

# ECS CONSULTANTS

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## INVESTMENT NEWS

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### Canara Robeco Focused Equity Fund



**Investment Objective:** To generate long term capital appreciation/income by investing in equity and equity related instruments across market capitalization of up to 30 companies. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Allocation:** Equity and Equity-related Instruments min 65% max 100% Medium to High. Debt and Money Market Instruments min 0% max 35% Low to Medium. Units issued by REITs and InvITs min 0% max 10% Medium to High. Units of MF schemes min 0% max 5% Medium to High. Equity Exchange Traded Funds min 0% max 10% Medium to High.

**Fund Manager:** Mr. Shridatta Bhandwalder

**Benchmark Index:** S&P BSE 500 TRI

**NFO Closes on 07/05/2021**

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

To know more & Invest at your Doorstep, Please call your nearest **ECSFinancial/1800 425 2969**

|                             |  |
|-----------------------------|--|
| 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   |
| Trimulgerry : 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: <a href="mailto:grow@ecsfinancial.co.in">grow@ecsfinancial.co.in</a> |

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

### Attractive Fixed Deposits

Compiled as on 23/04/2021

| Name                      | Credit Rating | Period in months | Individual (%) | Sr.Citizen (%) (60+) |
|---------------------------|---------------|------------------|----------------|----------------------|
| Bajaj Finance Ltd.        | FAAA          | 36               | 7.00           | 7.25                 |
| 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 Transport Finance | FAAA          | 12               | 7.25           | 7.50                 |

### LIC Pradhan Mantri Vaya Vandana Yojana

**Pension : 7.40% p.a pble monthly**



**Be Empowered**



### How to improve money habits

Instead of fuming and fretting over your finances, get down to streamlining

Am I doing enough? Isn't this whole thing so complicated? Should I get some help? Will it be expensive? The finances are in such disorder; but I don't have the time to set it right. Such are the travails of so many of us so busy with the business of life and work, that we don't have the time for our finances.



Research has shown that thinking about a job too much, or talking about it too often can make it look bigger, complex and tough to accomplish. Or vicariously fool the brain into believing that the task has been done already. Recall how those who want to lose weight talk a lot about diets but accomplish little. They lose the battle without even beginning to fight, as they give it too much mindspace. So here are some tips to keep the process simple and a checklist to see how you are doing.

**FIRST, are you earning enough?** Without a fair answer to that question you cannot have any control over your finances.

Contd in Page 3

Source & Courtesy: Uma Shashikant - ET Wealth

Asset Allocation is the **KEY**



HDFC Asset Allocator Fund of Funds makes it easy

**HDFC Asset Allocator Fund of Funds**

**NFO Closes on 30/04/2021**

**Investment Objective:** To seek capital appreciation by managing the asset allocation between equity oriented, debt oriented and gold ETF schemes.

**Allocation:** Equity & Equity related instruments across large, mid and small cap companies High 80% 100%.Debt and Money Market Instruments Low to Medium 0% 20%.

**Fund Manager:** Mr. Amit Ganatara (Equity Assets),Mr. Anil Bamboli (Debt Assets), Mr. Krishan Kumar Daga (Gold ETF Schemes).

**Benchmark Index:** 90% NIFTY 50 Hybrid Composite Debt 65:35 TR Index, + 10% Domestic Price of Gold.

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

### Thoughtful Inspirational Quotable Quotes

"You have to understand what market history look like. What market history tells you is that the very, very best investments are made when things look the worst."  
- William J. Bernstein

"Books give a soul to the universe, wings to the mind, flight to the imagination, and life to everything."  
- Plato

"The history of the world is the history of a few people who had faith in themselves."  
- Swami Vivekananda

"As we look ahead into the next century, leaders will be those who empower others"  
- Bill Gates

"We are the first generation to feel the effect of climate change and the last generation who can do something about it."  
- Barack Obama



**ONE JOB FOR YOUR FAMILY & SOCIETY LET'S GET VACCINATED & STAY PROTECTED FROM COVID-19**

Following are some of the facts about vaccination,

**MYTH:** The COVID-19 vaccine can't be safe because it was developed so quickly.

**FACT:** The emergency nature of the pandemic required a quick response, but thorough safety standards were still required and met.

**MYTH:** The COVID-19 vaccine can give me COVID-19 infection.

**FACT:** You may experience some minor side effects after the vaccine but it is not possible for the COVID-19 vaccine to give you COVID-19 infection.



**MYTH:** I'm not at risk for severe complications of COVID-19 so I don't need the vaccine.

**FACT:** Regardless of your risk, you can still contract the infection and spread it to others, so it's important you get vaccinated.

**MYTH:** Once I receive the COVID-19 vaccine, I no longer need to wear a mask.

**FACT:** Masking, hand washing and physical distancing remain necessary in public until a sufficient number of people are immune.

**MYTH:** If I've had COVID-19 infection, I don't need to get vaccinated.

**FACT:** If you've already had COVID-19 infection, there are still benefits to receiving the vaccine. It is not known how long natural immunity lasts, and the vaccine can protect you from reinfection.

