

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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### Vote for a Better India



**LET'S VOTE**

**Every Vote counts:** In a country so populous, a voter might feel that a single vote does not make any difference. However, the balance tilts when this becomes a national attitude and lakhs perhaps crores of votes are not cast. By casting their vote, citizens may not necessarily be able to get the best candidate elected. Politics being what it is but by avoiding casting their vote they improve the chances of the unsuitable ones winning the polls. At the end, it is only the voter who has to suffer through poor governance.

**"Be the change you want to see"**

Proud to be a Voter... Ready to **Vote!**

- NO VOTE - NO RIGHT
- VOTE FOR YOURSELF
- APATHY TO APPRECIATION
- CHAKDE INDIA - LETS VOTE
- BE AN ACTOR - NOT A SPECTATOR
- STOP COMPLAINING - START VOTING
- YOUR VOTE MAKES THE DIFFERENCE
- MOVE FROM INDIFFERENCE TO INVOLVEMENT

**Vote is your Right. Exercise it Right. Make our Nation Bright.**

myindia myvote

### Be Empowered

## Essence Of LIFE: Living in Financial Empowerment

A financially empowered life is not just about surviving but embracing a journey towards financial wisdom, which can lead to freedom and security

Financial empowerment is not just about having money; it is about having control over your money and overall finances, making informed decisions, and ultimately achieving financial independence.

Contd. in Page 3  
Source & Courtesy: K.S. Rao, Executive Vice President & Head - Investor education & Distribution Development, ABSL AMC Ltd - Outlook Money



### FINANCIAL EMPOWERMENT!

**Topic 1. SIPs: The ways to fulfill long term financial goals**  
**Topic 2. Tax & Retirement Planning**

Webinar through Zoom

**SPEAKER**



**Mr. Jaisheel .B**  
AVP - Sales Training, HSBC MF

**11th May' 24, Saturday 11.00AM to 12.00PM**  
Meeting ID: 873 7631 3064 | Passcode: 420035

He is an MBA graduate with 12+ years of experience in Training and Development in BFSI sector. His expertise includes content writing and delivery of training programs, especially finance related. He is from HSBC Mutual Fund, in his current role, he takes care of trainings and corporate presentations for South Zone.

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

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### Bajaj Finserv Multi Asset Allocation Fund

(An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded Commodity derivatives and in units of REITs and InvITs)

**Investment Objective:** To generate income from fixed income instruments and generate capital appreciation for investors by investing in equity and equity related securities including derivatives, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs & InvITs.

**Allocation:** Equity & Equity Related Instruments : Min 35% to Max 80% (Very High), Debt securities (including securitized debt & debt derivatives) and Money Market Instruments\* including Units of Debt oriented mutual fund schemes : Min 10% to Max 55% (Low to Moderate), Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time : Min 10% to Max 55% (Moderately High), Units issued by REITs & InvITs : Min 0% to Max 10% (High).

**Fund Manager:** Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity portion), Mr. Nimesh Chandan and Mr. Siddharth Chaudhary (Debt portion), Mr. Vinay Bafna, dedicated Fund Manager for Commodity investments (Commodity investments portion).

**Benchmark Index:** 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold.

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

**Min. Amt:** ₹500 and in multiples of ₹1 thereafter.

**Entry Load:** Not applicable.

**Exit Load:** If units are redeemed / switched out within 1 year from the date of allotment: • if up to 30% of units allotted are redeemed/switched out – Nil. • any redemption / switch-out of units in excess of 30% of units allotted - 1% of applicable NAV

**NFO Closes on 27/05/2024**

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

Secunderabad	: 99489 80066	Vijayawada	: 98480 27503
Basheerbagh	: 98480 66255	Vizag	: 98480 50477
Ameerpet	: 99480 97642	Rajamahendravaram	: 98486 29443
Malkajgiri	: 98488 11501	Bengaluru RO	: 99809 66112
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 (Buy / Sell - Shares / Bonds)	: 97050 11965
Telangana RO	: 98480 27443	Insurance (Life / Health / General)	: 70959 05511

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### Thoughtful Inspirational Quotable Quotes

"Bulls make more than bears, so if anything being an optimist about life and about things in general is a great attribute as an investor. You just can't be stary-eyed & naive."  
- Stanley Druckenmiller

