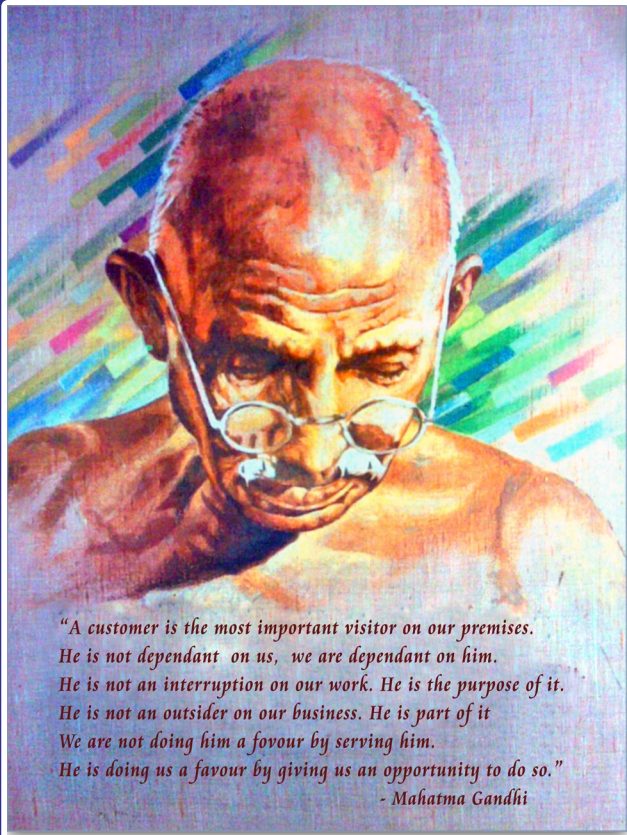


ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

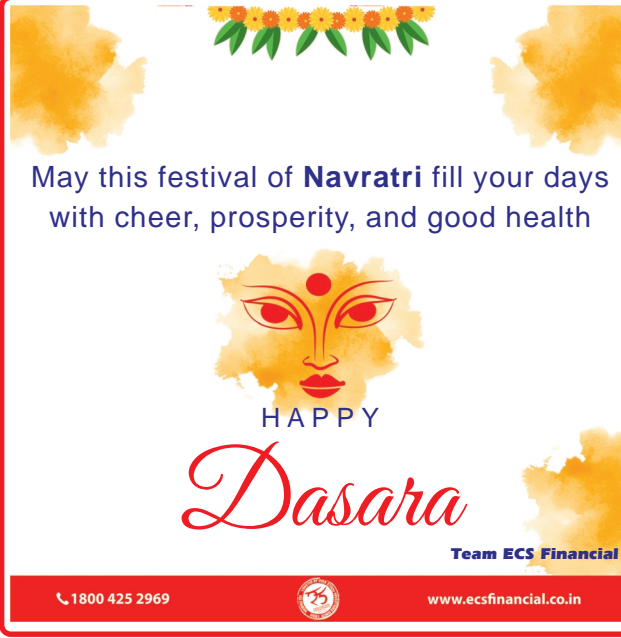
INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 309, 3rd floor, Jade Arcade, Paradise, M.G.Road, Secunderabad-03
Toll Free No. 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Sai Krishna Graphics & Printers, 3-5-242 & 243, Vittalwadi, Narayanguda, Hyderabad.



"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 ... Team **ECS Financial**
Invest rightly. Live happily. Toll Free: 1800 425 2969



May this festival of Navratri fill your days with cheer, prosperity, and good health

HAPPY
Dasara

Team ECS Financial

1800 425 2969



www.ecsfinancial.co.in



Be Empowered



Here's how you can achieve financial freedom

Attaining financial freedom can be very tough especially when one has growing debt, cash emergencies, medical issues and struggles with overspending

It has been 74 years since India achieved political freedom, independence from the British Raj. India has seen tremendous economic development over these years and a large section of the population has been lifted from abject poverty. Unfortunately, a large majority of Indian citizens are yet to achieve financial freedom and are still prisoners of their financial burdens.

Achieving financial freedom means having enough savings, investments, and cash on hand to afford the lifestyle one wants for themselves and their family-and a growing nest egg that will allow a person to retire or pursue the career they want without being worried about where the next income/cash flow will come from, or if it is adequate to meet monetary needs. Financial freedom is achieved when one finds themselves in a financial position where one does not need to work unless they want to.