**The COVID-19 vaccines are an important and essential step in ending the coronavirus pandemic. The vaccines can help prevent illness and may also protect others around you**

Source & Courtesy: Dr. Vijay Kumar Agarwal, STAR Hospitals

Health Awareness initiative by

**ECS Insurance Consultants Pvt. Ltd.**

**STAR HOSPITALS**  
Expertise • Excellence • Empathy

### 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 Classic - Individual | 5M-35     | --         | 4720       | 5328       | 5994       |
|                                | 36-45     | --         | 5351       | 6148       | 6927       |
| HDFC ERGO Optima Restore       | 46-50     | --         | 8496       | 10266      | 12626      |
|                                | 18-35     | --         | 6282       | --         | 7971       |
| Optima Restore                 | 36-45     | --         | 7110       | --         | 9020       |
|                                | 46-50     | --         | 10399      | --         | 13194      |

For selecting the right policy with cost efficient and maximum benefits, Please Call : 098410 01787

Insurance is the subject matter of solicitation.

● 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 - Dividend Track record & Performance at a glance

| Sl. No.  | Fund Name                                | Launch Date | Value research Rating | AUM (₹ Crs.) | NAV as on 16/04/2021 |          | Year wise dividends in ₹ |            |            | Return (%) |         |         |          | Since Inception | Sl. No. |
|--|--|-------------|-----------------------|--------------|----------------------|----------|--------------------------|------------|------------|------------|---------|---------|----------|-----------------|---------|
|  |  |             |                       |              | Dividend             | Growth   | FY 2018-19               | FY 2019-20 | FY 2020-21 | 1 Year     | 3 Years | 5 Years | 10 Years |                 |         |
| <b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Aditya Birla SL Balanced Advantage Fund  | Apr-00      | ****                  | 3,181        | 21.95                | 65.62    | 1.465                    | 1.361      | 0.21       | 36.48      | 9.09    | 11.2    | 9.81     | 9.38%           | 1       |
| 2  | DSP Dynamic Asset Allocation Fund        | Feb-14      | ****                  | 3,205        | 11.75                | 18.49    | 0.45                     | 0.36       | 0.15       | 25.07      | 8.88    | 9.13    | --       | 8.92%           | 2       |
| 3  | Edelweiss Balanced Advantage Fund        | Aug-09      | ****                  | 3,315        | 19.72                | 31.33    | 1.35                     | 0.66       | 0.6        | 34.69      | 11.42   | 11.27   | 10.74    | 10.27%          | 3       |
| 4  | HDFC Balanced Advantage Fund             | Feb-94      | Unrated               | 39,784       | 25.94                | 232.33   | 3.41                     | 3          | 0.69       | 46.33      | 7.89    | 11.56   | 11.19    | 17.78%          | 4       |
| 5  | ICICI Prudential Balanced Advantage Fund | Dec-06      | ****                  | 30,284       | 15.46                | 44.12    | 0.8852                   | 0.656      | 0.28       | 38.13      | 9.45    | 11.12   | 12.12    | 10.93%          | 5       |
| 6  | Kotak Balanced Advantage Fund            | Aug-18      | Unrated               | 7,670        | 13.15                | 13.15    | --                       | --         | --         | 36.36      | --      | --      | --       | 10.67%          | 6       |
| 7  | Sundaram Balanced Advantage Fund         | Mar-20      | Unrated               | 889          | 13.0                 | 12.9952  | --                       | --         | --         | 27.89      | --      | --      | --       | 26.13%          | 7       |
| 8  | Tata Balanced Advantage Fund             | Jan-19      | Unrated               | 2,260        | 13                   | 13       | --                       | --         | --         | 30.82      | --      | --      | --       | 12.49%          | 8       |
| <b>Balanced Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>  |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Aditya Birla SL Equity Hybrid '95 Fund   | Feb-95      | **                    | 7,683        | 141.2                | 912.21   | 8.8363                   | 6.4118     | 1.97       | 50.23      | 6.44    | 10.21   | 11.13    | 19.00%          | 1       |
| 2  | Canara Robeco Equity Hybrid Fund         | Feb-93      | ****                  | 4,812        | 84.77                | 209.67   | 7.269                    | 7.5431     | 2.25       | 41.13      | 12.22   | 13.7    | 12.98    | 12.52%          | 2       |
| 3  | DSP Equity & Bond Fund                   | May-99      | ****                  | 6,396        | 24.55                | 201.75   | 2.52                     | 1.98       | 0.45       | 45.44      | 11.04   | 13.27   | 11.64    | 14.70%          | 3       |
| 4  | HDFC Children's Gift Fund                | Mar-01      | ****                  | 4234         | 153.77               | --       | --                       | --         | --         | 51.74      | 9.7     | 13.01   | 13.45    | 16.04%          | 4       |
| 5  | ICICI Prudential Equity & Debt Fund      | Nov-99      | ***                   | 16,395       | 16.06                | 170.58   | 2.48                     | 1.16       | 0.48       | 48.85      | 10.19   | 13.31   | 13.74    | 14.13%          | 5       |
| 6  | Kotak Equity Hybrid Fund                 | Nov-99      | ****                  | 1,380        | 19.93                | 33.92    | 1.3347                   | 0.234      | --         | 59.79      | 11.62   | 12.89   | 10.91    | 14.33%          | 6       |
| 7  | PGIM India Hybrid Equity Fund            | Jan-04      | ***                   | 101          | 13.81                | 83.7     | 1.204                    | 0.662      | 0.25       | 48.99      | 7.58    | 9.04    | 8.46     | 13.13%          | 7       |
| 8  | SBI Equity Hybrid Fund                   | Dec-95      | ****                  | 36,765       | 36.52                | 172.38   | 0.8412                   | 0.85       | --         | 40.22      | 10.85   | 12.34   | 12.98    | 15.80%          | 8       |
| 9  | Sundaram Equity Hybrid Fund              | Jun-00      | ****                  | 1,667        | 14.69                | 111.8    | 1.7004                   | 0.9434     | 0.399      | 39.56      | 9.61    | 12.54   | 8.52     | 12.29%          | 9       |
| 10   | Tata Hybrid Equity Fund                  | Oct-35      | **                    | 3,298        | 76.566               | 256.25   | 5.1796                   | 4.38       | --         | 46.2       | 7.3     | 9.03    | 11.87    | 14.93%          | 10      |
| <b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>                                      |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | DSP Equity Opportunities Fund            | May-00      | ***                   | 5,747        | 26.78                | 293.97   | 2.66                     | 2.7        | 2.8        | 63.27      | 10.2    | 14.74   | 12.89    | 17.53%          | 1       |
| 2  | IDFC Core Equity Fund                    | Aug-05      | ***                   | 2,228        | 16.61                | 56.28    | 0.8                      | 1.03       | --         | 64.23      | 7.21    | 13.39   | 10.33    | 11.64%          | 2       |
| 3  | Invesco India Growth Opportunities Fund  | Aug-07      | ****                  | 3,651        | 21.23                | 42.86    | --                       | --         | --         | 51.08      | 8.53    | 14.09   | 12.47    | 11.21%          | 3       |