"Values are like fingerprints, nobody's are the same, but you leave them all over everything you do."  
- Elvis Presley

"A genuine leader is not a searcher for consensus but a moulder of consensus"  
- Martin Luther King, Jr

"Don't waste time on Jealousy. sometimes you're ahead, sometimes you're behind."  
- Mary Schmich

"The green earth sends her incense up. From many a mountain shrine; From folded leaf and dewey cup She pours her sacred wine."  
- John Greenleaf Whittier

### Attractive Fixed Deposits

Compiled as on 09/05/2024

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 42	7.80 8.60	8.05 8.85
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.60 8.05	7.85 8.30
PNB Housing Finance	AA	23 -	8.00 -	8.30 -
Shriram Finance	AA+	18 50	7.95 8.60	8.49 9.14

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- 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 02/05/2024		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	***	2,642	16.28	62.73	1	1.25	1.25	22.6	14.65	14.37	11.27	10.31	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	36,843	31.82	655.28	2.02	1.92	1.92	32.81	24.71	19.77	16.19	21.45	2
3	Nippon India Multi Asset Fund	Aug-20	**	2,905	18.55	18.55	-	-	-	33.46	17.24	-	-	18.28	3
4	Tata Multi Asset Opportunities Fund	Mar-20	****	2,605	21.02	27.21	-	-	-	16.2	15.76	-	-	19.54	4
5	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	***	200	54.01	58.65	-	-	-	31.65	15.19	15.37	14.1	10.5	5
<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 SL Balanced Advantage Fund	Apr-00	***	7,062	25.5	93.22	1.26	1.29	1.35	21.27	12.01	12.05	11.86	9.73	1
2	HDFC Balanced Advantage Fund	Feb-94	****	79,875	38.87	470.51	2.76	2.94	3.12	40.03	26.06	18.9	16.54	18.59	2
3	Tata Balanced Advantage Fund	Jan-19	****	8,943	18.95	18.95	-	-	-	21.28	13.08	12.85	-	12.92	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,526	15.6	31.87	0.71	0.75	0.99	20.65	11.94	12	10.73	10.19	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	56,175	18.05	65.11	1.11	1.58	1.60	21.18	13.49	12.88	12.41	11.4	5
<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	****	22,697	16.28	106.65	0.75	1	1	21.33	16.39	14.7	14.78	15.56	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	33,502	26.07	345.23	0.35	0.75	1.8	39.89	25.88	20.81	17.78	15.54	2
3	Kotak Equity Hybrid Fund	Nov-99	****	5,161	31.66	53.87	0.234	-	-	27.66	16.47	16.87	13.73	14.58	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,890	96.85	318.45	0.75	9.22	7.4	26.71	14.63	15.02	15.03	12.73	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,435	27.02	93.55	-	-	1.25	30.73	17.87	12.05	12.58	12.55	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	***	10,549	11.19	24.49	-	0.23	0.44	7.48	5.41	5.14	5.82	6.25	1
2	HDFC Arbitrage Fund - Wholesale Plan	Oct-07	**	10,881	10.72	28.24	-	0.16	0.48	7.52	5.44	5.04	5.73	6.48	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	27,586	16.38	31.15	-	-	-	7.65	5.79	5.21	5.88	6.71	3
<b>Debt Medium Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	****	4,210	17.22	51.03	-	-	-	6.5	5.29	6.69	7.36	7.6	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	11,883	20.74	33.36	1.3	0.75	0.35	7	5.78	7.58	8.79	8.79	2
3	Kotak Medium Term Fund	Mar-14	***	1,729	12.57	20.49	0.60	0.40	-	6.89	5.43	6.02	7.25	7.35	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,391	17.98	46.38	-	-	-	6.69	5.43	7.45	8.59	7.78	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	12.93	63.62	0.43	0.6	0.3	4.53	3.07	4.29	5.99	7.26	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	****	8,499	-	268.31	-	-	-	29.09	19.7	17.39	15.67	16.56	1