Contd. in Page 3 Source & Courtesy: Dhruv Mehta - money9

Achieve your financial freedom through Trusted Financial Services Provider **ECS Financial**

Please Call Toll Free: 1800 425 2969, Missed call / SMS / WhatsApp: 094416 93111

Secunderabad : 99489 80066	Telangana RO : 98480 27443
Basheerbagh : 98480 66255	Vijayawada : 98480 27503
Ameerpet : 99480 97642	Vizag : 98480 50477
Malkajgiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru : 99809 66112
Dilsukhnagar : 98480 44868	Chennai RO : 98410 11705
Habsiguda : 98489 91242	(T- Nagar) : 98410 01787
Trimulgherry : 99128 22611	Madipakkam : 98410 10082
Yapral : 76590 08855	Head Office : 62814 91571
: 70362 07831	: 98480 32339
Madhapur : 70363 83065	Missed call / SMS : 09441693111
Bagh Amberpet : 99480 43743	E-mail: grow@ecsfinancial.co.in

We are opening shortly @ Warangal on 25/10/2021

Thoughtful Inspirational Quotable Quotes

"By developing your discipline and courage, you can refuse to let other people's mood swings govern your financial destiny. In the end, how your investments behave is much less important than how you behave." - Benjamin Graham

"Your future is hidden in what you do daily." - Make Murdock
"The secret to success is look for the people who want to change the world." - Mare Benioff

"procrastination is the assassination of inspiration. Don't Kill your dreams, execute them." - David D'Aroko

"Be less curious about people and more curious about ideas." - Marie curie



DSP India T.I.G.E.R. Fund

(An open ended Equity Fund: Sectoral - Infrastructure)

Investment Objective: The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/or from continuing investments in infrastructure, both by the public and private sector. There is no assurance that the investment objective of the Scheme will be realized.

Current Allocation: Industrial Products 14.89%, Cement & Cement Products 10.58%, Industrial Capital Goods 8.32%, Construction 8.24%, Construction Project 7.84%, Petroleum Products 7.12%.

Plans and Options: Regular - Growth, IDCW

Fund Manager: Rohit Singhania Managing this fund since June 2010.

Min. Amt: ₹500 Lumpsum - ₹500 SIP - 12 instalments - ₹500 Minimum Additional Purchase.

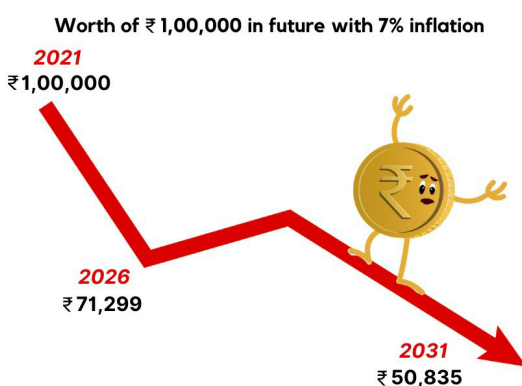
Benchmark Index: S&P BSE 100 TRI

Entry Load: Nil.

Exi Load: 1% If redeemed between 0 - 12 Months

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

INFLATION - THE SILENT KILLER



"Inflation is a hidden tax on your money. Therefore, never forget to consider inflation while planning for any goals."

RBI Floating Rate Savings Bonds **7.15%** Payable - H-Iy

Balanced Advantage Funds

Balanced Advantage Funds or Dynamic Asset Allocation Funds invest in both debt and equity and the proportion is managed dynamically as per the market conditions, so that your portfolio gets better.

- ABSL Balanced Advantage
- DSP Dynamic Asset Allocation

Contd. in Page 3

- 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 ● Insurance (Life & Health) ● 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.

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

*Income Distribution cum Capital Withdrawal

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/10/2021		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		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	4,989	23.85	73.51	1.465	1.361	0.21	31.79	13.73	10.4	12.06	9.74	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	4241	12.36	19.928	0.45	0.36	0.15	19.37	11.45	8.47	--	9.42	2
3	HDFC Balanced Advantage Fund	Feb-94	***	41,972	29.87	281.08	3.41	3	0.69	58.89	15.71	12.21	14.37	18.26	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	5,304	21.66	35.95	1.3507	0.6641	0.6	34.57	17.13	13.18	12.39	11.12	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	3342	14.52	14.52	--	--	--	27.9	--	--	--	14.91	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	1107	13.55	14.56	--	--	--	27.02	--	--	--	26.87	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	34,687	17.06	48.69	0.8852	0.656	0.28	27.47	13.85	10.84	13.91	11.31	7
8	Kotak Balanced Advantage Fund	Aug-18	****	10688	14.41	14.41	--	--	--	22.44	13.88	--	--	12.22	8

Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1180	21.23	30.78	0.416	1.1586	0.72	41.63	20.38	12.73	11.17	10.64	1
2	HDFC Multi Asset Fund	Aug-05	***	1088	15.59	46.91	0.79	--	1	31.59	15.92	10.85	10.69	10.05	2
3	ICICI Prudential Multi Asset Fund	Oct-02	***	11973	24.19	411.14	1.2216	2.4432	1.12	59.3	17.04	14.48	16.1	21.68	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,182	12.92	12.92	--	--	--	31.77	--	--	--	25.92	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	987	15.23	15.23	--	--	--	37.11	--	--	--	29.98	5

Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	35	39.54	42.93	--	--	--	33.55	16.37	11.94	11.19	10.1	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	12840	78.05	78.05	--	--	--	31.62	14.2	12.49	12.34	12.23	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	60	12.21	12.21	--	--	--	--	--	--	--	22.15	3

Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Retirement Savings Fund	Dec-19	Unrated	655	14.01	14.01	--	--	--	41.68	--	--	--	20.71	1
2	HDFC Retirement Savings Fund Equity Plan	Feb-16	****	1835	--	29.01	--	--	--	68.76	22.44	16.49	--	20.91	2
3	ICICI Prudential Retirement Fundy	Jan-07	Unrated	118	15.82	15.82	--	--	--	64.97	--	--	--	19.27	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	575	12.89	12.89	--	--	--	--	--	--	--	28.92	4
5	Tata Retirement Savings Fund	Nov-11	***	1572	--	44.11	--	--	--	36.76	17.29	13.45	--	16.12	5
6	Axis Children's Gift	Dec-15	***	680	20.5	20.51	--	--	--	44.57	19.36	13.26	--	13.12	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	484	14.1	14.1	--	--	--	32.83	--	--	--	13.86	7
8	HDFC Children's Gift Fund	Mar-01	****	5139	184.9	--	--	--	--	45.38	18.18	14.05	16.06	16.69	8
9	ICICI Prudential Child Care Fund	Aug-01	**	841	--	193.37	--	--	--	39.86	13.97	10.37	14.37	15.87	9
10	Tata Young Citizens Fund	Oct-95	Unrated	270	41.68	--	--	--	--	58.31	21.53	12.74	13.1	13.19	10

Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15677	140.34	1,176.29	7.1895	6.32	5.63	62.49	20.82	14.44	18.32	22.9	1
2	HDFC Flexi cap Fund	Jan-95	**	25541	58.46	991.02	5.25	4.25	5	74.32	17.82	14.11	15.37	18.73	2
3	Kotak Flexi cap Fund	Sep-09	****	38626	32.24	53.39	1.3281	1.2	0.88	51.29	18.89	14.58	17.88	14.89	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	12217	26.99	35.91	0.8854	--	4.02	40.65	15.04	11.57	--	18.75	4
5	PGIM India Flexi cap Fund	Mar-15	****	2031	20.23	26.86	0.44	0.5025	0.3	73.18	30.27	19.06	--	16.17	5
6	SBI Flexi cap Fund	Sep-05	***	15157	34.36	76.73	--	--	--	61.9	20.27	14.76	18.2	13.56	6
7	UTI Flexi cap Fund	May-92	****	22592	181.16	266.72	2.9218	2.65	3	68.08	26.74	18.9	18.36	13.61	7

Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	****	6956	33.5	367.8	2.66	2.7	2.8	65.75	22.12	15.45	17.12	18.35	1
2	IDFC Core Equity Fund	Aug-05	**	2487	19.37	69.07	0.8	1.03	--	56.93	17.94	13.63	14.64	12.7	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4153	26.16	52.8	--	--	--	49.13	19.05	15.67	16.55	12.47	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2636	53.28	330.23	0.8411	--	--	54.74	22.49	14.31	16.59	13.04	4

Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	8,514	17.44	37.66	0.857	0.741	0.89	5.63	8.47	7.3	8.9	7.46	1
2	HDFC Short Term Debt Fund	Jun-10	****	19011	17.03	25.32	--	0.6674	0.2225	5.69	8.84	7.84	8.62	8.58	2
3	ICICI Prudential Short Term Fund	Oct-01	****	20850	12.06	47.2	0.8971	1.2917	0.3046	5.77	8.66	7.46	8.48	8.09	3
4	IDFC Bond Fund Short Term Plan	Dec-00	****	12907	10.72	45.74	0.5076	0.4405	0.6795	4.45	8.34	7.2	8.05	7.58	4
5	SBI Short Term Debt Fund	Jul-07	***	20997	11.64	25.68	0.36	0.288	0.072	4.62	8.06	7.04	8.16	7.77	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 04/10/2021		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	33,871	29.44	76.25	2.0364	1.85	2.25	61.12	23.98	17.65	20.64	18.83	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	****	2680	38.5	115.99	1.7708	2.0739	1.55	58.26	25.6	18.37	17.2	15.59	2
3	DSP Tax Saver Fund	Jan-07	****	9675	20.82	82.31	1.8	0.7	0.71	68.84	24.13	16.12	18.96	15.4	3
4	HDFC Tax saver Fund	Mar-96	*	9166	58.76	731.1	6	5	6	59.06	13.64	11.43	13.69	23.95	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9825	24.41	600.43	2.4792	2.3198	0.7	66.98	19.69	14.22	17.21	20.31	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3339	26.58	95.83	0.85	0.37	--	75.64	22.33	17.55	18.52	19.34	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,249	26.57	71	1.3369	1.1908	--	55.5	21.69	15.13	16.23	13.14	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	9401	23.21	31.39	0.4427	0.84	1.6	63.39	25.71	20.52	--	21.92	8
9	Canara Robeco Equity Tax Saver Fund	Mar-93	***	2,680	38.5	115.99	3.0104	3.01	--	58.26	25.6	18.37	17.2	15.59	9
10	Tata India Tax Savings Fund	Mar-96	***	2888	76.22	27.85	8.8541	3.27	--	54.73	20.47	14.35	17.24	19.1	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2021

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 Flexi Cap Fund - Gr	Aug-98	15223.52 53.44	55851.24 30.73	98002.3 19.72	314907.88 18.35	4433712.41 19.95	278000
2	Axis Focused 25 Fund - Gr	Jun-12	15268.25 54.23	56636.71 31.78	104785.17 22.49	- -	282650.14 18.99	112000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	15123.60 51.68	56668.11 31.83	104740.62 22.47	297715.6 17.30	1164265.33 16.43	217000
4	DSP Flexi Cap - Gr	Apr-97	15221.72 53.41	57445.67 32.86	103786.54 22.09	308266.43 17.95	597501.68 15.92	172000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	15757.15 62.9	58568.04 34.33	101706.34 21.25	315244.85 18.37	1205082.41 18.21	206000
6	IDFC Core Equity Fund -Gr	Aug-05	14928.83 48.28	54098.10 28.34	93602.03 17.84	263732.74 15.05	578024.36 12.37	194000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	14835.74 46.66	55168.25 29.81	98541.75 19.95	301553.91 17.54	936753.7 15.90	205000
8	L&T Emerging Businesses Fund-Gr	May-14	17435.37 93.65	65019.58 42.46	108707.81 24.01	- -	197760.95 21.05	89000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	14057.21 33.34	48866.60 20.9	84318.26 13.58	- -	154418.87 14.09	90000
10	Nippon India Growth Fund - Gr	Oct-95	16287.66 72.46	62883.24 39.83	110357.85 24.64	333078.49 19.38	13004828.90 23.24	311000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	15724.76 62.32	63103.47 40.10	118932.42 27.77	- -	265529.73 22.17	101000
12	SBI Small Cap Fund -Gr	Sep-09	15637.97 60.77	63505.56 40.6	114414.13 26.15	481985.15 26.22	707953.51 24.14	145000
13	Sundaram Select Focus Fund -Gr	Jul-02	14773.84 45.59	52546.80 26.19	96015.89 18.88	261999.39 14.93	1201898.48 15.10	231000
14	Tata Large & Mid Cap Fund-Gr	Mar-93	14834.75 46.65	54863.37 29.39	98059.95 19.75	287955.83 16.68	4294033.69 18.24	292000

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.