| 4  | Tata Large & Mid Cap Fund                | Mar-93      | ****                  | 2,153        | 44.28                | 274.36   | 0.8411                   | --         | --         | 62.64      | 11.75   | 13.34   | 13.06    | 12.53%          | 4       |
| <b>Mid cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>   |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Aditya Birla Sun Life Mid Cap Fund       | Oct-02      | *                     | 2,697        | 33.73                | 350.05   | 1.93                     | --         | 1.74       | 68.36      | 3.53    | 10.63   | 12.35    | 21.13%          | 1       |
| 2  | Axis Midcap Fund                         | Feb-11      | ****                  | 10,432       | 29.18                | 54.44    | 2.12                     | 1.99       | 2.6        | 57.84      | 15.56   | 17.69   | 17.98    | 18.14%          | 2       |
| 3  | DSP Midcap Fund                          | Nov-06      | ****                  | 10,916       | 22.64                | 76.29    | 2.3                      | 1.68       | 2.47       | 60         | 10.13   | 16.04   | 15.46    | 15.12%          | 3       |
| 4  | Franklin India Prima Fund                | Dec-93      | ***                   | 7,308        | 64.85                | 1,235.53 | 4.86                     | 4.31       | --         | 68.75      | 7.63    | 13.05   | 16.16    | 19.23%          | 4       |
| 5  | HDFC Mid-Cap Opportunities Fund          | Jun-07      | ***                   | 26,471       | 30.18                | 73.2     | 2.5                      | 2.5        | 3          | 75.48      | 7.56    | 14.5    | 16.66    | 15.49%          | 5       |
| 6  | ICICI Prudential Midcap Fund             | Oct-04      | **                    | 2,338        | 25.02                | 125.86   | 0.88                     | 1.99       | 1.7        | 81.49      | 6.96    | 13.96   | 14.39    | 16.61%          | 6       |
| 7  | Kotak Emerging Equity Scheme             | Mar-07      | ****                  | 10,938       | 31.55                | 57.45    | 1.61                     | 0.53       | --         | 80.9       | 11.82   | 16.96   | 17.5     | 13.24%          | 7       |
| 8  | L&T Midcap Fund                          | Aug-04      | ***                   | 6,428        | 49.03                | 175.28   | 2.87                     | 1.5        | --         | 65.28      | 6.37    | 15.62   | 15.82    | 18.71%          | 8       |
| 9  | Motilal Oswal Midcap 30 Fund             | Feb-14      | **                    | 1,896        | 19.4                 | 31.76    | 1.77                     | 0.02       | 3.3        | 62         | 6.91    | 10.1    | --       | 17.56%          | 9       |
| 10   | Sundaram Mid Cap Fund                    | Jul-02      | *                     | 6,152        | 37.64                | 567.06   | 2.1252                   | 0.4781     | --         | 63.46      | 2.89    | 10.83   | 14.05    | 24.06%          | 10      |
| <b>Multi Cap / Diversified Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>                          |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Axis Focused 25 Fund                     | Jun-12      | ****                  | 15,007       | 19.45                | 37.51    | 1.59                     | 1.48       | 1.8        | 56.55      | 11.64   | 16.73   | --       | 16.20%          | 1       |
| 2  | DSP Focus Fund                           | Jun-10      | ***                   | 1,997        | 17.03                | 29.51    | 0.6789                   | --         | --         | 57.9       | 9.1     | 11.86   | 10.63    | 10.48%          | 2       |
| 3  | Invesco India Contra Fund                | Apr-07      | ****                  | 6,477        | 27.82                | 61.99    | 2.0719                   | --         | 2.75       | 59.11      | 9.4     | 15.36   | 14.16    | 13.89%          | 3       |
| 4  | Nippon India Multi Cap Fund              | Mar-05      | Unrated               | 9,043        | 31.81                | 110.96   | 2.4349                   | --         | --         | 61.94      | 6.12    | 10.29   | 11.85    | 16.16%          | 4       |
| <b>Flexi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>   |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Aditya Birla Sun Life Flexi Cap Fund     | Aug-98      | ***                   | 13,026       | 112.02               | 938.9    | 7.1895                   | 6.32       | 5.63       | 62.54      | 9.41    | 14.49   | 13.43    | 22.20%          | 1       |
| 2  | HDFC Flexi cap Fund                      | Jan-95      | **                    | 23,128       | 46.47                | 787.82   | 5.25                     | 4.25       | 5          | 60.54      | 8.47    | 13.19   | 10.65    | 18.06%          | 2       |
| 3  | Kotak Flexi cap Fund                     | Sep-09      | ****                  | 34,744       | 27.01                | 44.73    | 1.3281                   | 1.2        | 0.88       | 57.44      | 10.6    | 14.66   | 14.15    | 13.78%          | 3       |
| 4  | Motilal Oswal Flexi Cap Fund             | Apr-14      | ***                   | 11,873       | 23.51                | 31.28    | 0.8854                   | --         | 4.02       | 53.35      | 4.71    | 12.93   | --       | 17.77%          | 4       |
| 5  | PGIM India Flexi cap Fund                | Mar-15      | ****                  | 774          | 15.87                | 20.68    | 0.44                     | 0.5025     | 0.3        | 82.52      | 15.78   | 16.7    | --       | 12.60%          | 5       |
| 6  | SBI Flexi cap Fund                       | Sep-05      | ***                   | 11,829       | 27.9                 | 62.32    | --                       | --         | --         | 58.7       | 9.22    | 13.35   | 13.28    | 12.48%          | 6       |
| 7  | UTI Flexi cap Fund                       | May-92      | ****                  | 16,717       | 147.91               | 212.05   | 2.9218                   | 2.65       | 3          | 74.23      | 16.13   | 16.69   | 14.25    | 12.94%          | 7       |
| <b>Debt: Medium Duration</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>   |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | HDFC Medium Term Debt Fund               | Feb-02      | ****                  | 3,031        | 16.51                | 43.51    | 0.65                     | --         | --         | 8.94       | 7.85    | 7.81    | 8.37     | 7.96%           | 1       |
| 2  | ICICI Prudential Medium Term Bond Fund   | Sep-04      | ****                  | 6387         | 12.8                 | 34.06    | 0.3887                   | --         | --         | 10.14      | 7.92    | 7.91    | 8.46     | 7.67%           | 2       |
| <b>Debt: Banking and PSU</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>   |  |             |                       |              |                      |          |                          |            |            |            |         |         |          |                 |         |
| 1  | Axis Banking & PSU Debt Fund             | Jun-12      | ****                  | 16,154       | 1,037.62             | 2,062.62 | --                       | 77.5593    | --         | 8.29       | 8.63    | 8.17    | --       | 8.51%           | 1       |
| 2  | Kotak Banking and PSU Debt Fund          | Dec-98      | ****                  | 9,688        | 10.4                 | 50.43    | --                       | --         | --         | 8.76       | 8.62    | 8.29    | 8.54     | 7.52%           | 2       |
| 3  | SBI Banking and PSU Fund                 | Oct-09      | ***                   | 14,480       | 1,120.67             | 2,456.91 | --                       | --         | --         | 8.36       | 8.31    | 7.82    | 8.43     | 8.11%           | 3       |

