

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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



ICICI Prudential Rural Opportunities Fund

(An open ended equity scheme following Rural and allied theme)

Investment Objective: To generate long-term capital appreciation by investing in Equity & Equity related instruments of companies following Rural and/or allied theme.

Allocation: Equity & Equity related instruments of companies following Rural and/or Allied theme : Min 80% to Max 100%, Other Equity and Equity related instruments: 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. Sankaran Naren and Ms. Priyanka Khandelwal.

Benchmark Index: Nifty Rural TRI.

Plans and Options: Regular Plan; Growth, Income Distribution cum Capital Withdrawal(Payout, Re-investment and Transfer).

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

Entry Load: Not applicable.

Exit Load: 1% of applicable Net Asset Value - If the amount sought to be redeemed or switch out within 12 months from allotment.

Cheque in favour: "ICICI Prudential Rural Opportunities Fund"

NFO opens on 09/01/25 & closes on 23/01/25

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



Be Empowered



New Year resolutions for your investing journey

2025 RULEBOOK. Five important resolutions you can take now for a smoother ride in the markets through this year



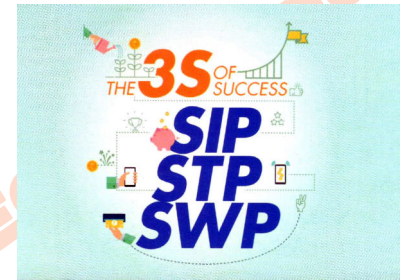
According to historian AJP Taylor, "Men only learn from their mistakes how to make new ones!" Nevertheless, as 2025 dawns, while as in any year, investing mistakes cannot be avoided, it is important to learn the important lessons that 2024 taught us, so that we avoid repeating past errors. Here are five important resolutions you can take now for a smoother investing journey through 2025.

INVESTMENT / TRADING JOURNAL

2024 was quite a volatile year for markets. Small-cap and mid-cap stocks corrected in early March from the highs of February, reacting to SEBI's comment that there were pockets of irrational exuberance in them and that mutual funds in this space should disclose the results of stress-

Contd. in page 3

Source & Courtesy: Nishanth Gopalakrishnan - Businessline Research Bureau



3 S's: SIP, STP & SWP as Solutions for Your Financial Goals to become Successful

Webinar through Zoom

SPEAKER



Mr. Siddharth Kshatriya
Finance professional

11th January' 25, Saturday 11.00AM to 12.00PM

Meeting ID: 849 8241 2647 | Passcode: 948864

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.

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 09/01/2025

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

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

Please call Mr. Venkatachalam - 73862 49493

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.

Thoughtful Inspirational Quotable Quotes

"You cannot believe in God until you believe in yourself."
- Swami Vivekananda

"Understanding the power of compounding and unbroken continuity over decades is the key to building wealth."
- Charlie Munger

"The accumulation of wealth is the result of habit and long-term focus, not a single act."
- Andrew Carnegie

"New year - a new chapter, new verse, or just the same old story? Ultimately we write it. The choice is ours."
- Alex Morritt

"The real tragedy of the poor is the poverty of their aspirations."
- Adam Smith

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



Systematic Transfer Plans can be Useful Tools in volatile markets.

Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

Selected Funds for STP

- ABSL Multicap Fund
- HDFC Multicap Fund
- ICICI Pru Multicap Fund
- Kotak Multicap Fund
- Nippon Multicap Fund
- Sundaram Multicap Fund
- Tata Multicap Fund
- UTI Multicap Fund

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

- 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.

