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INVESTMENT NEWS



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Be Empowered

Be a boring investor

Applying the 'Boring Technology' concept to personal finance, investors should stick to proven strategies instead of trying new fads

A few days back, someone in my technology team pointed out a website called boringtechnology club. The 'Boring Technology' principle was first advocated by Dan McKinley, a software engineer and former Etsy employee. McKinley introduced the concept of 'choose boring technology' in a blog post that gained popularity in the tech industry. The core idea is that while building systems or making technological choices, it's often better to opt for well-established, proven technologies, rather than chasing the latest, trendiest options.

A key element of McKinley's essay is the idea of 'innovation tokens', which he describes as a limited resource that organisations should spend wisely. In the context of technology choices, McKinley suggests that companies have a finite capacity for innovation and should, therefore, be selective about where they decide

Contd. in page 3
Source & Courtesy: Dharendra Kumar - ET Wealth

15th August

Happy 78th Independence Day

Start / Top-Up your SIP this Independence Day.

To Secure your future financial freedom

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- Stocks
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FINANCIAL EMPowerMENT!

Budget 2024 - INSIGHTS

Webinar through Zoom

SPEAKER

Mr. Gagan Vijan

FRM - U.S. GARP (Global Association of Risk Professionals)
CFA Program L3 candidate - CFA Institute (USA)

10th August' 24, Saturday 11.00AM to 12.00PM

Meeting ID: 826 4636 9769 | Passcode: 071240

- Product specialist at ICICI prudential Mutual fund. Driving equity business for AP and Telangana, responsible for debt products for southern Indian states.
- Liaising between fund managers and regional team to drive business across all channels.

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

We request you, family members, & friends to participate and get empowered.

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Kukatpally : 98488 23656	Shastri Nagar : 99800 60787
Dilsukhnagar : 98480 44868	Malleswaram : 83174 19139
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Chembur (Mumbai) : 70324 15862
Suchitra : 81210 42180	Head Office : 70325 33609
Warangal : 98488 23220	Capital Market : 97050 11965
Telangana RO : 98480 27443	(Buy / Sell - Shares / Bonds) Insurance : 70959 05511
	(Life / Health / General)

Bajaj Finserv Large Cap Fund

(An open ended equity scheme predominantly investing in large cap stocks)

Investment Objective: To generate long term capital appreciation and income distribution to investors by predominantly investing in equity and equity related instruments of large cap companies.

Allocation: Equities & Equity related securities of large cap companies : Min 80% to Max 100%, Equities & Equity related securities of other than large cap companies, equity & equity related securities of foreign companies: Min 0% to Max 20%, Debt and Money Market Instruments*: Min 0% to Max 20%, Units issued by REITs and InvITs : Min 0% to Max 10%.

Fund Manager: Mr. Nimesh Chandan, Mr. Sorbh Gupta & Mr. Siddharth Chaudhary.

Benchmark Index: Nifty 100 Total Return Index (TRI).

Cheque in favour: "Bajaj Finserv Large Cap Fund"

NFO Opens on 29/07/24 and Closes on 12/08/24

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

Thoughtful Inspirational Quotable Quotes

"The future depends on what you do today."
- Mahatma Gandhi

"Your success in investing will depend in part on your character and guts and in part on your ability to realize, at the height of ebullience and the depth of despair alike, that this too shall pass."
- John Bogle

"I'm a great believer in the cyclical nature of the markets, but I never cease to be amazed at how far they can go in one direction and for how long; the extremes they can reach, despite logical arguments to the contrary; and the swiftness of the swing back."
- Howard Marks

"Believe in yourself! Have faith in your abilities! Without a humble but reasonable confidence in your own powers you cannot be successful or happy."
- Norman Vincent Peale

"Earth rejoices our words, breathing and peaceful steps. Let every breath, every word and every step make the mother earth proud of us."
- Amit Ray

Nomination and It's importance

Nomination is a crucial step in securing one's assets. It ensures tha in case of demise, investments are transferred smoothly to the chosen nominee, reducing potential legal complexities and offering financial

Contd. in page 3

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#.

