

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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### IT'S TIME FOR HYBRIDS

#### WHY ARE HYBRID FUNDS A SUITABLE CHOICE?

##### DIVERSIFICATION

Mix of multiple asset classes helps provide stability to your portfolio.

##### TAX EFFICIENCY

These funds provide equity/non-equity taxation benefits depending on the asset allocation.

##### CONVENIENCE

You can invest in multiple asset classes through one fund.

##### SUITABILITY

Provides you the flexibility to choose a fund based on your risk profile and specific financial goal.



Hybrid Funds can invest in Multiple Asset Classes like Equity, Fixed Income, Gold, Silver, etc.

#### TYPES OF HYBRID FUNDS

##### ARBITRAGE FUNDS

We seek differences or arbitrage opportunities in the prices of our daily shopping and benefit from the savings. These funds predominantly invest in similar arbitrage opportunities in the pricing of securities in the markets to generate returns. They are low risk compared to other hybrid funds, ideal for investors looking to park money for the short term and benefit from equity taxation on investments compared to traditional saving options.

Contd. in page 3

Source & Courtesy: SBI MF - Value research Mutual Fund Insight

To select the Best Life / Health / General Insurance policies and to get best service at all times, Please call

**ECS Financial - 70322 20490 / 70959 05511**

#### We deal

**Life** : LIC of India, HDFC Life, ICICI Pru Life  
**Health &** Star Health, HDFC Ergo, SBI General  
**General** : ICICI Lombard General Insurance

All scams summarised and shown below. Stay alert  
**10 Common Tricks Used by Scammers:**  
 Beware and Stay Safe

Scammers target people of all ages, but middle-aged and elderly individuals are particularly vulnerable. Be cautious and aware of these common tricks:

**1. TRAI Phone Scam:** Fraudsters claim to be from TRAI, stating your mobile number is linked to illegal activities, and services will be suspended.  
 Contd. in page 3

- 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 (Home / 2 & 4 Wheelers / Personal / LAS / LAM / LAP)

**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.

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**ECS Financial 97050 11965**

#### Attractive Fixed Deposits

Compiled as on 26/10/2024

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

#### Thoughtful Inspirational Quotable Quotes

"Never forget your roots, and always be proud of where you come from."  
 - Ratan Tata

"There is one kind of charity common enough among us... It is that patchwork philanthropy which clothes the ragged, feeds the poor, and heals the sick. I am far from decrying the noble spirit which seeks to help a poor or suffering fellow being... [However] what advances a nation or a community is not so much to prop up its weakest and most helpless members, but to lift up the best and the most gifted, so as to make them of the greatest service to the country."  
 - Jamssetji Tata

"Financial Literacy is an important part of avoiding financial mistakes and planning for a STRONG, SECURE financial future."  
 - Tim Pawlenty

"Even the intelligent investor is going to need considerable willpower to keep from following the crowd."  
 - Ben Graham

"If you invest the way people gamble at casino's you're not going to do very well. It's the long-term investment that works best."  
 Charlie Munger



Be Empowered



### Don't hesitate to invest

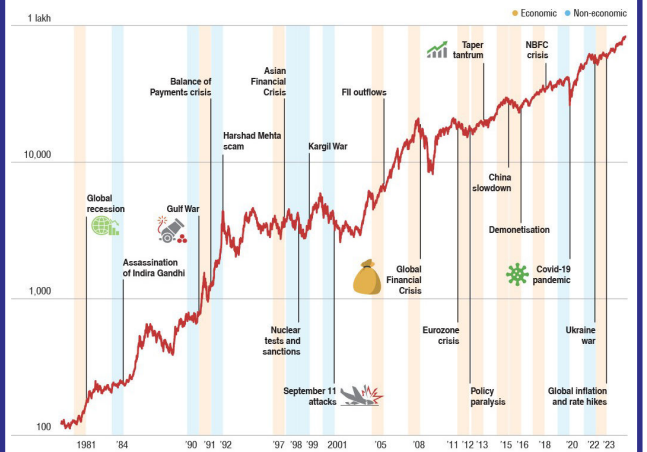
The best time to invest was yesterday.  
 The next best is today.

Despite a series of upheavals in the last 45 years, Sensex has grown over 800 times. So, don't fret over short-term events.

We have always dealt with wars, economic headwinds and black swan events. You'd naturally think that such negative forces put stock markets in a whirlwind of uncertainty. Yet, Sensex – a common stand-in for India's equity market – has grown over 800 times or 16 per cent annually since its inception in 1979. It underscores the resilience of India's equity market in the face of multiple onslaughts.

