

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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#EveryDreamWillPlay



When giving up is an option,
to keep powering on is a choice

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

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Selected SIP's Performance - Ref Page 2

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BEWARE!

THERE'S NOTHING LIKE ASSURED RETURNS IN THE STOCK MARKET

Investing in schemes promising guaranteed returns is illegal and not covered by Exchange compensation.

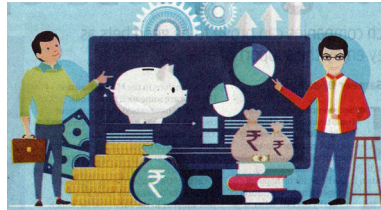


Be Empowered



Old vs new investments

If you are drawn to the latest innovation in personal finance and investing, it may serve you well to resist the urge and stick to the old



A few days back, I read an X post that made the point that younger people are much more attuned to trying out new, innovative investment options than older people. Going by the likes and reposts, the post attained impressive approval amongst its audience. Nothing is surprising in this. Some (perhaps many, or even most people) people are attracted to the idea of anything new. In his book 'Antifragile', Nassim Nicholas Taleb terms this trend 'neomania'. Over the last few hundred years, the world has seen many new and wonderful things. However, neomania sufferers assume that the reverse is also true. Not wanting change or trying something new is supposed to be a bad thing in these times, but I would say that as far as investing goes, people who are suspicious of new things are likely to do much better. Contd. in page 3

Source & Courtesy: Dharendra Kumar - ET Wealth

Rebalancing investment portfolio

If you are confused by personal finance term, jargon and calculations, here's a new series to simplify and deconstruct these for you.

WHAT'S REBALANCING?

As the name suggests, rebalancing means helping regain the balance. When the reference is to an investment portfolio, it means reverting to the original asset allocation or portfolio composition. This is done by buying or selling different assets so that the initial balance or weightage of assets is retained. An investment portfolio is built with different assets - equity, debt or fixed income, real estate, gold - in a specified proportion or percentage. This depends on the investor's financial goals, time horizon, risk appetite, returns from assets, etc. Contd. in page 4

Source & Courtesy: Riju Mehta - ET Wealth

Thoughtful Inspirational Quotable Quotes

"To beat the market is not easy. In addition to a good investment manager, the investor needs perspective, patience, and courage - qualities that do not abound in today's intensely competitive world." - Robert Kirby

"If you have to put someone on a pedestal, put teachers. They are society's heroes/heroins." - Guy Kawasaki

"Gambling is a tax on ignorance. People often gamble because they think they can win, they're lucky, they have hunches, that sort of thing, whereas in fact, they're going to be remorselessly ground down over time." - Edward Thorp

"The price of success is hard work, dedication to the job at hand, and the determination that whether we win or lose, we have applied the best of ourselves to the task at hand." - Vince Lombardi

"Without a healthy environment, we cannot have healthy people." - Sherri Goodman



HSBC Mutual Fund

HSBC India Export Opportunities Fund

(An open ended equity scheme following export theme)

Investment Objective: The scheme is to generate long-term capital growth from an actively managed portfolio of equity and equity related securities of companies engaged in or expected to benefit from export of goods or services. There is no assurance that the objective of the scheme will be realised and the scheme does not assure or guarantee any returns.

Allocation: Equities & Equity related securities of companies engaged in or expected to benefit from export of goods or services : Min 80% to Max 100%, Other equity and equity related securities : Min 0% to Max 20%, Debt Securities & Money Market instruments (including Cash & cash equivalents, units of Liquid and Overnight mutual funds) : Min 0% to Max 20%, Units of REITs and InvITs : Min 0% to Max 10%.

Fund Manager: Abhishek Gupta and Sonal Gupta.

Benchmark Index: Nifty 500 Total Return Index (TRI).

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

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

Exit Load: i) If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment - Nil. ii) If units redeemed or switched out are over and above the limit within 1 year from the date of allotment - 1%. iii) If units are redeemed or switched out on or after 1 year from the date of allotment - Nil.