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 01/01/2025		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	***	3,818	17.39	67.01	1	1.25	1.25	13.72	11.88	14.79	10.55	10.31	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	50,988	32.4	694.5	2.02	1.92	1.92	16	18.97	20.04	14.08	21.04	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,683	20.04	20.04	-	-	-	18.64	15.07	-	-	17.33	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,431	22.3	22.3	-	-	-	14.57	13.21	-	-	18.06	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,695	13.32	13.87	-	-	-	16.2	-	-	-	18.58	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,843	31.29	55.34	-	-	-	12.52	14.16	13.91	10.93	9.4	6
7	UTI Multi Asset Allocation Fund	Jan-24	***	4,682	28.56	71.83	0.6	0.6	1.02	21.05	17.72	15.57	9.94	13	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	101	-	12.71	-	-	-	2.38	5.39	-	-	5.6	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	***	7,400	26.14	100.08	1.26	1.29	1.35	13.1	11.16	12.4	10.5	9.77	1
2	HDFC Balanced Advantage Fund	Feb-94	****	95,570	39.34	500.44	2.76	2.94	3.12	16.64	22.18	19.84	13.63	18.39	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,258	19.89	19.89	-	-	-	10.87	11.02	12.97	-	12.29	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,540	16.06	34.35	0.71	0.75	0.99	12.88	10.87	13.8	9.31	10.27	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,534	17.66	69.37	1.11	1.58	1.60	12.58	12.27	12.7	10.91	11.35	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,381	21.25	49.38	0.8	0.85	0.85	13.36	11.19	14.86	10.76	10.94	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,850	33.27	169.64	-	-	1.81	13.16	11.84	12.44	10.12	15.09	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,959	19.93	19.93	-	-	-	14.67	11.35	12.1	-	11.34	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,185	16.7	114.3	0.75	1	1	13.16	13.2	15.57	12.01	15.43	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	40,089	25.3	364.5	0.35	0.75	1.8	17.79	19	21.04	14.95	15.35	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,815	35.99	61.25	0.234	-	-	21.9	15.46	17.95	13.08	14.75	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,905	99.53	346.9	0.75	9.22	7.4	15.48	11.98	15.56	12.32	12.75	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,850	29.36	101.65	-	-	1.25	16.54	15.52	13.24	10.32	12.57	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,844	11.2	25.68	-	0.23	0.44	7.45	6.23	5.31	5.84	6.3	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	16,791	10.85	29.65	-	0.16	0.48	7.65	6.35	5.25	5.75	6.3	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,422	17.18	32.67	-	-	-	7.51	6.52	5.38	5.82	7.1	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,988	18.16	53.85	-	-	-	8.02	5.86	6.49	7.15	7.62	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	13,410	11.16	35.31	1.3	0.75	0.35	8.17	6.75	7.19	7.99	8.8	2
3	Kotak Medium Term Fund	Mar-14	***	1,828	13.31	21.69	0.60	0.40	-	8.97	6.07	6.26	7.04	7.44	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,661	18.98	48.97	-	-	-	8.08	6.22	6.89	7.98	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	13.2	66.46	0.43	0.6	0.3	6.22	4.06	4	5.48	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	****	9,937	-	291.7	-	-	-	16.3	16.33	18.47	13.55	16.47	1
2	Axis Children's Gift Fund	Dec-15	*	901	25.32	25.32	-	-	-	14.7	6.41	12	-	10.78	2
3	Tata Young Citizens Fund	Oct-95	***	367	-	60.77	-	-	-	12.65	13.04	18.48	11.84	13.09	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,009	-	49.53	-	-	-	18.5	19.5	23.47	-	19.8	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,050	30.13	30.12	-	-	-	23.7	20.45	23.25	-	20.74	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,774	19.57	19.57	-	-	-	11.33	14.89	-	-	18.83	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	***	6,298	18.37	19.52	-	-	-	22.54	16.23	-	-	20.07	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,761	68.63	374.55	1.78	3.58	3.6	19.61	15.64	19.95	14.26	15.89	2
3	Nippon India Multi Cap Fund	Mar-05	****	39,001	66.94	290.23	-	1.75	3.75	25.97	25.78	24.27	14.63	18.57	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	17,250	17.87	18.86	-	-	-	21.25	23.14	-	-	22.95	4
5	ICICI Prudential Multicap Fund	Oct-94	****	14,193	33.77	765.78	2.25	2.5	2.5	20.59	19.72	20.57	14.69	15.41	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,857	18.21	18.22	-	-	-	22.2	19.34	-	-	18.90	1
2	Kotak Flexicap Fund	Sep-09	***	51,276	48.19	79.81	0.88	-	-	16.81	15.04	16.36	13.64	14.52	2
3	Parag Parikh Flexi Cap Fund	May-13	****	84,641	-	87.94	-	-	-	24.81	17.29	25.87	18.37	20.58	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,455	15.23	15.23	-	-	-	17.76	-	-	-	25.48	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,105	13.62	14.36	-	-	-	15.33	-	-	-	16.88	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 01/01/2025		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	****	16,835	25.05	135.55	1.01	1.7	1.86	23.86	19.06	21.24	15.95	15.61	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,945	78.41	1,327.60	5	5.75	5.75	21.79	21.42	20.6	12.68	23.52	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	14,210	24.2	881.76	2.4	2.8	2.6	17.33	13.92	17.52	12.84	19.29	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,232	43.36	115.86	0.903	-	-	22.21	17.34	19.82	14.58	13.67	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,315	26.70	46.8	1.6	1.75	1.8	17.2	14.35	19.66	-	18.67	5
6	SBI Long Term Equity Fund	Mar-93	****	27,847	86.44	426.38	-	5	5.25	27.29	24.11	24.31	14.79	17.15	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,663	102.81	44.14	-	5.15	8.1	19.55	16.21	17.98	14.83	18.65	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,799	49.25	354.68	-	-	-	9.31	17.1	30.42	20.24	15.5	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**