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

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.

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 07/08/2024

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 06/08/2024		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	***	3,141	17.09	65.86	1	1.25	1.25	21.73	12.98	16.54	11	10.44	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	43,929	33.18	696.87	2.02	1.92	1.92	30.03	23.03	21.93	15.24	21.52	2
3	Nippon India Multi Asset Fund	Aug-20	***	3,602	19.71	19.71	-	-	-	30.67	16.61	-	-	18.83	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,051	21.94	21.94	-	-	-	26.19	15.31	-	-	20.01	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,404	12.94	13.48	-	-	-	21.61	-	-	-	21.85	5
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	***	7,266	26.64	99.1	1.26	1.29	1.35	20.58	11.46	13.94	11.01	9.9	1
2	HDFC Balanced Advantage Fund	Feb-94	****	89,903	40.58	500.38	2.76	2.94	3.12	36.6	23.51	21.59	14.88	18.65	2
3	Tata Balanced Advantage Fund	Jan-19	****	9,465	19.84	19.84	-	-	-	19.48	12.24	14.24	-	13.21	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,544	16.23	33.67	0.71	0.75	0.99	20.15	11.36	13.94	9.76	10.43	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	58,562	19.06	68.76	1.11	1.58	1.60	21.38	13.32	14.54	11.72	11.57	5
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,091	16.9	112.33	0.75	1	1	19.66	14.03	16.83	13.39	15.63	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	37,037	27.72	367.13	0.35	0.75	1.8	34.84	23.01	23.38	16.63	15.66	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,045	34.7	59.05	0.234	-	-	29.42	16.28	19.93	13.69	14.85	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,002	101.27	340.24	0.75	9.22	7.4	25.27	13.09	17.39	13.67	12.85	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,725	28.54	98.8	-	-	1.25	26.48	16	14.56	11.16	12.69	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	12,158	11.23	25.01	-	0.23	0.44	7.66	5.74	5.21	5.87	6.28	1
2	HDFC Arbitrage Fund	Oct-07	***	13,129	10.8	28.85	-	0.16	0.48	7.78	5.8	5.13	5.75	6.51	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,594	16.73	31.81	-	-	-	7.72	6.13	5.25	5.87	6.73	3
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,143	17.66	52.35	-	-	-	7.52	5.54	6.52	7.36	7.63	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,593	11.68	34.29	1.3	0.75	0.35	8.07	6.34	7.3	8.68	8.84	2
3	Kotak Medium Term Fund	Mar-14	**	1,663	12.9	21.03	0.60	0.40	-	8.59	5.68	6.38	7.26	7.42	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	5,876	18.43	47.55	-	-	-	7.6	5.75	7.09	8.31	7.81	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.22	65.05	0.43	0.6	0.3	6.07	3.6	4.02	5.98	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	****	9,444	-	283.76	-	-	-	24.79	17	19.85	14.64	16.64	1
2	Axis Children's Gift Fund	Dec-15	*	873	24.57	24.57	-	-	-	19.03	8.62	13.61	-	10.94	2
3	Tata Young Citizens Fund	Oct-95	***	363	61.71	-	-	-	-	28.86	16.67	21.16	13.26	13.35	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,557	-	48.9	-	-	-	32.03	20.97	25.52	-	20.67	4
5	ICICI Prudential Retirement Fund	Feb-19	****	872	29.21	29.21	-	-	-	43.89	25.78	24.05	-	21.78	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,620	20.02	20.02	-	-	-	27.61	19.68	-	-	22.04	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	5,985	18.94	18.94	-	-	-	33.64	17.97	-	-	21.72	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,725	69.16	364.72	1.78	3.58	3.6	36.28	18.16	21.58	15.17	16.05	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	34,943	66.12	286.71	-	1.75	3.75	42.5	29.84	26.47	16.66	18.92	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	15,564	17.64	18.62	-	-	-	41.3	-	-	-	26.30	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	13,025	36.84	769.85	2.25	2.5	2.5	42.29	21.83	22.94	16.25	15.65	5
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	13,093	41.46	597.91	2.7	2.8	5.3	44.87	19.39	23.88	17.13	18.39	1
2	Tata Large & Mid Cap Fund	Mar-93	***	7,968	83.36	517.17	-	-	-	28.83	18.38	21.29	15.44	13.48	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	4,943	24.06	29.46	-	1.05	1.08	47.68	22.76	-	-	25.21	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	6,093	146.47	879.96	4.96	7.00	7.10	30.60	11.75	19.06	14.28	17.16	4
5	Hdfc Large and Midcap Fund	Feb-94	****	21,459	39.07	329.13	2.00	2.00	1.50	40.65	24.23	25.86	14.78	13.25	5
Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Kotak Emerging Equity Fund	Mar-07	****	49,023	68.96	125.57	0.536	-	-	43.94	22.63	28.93	20.69	15.69	1
2	Sundaram Mid Cap Fund	Jul-02	***	11,821	69.17	1,292.96	0.14	2.87	3.23	49.78	24.81	25.73	17.6	24.73	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	70,570	55.47	181.84	-	3.5	3.5	46.75	28.28	29.98	19.97	18.46	3
4	Nippon India Small Cap	Sep-10	****	56,469	98.27	171.08	-	2.5	5	48.06	30.34	37.48	24.43	22.67	4
5	Tata Small Cap Fund	Nov-18	****	7,868	39.04	39.04	-	-	-	38.73	24.28	32.85	-	26.81	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 06/08/2024		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	Axis ELSS Tax Saver Fund	Dec-09	*	37,106	26.82	92.16	2.25	2.3	2.2	29.02	9.91	16.29	14.46	16.42	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	***	8,457	49.92	168.63	2.65	2	0.37	31.29	15.6	22.48	15.51	15.45	2
3	DSP Elss Tax Saver Fund	Jan-07	****	16,284	25.95	133.52	1.01	1.7	1.86	42.84	19.44	23.96	17.29	15.9	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	15,674	77.41	1,310.87	5	5.75	5.75	41.93	24.61	22.6	13.98	23.84	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	13,928	25.48	880.1	2.4	2.8	2.6	31.36	16.52	19.94	14.13	19.63	5
6	Kotak ELSS Tax Saver	Nov-05	****	6,101	43.01	114.94	0.903	-	-	35.62	19.32	22.57	16.83	13.94	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	24,346	26.50	46.45	1.6	1.75	1.8	31.91	16.39	22.59	-	19.53	7
8	SBI Long Term Equity Fund	Mar-93	****	25,738	87.1	429.66	-	5	5.25	52.81	26.72	26.71	16.23	17.42	8
9	Tata Elss Tax Saver Fund	Mar-96	***	4,551	98.77	42.4	-	5.15	8.1	29.18	17.5	19.76	15.99	18.78	9
10	Quant Tax Plan	Apr-00	****	10,528	54.81	394.69	-	-	-	49.7	23.37	35.57	23.95	16.28	10