Cheque in favour: "HSBC India Export Opportunities Fund".

NFO Opens on 05/09/24 & Closes on 19/09/24

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Compiled as on 09/09/2024

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

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking (as AP) ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

Note: All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision, go through or ask for risk factor. Risk Factors : Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

Selected Equity / Hybrid Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 03/09/2024		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	***	3,348	17.63	67.94	1	1.25	1.25	24.58	13.2	17	11.16	10.58	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	46,488	33.81	710.15	2.02	1.92	1.92	30.39	22.41	22.32	14.88	21.54	2
3	Nippon India Multi Asset Fund	Aug-20	***	3,854	20.23	20.23	-	-	-	32.87	16.44	-	-	19.31	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,188	22.58	22.58	-	-	-	26.3	14.55	-	-	19.94	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,509	13.4	13.95	-	-	-	24.78	-	-	-	23.31	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	5,645	31.63	55.93	-	-	-	25.03	14.99	15.17	11.63	9.63	6
7	UTI Multi Asset Allocation Fund	Jan-24	***	3,460	29.2	72.8	0.6	0.6	1.02	39.33	18.33	17	10.04	13.38	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	105	-	14.16	-	-	-	14.6	9.55	-	-	9.08	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	***	7,460	27.36	102.36	1.26	1.29	1.35	23.53	12.04	14.64	11.08	10.01	1
2	HDFC Balanced Advantage Fund	Feb-94	****	94,048	41.38	513.34	2.76	2.94	3.12	37.26	24.25	22.65	14.54	18.7	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,051	20.31	20.31	-	-	-	21.49	12.23	14.79	-	13.5	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,573	16.74	34.88	0.71	0.75	0.99	22.95	11.75	14.76	9.85	10.64	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,13	19.55	70.51	1.11	1.58	1.60	22.97	13.69	15.11	11.6	11.67	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,117	23.96	51.01	0.8	0.85	0.85	27.08	12.62	17.29	11.76	11.45	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,622	34.78	173.27	-	-	-	1.81	25.72	12.62	14.36	10.87	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,795	20.02	20.02	-	-	-	22.65	11.81	13.94	-	12.08	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,596	17.54	116.57	0.75	1	1	23.66	14.54	17.83	13.26	15.75	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	39,091	28.72	380.34	0.35	0.75	1.8	36.92	23.2	24.8	16.45	15.77	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,355	36.51	62.13	0.234	-	-	33.6	17.16	21.16	13.83	15.03	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,002	105.45	356.85	0.75	9.22	7.4	29.82	13.21	18.55	13.64	12.99	4
5	Nippon India Equity Hybrid Fund	Jun-05	**	3,824	29.92	103.58	-	-	-	30.85	17.01	16.05	11.12	12.92	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,209	25.13	25.13	-	0.23	0.44	7.52	5.75	5.19	5.86	6.28	1
2	HDFC Arbitrage Fund	Oct-07	***	14,839	10.83	28.92	-	0.16	0.48	7.67	5.81	5.11	5.74	6.11	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,546	16.76	31.98	-	-	-	7.56	6.15	5.21	5.85	7.11	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	4,143	17.77	52.68	-	-	-	7.61	5.44	6.52	7.35	7.63	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	12,667	11.73	34.46	1.3	0.75	0.35	7.93	6.16	7.26	8.61	8.82	2
3	Kotak Medium Term Fund	Mar-14	**	1,663	13	21.18	0.60	0.40	-	8.69	5.59	6.39	7.26	7.44	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	5,876	18.52	47.79	-	-	-	7.51	5.7	7.02	8.15	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.26	65.28	0.43	0.6	0.3	6	3.49	3.98	5.92	7.27	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,780	-	293.32	-	-	-	28.17	17.11	20.43	14.43	16.74	1
2	Axis Children's Gift Fund	Dec-15	*	904	25.76	25.76	-	-	-	23.76	8.81	14.61	-	11.43	2
3	Tata Young Citizens Fund	Oct-95	***	383	64.79	-	-	-	-	33.16	16.22	22.39	13.35	13.49	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,852	-	51.74	-	-	-	37.03	22.5	26.73	-	21.21	4
5	ICICI Prudential Retirement Fund	Feb-19	****	944	30.94	30.94	-	-	-	47.99	26.57	25.74	-	22.72	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,736	20.89	20.89	-	-	-	30.48	19.4	-	-	22.96	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	Unrated	6,198	20.01	20	-	-	-	38.04	18.25	-	-	23.15	1
2	Sundaram Multi Cap Fund	Oct-00	Unrated	2,831	73.14	385.67	1.78	3.58	3.6	40.41	18.62	23.17	15.26	16.26	2
3	Nippon India Multi Cap Fund	Mar-05	Unrated	37,151	69.16	299.88	-	1.75	3.75	42.19	28.82	28.22	16.54	19.11	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	16,699	18.7	19.73	-	-	-	44.31	-	-	-	28.14	4
5	ICICI Prudential Multicap Fund	Oct-94	Unrated	13,921	39.03	815.60	2.25	2.5	2.5	46.24	22.93	23.24	16.25	15.71	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,772	19.1	19.11	-	-	-	44.66	21.95	-	-	22.93	1
2	Kotak Flexicap Fund	Sep-09	***	53,783	50.25	83.22	0.88	-	-	35.50	16.22	20.11	15.42	15.20	2
3	Parag Parikh Flexi Cap Fund	May-13	****	75,956	-	79.76	-	-	-	38.39	18.27	26.63	18.43	20.22	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,189	15.47	15.47	-	-	-	31.82	-	-	-	33.12	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,186	14.77	14.77	-	-	-	31.58	-	-	-	21.62	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 03/09/2024		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	****	17,268	26.98	142.29	1.01	1.7	1.86	48.31	20.61	25.42	17.29	16.24	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,145	81.79	1,384.99	5	5.75	5.75	46.26	24.72	24.28	13.86	24	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,564	27.11	936.35	2.4	2.8	2.6	37.72	17.13	22.02	14.1	19.84	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,335	44.59	119.16	0.903	-	-	37.2	19.18	23.65	16.37	14.1	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,617	28.01	49.11	1.6	1.75	1.8	36.96	16.72	23.96	-	20.11	5
6	SBI Long Term Equity Fund	Mar-93	****	27,527	90.81	447.91	-	5	5.25	55.63	27.12	28.18	15.96	17.53	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,722	106.08	45.55	-	5.15	8.1	36.44	18.73	21.57	16.19	19.01	7
8	Quant Tax Plan	Apr-00	****	11,065	56.64	407.87	-	-	-	49.58	25.47	36.13	23.52	16.35	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/08/2024

