RNI NO.: APENG / 2004/12047, May 1st - 15th 2021, Vol. XIII - Issue 03 - ₹1/-, POSTAL REGN. NO.: HQ/SD/510/2019-21

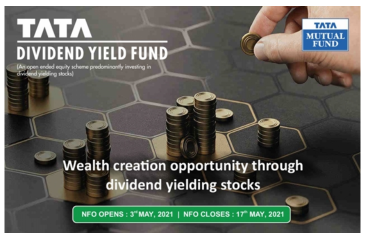
ECS CONSULTANTS

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.

Tata Dividend Yield Fund



Investment Objective: To provide capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

Allocation: Equity & equity related instruments of Dividend Yielding Companies Min 65% Max 100%, Other Equity & Equity related Instruments of Companies other than above Min 0 Max 35%, Debt and money market instruments Min 0 Max 35%, Units issued by REITs & InvITs Min 0 Max 10%.

Plans and Options: Growth, IDCW.

Fund Manager: Equity Fund Manager : Sailesh Jain, Equity Co-Fund Manager : Rahul Singh, Debt Portfolio : Murthy Nagarajan, Overseas Securities : Venkat Samala.

Benchmark Index: NIFTY Div Opps 50 TRI.

Entry Load: N.A

Exit Load: For units in excess of 12% of the investment,1% will be charged for redemption within 365 days.

NFO Closes on 17/05/2021

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
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	

RBI Floating Rate Savings Bonds

7.15%
Payable - H-ly

Attractive Fixed Deposits

Compiled as on 08/05/2021

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd. (till 11/05/21)	FAAA	36	7.00	7.25
Bajaj Finance Ltd. (w.e.f. 12/05/21)	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 Transport Finance	FAAA	12	7.25	7.50

LIC Pradhan Mantri Vaya Vandana Yojana

Pension : 7.40% p.a pble monthly

Be Empowered

Are multi-asset allocation funds good for you?

Such funds offer stable growth and lower volatility to investors.

Lovina is saving for her retirement 15 years away. She has some money that she would like to invest now and then continue investing every year, as her income is now comfortable. However, she is not sure which mutual fund to invest in. Her financially-aware friends say that the asset allocation route is the best. Lovina, however, is unsure seeing the state of the economy, especially after the pandemic. She wonders if she should increase her allocation to equity now and gain from it as the economy recovers or go the debt way and lower the risk in the portfolio, or seek safety in gold till the uncertainties die down.

Contd in Page 3

Source & Courtesy: Girja Gadre, Arti Bhargava and Labdhi Mehta, CIELI

Have your submitted the 15G/15H forms?

for the FY (Financial Year) 2021-22, AY (Assessment Year) 2022-23 for getting exemption from TDS on your Investments (FD's / RBI Savings Bonds / NCD's (Physical) / P.O. SCSS etc, MF's / Shares Dividends.

IMPORTANT NOTE: Kindly submit the 15G/15H forms to exempt from TDS, only if your taxable income is <= 2,50,000/- (Individual) & <=3,00,000 (Sr. Citizen), Inclusive of all taxable income.

Kindly go through your Investment details & Taxable Income status and be in touch with us to do the needful.

To know more & submit the 15G/15H Forms, please visit / call ECS

Thoughtful Inspirational Quotable Quotes

"The idea that a bell rings to signal when investors should get into or out of the mrket is simply not credible. After nearly 50 years in this business. I do not know of anybody who has done it successfully and consistently." - Jack Bogle

"If you focus on results you'll never change. If you focus on change, you'll get results." - Jack Dixon

"Either write something worth reading or do something worth writing" - Benjamin Franklin

"The ideals which have lighted my way, and time after time have given me new courage to face life cheerfully, have been Kindness, Beauty, and Truth." - Albert Einstein

"Man's / Woman's greatness lies in his/her power of thought." - Blaise Pascal

Kind Attention: Investor's

As you are aware, due to respective State Level Govt. orders to contain the Covid'19, our offices in respective states are closed as per guidelines.