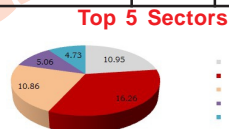
Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments

ICICI Prudential Balanced Advantage Fund

Scheme Obj: Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date: Dec 2006, Fund Manager: Mr. Ihab Dalwai;

Entry Load : NA, Exit: For units in excess of 10% of the investment, 1% will be charged for redemption within 365 days

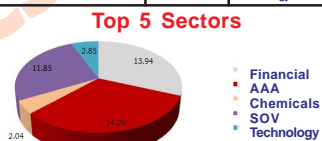
Top 10 Holdings (as on 30/09/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.36	1 Year	27.85
Reliance Industries	5.06	3 Years	14.41
Infosys	4.56	5 Years	10.88
Hdfc Bank	4.19	10 Years	13.99
HDFC	2.87	Top 5 Sectors	
6.64% GOI 16/03/2035	3.42	Instruments	
8.75% Axis Bank	3.30	Financial	10.95
RBI 91D 02/09/2021	1.87	AA+	16.26
RBI 91D 25/11/2021	1.77	AAA	10.86
GOI 22/09/2033	1.76	Automobile	5.96
9.20% ICICI Bank	1.35	Energy	4.73



DSP Dynamic Asset Allocation Fund

Scheme Obj: Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date: Feb 2014; Fund Manager: Mr. Atul Bhole, Mr. LAUKIK BAGWE, Mr. ABHISHEK GHOSH; Entry Load : N.A.; Exit Load : For units in excess of 10% of the "investment, 1% will be charged for redemption within 365 days

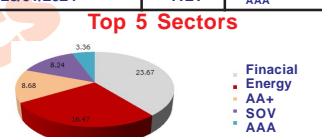
Top 10 Holdings (as on 30/09/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
5.09% GOI 13/04/2022	4.61	1 Year	19.52
5.05% Ind Oil Corp. 25/11/22	2.42	3 Years	11.50
8.20% GOI 15/02/2022	2.17	5 Years	8.44
HDFC 19/05/2022	1.84	10 Years	-
RBI 364D 16/09/2021	1.53	Top 5 Sectors	
ICICI Bank	5.18	Instruments	
Reliance Industries	4.47	Financial	13.94
Infosys	4.29	AAA	14.29
APSE Zone Ltd.	3.04	Chemicals	2.04
Tata Steel	2.46	SOV	11.85
		Technology	2.85



HDFC Balanced Advantage Fund

Scheme Obj : EHybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Sept 2000; Fund Manager: Prashant Jain; Entry Load : NA, Exit Load : For units in excess of 15% of the investment, 1% will be charged for redemption within 365 days

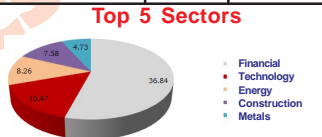
Top 10 Holdings (as on 30/09/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
State Bank of India	9.39	1 Year	60.02
NTPC	5.12	3 Years	16.74
Coal India	4.28	5 Years	12.21
ICICI Bank	4.10	10 Years	14.48
Power Finance Corporation	3.50	Top 5 Sectors	
8.60% Canara Bank	1.62	Instruments	
5.22% GOI 15/06/2025	1.46	Financial	23.67
7.16% GOI 20/05/2023	1.36	Energy	16.47
8.75% State Bank of India	1.30	AA+	8.88
7.32% GOI 28/01/2024	1.27	SOV	8.24
		AAA	3.38



DSP Tax Saver Fund

Scheme Obj : Equity : ELSS; Scheme Type: Open End; Launch Date : January 2007; Fund Manager: Mr. Rohit Singhania; Entry Load : NA Exit Load : NIL (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

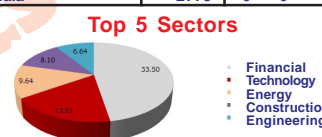
Top 10 Holdings (as on 30/09/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	8.82	1 Year	70.07
Infosys	6.73	3 Years	25.42
HDFC Bank	6.63	5 Years	16.17
State Bank of India	4.24	10 Years	19.10
Tata steel	3.90	Top 5 Sectors	
Axis Bank	4.51	Instruments	
Bharti Airtel	3.57	Financial	36.84
Bajaj Finserv	2.93	Technology	10.47
ACC	2.19	Energy	8.26
Ultratech Cement	2.16	Construction	7.58
		Metals	4.73



Tata India Tax Savings Fund

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : March '96, Fund Manager: Rupesh Patel, Ennetee Fernandes; Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 30/09/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.16	1 Year	56.04
Infosys	8.27	3 Years	21.52
Hdfc Bank	6.22	5 Years	14.41
State bank of india	6.02	10 Years	17.36
Reliance Industries	5.86	Top 5 Sectors	
HDFC	4.55	Instruments	
Axis Bank	3.99	Financial	33.50
Bharti Airtel	3.10	Technology	13.91
Hindalco Inds.	2.43	Energy	9.64
Larsen & Toubro	2.26	Construction	8.10
Polycab India	2.18	Engineering	6.64



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.

