

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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WORLD INVESTOR WEEK - October 07 - 13, 2024

Make Volatility Your Friend

Enriching Investors & Enriching the Nation Over 28 Years

The stock market is a device for transferring money from the impatient to the patient

History shows that investing during periods of market volatility can be uncomfortable in the short term but rewarding over time.

"Do not save what is left after spending, But spend what is left after saving." - Warren Buffett

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"A customer is the most important visitor on our premises. He is not dependant on us, we are dependant on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so."
- Mahatma Gandhi

Strongly following the said path ...

The Team of **ECS Financial**
Empowering & Enabling Growth Since 1996

Be Empowered

World Investor Week 2024: Empowering Investors For A Future-Ready India

World Investor Week 2024 is not just a celebration - it's a call to action for investors across India to engage, educate, and empower themselves.

India will celebrate the World Investor Week 2024 (WIW 2024) from October 14 to 20, spearheaded by the Securities and Exchange Board of India (SEBI). This global initiative is dedicated to educating and empowering investors across the nation. This year's themes focus on technology and digital finance, sustainable finance, fraud and scam prevention, investor resilience, and investing basics aimed at fostering a well-informed investor community.

Technology and Digital Finance: Unlocking New Opportunities for Investors

In today's fast-changing digital landscape, technology is transforming the financial sector. Fintech innovations, blockchain, and digital payment systems have made investing more accessible and convenient. These advancements give investors easy and convenient access to financial products and services. For successful investing, investors should use tools like apps, robo-advisors, and online trading

Contd. in page 3
Source & Courtesy: K S RAO, Executive Vice President & Head - Investor Education & Distribution Development, Aditya Birla Sunlife AMC Ltd - Outlook Money

Just click www.ecsfinancial.co.in to know more about Savings, Insurance & Investments

Attractive Fixed Deposits Compiled as on 08/10/2024

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.25	8.05 8.50
ICICI Home Finance	AAA	- 39	- 7.80	- 8.05
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.50 8.10	7.75 8.35
PNB Housing Finance	AA	- 36	- 7.75	- 7.95
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

Thoughtful Inspirational Quotable Quotes

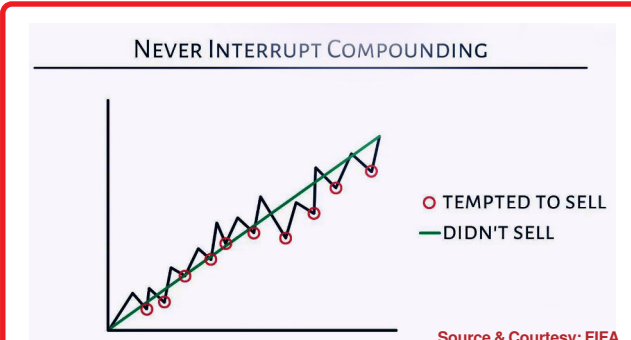
"Your beliefs become your thoughts, Your thoughts become your words, Your words become your actions, Your actions become your habits, Your habits become your values, Your values become your destiny."
- Mahatma Gandhi

"The big money is not in the buying or selling, but in the waiting."
- Charlie Munger

"The more you praise and celebrate your life, the more there is in life to celebrate."
- Oprah Winfrey

"Cleanliness and order are not matters of instinct; they are matters of education, and like most great things, you must cultivate a taste for them."
- Benjamin Disraeli

"To be aware means to be sensitive, alive to the things about one, to nature, to people, to colour, to trees, to the environment, to the social structure, the whole thing; to be aware outwardly of all that's happening and to be aware of what is happening inside."
- Krishnamurti



To know more, select the right product, 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	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 : 70959 05511
	(Life / Health / General)

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**

Kotak MNC Fund

Kotak MNC Fund

(An open-ended equity scheme following multi-national companies (MNC) theme)

Investment Objective: The scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of multi-national companies (MNC).

Allocation: Equity and Equity related instruments of Multi-National Companies (MNCs): Min 80% to Max 100%, Equity and Equity Related instruments Other than Multi-National Companies (MNCs) *: Min 0% to Max 20%, Debt and Money Market Securities#: Min 0% to Max 20%, Units of REITs & InvITs : Min 0% to Max 10%.