## Selected Equity Linked Saving Schemes - Dividend 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 16/04/2021 |        | Year wise dividends in ₹ |            |            | Return (%) |         |         |          | Since Inception | Sl. No. |
|---------|---|-------------|-----------------------|--------------|----------------------|--------|--------------------------|------------|------------|------------|---------|---------|----------|-----------------|---------|
|         |   |             |                       |              | Dividend             | 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      | ****                  | 27,870       | 23.7                 | 61.39  | 2.0364                   | 1.85       | 2.25       | 53.51      | 12.32   | 15.31   | 17.06    | 17.31%          | 1       |
| 2       | Canara Robeco Equity Tax Saver Fund                 | Feb-09      | ****                  | 1,961        | 30.97                | 93.31  | 1.7708                   | 2.0739     | 1.55       | 60.66      | 15.59   | 16.22   | 13.51    | 14.97%          | 2       |
| 3       | DSP Tax Saver Fund                                  | Jan-07      | ****                  | 8,056        | 17.36                | 65.47  | 1.8                      | 0.7        | 0.71       | 66.19      | 12.14   | 15.37   | 14.23    | 14.09%          | 3       |
| 4       | HDFC Tax Saver Fund                                 | Mar-96      | *                     | 7,920        | 46.5                 | 578.51 | 6                        | 5          | 6          | 50.44      | 4.05    | 10.04   | 9.31     | 23.29%          | 4       |
| 5       | ICICI Prudential Long Term Equity Fund (Tax Saving) | Aug-99      | ***                   | 8,310        | 20.69                | 479.34 | 2.4792                   | 2.3198     | 0.7        | 60.09      | 10.56   | 12.91   | 12.82    | 19.55%          | 5       |
| 6       | IDFC Tax Advantage (ELSS) Fund                      | Dec-08      | ***                   | 2,988        | 22.03                | 75.49  | 0.85                     | 0.37       | --         | 86.67      | 8.38    | 15.45   | 14.02    | 17.84%          | 6       |
| 7       | Kotak Tax Saver Regular Plan                        | Nov-05      | ****                  | 1,837        | 22.08                | 59.02  | 1.3369                   | 1.1908     | --         | 60.81      | 12.77   | 14.94   | 12.16    | 12.21%          | 7       |
| 8       | Mirae Asset Tax Saver Fund                          | Dec-15      | ****                  | 6,934        | 18.65                | 25.21  | 0.4427                   | 0.84       | 1.6        | 71.59      | 15.6    | 20.48   | --       | 19.05%          | 8       |
| 9       | SBI Long Term Equity Fund                           | Mar-93      | **                    | 9,258        | 45.32                | 182.21 | 3.0104                   | 3.01       | --         | 60.85      | 8.62    | 11.11   | 11.56    | 16.06%          | 9       |
| 10      | Tata India Tax Savings Fund                         | Mar-96      | ***                   | 2,637        | 62.71                | 22.91  | 8.8541                   | 3.27       | --         | 57.49      | 8.92    | 13.75   | 13.69    | 18.56%          | 10      |