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	12583.37	9.07	42510.52	11.07	79851.95	11.36	188126.6	8.70	365128.00	8.75	186000
2	Franklin I Feeder Franklin US Opportunities - Gr	Feb-12	14063.07	33.11	48124	19.74	87309.01	14.97	267482.52	15.3	389873.67	15.35	150000
3	HDFC Small Cap Fund- Gr	Apr-08	14453.13	39.65	58924.9	34.68	143839.43	35.80	416019.00	23.14	1245811.00	20.58	198000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	15246.05	53.25	58602.54	34.27	131230.83	31.88	354958.00	20.23	1528280	17.38	234000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	15084.52	50.45	57868.42	33.31	124540.08	29.66	338514	19.36	9998511	18.58	358000
6	Invesco India Multicap Fund-Gr	Mar-08	15151.15	51.60	56373.32	31.33	120246.30	28.19	326681	18.71	1138054	19.64	198000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	14736.64	44.47	55663.71	30.38	118554.75	27.59	340415	19.47	1398971	16.62	239000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	14591.66	42.00	53008.54	26.75	114166.11	26.01	365264	20.76	967994	22.36	171000
9	Sundaram Multi Cap Fund-Gr	Oct-00	14619.02	42.46	53613.27	27.59	116837.1	26.98	312507	17.9	2521001	16.28	282000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	14289.67	36.89	52377.19	25.87	110586.52	24.68	312207	17.88	9718603.00	16.84	377000