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)		Total Investment ₹36,000 (3 years)		Total Investment ₹60,000 (5 Years)		Total Investment ₹1,20,000 (10 years)		Since Inception Value & Return	Amount Invested Since inception*	
			Value & Return	Value & Return	Value & Return	Value & Return	Value & Return	Value & Return					
1	Aditya Birla Sun Life 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 Opportunities - 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 Large and Mid Cap Fund- Gr	Feb-94	15122.47	51.25	58324.09	33.94	130860.26	31.78	344729.47	20.01	628086.20	15.18	366000
4	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
5	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
6	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
7	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
8	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
9	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
10	Nippon India Multi Cap Fund-Gr	Mar-05	15291.53	54.19	61321.59	37.79	141044.56	34.98	364498.94	21.04	1801714.19	18.26	234000
11	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
12	Tata Large & Mid Cap Fund- Gr	Mar-93	14543.39	41.29	52862.47	26.57	111730.75	2					



Be Empowered



Be a boring investor

to be cutting-edge. If a company uses up some of its innovation tokens in trying out a glamorous new technology that is not tried and tested widely, it will have fewer resources left for innovation in its business domain and in serving its customers. As McKinley puts it, "If you think about innovation as a scarce resource, it starts to make less sense to also be on the front lines of innovating on databases. Or on programming paradigms. The point isn't that these things can't work. Of course, they can work. There are many examples of them actually working. But software that's been around longer tends to need less care and feeding than software that just came out."