2	Axis Children's Gift	Dec-15	**	797	22.58	22.58	-	-	-	16.15	9.65	11.52	-	10.18	2
3	Tata Young Citizens Fund	Oct-95	Unrated	326	56.13	-	-	-	-	31.38	18.16	17.34	13.35	13.1	3
4	HDFC Retirement Savings Fund	Feb-16	****	4,830	-	45.38	-	-	-	38.25	25.61	21.8	-	20.29	4
5	ICICI Prudential Retirement Fund	Feb-19	****	649	28.12	28.12	-	-	-	59.14	31.07	22.1	-	22.09	5
6	SBI Retirement Benefit Fund	Feb-21	Unrated	2,213	18.43	18.43	-	-	-	30.47	21.41	-	-	20.88	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	5,207	17.39	17.38	-	-	-	39.71	-	-	-	20.31	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,374	63.82	336.51	1.78	3.58	3.6	42.15	21.65	17.56	16.63	15.85	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	27,746	60.97	264.37	-	1.75	3.75	55.1	32.83	22.01	18.14	18.69	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	12,402	16.18	17.08	-	-	-	50.91	-	-	-	24.96	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	11,342	34	701.27	2.25	2.5	2.5	49.17	24.91	18.98	17.47	15.44	5
<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	***	10,812	37.37	538.9	2.7	2.8	5.3	47.23	21.48	19.75	18.13	18.09	1
2	Tata Large & Mid Cap Fund	Mar-93	***	6,822	77.92	483.41	-	-	-	33	20.62	18.93	16.74	13.28	2
3	Motilal Oswal Large and Midcap Fund	Oct-19	****	3,663	22.20	27.18	-	1.05	1.08	55.59	26.94	-	-	24.62	3
4	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,526	136.56	820.41	4.96	7.00	7.10	34.12	14.03	15.26	15.76	17.05	4
5	Hdfc Large and Midcap Fund	Feb-94	****	17,314	36.02	303.42	2.00	2.00	1.50	49.23	27.1	21.79	15.28	13.06	5
<b>Mid Cap &amp; Small Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Kotak Emerging Equity Fund	Mar-07	****	39,685	60.65	110.42	0.536	-	-	43.77	23.92	23.82	22.37	15.08	1
2	Sundaram Mid Cap Fund	Jul-02	**	10,269	62.5	1,168.18	0.14	2.87	3.23	57.26	26.84	20.77	19.23	24.48	2
3	HDFC Mid-Cap Opportunities Fund	Jun-07	****	60,418	50.3	164.88	-	3.5	3.5	57.12	29.93	25	21.42	18.08	3
4	Nippon India Small Cap	Sep-10	****	45,749	89.01	154.96	-	2.5	5	60.74	35.49	31.3	27.27	22.26	4
5	Tata Small Cap Fund	Nov-18	****	6,236	35.98	35.98	-	-	-	47.78	31.44	27.99	-	26.36	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 02/05/2024		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	*	35,474	25.13	86.37	2.25	2.3	2.2	33.37	12.1	14.19	16.15	16.21	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	****	7,510	46.2	156.06	2.65	2	0.37	33.16	18.06	19.1	16.82	15.3	2
3	DSP Elss Tax Saver Fund	Jan-07	****	14,076	23.84	119.67	1.01	1.7	1.86	43.75	21.58	19.97	18.58	15.43	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	13,990	71.15	1,204.85	5	5.75	5.75	45.36	27.23	18.05	15.52	23.71	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	13,084	24.38	818.51	2.4	2.8	2.6	36.48	19.39	16.58	15.63	19.5	5
6	Kotak ELSS Tax Saver	Nov-05	****	5,295	40.41	107.97	0.903	-	-	40.16	22	19.48	18.31	13.76	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	21,476	24.4	42.76	1.6	1.75	1.8	35.72	18.65	19.38	-	19.01	7
8	SBI Long Term Equity Fund	Mar-93	****	21,976	79.26	390.96	-	5	5.25	60.02	28.74	22.14	17.38	17.23	8
9	Tata Elss Tax Saver Fund	Mar-96	***	4,028	91.38	39.23	-	5.15	8.1	34.27	19.33	16.75	17.34	18.64	9
10	Quant Tax Plan	Apr-00	****	8,342	52.15	375.57	-	-	-	58.4	29.9	32.21	25.41	25.64	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/04/2024