Contd. from Page 1

Be Empowered

Here's how you can achieve financial freedom

This also means freedom to make life choices that are not constrained by finances. We live in a society where money is the medium of exchange so it is a very important and undeniable part of our existence. We all need a certain level of income to be able to survive and have the basic necessities of life: "Roti , Kapda or Makaan ". Beyond survival, the more financial savings one has, the easier most areas of our lives become. Financial freedom is to have enough savings and cash on hand, which can grow faster than the inexorable rise in the cost of living. This also reduces the dependence on rising incomes from one's job or profession to meet this rising expense. Financial freedom is about money. It's about living debt-free, saving and investing, building assets, and spending on things that bring one joy.

Attaining financial freedom can be very tough especially when one has growing debt, cash emergencies, medical issues and struggles with overspending. Achieving financial freedom is the ultimate goal for many. Unfortunately, most fail to achieve it. However, this can be countered through careful management of money.

To avoid becoming a prisoner and achieve financial freedom, one must understand their RELATIONSHIP WITH MONEY, SAVINGS and SPENDING. It is also important to understand the difference between savings and Investment. It is not only important to save money but also to invest the savings, so that the amount saved grows faster than the growth in expenses. That is true investing. All one needs is knowledge, a disciplined and sensible approach and patience and to avoid doing things which create financial imprisonment.

The solution to avoid financial imprisonment is simple and not based on where one is in their life. Whether a person is wealthy or poor, an employee or self-employed, a college graduate or not, they have the same access to the tools the rich have been using for generations to create perpetual wealth for themselves and their families.

Like those seeking to lose weight, the answers may often seem simple (e.g. burn more calories than you consume; save more than you spend; save first and spend later). But getting in shape isn't easy for most people. It takes self-discipline and conscious effort. Money is no different.

Following are some comprehensive steps to achieving financial freedom:

- Set life goals, both big and small, financial and lifestyle
- Create a blueprint for achieving those goals.
- Make a budget –balance your income, savings and expenses
- Pay off credit cards in full, carry as little debt as possible, and keep an eye on your credit.
- Adequate protection against life/health disabilities, death of the breadwinner of the family
- Set up an emergency fund
- Create automatic savings via SIPs for specific goals: retirement, buying house, children's education, and marriage plans etc.

However, the first step is always setting up one's life goals. A person should have goals and make these goals specific, in terms of time frames. It is ideal to write down these goals, they can serve as a guide to achieve it. Similarly, the budget and the plan to achieve financial freedom should be put down in writing.

Inadequate savings force people to chase high returns. They make not one but two mistakes of saving less and risking more. One needs to remember that there is no substitute for high savings.

When one has their finances in order, they can enjoy less stress, better health, and a more peaceful work and home life. They are able to do more of what they love and be free from worry and guilt. It also enables living with dignity because one is not ruled by the fear of survival. There is absolutely nothing money could buy that would make a person feel as good as financial freedom feels.

Source & Courtesy: Dhruv Mehta - money9

Contd. from Page 1

Balanced Advantage Funds

Balanced Advantage Funds or Dynamic Asset Allocation Funds invest in both debt and equity and the proportion is managed dynamically as per the market conditions, so that your portfolio gets better.

- Edelweiss Balanced Advantage
- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage

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

Super Top Up Health Insurance

Back up plan, in case the **base limit** of Health Insurance policy is exhausted

Higher sum assured at a **lower cost**. Can be bought **with/without** base policy

Can be opted for both **individual** and **family** floater basis

Tax deduction available within limits of **Section 80D**

Better option to manage **high premiums** for all age groups.

Top ups are a smart way to manage the cost and get a higher sum assured in health insurance.