He goes on to explain why he uses the word 'boring'. "What counts as boring? That's a little tricky. 'Boring' should not be conflated with 'bad'. There is technology out there that is both boring and bad. You should not use any of that. But there are many choices of technology that are boring and good, or at least good enough. MySQL is boring. Postgres is boring PHP is boring. Python is boring. Memcached is boring. Squid is boring. Cron is boring. The nice thing about boringness (so constrained) is that the capabilities of these things are well understood. More importantly, their failure modes are well understood."

I'm not a technology person by education, but over the past few decades, I've managed and grown a business that does all its tech in-house, and I understand exactly what this idea signifies. However, beyond that, these ideas transfer perfectly to personal investing. By focusing primarily on well-established investment vehicles like diversified mutual funds or passive funds, investors can build a stable foundation for their portfolios. These are boring choices that have demonstrated their effectiveness over time and typically come with predictable outcomes. Meanwhile, you can spend the limited 'innovation tokens' on other carefully selected alternatives if you put in the effort to understand them.

The Boring Technology principle also brings in the importance of reducing cognitive load, which translates well to personal finance. McKinley comes to the conclusion that the total list of technologies that you use should be as few as possible. This also maps perfectly to investing. What are the boring things that you need to understand to be a successful investor? Diversification, asset allocation, large cap versus mid cap, cost averaging, and ... actually, that's the shortest list. This is all you need. By sticking to simpler, well-understood investment concepts and strategies, individuals can avoid the stress and potential mistakes that come with constantly chasing the latest investment fads or attempting to time the market. This approach allows investors to focus their energies on other aspects of financial health, such as budgeting, saving or long-term financial planning, which is the equivalent of companies paying attention to their actual business rather than frivolities.

I don't know whether I've been able to explain this idea effectively, but the Boring Technology concept, when applied to investing, encourages a balanced, thoughtful approach that prioritises consistency and proven methods over chasing the latest thing that claims to be innovation. It suggests that for most investors, a primarily boring portfolio, optionally supplemented with a few well-chosen innovation tokens, is the most effective path to long-term financial success.

Source & Courtesy: Dharendra Kumar - ET Wealth

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1st January &
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for the period 01/07/2024 to 31/12/2024

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Selected Children's Funds

- **HDFC Children's Gift Fund**
- **SBI Magnum Children's Benefit Fund**
- **ICICI Pru Child Care Fund**
- **Tata Young Citizens Fund**

To know more & Invest through SIP or in Lump sum, please call your nearest **ECS Financial** / 1800 425 2969

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

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Insurance is the subject matter of solicitation.

Nomination and It's importance

security to beneficiaries.

Identifying investments

The first step is to identify all the investments that require nomination. This includes bank accounts, fixed deposits, mutual funds, insurance policies, and other financial instruments.

Filling nomination forms

Most financial institutions provide nomination forms at the time of investment. If not done initially, investors can fill out the form anytime during the investment period. These forms typically require details like nominee's name, relation and contact information. The form can be submitted to the respective financial institution after which it usually provides a confirmation, ensuring that the nomination is recorded.

Types of investments

- Bank accounts and fixed deposits: Nominations for these can be easily made by submitting a simple form. It's essential to update these nominations regularly, especially after significant life events like marriage or the birth of a child.
- Mutual funds Each folio can have up to three nominees, with the option to specify the percentage of claim for each nominee.
- Insurance policies: Nomination in life insurance policies is crucial as it ensures the death benefit is paid to the nominee. Policies can be updated to reflect changes in the policyholder's life circumstances.
- Provident Fund and PPF: Nomination is mandatory for these investments. If not done at the time of account opening, it can be added later.

