



# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996


## INVESTMENT NEWS

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**Be Empowered**


### How to use Mutual Funds for Diversification

By investing in a mutual fund, you can diversify across asset classes and spread your investment across different time periods.



**YOUR ROADMAP:**



In today's unpredictable financial landscape, diversification isn't just a buzzword - it's a necessity. Think of it as spreading your investments across different baskets so that if one falters, the others

Contd. in page 3  
Source & Courtesy: SBI Mutual Fund - Outlook Money



**ECS Financial**  
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## Happy Children's Day

Nov' 14<sup>th</sup>



Happy children make a prosperous Nation 🇮🇳

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+  
TIME + PATIENCE =

## WEALTH CREATION



- **HDFC Children's Gift Fund** 
- **Aditya Birla Sun Life Bal Bhavishya Yojna**
- **SBI Magnum Children's Benefit Fund**
- **ICICI Prudential Child Care Fund**
- **TATA Young Citizens Fund**

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



### Bajaj Finserv Consumption Fund

(An open ended equity scheme following consumption theme)

**Investment Objective:** To generate long term capital appreciation by predominantly investing in equity and equity related securities of companies that are likely to benefit directly or indirectly from the domestic consumption led demand.

**Allocation:** Equity and Equity Related securities of companies engaged in domestic consumption space or allied activities : Min 80% to Max 100%, Equities and Equity related securities of other than companies engaged in domestic consumption space or allied activities: Min 0% to Max 20%, Debt and Money Market Instruments\* and Units of Mutual Fund schemes: Min 0% to Max 30%, Units issued by REITs and InvITs: Min 0% to Max 10%.

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

**Benchmark Index:** Nifty India Consumption Total Return Index (TRI).

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

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

**Entry Load:** Not applicable.

**Exit Load:** If units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.

**Cheque in favour:** "Bajaj Finserv Consumption Fund"

NFO Opens on 08/11/2024 & Closes on 22/11/2024

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

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**

### Attractive Fixed Deposits

Compiled as on 07/11/2024

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+	30 36	- 7.75	8.00 7.95
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

### Thoughtful Inspirational Quotable Quotes

"Time is not measured by the passing of years but by what one does, what one feels, and what one achieves."  
- Jawaharlal Nehru

"If we don't shape our kids, they will be shaped by outside forces that don't care what shape our kids are in."  
- Louise Hart

"Regarding the correction's ultimate depth, we can make two important observations: 1) No matter how many talking heads opine in the media, it cannot be predicted. 2) To long-term goal focused investors like us, it cannot matter."  
- Nick Murray


"No liquid investment alternatives with stable guaranteed principal values exist that can provide real returns by consistently beating the combined impact of inflation and income taxes."  
- Roger C Gibson

"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome."  
- Anne Bradstreet

To know more, select the right fund for your child, risk factors and to invest at your doorstep, please call your nearest **ECS Financial**.

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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	Malleshwaram : 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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Please call your nearest **ECS RM** / Toll Free: 1800 425 2969 / Mr. Venkatachalam - 73862 49493