Fund Manager: Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen.

Contd. in page 4

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.

● **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 03/10/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	***	3,525	17.74	68.35	1	1.25	1.25	25.74	13.45	16.42	11.17	10.56	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	48,201	34.09	719.33	2.02	1.92	1.92	31.87	20.85	22.62	15.04	21.52	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,095	20.48	20.48	-	-	-	35.62	16.7	-	-	19.09	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,263	22.77	22.77	-	-	-	26.3	14.57	-	-	19.65	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,582	13.64	14.21	-	-	-	27.74	-	-	-	23.36	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	5,866	32.01	56.62	-	-	-	26.09	14.98	15.07	11.53	9.66	6
7	UTI Multi Asset Allocation Fund	Jan-24	***	3,460	29.47	73.47	0.6	0.6	1.02	40.2	18.69	16.9	10.32	13.38	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	110	-	14.17	-	-	-	16.24	9.77	-	-	8.73	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	***	7,560	27.43	103.2	1.26	1.29	1.35	24.29	12.1	14.16	11.29	10.01	1
2	HDFC Balanced Advantage Fund	Feb-94	****	95,391	40.8	509.6	2.76	2.94	3.12	32.9	22.22	21.71	14.59	18.62	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,208	20.36	20.36	-	-	-	21.1	12.04	14.29	-	13.32	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,574	16.71	34.99	0.71	0.75	0.99	23.33	11.96	14.63	9.96	10.61	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	61,103	19.61	70.74	1.11	1.58	1.60	22.71	13.36	14.33	11.64	11.64	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,399	23.79	50.95	0.8	0.85	0.85	26.77	12.54	16.56	11.68	11.36	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,803	34.48	172.73	-	-	1.81	24.37	12.35	13.81	11.07	15.4	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,988	20.09	20.09	-	-	-	22.99	11.78	13.36	-	11.97	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,645	17.17	115.79	0.75	1	1	21.81	13.92	16.93	13.16	15.66	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	40,095	26.62	383.17	0.35	0.75	1.8	36.45	21.38	24.24	16.44	15.77	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,510	36.49	62.1	0.234	-	-	33.6	16.63	19.95	13.94	14.97	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,095	104.95	357.72	0.75	9.22	7.4	30.08	13.3	17.6	13.62	12.96	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,894	30.11	104.23	-	-	1.25	30.77	16.71	15.03	11.24	12.89	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,316	11.19	25.22	-	0.23	0.44	7.31	5.86	5.2	5.86	6.27	1
2	HDFC Arbitrage Fund	Oct-07	***	15,819	10.8	29.1	-	0.16	0.48	7.43	5.94	5.14	5.73	6	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,415	16.87	32.08	-	-	-	7.31	6.26	5.24	5.82	7	3
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,093	17.94	53.18	-	-	-	8.33	5.65	6.67	7.36	7.65	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,846	10.99	34.77	1.3	0.75	0.35	8.54	6.36	7.41	8.57	8.84	2
3	Kotak Medium Term Fund	Mar-14	**	1,682	13.15	21.43	0.60	0.40	-	9.85	5.86	6.52	7.28	7.5	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,195	18.69	48.23	-	-	-	8.13	5.92	7.12	8.25	7.82	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.37	65.8	0.43	0.6	0.3	6.79	3.71	4.09	5.92	7.28	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,868	-	293.43	-	-	-	28.1	16.84	19.67	14.41	16.68	1
2	Axis Children's Gift Fund	Dec-15	*	913	25.98	25.98	-	-	-	24.57	8.54	13.64	-	11.42	2
3	Tata Young Citizens Fund	Oct-95	***	387	63.92	-	-	-	-	31.17	15.62	20.59	13.1	13.4	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,016	-	51.43	-	-	-	36.64	21.39	25.42	-	20.95	4
5	ICICI Prudential Retirement Fund	Feb-19	****	980	31.36	31.35	-	-	-	50.14	25.9	25.74	-	22.62	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,763	20.73	20.73	-	-	-	28.88	18.05	-	-	22.14	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	6,318	19.1	20.31	-	-	-	39.33	18.28	-	-	23.07	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,854	71.25	388.80	1.78	3.58	3.6	39.17	18.29	22.5	15.46	16.25	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	38,115	69.39	300.86	-	1.75	3.75	43.24	27.43	26.68	16.32	19.04	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	17,186	18.57	19.6	-	-	-	42.71	-	-	-	26.90	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	14,280	38.92	813.24	2.25	2.5	2.5	46.09	22.39	23.9	16.24	15.78	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,167	19.2	19.21	-	-	-	44.22	21.51	-	-	22.48	1
2	Kotak Flexicap Fund	Sep-09	***	52,956	50.38	83.43	0.88	-	-	34.91	16.44	18.94	15.45	15.12	2
3	Parag Parikh Flexi Cap Fund	May-13	****	78,490	-	80.69	-	-	-	38.94	17.86	26.39	18.51	20.18	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,274	15.56	15.55	-	-	-	32.10	-	-	-	31.62	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,220	14.78	14.78	-	-	-	30.71	-	-	-	20.71	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 03/10/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	17,488	26.89	141.78	1.01	1.7	1.86	47.24	20.26	23.79	17.34	16.14	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,422	81.85	1,385.91	5	5.75	5.75	46.01	24.11	22.91	14.12	23.93	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,907	26.59	942.34	2.4	2.8	2.6	38.44	16.54	21.33	14.19	19.82	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,298	44.99	120.21	0.903	-	-	37.83	19.57	22.6	16.48	14.08	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	26,042	27.89	48.88	1.6	1.75	1.8	36.44	16.32	22.95	-	19.83	5
6	SBI Long Term Equity Fund	Mar-93	****	28,000	90.9	448.37	-	5	5.25	52.81	26.76	27.05	16.01	17.49	6
7	Tata Elss Tax Saver Fund	Mar-96	***	4,806	106.7	45.81	-	5.15	8.1	37.42	18.37	20.5	16.16	18.98	7
8	Quant Tax Plan	Apr-00	****	11,125	56.07	403.81	-	-	-	46.43	23.54	34.87	23.22	16.28	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2024