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



Old vs new investments

The curious thing about the discussion was the actual division of old vs new investments. Predictably, fixed deposits, gold and real estate were classified as old. However, mutual funds, crypto, and P2P lending were lumped together as new. I'm sure this categorisation has raised many eyebrows amongst my readers - it certainly did mine. Who are these people who think that mutual funds belong to the same pigeonhole as P2P lending and crypto?

This classification reveals a fundamental misunderstanding of investment vehicles and their histories. Mutual funds, which have been around for nearly a century, are far from new in the world of finance. They represent a well-established, regulated investment that has stood the test of time. To group them with relatively recent and highly volatile boondoggles like cryptocurrencies or the black box of P2P lending demonstrates a lack of historical perspective and financial literacy. This conflation of disparate investment types is particularly concerning as it may lead inexperienced investors to equate these vastly different options' risks and potential returns. These things become part of the narrative, and people accept them as having some validity just because someone is saying so.

Moreover, this misclassification highlights a broader issue in how financial education and information are disseminated, especially through social media platforms. The oversimplification of complex financial concepts into catchy posts or tweets can lead to dangerous misconceptions. At this point, I think most serious people have given up on finding useful guidance on a complex issue on social media.

The classification of mutual funds in this old vs. new debate is a matter of such complexity. Mutual funds are a universe unto themselves, and an old-vs-new dichotomy exists within that. I would classify diversified equity funds as 'old' as most debt funds. These are types of funds that have been around for a long time and serve well-defined investor needs. Constructing a portfolio for any goal using such funds is possible. The 'new' types are the plethora of sectoral and thematic funds launched in huge numbers in the last few years. These have nothing to do with investor needs and are designed to serve the business needs of fund companies. Do note that I'm not saying old or new funds. Instead, I'm saying old or new fund types. Many new funds are the old type and quite suitable for investors. The important thing is that this allure of 'new' and 'innovative' investment options should not overshadow the importance of understanding basic investment principles, risk assessment, and the value of diversification. Many years ago, while reading a history of scientific research, I came across a most interesting idea. Great researchers are distinguished by a relentless drive to prove themselves wrong. This may initially sound counterintuitive, but bear with me for a moment. The way it works is that you have an idea, form a hypothesis, and then try - very hard and very seriously - to prove yourself wrong. If you can make this attempt with all honesty and humility, then you are a good researcher. If you think about it, you'll realise this is just as true of investors.

Source & Courtesy: Dharendra Kumar - ET Wealth

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Selected Children's Funds

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

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

Kind attention: Mutual Fund Investors

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws.

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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	25	30	6,556	10,721
Smart	35	20	8,945	15,025
	45	10	14,618	25,700
LIC				
Jeevan	25	30	12,549	22,450
Amar	35	20	15,605	28,366
	45	10	22,064	39,832
SBI Life				
Smart	25	30	7,739	12,896
Shield	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	0-17	4,945	6,114	8,890
Assurance	18-35	7,676	10,424	14,551
Policy	36-45	9,159	12,249	17,027
HDFC ERGO	18-35	9,782	12,877	14,898
Optima	36-45	11,494	14,863	17,485
Restore	46-50	16,191	21,936	25,492
ICICI	0-25	6,969	9,107	11,055
Lombard	26-35	7,730	10,085	12,189
Health	36-40	8,906	11,686	14,296
Advantage	41-45	10,345	13,563	16,489
	46-50	13,299	17,347	20,307

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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)** (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.

Be smart, use STP for long term growth!