Even the Sensex has evolved significantly throughout this journey. The 1991 liberalisation was a sliding-door moment. At that time, private banks were a speck in India's economic landscape. Today, they stand shoulder-to-shoulder with government-owned banks. In a similar vein, IT stocks, which were practically unheard of in the early 1990s, have now become a major force in the index, with a 20 per cent representation in the Sensex.

The takeaway? Invest today. Invest for the long term. Sitting on the fence will only cause you pain. As you can see from the Sensex's remarkable rise over the years in the graph below, markets are dynamic and capable of adapting to external forces. While crises may cause short-term volatility, the market's long-term trajectory has been one of onwads and upwards.



Sensex from its inception up to September 15, 2024. Graph is on a logarithmic scale with base 10

Source & Courtesy: Value research Mutual Fund Insight

Be smart, use SIP / STP for long term growth!

#### Selected Equity Funds for SIP / STP

- Aditya Birla Sun Life Multi Cap
- Canara Robeco Emerging Equity
- DSP Flexi Cap ● HDFC Multi Cap
- ICICI Prudential India Opp.
- Mirae Asset Large & 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.

## 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 17/10/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.	
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years			
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Multi Asset Fund	Aug-05	***	3,702	17.66	68.07	1	1.25	1.25	23.74	12.36	16.1	11.14	10.52	1	
2	ICICI Prudential Multi Asset Fund	Oct-02	****	50,496	33.56	711.62	2.02	1.92	1.92	29.44	19.05	22.09	15.18	21.44	2	
3	Nippon India Multi Asset Fund	Aug-20	***	4,344	20.43	20.43	-	-	-	34.21	15.52	-	-	19.06	3	
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,400	22.68	22.68	-	-	-	26.02	13.61	-	-	19.53	4	
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,729	13.54	14.1	-	-	-	27.23	-	-	-	22.95	5	
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,258	31.86	56.34	-	-	-	24.32	13.96	14.78	11.5	9.61	6	
7	UTI Multi Asset Allocation Fund	Jan-24	***	4,060	28.99	72.9	0.6	0.6	1.02	36.51	17.68	16.48	10.5	13.29	7	
8	Motilal Oswal Multi Asset Fund	Aug-20	*	112	-	13.98	-	-	-	14.06	8.97	-	-	8.3	8	
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	7,701	27.24	102.51	1.26	1.29	1.35	22.6	11.2	13.7	11.35	9.97	1	
2	HDFC Balanced Advantage Fund	Feb-94	****	96,536	40.72	508.23	2.76	2.94	3.12	31.04	20.61	21.48	14.68	18.58	2	
3	Tata Balanced Advantage Fund	Jan-19	****	10,453	20.2	20.2	-	-	-	19.46	11.12	13.87	-	13.08	3	
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,591	16.61	34.79	0.71	0.75	0.99	21.66	10.8	14.31	9.96	10.53	4	
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	62,051	19.54	70.48	1.11	1.58	1.60	21.22	12.47	13.89	11.69	11.59	5	
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,690	22.16	50.52	0.8	0.85	0.85	24.74	11.15	16.05	11.85	11.27	6	
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,950	34.05	171.55	-	-	-	1.81	22.95	11.33	13.49	11.21	15.33	7
8	Kotak Balanced Advantage Fund	Aug-18	***	17,206	20	20	-	-	-	21.52	11.08	12.98	-	11.81	8	
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Hybrid Equity Fund	Apr-05	***	24,796	17.12	115.45	0.75	1	1	20.75	12.32	16.77	13.32	15.62	1	
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	41,396	26.27	378.12	0.35	0.75	1.8	32.94	19.17	23.3	16.45	15.66	2	
3	Kotak Equity Hybrid Fund	Nov-99	****	6,715	36.41	61.95	0.234	-	-	32.18	15.31	19.55	13.98	14.94	3	
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,278	104.18	355.08	0.75	9.22	7.4	28.23	11.86	17.01	13.73	12.92	4	