● 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 01/11/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	***	3,702	17.57	67.7	1	1.25	1.25	24.53	12.82	15.43	10.93	10.46	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	50,496	33.38	707.8	2.02	1.92	1.92	29.78	19.45	21.14	14.4	21.35	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,344	20.15	20.15	-	-	-	33.42	14.96	-	-	18.26	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,400	22.42	22.42	-	-	-	26.07	13.48	-	-	18.91	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,729	13.38	13.93	-	-	-	27.64	-	-	-	20.87	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,258	31.76	56.17	-	-	-	26.12	14.75	14.21	11.35	9.58	6
7	UTI Multi Asset Allocation Fund	Jan-24	***	4,060	28.42	71.47	0.6	0.6	1.02	36.12	17.44	15.6	9.86	13.12	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	112	-	13.38	-	-	-	10.73	7.29	-	-	7.11	8
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	7,701	26.57	100.58	1.26	1.29	1.35	22.93	10.95	12.8	10.7	9.87	1
2	HDFC Balanced Advantage Fund	Feb-94	****	96,536	39.99	502.3	2.76	2.94	3.12	32.77	21.37	20.2	13.97	18.51	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,453	19.98	19.98	-	-	-	20.42	11.21	13.3	-	12.77	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,591	16.25	34.28	0.71	0.75	0.99	22.18	10.9	13.8	9.42	10.39	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	62,051	17.7	69.53	1.11	1.58	1.60	21.03	12.25	13.15	11.13	11.48	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,690	22.91	49.45	0.8	0.85	0.85	24.5	11.18	15	11.14	11.08	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,950	34.05	169.44	-	-	1.81	23.43	11.58	12.85	10.38	15.22	7
8	Kotak Balanced Advantage Fund	Aug-18	***	17,206	19.67	19.67	-	-	-	21.55	10.87	12.16	-	11.44	8
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,796	16.93	114.15	0.75	1	1	23.23	12.7	16.05	12.64	15.54	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	41,396	25.87	372.34	0.35	0.75	1.8	34.03	19.55	22.2	15.68	15.56	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,715	35.54	60.47	0.234	-	-	32.7	15.14	18.33	13.1	14.8	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,278	102.04	350.43	0.75	9.22	7.4	29.88	12.4	16.2	13.02	12.86	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,976	29.38	101.73	-	-	1.25	29.6	15.51	13.46	10.38	12.69	5
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	12,503	11.2	25.39	-	0.23	0.44	7.44	6	5.22	5.85	6.29	1
2	HDFC Arbitrage Fund	Oct-07	***	15,440	10.82	29.3	-	0.16	0.48	7.58	6.08	5.15	5.74	6.1	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,103	16.98	32.29	-	-	-	7.45	6.27	5.27	5.83	7.1	3
<b>Debt Medium Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,062	18.01	53.37	-	-	-	8.57	5.78	6.58	7.26	7.64	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,984	11.04	34.9	1.3	0.75	0.35	8.61	6.45	7.34	8.33	8.82	2
3	Kotak Medium Term Fund	Mar-14	**	1,659	13.22	21.55	0.60	0.40	-	10.03	6.02	6.38	7.22	7.5	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,800	18.75	48.38	-	-	-	8.22	5.99	7	8.01	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.09	65.88	0.43	0.6	0.3	6.89	3.81	4	5.71	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	****	10,042	-	290.86	-	-	-	28.86	15.99	18.82	13.98	16.58	1
2	Axis Children's Gift Fund	Dec-15	*	935	25.37	25.37	-	-	-	24.97	7.23	12.29	-	11.02	2
3	Tata Young Citizens Fund	Oct-95	***	390	61.27	-	-	-	-	28.22	13.43	18.67	12.29	13.2	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,168	-	49.91	-	-	-	35.36	19.68	23.85	-	20.33	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,035	30.16	30.16	-	-	-	48.64	23.87	23.65	-	21.45	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,838	19.96	19.96	-	-	-	27.76	15.63	-	-	20.4	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	6,567	18.32	19.47	-	-	-	38.97	16.03	-	-	21.05	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,915	68.33	372.89	1.78	3.58	3.6	38.25	16.01	20.43	14.41	15.99	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	39,622	67.35	292.05	-	1.75	3.75	42.76	26.24	24.76	15.46	18.78	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	17,941	17.76	18.74	-	-	-	39.45	-	-	-	24.17	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	14,691	37.66	786.90	2.25	2.5	2.5	44.19	20.21	21.69	15.42	15.61	5
<b>Flexi cap funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,761	19	18.39	-	-	-	40.27	19.39	-	-	20.30	1
2	Kotak Flexicap Fund	Sep-09	***	53,844	48.2	79.83	0.88	-	-	33.54	14.4	16.83	14.34	14.70	2
3	Parag Parikh Flexi Cap Fund	May-13	****	82,441	-	79.27	-	-	-	35.91	16.35	24.67	18.23	19.85	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,384	15.00	14.99	-	-	-	31.65	-	-	-	27.19	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,256	13.55	14.29	-	-	-	30.03	-	-	-	18.04	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 01/11/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	17,771	26.57	140.08	1.01	1.7	1.86	44.18	18.33	22.96	17.52	16.03	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,761	80.57	1,364.34	5	5.75	5.75	41.68	21.21	22.33	14.12	23.82	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	15,321	26.04	923.03	2.4	2.8	2.6	33.68	13.94	20.21	14.14	19.69	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,501	44.47	118.83	0.903	-	-	34.31	17.77	21.97	16.47	13.98	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	26,418	27.36	47.95	1.6	1.75	1.8	32.78	13.56	21.99	-	19.47	5
6	SBI Long Term Equity Fund	Mar-93	****	28,733	89.81	442.99	-	5	5.25	49.94	24.22	26.19	16.26	17.42	6
7	Tata Elss Tax Saver Fund	Mar-96	***	4,926	105.8	45.43	-	5.15	8.1	35.19	16.06	19.96	16.42	18.92	7
8	Quant Tax Plan	Apr-00	****	11,561	54.86	395.06	-	-	-	42.98	20.08	33.97	23.24	16.15	8