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	Value & Return				
1	Aditya Birla SL Medium Term Plan - Gr	Mar-09	12402.52	6.27	42635.39	11.3	78997.91	10.94	186163.84	8.50	361775	8.64	182000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	13782.49	28.6	43798.09	13.15	82300.10	12.6	250298.86	14.07	367590.67	14.47	147000
3	HDFC Large and Mid Cap Fund- Gr	Feb-94	14705.98	44.2	54236.88	28.5	120118.85	28.17	312086.24	18.17	5444600.69	14.78	363000
4	HDFC Small Cap Fund- Gr	Apr-08	14461.47	40.01	56428.8	31.47	135874.2	33.4	383107.39	21.97	1150765.69	19.76	195000
5	ICICI Prudential Midcap Fund-Gr	Oct-04	15303.49	54.57	54022.47	28.21	120267.69	28.23	318816.73	18.57	1405127.23	16.67	231000
6	ICICI Prudential Multicap Fund- Gr	Oct-94	14779.36	45.46	53273.21	27.17	113188.94	25.68	300424.51	17.47	8881994.25	17.98	355000
7	Invesco India Multicap Fund-Gr	Mar-08	14552.94	41.57	50746.57	23.61	108535.52	23.93	287794.01	16.67	1014581.37	18.45	195000
8	Kotak Equity Opportunities Fund-Gr	Sep-04	14784.60	45.55	52630.49	26.28	111629.02	25.1	312820.75	18.22	1327705.51	16.18	236000
9	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14174.29	35.15	48587.40	20.47	105576.89	22.79	334642.12	19.47	740913.82	21.68	159000
10	Nippon India Multi Cap Fund-Gr	Mar-05	15097.07	50.96	58185.18	33.8	130182.97	31.58	334676.75	19.47	1571611.74	17.62	231000
11	Sundaram Multi Cap Fund-Gr	Oct-00	14284.52	37.01	49588.93	21.94	107232.12	23.43	291708.4	16.92	2336145.16	15.76	279000
12	Tata Large & Mid Cap Fund- Gr	Mar-93	13954.36	31.45	49403.89	21.67	103995.16	22.16	283708.31	16.			



## Be Empowered



It is a state of being where you have the confidence and knowledge to manage your money effectively, leading to greater freedom and security in life. In its true sense, Living in Financial Empowerment (LIFE) is not just about survival. It is about moving beyond just surviving, and embracing a journey towards financial wisdom and empowerment.

### EMPOWERMENT OVER ENTANGLEMENT

Choosing empowerment means avoiding entanglement - a life trapped in debt, struggling paycheck to paycheck, and being constantly anxious about finances. This decision determines our future path.

For instance, someone who consistently saves and invests wisely is on the empowerment path, while another who continuously accrues debt and spends beyond their means risks falling into the entanglement trap.

The choice between empowerment and entanglement shapes our destiny. The transition from financial entanglement to empowerment necessitates a deliberate, introspective journey - a renaissance of financial consciousness. This journey involves educating oneself on the fundamentals of financial management, including budgeting, investing, and saving. It demands the cultivation of a mindset that views money not as a mere tool for consumption but as a resource for generating wealth and fostering a legacy of financial independence.

### FINANCIAL LITERACY: A CATALYST FOR LIBERATION

Financial empowerment is not just about accumulating wealth; it is about understanding financial principles and making informed decisions that shape our future. Financial literacy serves as a catalyst for financial liberation, transcending mere accumulation of wealth. It involves comprehending financial principles and making informed decisions to shape our futures.

For example, someone with financial literacy understands the importance of budgeting, saving, and investing. They make conscious choices, such as creating an emergency fund or investing for retirement, which empower them to handle the situation of unexpected expenses and secure their future.

**Financial literacy serves as a catalyst for financial liberation, and involves comprehending financial principles and making informed decisions to shape the future**

In contrast, someone lacking financial literacy may overlook these principles, leading to financial instability and missed opportunities for growth.

By fostering financial literacy, individuals gain the knowledge and skills to break free from financial constraints, empowering them to achieve their goals and lead fulfilling lives.

### REDEFINING YOUR RELATIONSHIP WITH MONEY

Living In Financial Empowerment reshapes how we view money. It inspires a new way of thinking, where each financial choice, saving, and investment empowers us and reflects our determination. For example, instead of mindlessly spending, we might prioritise saving for future goals like buying a home or starting a business. This shift in mindset allows us to take control of our financial future and live with confidence.

