ELSS Tax Saver Fund

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



Edelweiss Consumption Fund

(An open-ended equity scheme following consumption theme)

Investment Objective: The fund seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities with a focus on companies engaged in consumption and consumption related sectors or allied sectors.

Allocation: Equity & Equity related instruments selected on the basis of consumption and consumption related sector or allied sectors @@: Min 80% to Max 100%, Other Equity & Equity related instruments : Min 0% to Max 20%, Debt\$ and money market instruments#: Min 0% to Max 20%, Units issued by REITs and InvTIs: Min 0% to Max 10%.

Fund Manager: Mr. Dhruv Bhatia, Mr. Trideep Bhattacharya & Mr. Amit Vora.

Benchmark Index: NIFTY India Consumption TRI.

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

Min. Amt: ₹100 and in multiples of ₹1/- thereafter.

Entry Load: Not applicable.

Exit Load: If the units are redeemed /switched out on or before 90 days from the date of allotment – 1% of the applicable NAV.

Cheque in favour: "Edelweiss Consumption Fund"

NFO opens on 31/01/25 & closes on 14/02/25

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

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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.	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

VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2 nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 26	0891 - 2513883	7075261133
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2 nd 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, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2 nd main, 5 th 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, 2 nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

Maharashtra Region

CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai - 400071	022 - 3102 4331	70324 15862
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Never confine yourself to the words." - Frank Herbert

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LIQUID FUNDS RETURNS AS ON 06/01/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.14	0.52	1.65	3.43	7.08
DSP Ultra Short Fund (G)	0.10	0.53	0.53	3.34	6.92
HDFC Low Duration Fund (G)	0.08	0.5	1.67	3.54	7.35
ICICI Prudential Savings Fund (G)	0.10	0.53	1.82	3.81	7.93

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

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