However, our respective Branch / Regional level people will be working from Home (WFH) and they are always available to you for suggestions / services / assistance.

In case, you are not able to reach your respective Relationship Executives / Manager's,

Please call Mr. C. Karthik - 6281491571 / HO

Have You Got Yourself Vaccinated?

Vaccinate at the earliest against Covid-19 and vaccinate your investments against inflation for better times ahead.

Good things happen when you set your priorities straight. Protection frist, wealth creation next.

ONE JAB 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.

Contd in Page 3

SWPs are a better alternative to create an income stream than dividend plans

WHY NOT DIVIDEND PLANS?

Gains from growth plans are liable for taxation only at the time of redemption, as discussed. However, in dividend plans, the entire dividend received is added to the income and taxed as per the applicable slab.

Mutual fund dividends are often a combination of appreciation value and part of the money invested at the beginning.

Therefore, the NAV reduces by the dividend amount as soon as it is paid. So, investors may end up paying taxes not only on the gain component but also on the principal.

Also, dividends are not guaranteed and a fund house is free to declare them at will. So, SWPs are a better alternative to create an income stream than dividend plans.

Source & Courtesy: Value Research Mutual Fund Insight

● 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 03/05/2021 Dividend	NAV as on 03/05/2021 Growth	Year wise dividends in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception	Sl. No.
	Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	3181	22.07	66.34	1.465	1.361	0.21	31.67	9.51	11.57	10.15	9.41%	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3205	11.79	18.63	0.45	0.36	0.15	20.35	9.17	9.32	--	8.97%	2
3	HDFC Balanced Advantage Fund	Feb-94	Unrated	39784	25.96	234.53	3.41	3	0.69	41.89	8.36	11.8	11.54	17.79%	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	3315	19.75	31.62	1.3507	0.6641	0.6	31.02	11.67	11.7	10.87	10.33%	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	2260	13.66	13.66	--	--	--	29.13	--	--	--	14.78%	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	889	13.12	13.12	--	--	--	26.06	--	--	--	26.46%	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	30284	15.59	44.5	0.8852	0.656	0.28	32.45	9.82	11.31	12.43	10.96%	7
8	Kotak Balanced Advantage Fund	Aug-18	Unrated	7670	13.18	13.18	-	-	-	28.9	-	-	-	10.58%	8
	Balanced Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	**	7683	142.33	919.52	8.8363	6.4118	1.97	43.95	6.69	10.33	11.53	19.00%	1
2	Canara Robeco Equity Hybrid Fund	Feb-93	*****	4812	84.79	211.48	7.269	7.5431	2.25	34.96	12.35	13.85	13.25	12.53%	2
3	DSP Equity & Bond Fund	May-99	****	6396	24.68	204.03	2.52	1.98	0.45	39.72	11.57	13.49	12.02	14.73%	3
4	HDFC Children's Gift Fund	Mar-01	****	4,270	157.06	-	-	-	-	46.12	10.39	13.58	13.95	16.12%	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	***	16395	16.33	173.44	2.48	1.16	0.48	47.24	10.82	13.61	14.24	14.18%	5
6	Kotak Equity Hybrid Fund	Nov-99	****	1380	20.03	34.08	1.3347	0.234	-	51.25	11.81	13.06	11.36	14.32%	6
7	PGIM India Hybrid Equity Fund	Jan-04	***	101	14.09	85.41	1.204	0.662	0.25	40.57	8.35	9.6	9.06	13.22%	7
8	SBI Equity Hybrid Fund	Dec-95	****	37,727	36.94	174.36	0.8412	0.85	-	36.03	11.17	12.74	13.43	15.82%	8
9	Sundaram Equity Hybrid Fund	Jun-00	****	1667	14.67	112.66	1.7004	0.9434	0.399	33.85	9.61	12.65	9.04	12.30%	9