Selected Equity Funds for STP

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

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

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

HDFC Life Click 2 Protect Super

99.5% Individual Death Claim Settlement Ratio

- Flexibility to choose from multiple coverage options¹
- Option to increase your cover at key life stages²
- Option to extend the policy term³

HDFC Life Click 2 Protect Super
A Non-Linked, Non-Participating, Individual, Pure Risk Premium Savings Life Insurance Plan



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

1 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).
2 Life Assured should be less than 45 years of age during events (Marriage or child birth).
3 Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

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

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**.

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ECS Financial
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**

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FEW BASICS FOR OVERSEAS TRIP

- Get an international SIM card for making calls and to access the Internet
- Keep phone numbers of your family, doctor, insurer and the Indian embassy
- Get a universal travel adapter, as sockets abroad aren't compatible to Indian plugs
- Get Google Maps, Google Translate, Uber, and others on your phone
- Carry physical and digital copies of your passport, air ticket and hotel booking
- Put cash in different bags so you won't lose money if one of your bags is stolen
- Learn basic words of the local language to make your travel more comfortable

To know more about Travel Insurance and choose the right plan, please call ECS Fin.

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

Rebalancing investment portfolio Contd. from Page 1

Now, suppose the market is in a bull phase and the equity component earns very high returns. This means the proportion or value of one asset (equity) will increase, while that of another (debt) will drop due to differing returns, altering the original equity-debt mix. This altered weightage needs to be returned to the initial balance by buying or selling assets.

This is done to reduce losses from any potential market dips and ensure that you reach your goals with the required goal values.

HOW TO REBALANCE A PORTFOLIO

You will realise the need to rebalance your portfolio only if you monitor it periodically, whether it is quarterly, half-yearly or annually. This should also be done if the markets have faced high volatility and altered your asset mix.

Know original asset mix: To be able to rebalance, you need to know the initial asset allocation you have set for yourself in accordance with your goal values, horizon and risk tolerance. Let's assume you have invested 60% in equity mutual funds and 40% in debt funds. Within equity, you could have invested in large (30%), mid (20%) and small caps (10%). Remember to tabulate and make a note of this asset mix.

Calculate the deviation: During the periodic review or after market fluctuation, check this asset mix. For instance, in the past couple of years, the mid- and small-cap returns have surged, which would have raised your equity allocation considerably. So, instead of 60%, your equity percentage could have risen to, say, 66%, lowering the debt composition to 34%.

Buy or sell: To rebalance, you will need to sell from equity funds (small and mid caps) and buy debt funds, so that you can return to the original mix of 60% equity and 40% debt.

Check tax implication: While selling equity or debt, check the relevant capital gain and taxation. You can then decide to sell the stock or redeem the fund that reduces your tax liability. Currently, long-term capital gains in equity are taxed at 12.5% (above ₹1.25 lakh a year), and short-term gains at 20%. Long term means an asset held for over 12 months.

PROS & CONS

Controls risk: Rebalancing helps manage portfolio risk. If your equity component has surged with the market rise, in case of a sudden dip, your portfolio will suffer a higher loss due to the higher equity proportion. Rebalancing and lowering the equity component would have curtailed this loss.

Reach target: If you have calculated your goal value as per the returns from different assets, and the asset mix is altered due to fluctuation, you may end up with losses and run short of the required funds close to a goal. Rebalancing helps prevent this.

Higher costs & losses: If you do not calculate tax liability or rebalance too frequently, you could end up paying higher transaction fees and tax. Also, rebalancing at the wrong time could result in higher losses.

Source & Courtesy: Riju Mehta - ET Wealth

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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
Andhra Pradesh Region			
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Karnataka Region			
BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139
Tamil Nadu Region			
T. NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
Maharashtra Region			
CHEMBUR EAST	Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71	022 - 3102 4331	70324 15862

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LIQUID FUNDS RETURNS AS ON 03/09/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.22	0.54	1.72	3.62	6.85
DSP Ultra Short Fund (G)	0.19	0.55	1.67	3.5	6.92
HDFC Low Duration Fund (G)	0.29	0.57	1.86	3.86	7.15
ICICI Prudential Savings Fund (G)	0.30	0.61	1.96	4.11	7.67

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

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Registered News Paper

To

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