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return	Amount Invested Since inception*	
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12651.26	10.18	42575.43	11.19	80267.30	11.58	189097.9	8.80	366398.00	8.79	187000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	13960.34	31.51	48599.09	20.46	87323.59	14.98	267976.05	15.34	391622.67	15.41	151000
3	HDFC Small Cap Fund- Gr	Apr-08	14157.33	34.78	58152	33.71	141664.55	35.16	404480.32	22.96	1212704.69	20.30	199000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	15175.54	52.20	59503.10	35.46	132805.45	32.40	357534.14	20.68	1836820.23	17.51	235000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	14936.08	48.05	58264.17	33.85	125251.00	29.92	336024.97	19.54	10853592.25	18.15	359000
6	Invesco India Multicap Fund-Gr	Mar-08	15137.51	51.54	57358.67	32.66	121807.39	28.74	327464.64	19.06	1136862.37	19.63	199000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	14746.73	44.79	56492.52	31.51	119927.98	28.09	340590.28	19.79	1719115.51	16.98	240000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14383.64	38.60	53016.08	26.78	113440.29	25.76	357230.68	20.67	945100.82	22.07	172000
9	Sundaram Multi Cap Fund-Gr	Oct-00	14665.67	43.40	54586.21	28.94	118496.26	27.58	327167.57	19.04	2502453.16	16.23	283000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	14394.39	38.78	53335.49	27.22	112264.67	25.32	310331.78	18.06	9633307.06	16.80	378000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us



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World Investor Week 2024: Empowering Investors For A Future-Ready India

platforms for valuable insights. However, it is equally essential to remain vigilant against cyber threats and scams. If an investment seems too good to be true, it likely is. Staying informed about security practices and recognising red flags can help protect your wealth from online fraud.

Sustainable Finance: Investing in the Future

The increasing importance of environmental, social, and governance (ESG) criteria in investment decisions is not just a trend; it's the future. As global attention shifts towards sustainability, it offers a unique opportunity for investors. Investing sustainably not only benefits the planet but can also lead to strong financial returns as more consumers and businesses embrace green solutions. For investors, understanding the criteria that define sustainable investments is essential to ensure they support genuinely responsible companies rather than those engaging in "greenwashing."