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/03/2021

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      | 15812.60 64.14                                   | 47293.28 18.57                                    | 84366.42 13.61                                    | 270034.23 15.49                                      | 3531206.16 22.31               | 272000                           |
| 2       | DSP Equity Opportunities Fund - Gr        | May-00      | 15973.62 67.04                                   | 48498.66 20.37                                    | 86545.33 14.65                                    | 265702.74 15.19                                      | 2446292.30 17.64               | 251000                           |
| 3       | Franklin India Prima Fund - Gr            | Dec-93      | 16497.05 76.58                                   | 48450.86 20.30                                    | 84699.26 13.77                                    | 293191.52 17.02                                      | 10495367.27 19.36              | 328000                           |
| 4       | HDFC Mid-Cap Opportunities - Gr           | Jun-07      | 16735.65 80.97                                   | 49486.86 21.83                                    | 86396.33 14.58                                    | 296979.89 17.26                                      | 643165.35 15.67                | 165000                           |
| 5       | ICICI Prudential Multicap Fund-Gr         | Oct-94      | 16008.59 67.67                                   | 46169.88 16.87                                    | 81750.14 12.34                                    | 244048.14 13.60                                      | 4852542.21 14.49               | 318000                           |
| 6       | IDFC Core Equity Fund -Gr                 | Aug-05      | 16088.92 69.13                                   | 46830.16 17.87                                    | 82623.96 12.77                                    | 230119.96 12.50                                      | 479905.41 11.81                | 188000                           |
| 7       | Kotak Flexicap Fund- Gr                   | Sep-09      | 15534.18 59.15                                   | 46877.72 17.95                                    | 85284.06 14.05                                    | 272610.91 15.67                                      | 353262.49 14.02                | 139000                           |
| 8       | L&T Emerging Businesses Fund-Gr           | May-14      | 17509.75 95.43                                   | 47553.96 18.96                                    | 83219.01 13.06                                    | -- --  | 135641.10 17.59                | 83000                            |
| 9       | Mirae Asset Large Cap Fund -Gr            | Apr-08      | 15495.63 58.47                                   | 47247.29 18.50                                    | 87199.78 14.95                                    | 278564.12 16.07                                      | 504453.36 15.63                | 156000                           |