### A CALL TO ACTION

This conversation is not just about financial strategies; it is about life strategies. It is a call to everyone to invest in themselves, to dedicate time and effort to learning the art of financial empowerment. This journey may require us to confront our existing beliefs and habits, challenging us to evolve, but it promises a future where financial peace and freedom are not just aspirations but realities. By doing so, we affirm the true essence of LIFE—Living In Financial Empowerment—and forge a legacy of wisdom, freedom, and resilience for generation to come. Live wisely. Live empowered. Live LIFE to its fullest potential.

### Disclaimer

Mutual Fund Investments are subject to market risks, read all scheme documents carefully. This article provides general information and should not be considered financial advice. Consulting with a qualified professional is recommended to assess your individual circumstances and make appropriate financial decisions.

Source & Courtesy: K.S. Rao, Executive Vice President & Head - Investor education & Distribution Development, ABSL AMC Ltd - Outlook Money

**Systematic Transfer Plans can be Useful Tools in volatile markets.**

### IT'S TIME TO SAY...

#### IDO

This will also help in processing of unclaimed dividend (IDCW) and redemption amounts (if any), receivable by you.

#### • BE KYC COMPLIANT.

Validate your KYC with PAN & e-sign with Aadhaar in your KRA (KYC Registration Agency) records. KYC can be validated through the website/app of any Mutual Fund House or through your Distributor. Once your KYC is "Validated", you will be able to transact seamlessly across Fund Houses and avoid the need for multiple KYCs with each Fund House.

#### • GET IT UPDATED.

In case of any change/discrepancy in your contact details, please update the same immediately in your KRA records through your Distributor, Fund House or Registrar & Transfer Agent (RTA) like CAMS/KFintech. This will enable you to protect your investments.

#### • SMALL BUT AN ESSENTIAL STEP.

Ensure you register your nominee(s) for all your investments in Mutual Funds to be prepared for any unforeseen circumstances.

#### • KNOW YOUR LIABILITY.

Be sure to know the applicable "Exit Load" and "Capital Gains Tax" implications before you submit a request for redemption/switch transaction.

#### • BE A DIGI INVESTOR.

Access your complete portfolio across Mutual Funds through [www.mfcentral.com](http://www.mfcentral.com)

You can also use digital platforms (website/app) of respective Fund Houses/RTA to view and transact in Mutual Funds with various payment options like Net Banking, RTGS, OTM, UPI, etc. Do keep in mind that investment through Demand Draft (DD)/Pay order is not accepted.

#### • BE SURE. BE SAFE.

Authorise any OTP based transaction only after reviewing the complete transaction details. Any representative of your Fund House will never ask you for your OTP. Do not share your KYC documents/personal information with any unauthorised individuals or entities to avoid identity theft or frauds.

### AN INVESTOR EDUCATION AND AWARENESS INITIATIVE BY SBI MUTUAL FUND & ECS Financial

Source & Courtesy: SBI MF & Outlook Money

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.

**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" Click 2	25	30	6,550	10,873
Protect life	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

### HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health Assurance Policy	0-17	4,945	6,114	8,890
	18-35	7,676	10,424	14,551
	36-45	9,159	12,249	17,027
HDFC ERGO Optima Restore	18-35	9,782	12,877	14,898
	36-45	11,494	14,863	17,485
	46-50	16,191	21,936	25,492
ICICI Lombard Health Advantage	0-25	6,969	9,107	11,055
	26-35	7,730	10,085	12,189
	36-40	8,906	11,686	14,296
	41-45	10,345	13,563	16,489
	46-50	13,299	17,347	20,307

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511 Insurance is the subject matter of solicitation.

### 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) ● PFC (VIII) ● IRFC (VIII)

(Y-ly Int dt. 30<sup>th</sup> June) (Y-ly Int dt. 1<sup>st</sup> April) (Y-ly Int dt. 15<sup>th</sup> Oct)

Cost inflation index for FY 2023-24 relevant to the assessment year 2024-25 is 348.