10	Tata Hybrid Equity Fund	Oct-35	**	3298	71.1	257.69	5.1796	4.38	-	37.16	7.41	9.25	12.13	14.92%	10
	Large & Midcap Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	DSP Equity Opportunities Fund	May-00	***	5747	27.45	301.34	2.66	2.7	2.8	56.2	11.07	15.47	13.51	17.63%	1
2	IDFC Core Equity Fund	Aug-05	***	2228	16.93	57.36	0.8	1.03	-	58.6	7.87	13.66	10.98	11.73%	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	3651	21.52	43.44	-	-	-	42.85	9.1	14.47	13.03	11.28%	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2153	44.66	276.71	0.8411	-	-	49.93	11.87	13.66	13.48	12.54%	4
	Mid cap Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla Sun Life Mid Cap Fund	Oct-02	*	2697	34.33	356.36	1.93	-	1.74	65.21	3.83	10.75	12.96	21.19%	1
2	Axis Midcap Fund	Feb-11	*****	10432	29.66	55.34	2.12	1.99	2.6	52.68	16.2	18.06	18.48	18.24%	2
3	DSP Midcap Fund	Nov-06	****	10916	23	77.52	2.3	1.68	2.47	52.86	10.3	16.49	16.12	15.20%	3
4	Franklin India Prima Fund	Dec-93	***	7308	65.86	1,254.62	4.86	4.31	-	60.96	8.21	13.29	16.72	19.26%	4
5	HDFC Mid-Cap Opportunities Fund	Jun-07	***	26471	31	75.18	2.5	2.5	3	70.49	8.27	14.98	17.18	15.66%	5
6	ICICI Prudential Midcap Fund	Oct-04	**	2338	25.71	129.29	0.88	1.99	1.7	77.59	7.95	14.16	15.06	16.75%	6
7	Kotak Emerging Equity Scheme	Mar-07	****	10938	31.94	58.16	1.61	0.53	-	73.58	12.49	17.04	18.05	13.30%	7
8	L&T Midcap Fund	Aug-04	***	6428	49.59	177.3	2.87	1.5	-	58.37	6.62	15.79	16.44	18.74%	8
9	Motilal Oswal Midcap 30 Fund	Feb-14	**	1896	19.87	32.52	1.77	0.02	3.3	57.17	7.95	10.62	--	17.82%	9
10	Sundaram Mid Cap Fund	Jul-02	*	6152	38.02	572.8	2.1252	0.4781	-	58.11	2.93	10.83	14.51	24.06%	10
	Multi Cap / Diversified Equity Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Axis Focused 25 Fund	Jun-12	****	15007	19.8	38.2	1.59	1.48	1.8	46.46	11.8	17.29	-	16.35%	1
2	DSP Focus Fund	Jun-10	***	1997	17.02	29.51	0.6789	-	-	46.04	9.31	11.85	10.95	10.43%	2
3	Invesco India Contra Fund	Apr-07	****	6,438	28.35	63.18	2.0719	-	2.75	50.18	9.58	15.75	14.88	14.00%	3
4	Nippon India Multi Cap Fund	Mar-05	Unrated	9043	32.36	112.8	2.4349	-	-	58.02	6.3	10.98	12.24	16.24%	4
	Flexi Cap Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	13026	114.91	963.12	7.1895	6.32	5.63	55.1	10.05	15.05	14.28	22.29%	1
2	HDFC Flexi cap Fund	Jan-95	**	23128	46.97	796.22	5.25	4.25	5	52.62	8.96	13.39	11.14	18.07%	2
3	Kotak Flexi cap Fund	Sep-09	****	34744	27.06	44.81	1.3281	1.2	0.88	46.87	10.83	14.8	14.58	13.74%	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	***	11873	23.21	30.88	0.8854	-	4.02	40.69	4.73	12.44	-	17.43%	4
5	PGIM India Flexi cap Fund	Mar-15	****	774	16.38	21.35	0.44	0.5025	0.3	73.92	16.66	17.72	-	13.08%	5
6	SBI Flexi cap Fund	Sep-05	***	11829	28.31	63.23	-	-	-	50.77	9.81	13.79	13.94	12.55%	6
7	UTI Flexi cap Fund	May-92	****	16717	147.77	211.84	2.9218	2.65	3	61.57	15.19	16.81	14.63	12.92%	7
	Debt: Medium Duration — Source & Courtesy: Value Research, Mutual Fund Insight														
1	HDFC Medium Term Debt Fund	Feb-02	****	3031	16.59	43.74	0.65	-	-	9.99	8.18	7.9	8.37	7.97%	1
2	ICICI Prudential Medium Term Bond Fund	Sep-04	****	6,408	12.88	34.28	0.3887	-	-	11.21	8.33	8.03	8.49	7.68%	2
	Debt: Banking and PSU — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Axis Banking & PSU Debt Fund	Jun-12	*****	16154	1,038.20	2,072.28	-	77.5593	-	8	8.81	8.23	-	8.52%	1
2	Kotak Banking and PSU Debt Fund	Dec-98	****	9688	10.45	50.66	-	-	-	8.62	8.98	8.34	8.58	7.53%	2
3	SBI Banking and PSU Fund	Oct-09	***	14480	1,126.94	2,470.66	-	-	-	7.86	8.51	7.89	8.45	8.13%	3