### 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 31/03/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| ICICI Bank                         | 6.14          | 1 Year               | 45.37 |
| HDFC Bank                          | 4.82          | 3 Years              | 10.29 |
| Reliance Industries                | 4.86          | 5 Years              | 11.61 |
| Infosys                            | 4.17          | 10 Years             | 12.29 |
| HDFC                               | 2.99          | <b>Top 5 Sectors</b> |       |
| 8.75% Axis Bank                    | 3.89          | <b>Instruments</b>   |       |
| 9.20% ICICI Bank 31/12/2050        | 1.59          | Financial            | 13.00 |
| 9.15% ICICI Bank                   | 0.93          | AA+                  | 13.70 |
| 9.50% NIRMA                        | 0.89          | AAA                  | 4.91  |
| Embassy Office Parks REIT 22       | 0.85          | Energy               | 5.18  |
|                                    |               | Automobile           | 4.80  |

### 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. Saurabh Bhatia; 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 31/03/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| HDFC 19/05/2022                    | 2.71          | 1 Year               | 31.15 |
| 9.20% ICICI Bank 31/12/2050        | 1.88          | 3 Years              | 9.27  |
| 5.09% GOI 13/04/2022               | 2.59          | 5 Years              | 9.44  |
| 6.80% HPCIL 15/12/2022             | 1.75          | 10 Years             | -     |
| RBI 364 D 15/07/2021               | 1.67          | <b>Top 5 Sectors</b> |       |
| ICICI Bank                         | 6.00          | <b>Instruments</b>   |       |
| Reliance Industries                | 5.53          | Financial            | 12.63 |
| Infosys                            | 4.22          | AAA                  | 12.05 |
| Bharti Airtel                      | 3.53          | Technology           | 2.53  |
| Vedanta                            | 3.30          | AA                   | 2.25  |
|                                    |               | Chemicals            | 2.03  |

### 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 31/03/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| State Bank of India                | 11.14         | 1 Year               | 59.09 |
| ICICI Bank                         | 5.20          | 3 Years              | 9.85  |
| Larsen & Toubro                    | 4.85          | 5 Years              | 12.72 |
| NTPC                               | 4.82          | 10 Years             | 11.63 |
| Coal India                         | 4.58          | <b>Top 5 Sectors</b> |       |
| 8.60% Canara Bank                  | 1.68          | <b>Instruments</b>   |       |
| 8.75% State Bank of India          | 1.42          | Financial            | 26.72 |
| 8.98% Punjab National Bank         | 1.13          | Energy               | 17.46 |
| 6.43% HDFC 29/09/2025              | 0.78          | AA+                  | 9.95  |
| 9.15% ICICI Bank                   | 0.69          | Construction         | 7.55  |
|                                    |               | 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 31/03/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| Infosys                            | 8.08          | 1 Year               | 79.91 |
| ICICI Bank                         | 7.60          | 3 Years              | 14.06 |
| HDFC Bank                          | 7.25          | 5 Years              | 16.14 |
| Bharti Airtel                      | 4.53          | 10 Years             | 14.61 |
| Axis Bank                          | 4.00          | <b>Top 5 Sectors</b> |       |
| State Bank of India                | 3.60          | <b>Instruments</b>   |       |
| Hindustan Unilever                 | 2.87          | Financial            | 35.64 |
| Tata Steel                         | 2.79          | Technology           | 9.36  |
| Ultratech Cement                   | 2.34          | Energy               | 8.19  |
| Dr. Reddys Lab                     | 2.23          | Healthcare           | 8.01  |
|                                    |               | Construction         | 6.96  |

### 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 31/03/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| ICICI Bank                         | 9.30          | 1 Year               | 68.97 |
| Infosys                            | 8.42          | 3 Years              | 11.52 |
| Hdfc Bank                          | 8.73          | 5 Years              | 14.84 |
| Reliance Industries                | 6.88          | 10 Years             | 14.02 |
| State Bank of India                | 7.88          | <b>Top 5 Sectors</b> |       |
| Bharti Airtel                      | 5.06          | <b>Instruments</b>   |       |
| Axis Bank                          | 4.95          | Financial            | 37.82 |
| HDFC                               | 4.53          | Energy               | 9.29  |
| Mahindra & Mahindra                | 2.84          | Healthcare           | 9.49  |
| Ultratech Cement                   | 2.90          | Technology           | 9.30  |
|                                    |               | Construction         | 8.23  |



## Be Empowered



### How to improve money habits

Spending habits and unexpected situations determine how our money is used. Most of us believe we are trapped by these compulsions. The truth might be that we aren't earning enough. You must have some balances in the bank before your next pay; and you must not be anxious about small unplanned spends. Check if you earn enough. Find ways to do better.

**SECOND, do you save regularly?** Is there a sum of money you can confidently set aside and not utilise? Can you do that every month? Saving is a sign that you earn enough and you don't spend beyond your means. Without a reasonable savings your investment journey won't make much progress. Even if it is a small amount, you should be able to set it aside routinely.

**THIRD, are you free of debt?** To many this may not be an important goal. The security offered by a steady and adequate income makes it easy to service debt. Easy availability of retail credit has meant that many upgrade their homes, cars and households too often and with great ease. At some point in your financial lives, you must cross that bridge where using money that is not yours yet, seems unnecessary. Credit is the spending of tomorrow's money today. At some level it is an act of desperation to advance the benefits of a large sum of money that a bank can trust you with. You should outgrow that need at some point in your financial life.