Fraud and Scam Prevention: Safeguarding Your Wealth

Financial fraud and scams are at an all-time high and have become increasingly sophisticated. This makes it essential for investors to stay alert. Recognising common types of scams and understanding how they work can help prevent falling victim to them. Knowing about the regulatory protections and how to report suspicious activities is also important. By staying informed about the latest fraud tactics and relying on trusted sources of information, investors can better protect their wealth and make smarter decisions. Taking these steps can significantly reduce the risk of financial loss from fraud.

Investor Resilience: Weathering Financial Storms

Financial markets are inherently volatile. Investor resilience is key to handling volatility. It is the ability to withstand financial storms and market fluctuations. Building this resilience is crucial for long-term success. One effective way to develop resilience is by diversifying your investment portfolio. This means spreading your investments across different assets, which can help reduce risk.

Another important strategy is adopting a long-term perspective. Instead of reacting to short-term market changes, focus on your overall investment goals. Staying informed about market trends and economic factors can help you make better decisions. A strong mindset is the key to resilience. Investor resilience equips individuals to navigate market uncertainties with confidence. By encouraging a mindset of continuous learning and adaptability, investors can not only survive market disruptions but emerge stronger.

The Basics of Investing: Foundation for Success

No matter how advanced the financial landscape gets, the basics of investing remain essential for every successful investment journey. Understanding core concepts like risk and return, asset allocation, and disciplined investing is essential for all investors. For those new to the investment world, mastering these basics lays the foundation for long-term growth. For seasoned investors, revisiting these principles ensures their strategies remain solid in a rapidly evolving market.

Conclusion

By committing to continuous learning and sharing knowledge, we can create a community of investors that is not only informed but also impactful and inspiring. After all, an empowered investor is the bedrock of a strong economy.

"THROUGH CONTINUOUS LEARNING AND KNOWLEDGE SHARING, WE CULTIVATE A COMMUNITY OF IMPACTFUL INVESTORS. AN EMPOWERED INVESTOR IS THE BACKBONE OF THE ECONOMY. LET'S BE FUTURE-READY."

Source & Courtesy: K S RAO, Executive Vice President & Head – Investor Education & Distribution Development, Aditya Birla SunLife AMC Ltd - Outlook Money