Selected Equity Linked Saving Schemes - Dividend Track record & Performance at a glance

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 03/05/2021 Dividend	NAV as on 03/05/2021 Growth	Year wise dividends in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%)				Since Inception	Sl. No.
1	Axis Long Term Equity Fund	Dec-09	****	27870	23.7	61.39	2.0364	1.85	2.25	43.42	12.37	15.71	17.55	17.34%	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	*****	1961	31.53	94.99	1.7708	2.0739	1.55	54.74	16.19	16.77	13.95	15.02%	2
3	DSP Tax Saver Fund	Jan-07	****	8056	17.69	66.69	1.8	0.7	0.71	57.35	12.88	15.93	14.87	14.19%	3
4	HDFC Taxsaver Fund	Mar-96	*	7920	47.05	585.36	6	5	6	43.41	4.46	10.41	9.79	23.30%	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	8310	20.8	481.92	2.4792	2.3198	0.7	52.59	10.29	12.8	13.1	19.53%	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	***	2988	22.65	77.6	0.85	0.37	-	76.83	9.4	15.76	14.89	18.03%	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	1837	22.23	59.39	1.3369	1.1908	-	52.24	13.01	15.34	12.62	12.22%	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	6934	18.96	25.64	0.4427	0.84	1.6	61.61	15.84	20.81	--	19.24%	8
9	SBI Long Term Equity Fund	Mar-93	**	9258	45.65	183.54	3.0104	3.01	-	52.36	9.05	11.4	11.56	16.07%	9
10	Tata India Tax Savings Fund	Mar-96	***	2637	63.03	23.03	8.8541	3.27	-	46.61	9.1	13.89	14.03	18.55%	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/04/2021