PURCHASE PRICE	10 LAKH	25 LAKH	50 LAKH	1 CRORE
OPTION 'F'	₹70,100	₹1,76,500	₹3,53,000	₹7,08,500

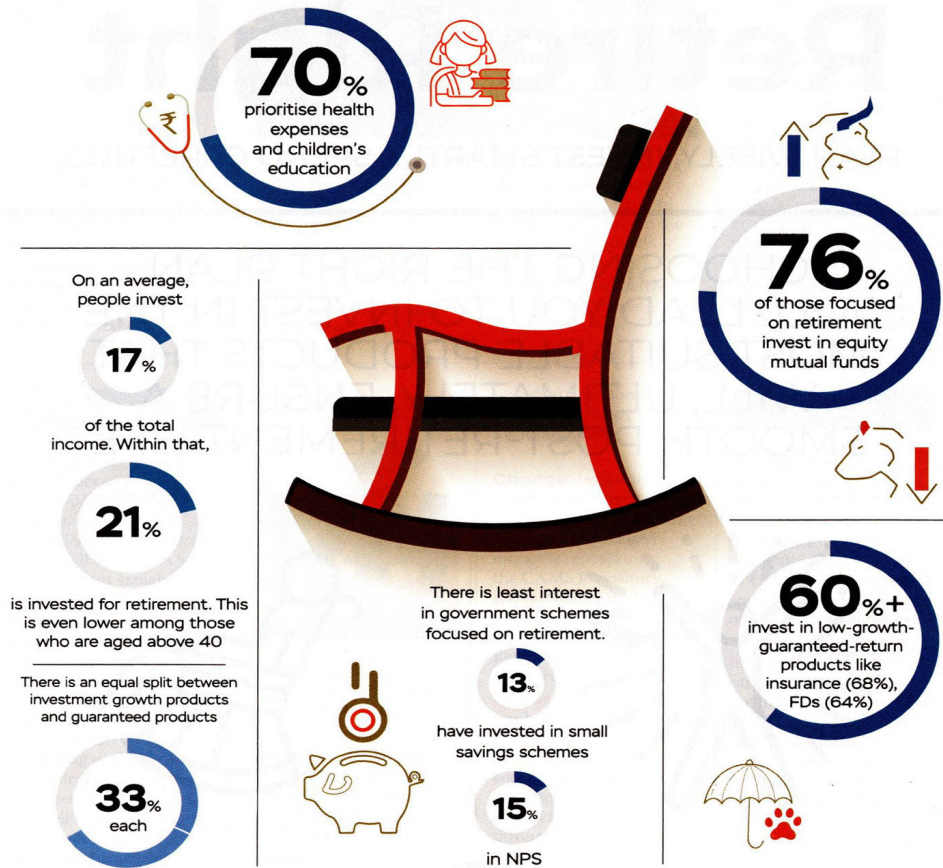
To know more details, invest & for doorstep service, Please Call your nearest ECS Financial or Please Call : 70322 20490 / 70959 05511

### 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

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### Selected Equity Funds for STP

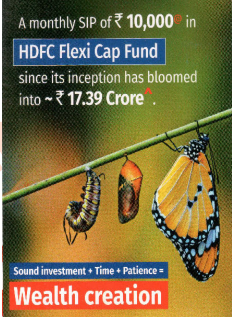
- Aditya Birla Sun Life Multi Cap
- Canara Robeco Emerging Equity
- HDFC Multi Cap
- ICICI Prudential India Opportunities Fund
- Kotak ELSS Tax Saver
- Mirae Asset Mid Cap
- Nippon India Multi Cap
- SBI Focused Equity
- Sundaram Large & Mid Cap
- Tata Large & Mid Cap

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

### Know your Income Tax filing Due Dates

- **Salaried, Pension - ITR 1 - July 31.**
- **Business Class, Non company assessee (whose accounts need not be compulsorily audited) - ITR 2 & ITR 3 - July 31.** Co-operative Societies, Charitable Institutions claiming exemptions u/s 11 & Companies (whose accounts required to be compulsorily audited) - ITR 4, ITR 5, ITR 6 & ITR 7 - 30<sup>th</sup> September.

For any assistance to file your IT Returns please call Mr. Venkatachalam Mobile: 73862 49493 / 1800 425 2969



To know more and Start your SIP today, Please Call your nearest ECS Financial

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)

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

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

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**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, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, 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, Hyd erabad - 500007.	040 - 27153748	98489 91242
<b>TRIMULGHERRY</b>	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 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
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### 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
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LIQUID FUNDS RETURNS AS ON 02/05/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.51	1.79	3.47	6.8
DSP Ultra Short Fund (G)	0.07	0.53	1.76	3.4	6.85
HDFC Low Duration Fund (G)	0.04	0.6	1.93	3.6	7.18
ICICI Prudential Savings Fund (G)	0.012	0.63	2.12	3.9	7.84

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

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