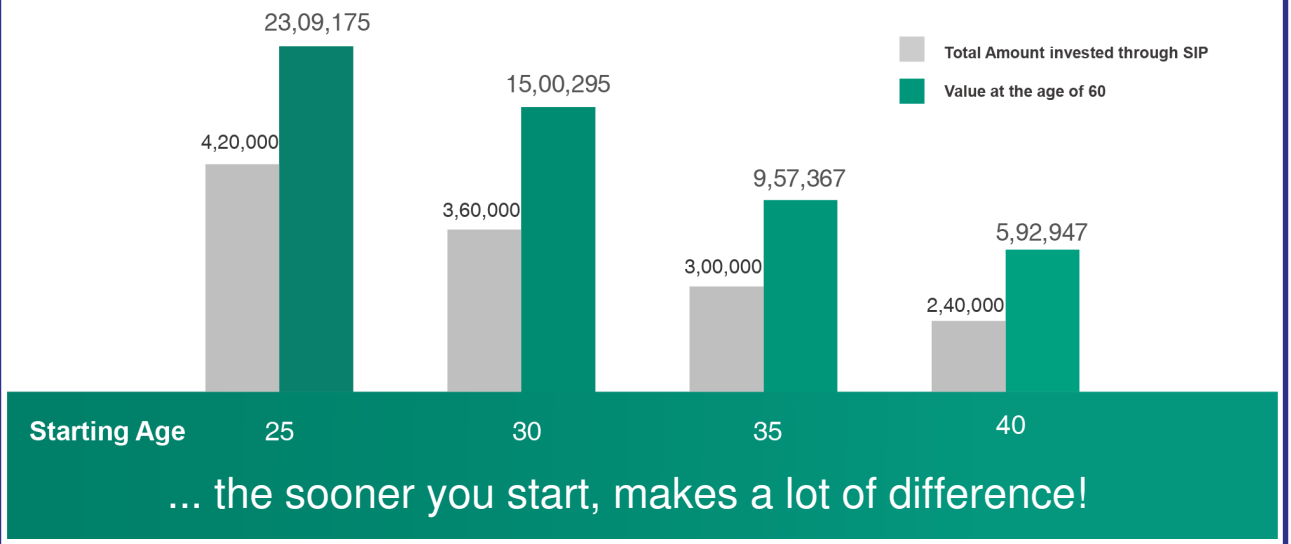
Kind attention: Mutual Fund Investors

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**

SIP: The Power Of Compounding

SIP of Rs. 1,000 invested per month @ 8% pa till the age of 60.



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

Selected Equity Funds for SIP / STP

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

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

Insure your family's future with a plan that adjusts to their changing needs.

NEW **HDFC Life Click 2 Protect Super** **99.5%** Individual Death Claim Settlement Ratio*

- Flexibility to choose from multiple coverage options*
- Option to increase your cover at key life stages*
- Option to extend the policy term*

HDFC Life Click 2 Protect Super **HDFC Life** Sarutha ke jivo!

*Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2023-24

- There are three different coverage options available under the plan - Level (Life Option - Variant A), Increasing (Life Option - Variant B & C) or Decreasing (Life Goal Option).
- Life Assured should be less than 45 years of age during events (Marriage or child birth).
- Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

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

To know more & chooses the Right Insurance & Policy, Please call ECS Insurance. Mobile: 70322 20490 / 70959 05511

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

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

SBI MUTUAL FUND A PARTNER FOR LIFE

SBI Balanced Advantage Fund

MARKETS CAN FLUCTUATE, YOUR PEACE OF MIND SHOULDN'T.

- Aditya Birla Sun Life Balanced Advantage Fund
- HDFC Balanced Advantage Fund
- Tata Balanced Advantage Fund
- Sundaram Balanced Advantage Fund
- ICICI Prudential Balanced Advantage Fund

To know more, suitability of the product, risk factors and to invest rightly at your doorstep, please call your nearest **ECS Financial**.

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

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Mutual Fund Distributor

Correct Asset Allocation is key to good investing

A single fund that invests across Equity, Fixed Income and Gold*.
* Subject to prevailing tax laws for an equity oriented mutual fund

Just MAAF kar

Asset Allocation Strategy based on market valuations.

Tax-efficient way to generate optimal returns#.

Selected Multi Asset Allocation Funds
(Investing in Equity, Debt & Money Market Instruments and Gold ETFs)

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

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25% p.a. and Payable Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

● **REC (XVIII)** (Y-ly Int dt. 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.

Financial well being Tips

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

Kotak MNC Fund Contd. from Page 1

(An open-ended equity scheme following multi-national companies (MNC) theme)

Benchmark Index: The performance of the Scheme is measured against Nifty MNC Index (Total Return Index (TRI)).

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

Min. Amt: ₹100 and in multiples of ₹1/- thereafter .

Entry Load: Not applicable.

Exit Load: For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

Cheque in favour: "Kotak MNC Fund"

NFO Opens on 07/10/24 & Closes on 21/10/2024

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

Fraud and scam prevention tips

- ☐ Use passwords that are hard to crack
- ☐ Don't share your OTP with anyone
- ☐ Don't use a public Wi-Fi connection while doing online transactions
- ☐ Don't respond to the unknown calls
- ☐ Don't respond to spam emails asking about your details

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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
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Andhra Pradesh Region

VJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139

Tamil Nadu Region

T. NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

Maharashtra Region

CHEMBUR EAST	Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862
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Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 03/10/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.19	0.61	1.74	3.45	7.01
DSP Ultra Short Fund (G)	0.12	0.59	1.68	3.37	7.04
HDFC Low Duration Fund (G)	0.16	0.6	1.84	3.64	7.2
ICICI Prudential Savings Fund (G)	0.21	0.64	1.96	3.84	7.7

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

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