New Year resolutions for your investing journey

tests. Then there was General Election results-led volatility in June, though it was short. The second half of the year saw volatility due to unwinding of Yen carry trade and other factors. If you were a speculator, the volatility of 2024 made it a year of opportunities. If you were an investor, you could have kept calm through these phases of volatility, but only as long as you did not panic looking at short-term movements.

To stick to your guns as investor, it is important to have a pre-set investment strategy, that helps you hold your nerves when markets are crazy. When you buy a stock, make short crisp notes in four-five bullet points on why you are buying, your thesis for the stock and triggers to exit. When markets are acting crazy, refer to it and then make any follow-up decision required. If you are a trader, maintain a journal with rules for entry and exit for every trade you make.

It is common to find individuals mixing up investing with trading and vice-versa. Maintaining a good investment or trading journal will ensure you don't slip from being a trader to an investor or vice-versa. Give this suggestion a shot and see how it works out for you in 2025.

LEARN TO LET GO

The year 2024 saw SEBI come up with a study that revealed 93 per cent of retail traders lost money in the equities derivatives market.

There was effectively a massive wealth transfer of \$22 billion over FY22-24 from the bank accounts of retail derivative traders, into largely the bank accounts of well-equipped institutional traders and pod shops.

If this statistic was not shocking, even more shocking was how persistent retail traders were in continuing to trade in derivatives despite their losses and low odds of making money.

Many dreams of 'getting rich quick' got crushed as the reality of F&O trading dawned upon them. But what was more disheartening was the inability of many to let go of past losses and start fresh. So many years are lost in attempting to recover past losses, that result in loss of time that is many times more valuable than financial loss.

As we mentioned in one of our articles on F&O Trading - 'The Great Indian Slaughterhouse' - "There is no shame in making losses, but maybe there is when it comes to not dealing with it with maturity."

Whether you are burdened by losses in trading or investing, own up to the losses, seek external help if required and start fresh. Don't waste time on regrets and miss new opportunities that markets will provide in 2025.

Look to make gradual progress in your finances from where you are now and don't target to reach where you were before your losses right away.

Remember, 2025 is the first year in the rest of your investing life.

DIVERSIFICATION IS KEY

As the adage goes, "Don't put all your eggs in one basket", it is important to diversify across asset classes such as gold and debt. In the year gone by, while the Nifty returned just about 9 per cent, gold saw gains of over 21 per cent.

This is because equity and gold react differently to global events and the correlation between their returns is lower. This helps greatly in bringing down the portfolio risk.

"When you have uncorrelated or low-correlated assets, you can dramatically reduce your risk without reducing your return," says billionaire investor Ray Dalio.

Decide on your asset allocation based on factors such as age and risk appetite. Also do not get greedy when an asset class rallies sharply. Rebalancing the portfolio periodically is as important as asset allocation itself.

INVEST LOOKING FORWARD

In 2024 and also in the last three years, stocks such as HUL, Asian Paints and Kotak Mahindra Bank have greatly under performed the market and investors in these stocks have been left holding the bag. A classic case of investors' recency bias at play after a glorious decade for these stocks between 2010 and 2020, and expectations that it will continue through current decade as well.