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	4720	5328	5994
	36-45	--	5351	6148	6927
Classic - Individual	46-50	--	8496	10266	12626
	18-35	--	6282	--	7971
HDFC ERGO	36-45	--	7110	--	9020
	46-50	--	10399	--	13194

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070959 05511 Insurance is the subject matter of solicitation.

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5024* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
LIC	25	30	9912	19824
		35	13983	27966
		45	22360	44722
SBI Life	25	30	6904	11506
		35	9187	15311
		45	13897	23162

* 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 : 070959 05511

Their future depends on your decision today

Save for your child's education.



An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)



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.

Don't put off Tax Saving till the last minute

5 Features of Tax Saving Mutual Fund (Equity Linked Savings Scheme - ELSS)

- Lowest lock-in period of 3 years among Sec. 80C investment options.
- Offers tax benefit on investment upto Rs. 1.50 lakhs u/s 80C of Income Tax Act, 1961.
- Long term capital gains earned is exempt upto Rs. 1 lakh above Rs. 1 lakh taxed at 10%.
- Investment in diversified equity portfolio of stocks chosen by professional fund manager.
- Flexibility to invest through SIP mode on monthly basis.

ELSS offers dual advantage of saving tax and opportunity to build wealth through equity investments.

Selected ELSS Funds

- Axis Long Term Equity Fund
- Aditya Birla Sun Life Tax Relief 96
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Tata India Tax Savings Fund

Invest now

Don't wait till March

Invest now

u/s 80C Investments upto ₹1,50,000.

u/s 80D Health Insurance (Self / Spouse / Children): Premium paid upto ₹25,000.

u/s 80D Health Insurance (Dependent Parents Above 60): Premium paid upto ₹30,000/-.

u/s 80CCD (1B) NPS Investment upto ₹50,000.



Finance your future dreams through SIPs

Any dream can be achieved if you work towards it. Building wealth is no different. A Systematic Investment Plan (SIP) can help you work towards your financial goals. Let us look at the features of a Systematic Investment Plan and how it can help you fulfil your investment objectives.

Selected Equity Funds for SIP's / STP's

- ABSL Focused Equity
- DSP Flexi Cap
- HDFC Flexi Cap
- Motilal Oswal Large & Midcap
- Sundaram Large & Midcap
- Tata Large & Midcap
- L&T Emerging Business
- ICICI Pru Long Term Equity*
- IDFC Tax advantage*
- Kotak Tax Saver*

Refer page 2 Performance details

* 80 C Tax benefit available
Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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

Telangana Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, 11 th floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	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 - 24152771	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Secunderabad - 500 087.	040 - 27863360	70362 07831
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 43743

Andhra Pradesh Region

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Bengaluru Region

REGIONAL OFFICE	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Chennai 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

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Follow us:

Missed call / WhatsApp / SMS : 094416 93111



ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.30 pm. & all Sundays - Holiday.

Ignore the market noise.

And believe in the power of compounding.



Investing regularly takes you a step closer to your financial objectives.

Stay calm and keep investing.

SIP: Systematic Investment Plan



for more details, Please call **ECS Toll Free : 1800 425 2969**

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

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

Serving you.



Serving Nation.

From: **ECS CONSULTANTS**, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.

Attractive Fixed Deposits

Compiled as on 08/10/21

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	6.50	6.75
HDFC Ltd.	FAAA	33	6.20	6.45
LIC Housing Finance	FAAA	36	5.75	6.00
Mahindra Finance	FAAA	36	6.30	6.55
Shriram City Union Finance	MAA+	12	6.50	6.80
Shriram Transport Finance	FAAA	12	6.50	6.80

"To ease another's heartache is to forget one's own."

- Abraham Lincoln

MOST IMPORTANT: BANK PARTICULARS UPDATE.

Pursuant to recent Bank mergers, there are IFSC Code, MICR Code Changes etc, is getting effected. As such, we request you to look into the same and if any change in Bank details of your investments, kindly inform us to do the needful. Team **ECS Financial**.

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

LIQUID FUNDS RETURNS AS ON 04/10/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.16	1.05	2.17	4.3
DSP Ultra Short Fund (G)	0.11	0.16	0.76	1.5	3.06
HDFC Low Duration Fund (G)	0.18	0.22	1.18	2.41	4.91
ICICI Prudential Savings Fund (G)	0.28	0.38	1.57	2.98	5.46

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.

R.N.I No.APENG/2004/12047

POSTAL REGN.NO.: HQ/SD/510/2019-21

Registered News Paper

To