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/10/2024

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 SL Medium Term Plan - Gr	Mar-09	12803.62	12.55	42945.90	11.77	81278.85	12.08	191476.01	9.03	576435.00	12.52	188000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	13569.8	24.94	48478.45	20.26	86270.54	14.48	265505.78	15.16	603723.67	15.18	152000
3	HDFC Small Cap Fund- Gr	Apr-08	13526.50	24.21	56046.52	30.89	136104.52	33.43	391144.09	22.34	1196367.69	20.16	200000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	13633.73	25.96	54673.76	29.03	121664.28	28.68	329744.05	19.18	1709601.23	16.93	236000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	13715.97	27.32	54487.93	28.78	117043.34	27.05	315599.65	18.37	10341642.25	17.97	360000
6	Invesco India Multicap Fund-Gr	Mar-08	13929.67	30.85	53781.6	27.81	113810.80	25.88	307683.25	17.90	1086221.37	19.15	200000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	13449.74	22.95	52337.69	25.81	110870.52	24.79	316475.87	18.42	1605071.51	16.43	241000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13051.45	16.51	48857.96	20.82	103911.57	22.10	328085.57	19.09	880730.82	21.21	173000
9	Sundaram Multi Cap Fund-Gr	Oct-00	13384.33	21.89	50614.89	23.37	109498.75	24.27	304070.86	17.68	2789404.16	15.93	284000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	13349.24	21.32	50063.38	22.57	105158.31	22.59	292060.09	16.93	8803971.06	17.13	379000

**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**

## How to use Mutual Funds for Diversification

can still thrive. And one of the best ways to diversify is through mutual funds. But how exactly can you use them to achieve your financial goals?

Let's break it down, step by step, so you can make informed decisions based on your needs, goals, and risk appetite.

### Start with Your Financial Goals

Before choosing any investment, clarity is crucial. Your goals and time horizon will determine the type of mutual funds you should invest in. Ask yourself:

**What am I investing for?** Is it retirement, a house, children's education or to build a capital for a future venture?

**What is my time frame?** Short-term (1-3 years), medium-term (3-7 years), or long-term (7+ years)??

**What is my risk tolerance?** What level of risk am I comfortable with for potential returns? Am I willing to take on greater volatility for potential higher returns, low volatility or a middle road?

Your goals will define the type of mutual funds you should choose. If you're unsure, a financial advisor can help you map out your journey.

### Use Equity Mutual Funds for Long-Term Growth

If your goal is long-term wealth creation, equity mutual funds can be ideal option. But to reduce risk, diversify within the equity space itself.

A portfolio should always have a core and satellite portion, and you look to add funds in the large-cap space along with other offerings from mid, small cap and thematic offerings to add potential for alpha in your portfolio.