**FOURTH, do you have assets beyond your home?** Many focus on buying a property as the first major financial goal. Even if it is a chunky and expensive asset, the security of living in one's own home is important to many. But this 'investment' should not subsume every other investment you can possibly have. You might have your PF; some tax saving investments; some stocks and funds; and some deposits. These other assets must grow to be at least equal to your property. Don't retire with just the house and a paltry amount of other investments.

**FIFTH, do you have equity assets?** This is an important question and many associate equity with stock trading. Without growth and capital appreciation your investment will severely underperform. Especially over the longterm. Do not compromise your wealth for unknown fears about losing money. Trust the benefit of asset allocation and have a portion invested in an index, a diversified fund, or a set of blue chip stocks.

**SIXTH, if you do have equity assets, have you outgrown the need to trade and churn?** Stock trading is a great pastime for excitement; not a strategy for financial well being and wealth. You could allocate a portion of your money to punt and to enjoy the adrenaline flow of bets, gains and losses. But do not allow it to overtake your finances in the lure of quick money. Keep it a controlled affair that sometimes generates a chunk you can use on an indulgence of a holiday; and sometimes wipes off the capital hopefully without harming your finances seriously.

**SEVENTH, if you are the passive stock or fund investing types, are you holding too much?** If your stock holdings are over 50 names, or you have over 20 funds, it is very likely your portfolio performs like the index. Unless you hold a large chunk of a winning stock, disproportionate to other holdings, that index-like performance is the mathematical outcome. If you hold stocks of your employer and that is doing well, you have a winner. Don't mindlessly add stocks and funds to your portfolio thinking it will do better. It will tend to average out.

**EIGHTH, do you hold investments that are not performing?** Portfolio review seems like a tough task. Many investors shy away from an annual exercise of looking at their holdings to see what is doing well and what is not. While doing so, many regret investment opportunities they may have missed. That is a futile exercise. There will always be something doing better than what you hold, and there is no way you can forecast and hold the best ahead of time. But what you control is what you have. If you weed out the losing holdings your portfolio will do well. However tough it maybe, develop the discipline to sell what is not working.

**NINTH, do you actively practice giving?** At a point where one has reached a sense of security and satisfaction about one's finances, many realise that they may have more than they can use. Or may feel the pangs of social responsibility. Or realise the moral requirement to support less privileged relatives or service providers. Are you generous with parting with your money? Do you allow raises for your household staff? Do you behave with magnanimity in a crisis? Make giving your habit, if you have reached a stage of financial comfort. It is a sign that you are not letting money rule your life, but can let go. It is alright if you have not formally sat down with your portfolio and made major decisions about it. The only discipline is to deploy your money without letting it sit idly. Consider your financial life in smaller and easier to handle tasks. Do not bring them all together to imagine overhauling all that you do. Slow and steady steps to streamline what you have will work for most of us. Keep it simple.

**Consider your financial life in smaller and easier to handle tasks. Do not bring them all together to imagine overhauling all that you do.**

Source & Courtesy: Uma Shashikant - ET Wealth



## Be Empowered



### International Funds and Diversification

#### WHY IS THERE A NEED TO ADD INTERNATIONAL FUNDS?

One needs to diversify equity mutual fund portfolios to reduce risks. At times, the Indian economy will go through rough patches and global markets will perform well and vice versa. Global markets have low correlation with Indian markets and hence help reduce risk. For example, Indian markets have a 0.16% correlation with the US, 0.25 with the World and 0.32 with Europe. Also, many large companies in areas like auto, tech, and the internet are based in markets like the US and Europe. Participation through international funds gives you a chance to own these companies.

#### WHICH INTERNATIONAL FUNDS ARE AVAILABLE TO INDIAN INVESTORS?

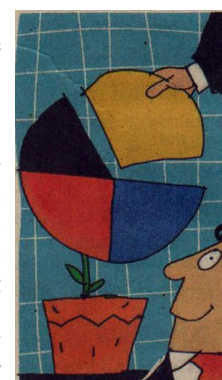
There are a number of international offerings available to Indian investors. These could be country specific, region specific and theme-focused technology funds. As a resident Indian investor, you can invest in Indian rupees. Like any other mutual fund, you can select the fund, write a cheque in rupees or go online and invest.

#### HOW DO INTERNATIONAL FUNDS INVEST?

Funds on offer to Indian investors invest in international markets either directly or have the option to invest in other funds in those markets. The latter is called a feeder route - typically in the form of a fund of fund.

#### IS THERE ANY ADDITIONAL RISK ONE HAS TO WORRY ABOUT?

In addition to the normal risks of investing in stocks, international funds carry currency risks. This could arise due to fluctuations in the value of other markets' currency against the Indian rupee. While investors will invest with rupee, the fund house will have to take exposure to stocks in different currencies. Due to this, investors have to be prepared for currency risk, due to fluctuations. For example, if the rupee depreciates against the dollar, you will get more rupees for every dollar invested in that region and your NAV could be higher. On the contrary if the rupee appreciated against the dollar then you get fewer rupees for every dollar invested there and your NAV will take a hit to that extent.