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,976	29.93	103.61	-	-	1.25	28.45	15.09	14.5	11.22	12.83	5	
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	12,503	11.24	25.32	-	0.23	0.44	7.41	5.98	5.22	5.86	6.28	1	
2	HDFC Arbitrage Fund	Oct-07	***	15,440	10.84	29.22	-	0.16	0.48	7.56	6.06	5.15	5.76	6.11	2	
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,103	16.94	32.21	-	-	-	7.45	6.26	5.27	5.84	7.11	3	
<b>Debt Medium Term Funds</b>																
1	HDFC Medium Term Debt Fund	Feb-02	***	4,062	17.98	53.3	-	-	-	8.58	5.7	6.82	7.32	7.65	1	
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,984	11.02	34.86	1.3	0.75	0.35	8.71	6.45	7.48	8.48	8.83	2	
3	Kotak Medium Term Fund	Mar-14	**	1,659	13.19	21.5	0.60	0.40	-	10.03	5.86	6.53	7.26	7.5	3	
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,800	18.73	48.34	-	-	-	8.31	5.99	7.12	8.23	7.81	4	
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.09	65.9	0.43	0.6	0.3	7.03	3.77	4.13	5.84	7.28	5	
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	HDFC Children's Gift Fund	Mar-01	****	10,042	-	294.5	-	-	-	27.47	15.73	19.53	14.69	16.67	1	
2	Axis Children's Gift Fund	Dec-15	*	935	25.82	25.82	-	-	-	23	6.74	13.09	-	11.3	2	
3	Tata Young Citizens Fund	Oct-95	***	390	62.83	-	-	-	-	27.02	12.99	19.94	12.99	13.32	3	
4	HDFC Retirement Savings Fund	Feb-16	****	6,168	-	50.95	-	-	-	34.17	19.08	25.04	-	20.72	4	
5	ICICI Prudential Retirement Fund	Feb-19	****	1,035	31.12	31.11	-	-	-	46.75	24.63	25.03	-	22.29	5	
6	SBI Retirement Benefit Fund	Feb-21	****	2,838	20.63	20.63	-	-	-	27.4	15.86	-	-	21.73	6	
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	6,567	18.95	20.14	-	-	-	37.29	16.16	-	-	22.5	1	
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,915	70.33	383.82	1.78	3.58	3.6	36.98	15.53	21.7	15.57	16.16	2	
3	Nippon India Multi Cap Fund	Mar-05	Unrated	39,622	69.7	302.21	-	1.75	3.75	42.44	25.67	26.73	16.51	19.03	3	
4	HDFC Multi Cap Fund	Dec-21	Unrated	17,941	18.44	19.46	-	-	-	39.84	-	-	-	39.84	4	
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	14,691	38.30	800.23	2.25	2.5	2.5	40.8	19.66	22.9	16.21	15.69	5	
<b>Flexi cap funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>																
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,761	19	19.01	-	-	-	39.88	19.82	-	-	21.80	1	
2	Kotak Flexicap Fund	Sep-09	***	53,844	49.45	81.9	0.88	-	-	31.41	14.41	18.11	15.46	14.93	2	
3	Parag Parikh Flexi Cap Fund	May-13	****	82,441	-	80.46	-	-	-	34.89	15.76	25.58	18.84	20.08	3	
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,384	15.49	15.49	-	-	-	30.59	-	-	-	30.44	4	
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,256	14.61	14.61	-	-	-	28.16	-	-	-	19.66	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 17/10/2024		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	****	17,771	26.57	140.08	1.01	1.7	1.86	44.18	18.33	22.96	17.52	16.03	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,761	80.57	1,364.34	5	5.75	5.75	41.68	21.21	22.33	14.12	23.82	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	15,321	26.04	923.03	2.4	2.8	2.6	33.68	13.94	20.21	14.14	19.69	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,501	44.47	118.83	0.903	-	-	34.31	17.77	21.97	16.47	13.98	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	26,418	27.36	47.95	1.6	1.75	1.8	32.78	13.56	21.99	-	19.47	5
6	SBI Long Term Equity Fund	Mar-93	****	28,733	89.81	442.99	-	5	5.25	49.94	24.22	26.19	16.26	17.42	6
7	Tata Elss Tax Saver Fund	Mar-96	***	4,926	105.8	45.43	-	5.15	8.1	35.19	16.06	19.96	16.42	18.92	7
8	Quant Tax Plan	Apr-00	****	11,561	54.86	395.06	-	-	-	42.98	20.08	33.97	23.24	16.15	8