The pertinent question to answer before clicking the 'Invest now' button is: Will this investment make money for me in the future?'

It's always good to go back to the basics and answer the question - 'What really is the fair value of an investment?'. It's always the value of future cash flows discounted. To quote the Oracle of Omaha, "The investor of today does not profit from yesterday's growth".

That quality stocks bought at any price will continue to yield excellent returns was an offshoot of the zero interest rate regime in developed markets, and hence is now likely a relic of the past.

PAY YOURSELF FIRST

For a few years now, after the pandemic, net household savings are slowing, as indicated by the Ministry of Statistics and Programme Implementation statistics.

While gross savings grew at 12 per cent compounded, liabilities grew at a rapid 26 per cent, driven by high growth in personal loans and credit card debt. Some borrowers' financial hygiene went for a toss and unsecured loan defaults have shot up.

Financial institutions reported elevated delinquencies in this space in 2024. It was even common to come across cases of retail speculators trading with such borrowed capital.

To set your financial hygiene straight, a budget can be the best way to start.

To ensure you save consistently, remember this quote from the Oracle of Omaha: "Do not save what is left after spending; instead spend what is left after saving". He calls this 'Paying yourself first'. Creating mandates for your SIPs will come in handy.

KEY POINTS

- Stay calm amidst highly volatile markets
- Look at the future potential of an investment, not the past
- Set up automated mandates for SIPs

Source & Courtesy: Nishanth Gopalakrishnan - Businessline Research Bureau



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.

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

To know more & choose 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	4,354	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	

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	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.

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

LIC Jeevan Akshay & New Jeevan Shanti Pension Plans too may reduce the rates

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

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. 30th June) ● **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.

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

Scan for Our ECS



Latest Newsletter

Scan QR Code to download our



ECS Mobile App

Set Sail with the right mix of assets, steer through any market condition effortlessly



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.

Ride through market volatility automatically with Balanced Advantage Fund



Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- HDFC 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.

MIRAE ASSET

Mirae Asset Small Cap Fund

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

Investment Objective: The scheme is to generate capital appreciation by investing predominantly in small cap stocks. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction.

Allocation: Equity and Equity related securities* of Smallcap Companies**: Min 65% to Max 100%, Equity & Equity Related Securities of Companies other than above: Min 0% to Max 35%, Debt and Money Market Instruments: Min 0% to Max 35%, Overseas Mutual Funds schemes/ ETFs/Foreign Securities: Min 0% to Max 35%, Units issued by REITs and InvITs: Min 0% to Max 10%.

Fund Manager: Mr. Varun Goel & Mr. Siddharth Srivastava.

Benchmark Index: The Tier 1 Benchmark of the Scheme is Nifty Small Cap 250 Total Return Index.

Plans and Options: Growth & IDCW.

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

Entry Load: Not applicable.

Exit Load: If redeemed within 1 year (365 days) from the date of allotment: 1%.

Cheque in favour: "MIRAE ASSET SMALL CAP FUND"

NFO opens on 10/01/25 & closes on 24/01/25

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

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

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
-----------------	--	----------------	-------------

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	(w.e.f. 29/11/24)	022 - 3102 4331	70324 15862
---------------------	--	-------------------	-----------------	-------------

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111

Follow us:



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.

"Life is mostly froth and bubble; Two things stand like stone: Kindness in another's trouble, Courage in our own." - A Lindsay G

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

LIQUID FUNDS RETURNS AS ON 01/01/2025	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.

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2025-2027

Registered News Paper

To

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

Plan now to ensure a lifelong monthly income after your retirement



- Lifelong regular income
- Joint Life feature with continued payouts for both lives*
- Guaranteed* fixed rate for life
- Deferred Annuity Option offers Rate Guarantee* at inception

HDFC Life Pension Guaranteed Plan
A single premium non-participating and non linked annuity plan



* In the case of joint Life annuities the payout continues till either of the lives chosen in the policy is alive.

* The word "Guaranteed" and "Guarantee" mean that annuity payout is fixed at the inception of the policy.

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

Insurance is the subject matter of solicitation.

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.

Serving you. Serving Nation.

From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 203, 2nd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.