#### HOW ARE INTERNATIONAL FUNDS TAXED?

From a taxation perspective, international funds are treated on par with debt mutual funds. For a holding period of less than three years, the investor is required to pay short term capital gains tax on the profits at his/her tax slab. When the fund is held for more than three years, the investor will get indexation benefit as the profit is treated as long term capital gain. Post indexation, the gain is taxed at 20%.

Source & Courtesy: Prashant Mahesh - ET

Invest in **MIRAE ASSET** Mutual Fund

**NYSE FANG + ETF**

(An open-ended scheme replicating/tracking NYSE FANG+ Total Return Index)

\*The above companies form part of the NYSE FANG + Index

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

### 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* |
|--------------------|-----------|------------|---------------|--------------|
| "HDFC Life"        | 25        | 30         | 7928          | 14433        |
| Click 2 protect    | 35        | 20         | 9316          | 17274        |
| 3D Plus            | 45        | 10         | 13825         | 25180        |
| LIC                | 25        | 30         | 9912          | 19824        |
| AMULYA             | 35        | 20         | 13983         | 27966        |
| JEEVAN             | 45        | 10         | 22360         | 44722        |
| SBI Life           | 25        | 30         | 6904          | 11506        |
| Smart              | 35        | 20         | 9187          | 15311        |
| Shield             | 45        | 10         | 13897         | 23162        |

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

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- DSP Dynamic Asset Allocation Fund
- HDFC Balanced Advantage Fund
- ICICI Prudential Balanced Advantage Fund
- Kotak Balanced Advantage Fund
- Edelweiss Balanced Advantage Fund

Refer page 2 for BAFs Performance details

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

**Govt. Guaranteed Schemes**

- RBI Floating Rate Saving Bonds (Taxable) (7.15% p.a. for this H-ly ending 30/06/2021)
- LIC Pradhan Mantri Vaya Vandana Yojana - 7.40% p.a. Monthly Payable

|  |           |
|--|-----------|
| PO 5 Year Time Deposit                       | 6.7% p.a. |
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| PO 5 Year Monthly Income Account             | 6.6% p.a. |
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|-----------------------|---|-----------------------------|
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| BASHEERBAGH           | Room No: 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.                | 040 - 23261396 98480 66255  |
| AMEERPET              | H.NO.7-1-471-472, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.   | 040 - 23731636 99480 97642  |
| MALKAJIRI             | 22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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  |
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| YAPRAL                | H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Secunderabad - 500 087.                               | 040 - 27863360 70362 07831  |
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| Andhra Pradesh Region |   |                             |
| VIJAYAWADA            | 40-9-99, 1 <sup>st</sup> Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008                        | 0866 - 6626203 98480 27503  |
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| 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      |   |                             |
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| Chennai Region        |   |                             |
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| MADIPAKKAM            | 3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091  | 044 - 22470082 98410 10082  |

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**#PowerOf3**

**Aditya Birla Sun Life Multi-Cap Fund**  
(An open ended equity scheme investing across large cap, mid cap & small cap stocks)

NFO opens: April 19, 2021 | NFO closes: May 3, 2021

**Mutual Funds** Aditya Birla Sun Life Mutual Fund

**ADITYA BIRLA CAPITAL** 1800-270-7000

Scheme: Aditya Birla Sun Life Multi-Cap Fund (An open ended equity scheme investing across large cap, mid cap & small cap stocks)

This product is suitable for investors who are seeking\*:  
 • Long term capital growth and income  
 • Investment predominantly in equity and equity related instruments as well as debt and money market instruments

\*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.

**RISKOMETER**  
Investors understand that their principal will be at Very High risk.

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.

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

- REC (XV) (Y-ly Int dt. 30<sup>th</sup> June)
- NHAI (XXII) (Y-ly Int dt. 1<sup>st</sup> April)
- PFC (V) (Y-ly Int dt. 31<sup>st</sup> July)
- IRFC (V) (Y-ly Int dt. 15<sup>th</sup> Oct)

To know more, Net Capital Gain Calculation and invest, Please call your nearest **ECS Financial** / Toll Free: 1800 425 2969.

"Never respect men/women merely for their riches, but rather for their philanthropy; we do not value the sun for its height, but for its use. - Gamaliel Bailey

**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 Funds and be surprised by inflation adjusted returns and High Liquidity

| LIQUID FUNDS RETURNS AS ON 16/04/2021       | 15D  | 30D  | 3M   | 6M   | 1Y   |
|---|------|------|------|------|------|
| Aditya Birla Sun Life Low Duration Fund (G) | 0.19 | 0.59 | 0.85 | 1.84 | 6.92 |
| DSP Ultra Short Fund (G)                    | 0.21 | 0.35 | 0.77 | 1.45 | 4.11 |
| HDFC Low Duration Fund (G)                  | 0.27 | 0.61 | 0.66 | 2.17 | 7.47 |
| ICICI Prudential Savings Fund (G)           | 0.17 | 0.52 | 0.39 | 2.08 | 7.75 |

**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.

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