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/09/2024

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	12651.26	10.18	42575.43	11.19	80267.30	11.58	189097.9	8.80	366398.00	8.79	187000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13960.34	31.51	48599.09	20.46	87323.59	14.98	267976.05	15.34	391622.67	15.41	151000
3	HDFC Small Cap Fund- Gr	Apr-08	14157.33	34.78	58152	33.71	141664.55	35.16	404480.32	22.96	1212704.69	20.30	199000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	15175.54	52.20	59503.10	35.46	132805.45	32.40	357534.14	20.68	1836820.23	17.51	235000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	14936.08	48.05	58264.17	33.85	125251.00	29.92	336024.97	19.54	10853592.25	18.15	359000
6	Invesco India Multicap Fund-Gr	Mar-08	15137.51	51.54	57358.67	32.66	121807.39	28.74	327464.64	19.06	1136862.37	19.63	199000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	14746.73	44.79	56492.52	31.51	119927.98	28.09	340590.28	19.79	1719115.51	16.98	240000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14383.64	38.60	53016.08	26.78	113440.29	25.76	357230.68	20.67	945100.82	22.07	172000
9	Sundaram Multi Cap Fund-Gr	Oct-00	14665.67	43.40	54586.21	28.94	118496.26	27.58	327167.57	19.04	2502453.16	16.23	283000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	14394.39	38.78	53335.49	27.22	112264.67	25.32	310331.78	18.06	9633307.06	16.80	378000

**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

**WHY ARE HYBRID FUNDS A SUITABLE CHOICE?**

**AGGRESSIVE HYBRID FUNDS**

Want the power of equity with a little stability of fixed income? These funds invest predominantly in equity with the remaining in fixed income to generate wealth over the long-term. They offer lower risk compared to pure equity funds and are suitable for investors with a moderate risk appetite while looking to invest in equities for their goals.

**CONSERVATIVE HYBRID FUNDS**

Want to give your portfolio a little dose of equity to boost returns while investing predominantly in fixed income? Choose Conservative Hybrid Funds. These are debt-oriented funds, ideal for those looking to start investing in equity, closer to retirement or seeking better inflation-adjusted returns than traditional saving options.

**RETIREMENT-ORIENTED FUNDS**

Well Begun is Half Done, they say! So is planning for your retirement. These funds let you get the discipline of investing for retirement with sub-plans having a different mix of equity and fixed income in each as per your age and risk profile. There is a lock-in of 5 years or till retirement age (whichever is earlier) to help gain from the power of compounding over time.

**CHILDREN-ORIENTED FUNDS**

Children grow quickly. So do their needs! The earlier you plan and invest for your children, the better it is for their future. There is nothing more fulfilling as a parent than to be well prepared for your children's education, marriage or to support their passion. These funds usually come with sub-plans which have a different mix of equity and fixed income to help you invest according to your objectives. A lock-in period of 5 years in this fund ensures that you are committed to investing for your child and helps the power of compounding take effect. Note: Retirement-Oriented Mutual Funds and Children-Oriented Mutual Funds are solution-oriented funds having sub-plans which invest in a mix of equity and fixed income, thus providing investors flexibility to choose as per their risk profile and investment horizon.

**EQUITY SAVINGS FUNDS**

Want to take a conservative approach to equity while benefiting from equity taxation? These are equity-oriented funds which invest in equity, fixed income and arbitrage opportunities to generate capital appreciation, manage risk and enhance return potential while providing equity taxation benefits.

**MULTI ASSET ALLOCATION FUNDS**

Each asset class does well in different market conditions. These funds invest in equity, fixed income, gold, silver, etc. with an aim to diversify your portfolio, reduce volatility and provide optimal returns in the long term.

**BALANCED ADVANTAGE FUNDS**

Markets can be volatile, but your life goals should not be! These funds dynamically manage allocation between equity and fixed income in their portfolio to capitalise on potential gains and reduce volatility. Choose these funds if you wish to keep up with market movements and let the expert fund managers decide the optimal allocation for you.

Source & Courtesy: SBI MF - Value research Mutual Fund Insight

**HDFC Life Click 2 Protect Super**  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium Savings Life Insurance Plan

\*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.

**All scams summarised and shown below. Stay alert 10 Common Tricks Used by Scammers: Beware and Stay Safe**

- Reality: TRAI doesn't suspend services; telecom companies do.
- 2. Parcel Stuck at Customs:** Scammers claim a parcel with contraband has been intercepted and demand payment.  
- Action: Disconnect and report the number.
- 3. Digital Arrest:** Fake police officers threaten digital arrest or online interrogation.  
- Reality: Police don't conduct digital arrests or online interrogations.
- 4. Family Member Arrested:** Scammers claim a relative will be arrested and demand payment.  
- Action: Verify with family members before taking action.
- 5. Get Rich Quick Trading:** Social media ads promise high returns on stock investments.  
- Reality: High-return schemes are likely scams.
- 6. Easy Tasks for Big Rewards:** Scammers offer high sums for simple tasks, then ask for investment.  
- Reality: Easy money schemes are scams.
- 7. Credit Card Issued in Your Name:** Fake executives confirm large transactions on bogus credit cards.  
- Action: Check with your bank.
- 8. Mistaken Money Transfer:** Scammers claim incorrect transactions and ask for refunds.  
- Action: Verify transactions with your bank.
- 9. KYC Expired:** Scammers ask for KYC updates via links.  
- Reality: Banks require in-person KYC updates.
- 10. Generous Tax Refund:** Fraudsters pose as tax officials, asking for bank details.  
- Reality: Tax departments already have bank details and communicate directly.