**Solution:** If you are looking for growth, over a 7-10-year horizon, allocate a portion of your portfolio to large-cap funds, with exposure to other funds for potential alpha depending on the opportunities and fit in your portfolio. A balanced mix will ensure steady growth and help you navigate market movements.

### Include Debt Mutual Funds for Stability

Debt mutual funds can be ideal for those who seeking relative stability, especially when you are closer to reaching your financial goals or are conservative. These funds invest in government securities, bonds and other fixed-income securities, offering more predictable or stable returns with lower risk. Moreover, you pay taxes on debt funds only at the time of redemption whereas in case of traditional options you are bound to pay taxes on accrued interest every year.

**For Emergencies:** Use Liquid Funds or Money Market Funds for emergencies, or when you need quick access to money with comparatively lower risk in the debt funds space.

**For Longer tenures:** Look at other debt funds like corporate bond funds, dynamic bond funds and gilt funds depending on the horizon and risk appetite. These funds have the potential to offer better tax-adjusted returns vis-à-vis traditional offerings.

**Solution:** Based on your investment horizon choose a debt fund. For very short-term goals or emergencies, allocate funds to liquid funds or money market funds and for longer-term goals, choose a debt fund depending on your risk-appetite and horizon. If you're nearing a financial milestone, debt funds can work towards protecting your capital and provide fixed income.

### Leverage Hybrid Mutual Funds for Balanced Growth

If you aim to benefit from multiple asset classes - equity for growth, debt for relative stability and commodities like gold and silver as a hedge against inflation - you can consider hybrid mutual funds. These funds invest in at least two asset classes, making them ideal for moderate-risk investors who are looking to diversify their portfolios and make them all-weather funds. There are plenty opportunities like equity hybrid funds (predominantly invest in equity), conservative hybrid funds (predominantly invest in debt), balanced advantage funds (move between equity and debt depending on the market conditions) and multi-asset allocation funds (invest in three or more asset classes to diversify your portfolio).

**Solution:** Hybrid funds can be used if you're looking to let the task of asset allocation set by an experienced fund manager without the hassle of tracking multiple asset classes and taxation of moving between them.

### Add Gold / Silver Mutual Funds for Protection

Gold & Silver-based mutual funds act as hedge against inflation and during volatile market conditions. In times of uncertainty, having a portion of your portfolio in these commodity-based funds looks promising statement that you're protected from market swings while benefiting from the flight towards safety / hedge during volatile times.

**Solution:** Have some allocation, say 5-10% of your portfolio, in these funds to hedge against market risks, especially during times of high inflation or economic instability or choose multi-asset allocation funds which can allocate a portion of the portfolio towards these commodities.

### Consider International Mutual Funds for Global Exposure

Want to diversify beyond India? International mutual funds provide access to global markets, allowing you to tap into growth in other economies. This is particularly useful when some sectors or regions outside India are outperforming the domestic market.

**Solution:** If your goal is long-term diversification and protection against domestic market downturns, allocate a small portion (10-15%) of your portfolio to international mutual funds.

### Regularly Review and Rebalance Your Portfolio

Once you've diversified, the job isn't done. Markets fluctuate, and your portfolio will too. Regular reviews are essential to ensure your investments are aligned with your goals.

**Solution:** Every 6-12 months, check your portfolio. If equity funds have grown too much and become a larger portion than you intended, rebalance by moving some of that money into debt or hybrid funds to maintain your risk profile.

### Tailor Your Portfolio to Your Needs

Diversifying through mutual funds is about creating a portfolio that fits your specific financial goals and risk tolerance. Whether you're looking for growth, stability, or a mix of both, mutual funds provide the flexibility to craft a plan that's right for you.

Source &amp; Courtesy: SBI Mutual Fund - Outlook Money

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## HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health Assurance Policy	0-17	4,945	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.