Source & Courtesy: ET Wealth

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

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
Click 2	35	20	8,857	15,869
Protect life	45	10	14,874	26,408
ICICI Pru	25	30	6,556	10,721
iProtect	35	20	8,945	15,025
Smart	45	10	14,618	25,700
LIC	25	30	12,549	22,450
Jeevan	35	20	15,605	28,366
Amar	45	10	22,064	39,832
SBI Life	25	30	7,739	12,896
Smart	35	20	10,181	16,968
Shield	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
HDFC ERGO Optima Restore	36-45	9,159	12,249	17,027
	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
	46-50	13,299	17,347	20,307

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Capital Gain Bonds u/s 54 EC

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- **PFC (VIII)** (Y-ly Int dt. 31st July)
- **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.

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



What is CAGR?

If you are confused by personal finance terms, jargon and calculations, here's a new series to simplify and deconstruct these for you. Riju Mehta explains what compound annual growth rate means.

What is compound annual growth rate?

A key deciding factor while choosing any investment option is its return. There are several types of returns that help determine an investment's yield over different time frames, such as absolute return, point to point, annualised, total return, among others. If, however, you want to know how an investment has grown or is likely to grow every year over several years, a good indicator is the CAGR.

CAGR gives you the rate at which an investment would grow every year if the profits were reinvested at the end of each year. Hence, it provides the average, annual growth of your investment as it compounds over a period of time. It is considered one of the most effective return indicators for individual assets or portfolios and helps in the comparative analysis of similar investments.

So it can help you check the performance of your stocks or real estate over the past few years, or compare two mutual funds to help decide which one to invest in.

Drawbacks of CAGR

CAGR does have its drawbacks because it does not give you the true return, but a representative figure over a span of time.

It is a poor indicator of the risk or volatility associated with an investment instrument. Since it helps average out the returns by taking only the beginning and end values, it does not give an idea about the ups and downs or short-term variations in the performance of the instrument. It assumes the growth of an investment remains constant and uniform, and does not give the correct growth rate over a volatile period.

It will also not give an accurate return if the investor adds or withdraws funds any time during the specified period. This is because the addition of funds will inflate the figure and withdrawals would deflate it because the formula would take into account only the beginning and end values and consider the addition or subtraction as part of the annual growth or fall.

CAGR method is also not accurate for shorter investment periods or those more than 10 years. It can help analyse returns for comparable time periods only.

How is it calculated?

You can calculate CAGR using either MS Excel or any of the easily available online calculators. Here's how you can do it on your own if you do not find the calculation too intimidating. All you need to know is the end value and beginning value of your investment, and the number of years you remained invested.

$$CAGR = \{(EV / BV)^{1/n} - 1\} \times 100$$

EV = End value

BV = Beginning value

n = Number of years

So, if you invested ₹1 lakh in a mutual fund on 1 January 2018 and, over five years, it grew to ₹1.7 lakh as on 1 January 2023, the CAGR will be calculated as follows.

$$CAGR = \{(1.7 \text{ lakh} / 1 \text{ lakh})^{1/5} - 1\} \times 100 = 11.2\%$$



Source & Courtesy: ET Wealth

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2 nd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	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, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 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

VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
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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Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 19/07/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.29	0.61	1.7	3.57	6.79
DSP Ultra Short Fund (G)	0.27	0.57	1.63	3.47	6.88
HDFC Low Duration Fund (G)	0.31	0.63	1.77	3.75	7.16
ICICI Prudential Savings Fund (G)	0.33	0.66	1.87	4.02	7.72

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

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Registered News Paper

To

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- Get a universal travel adapter, as sockets abroad aren't compatible to Indian plugs
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- Carry physical and digital copies of your passport, air ticket and hotel booking
- Put cash in different bags so you won't lose money if one of your bags is stolen
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