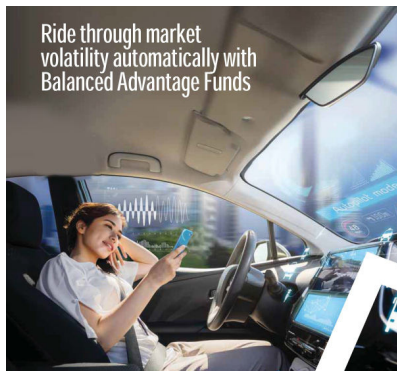
**Stay Safe:**

1. Verify information before acting.
2. Don't click suspicious links.
3. Confirm transactions with banks.
4. Report suspicious calls/numbers.
5. Be cautious of high-return schemes.
6. Update KYC in-person.
7. Don't share personal/bank details.

**Report Scams:**

1. National Consumer Helpline (1800114000 or 1915)
2. Cyber Crime Reporting Portal (cybercrime.gov.in)
3. Local Police Station

**Stay informed, stay vigilant!**



Source & Courtesy: Image PGIM India MF

- 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.

**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.

**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
HDFC ERGO Optima Restore	36-45	9,159	12,249	17,027
	18-35	9,782	12,877	14,898
ICICI Lombard Health Advantage	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
ICICI Lombard Health Advantage	36-40	8,906	11,686	14,296
	41-45	10,345	13,563	16,489
ICICI Lombard Health Advantage	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



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

1. Annual premium amount ₹1411 for Male aged 35 years, 10 years term, Silver option, excluding Taxes and levies as applicable.
2. Policy is issued on the basis of Short Medical Questionnaire.

**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**

# Known, Unknown Risk



Investing in equities?

Know your risk appetite or be ready for the ride

Please visit [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) or call **ECS Financial**. Toll Free: 1800 425 2969

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Multi Asset Allocation Funds  
3 asset class solution

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

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#.

**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

**Capital Gain Bonds u/s 54 EC**  
All CG Bonds now offers 5.25% p.a. and Payable Annually  
Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

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

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

**Financial well being Tips**

- 1 Start Saving ... the earlier you start, the better
- 2 Progress from 'Saving' to 'Investing'
- 3 Put money to work rather than accumulating or keeping it idle
- 4 You work hard to earn money ... So, make the money work hard for you
- 5 Benefit from the Power of Compounding

**Fraud and scam prevention tips**

- Use passwords that are hard to crack
- 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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**Money Can be replenished, time Cannot**

Source & Courtesy: FIFA

**Home Loan / 2 & 4 Wheelers Loan / Personal Loan / Loan Against Shares / Loan Against Mutual Fund / Loan Against Property**

Please call **Mr. Chakravarthy-7036207831**

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial** or Click [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in)

Telangana Urban Region			
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2 <sup>nd</sup> floor, Jade Arcade, Paradise Circle, M.G. Road, Sec'bad-03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad-500016.	040 - 23731636	99480 97642
<b>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyderabad - 500007.	040 - 27153748	98489 91242
<b>TIRUMALGIRI</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180
Telangana Rural Region			
<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
Andhra Pradesh Region			
<b>VIJAYAWADA</b>	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>RAJAMAHEN-DRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Karnataka Region			
<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
<b>MALLESHWARAM</b>	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139
Tamil Nadu Region			
<b>T. NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
Maharashtra Region			
<b>CHEMBUR EAST</b>	Office No: 4A, 1 <sup>st</sup> Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862

Our Toll Free Helpline : 1800 425 2969  
Missed call / WhatsApp / SMS : 094416 93111

**ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.**

"I really hope that the philanthropy movement is seen not just as wealthy people giving money away but wealthy people giving away their time, their energy and their ideas." - Rubenstein F

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

LIQUID FUNDS RETURNS AS ON 17/10/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.18	0.71	1.82	3.54	7.15
DSP Ultra Short Fund (G)	0.15	0.62	1.72	3.37	7.1
HDFC Low Duration Fund (G)	0.14	0.71	1.91	3.71	7.45
ICICI Prudential Savings Fund (G)	0.19	0.74	2.02	3.93	7.96

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

To

**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.

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