## Term plan premiums

### Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of GST)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life" Click 2 Protect life	25	30	6,550	10,873
	35	20	8,857	15,869
	45	10	14,874	26,408
ICICI Pru iProtect Smart	25	30	6,556	10,721
	35	20	8,945	15,025
	45	10	14,618	25,700
LIC Jeevan Amar	25	30	12,549	22,450
	35	20	15,605	28,366
	45	10	22,064	39,832
SBI Life Smart Shield	25	30	7,739	12,896
	35	20	10,181	16,968
	45	10	15,369	25,613

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

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

**100%** Protection Premium Return

Protect your family's future and also get your premium back

**ICICI PRUDENTIAL** LIFE INSURANCE

Salient features that make ICICI Pru iProtect Smart Return of Premium suitable for you

Life Insurance Cover for financial security of your family

Flexible policy term and premium payment options

15% lower premiums for women customers

Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Return of 100% of Total Premium Paid upon maturity

Insurance is the subject matter of solicitation.

## 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**

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

## 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.

Aim to upgrade your investment journey with

# GOAL SIP

Here's how Goal SIP may elevate your investment experience:

## Goal Name

Personalise your investments by naming your investments after what matters most to you. Like My Dream Car, My Son's Education or My Dream Tour. Naming your goals builds an emotional connection that keeps you motivated and focused on achieving them.

## Pause

Life is unpredictable and if unforeseen circumstances arise; with this feature you can pause your SIP and resume it when convenient, rather than stopping it altogether.

We constantly upgrade our phones, cars, and travel experiences. Why not our investments? Here is Goal SIP: It could be a smarter way.

## SIP Top Up

Aim to add a boost to your investment journey with the SIP Top Up feature. By increasing your SIP amount, you can harness the power of compounding to reach your goals!

## MyDate

Make your SIPs more meaningful by choosing a date that holds special significance for you; be it your lucky number, your child's birthday or your anniversary. MyDate lets you pick a SIP date that resonates with your personal milestones.

## Long Term SIP (Up to 40 Years)

Plan for the long haul with Goal SIP. Keep your SIPs active for up to 40 years, eliminating the hassle of re-applying every time your SIP tenure ends.

## Goal SIP may help take your investment journey to the next level.

For instance, take Rohan and Priya, a couple in their 30s with a shared dream of owning their dream house by the beach. After starting a basic SIP, they realised their goal seemed distant due to unforeseen expenses. That's when they decided to switch to Goal SIP.

First, they used the **Goal Name** feature to personalise their SIP as the "Beach House Fund," which strengthened their commitment. Then, by setting their SIP to a meaningful date with **MyDate** feature—like their wedding anniversary—it became more personal and significant for them to contribute monthly.

When Priya faced a brief career break, they used the **Pause** feature instead of stopping their SIP altogether, ensuring their financial planning stayed on track.

After their circumstances improved, they unpaused their SIP and even increased their SIP amount each year with the **SIP Top Up** feature, gradually giving a push to their investments. Finally, they extended their tenure using the **Long Term SIP** feature, aligning the plan with their long-term vision.

The goals displayed are for illustrative purposes only. There is no guarantee of achievement of the goals.

It's time to elevate your investment journey. With Goal SIP, aim to give structure and timeline to each of your goal and aim to upgrade your financial life.

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

**To know more & achieve your financial Goals through SIP, Please call your nearest ECS RM / Toll Free: 1800 425 2969 / www.ecsfinancial.co.in**

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

### Telangana Urban Region

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2 <sup>nd</sup> floor, Jade Arcade, Paradise Circle, M.G. Road, Sec'bad-03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad-500016.	040 - 23731636	99480 97642
<b>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, Hyderabad - 500007.	040 - 27153748	98489 91242
<b>TIRUMALGIRI</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

### Telangana Rural Region

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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### Andhra Pradesh Region

<b>VJAYAWADA</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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**"If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome." - Anne Bradstreet**

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

LIQUID FUNDS RETURNS AS ON 01/11/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.12	0.6	1.78	3.58	7.13
DSP Ultra Short Fund (G)	0.09	0.56	1.73	3.43	6.91
HDFC Low Duration Fund (G)	0.11	0.64	1.84	3.74	7.43
ICICI Prudential Savings Fund (G)	0.10	0.69	1.99	3.98	7.98

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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