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	15369.69	56.38	48093.43	19.79	85391.01	14.11	274030.25	15.77	3647357.08	19.15	273000
2	DSP Equity Opportunities Fund - Gr	May-00	15461.38	58.01	48917.35	21.20	87169.06	14.94	268429.68	15.38	2479909.43	18.61	252000
3	Franklin India Prima Fund - Gr	Dec-93	15349.36	56.02	48173.79	19.91	83805.03	13.35	289665.16	16.80	10399556.55	20.42	328000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	16150.10	70.44	50253.77	22.96	87234.24	14.97	299540.89	17.42	648247.23	17.82	167000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	15268.55	54.58	46046.18	16.69	81247.87	12.09	243033.76	13.53	4729051.28	16.77	319000
6	IDFC Core Equity Fund -Gr	Aug-05	15387.61	56.70	46959.09	18.08	82422.84	12.67	230440.74	12.53	478947.84	10.93	189000
7	Kotak Flexicap Fund- Gr	Sep-09	14779.55	45.98	46410.92	17.25	84141.30	13.51	269466.83	15.46	350297.41	14.81	140000
8	L&T Emerging Businesses Fund-Gr	May-14	17531.31	96.13	50454.38	23.25	87293.77	15.01	-	-	144198.57	15.18	84000
9	Mirae Asset Large Cap Fund -Gr	Apr-08	14666.43	44.01	46555.17	17.47	85639.5	14.22	274210.95	15.78	498970.03	16.36	157000
10	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	14198.30	35.95	43316.74	12.42	76467.94	9.65	-	-	128638.96	11.50	85000
11	Nippon India Small Cap Fund - Gr	Sep-10	17898.55	103.12	56314.19	31.40	99528.09	20.38	396009.65	22.59	446409.78	22.01	128000
12	SBI Flexicap Fund-Gr	Sep-05	15194.71	53.28	47260.3	18.54	84412.2	13.64	268011.61	15.36	564129.09	12.87	188000
13	Sundaram Small Cap Fund	Feb-05	17395.05	93.55	51678.47	25.01	82688.04	12.80	265078.75	15.15	709422.58	14.41	195000
14	Tata Equity PE Fund -Gr	Jun-04	14411.84	39.61	44398.53	14.13	78634.76	10.77	255091.56	14.66	833964.76	15.02	203000

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

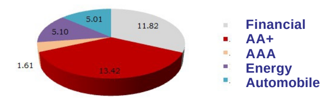
ICICI Prudential Balanced Advantage Fund

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 30/04/2021)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	5.90	1 Year	32.76
Reliance Industries	4.61	3 Years	9.61
Hdfc Bank	4.55	5 Years	11.17
Infosys	4.50	10 Years	12.24
HDFC	2.83	**Top 5 Sectors**	
8.75% Axis Bank	3.77	**Instruments**	**%**
RBI 364D 03/06/2021	3.37	Financial	11.82
RBI 364D 27/05/2021	2.13	AA+	13.42
6.22% GOI 16/03/2035	1.72	AAA	1.61
7.17% UPS 2031	1.01	Energy	5.10
		Automobile	5.01

Top 5 Sectors

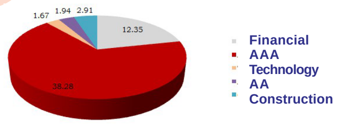


DSP Dynamic Asset Allocation Fund

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 30/04/2021)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
5.09% GOI 13/04/2022	3.39	1 Year	20.37
5.05% Ind Oil Corp. 25/11/2022	3.28	3 Years	9.02
8.20% GOI 15/02/2022	2.94	5 Years	9.22
HDFC 19/05/2022	2.55	10 Years	-
6.80% HPCL 15/12/2022	1.64	**Top 5 Sectors**	
ICICI Bank	5.54	**Instruments**	**%**
Reliance Industries	4.78	Financial	12.35
Infosys	4.75	AAA	38.28
Bharti Airtel	3.17	Technology	1.67
		AA	1.94
		Chemicals	2.91

Top 5 Sectors

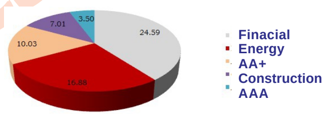


HDFC Balanced Advantage Fund

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 30/04/2021)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
State Bank of India	10.03	1 Year	42.23
ICICI Bank	5.02	3 Years	7.92
NTPC	4.93	5 Years	11.66
ITC	4.83	10 Years	11.28
Coal India	4.58	**Top 5 Sectors**	
Larsen & Toubro	4.46	**Instruments**	**%**
8.75% State Bank of India	1.45	Finacial	24.59
8.98% Punjab National Bank	1.13	Energy	16.88
6.43% HDFC 29/09/2025	0.81	AA+	10.03
9.15% ICICI Bank	0.69	Construction	7.01
		AAA	3.50

Top 5 Sectors



DSP Tax Saver Fund

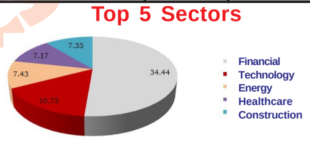
Scheme Obj : Equity: ELSS; Scheme Type: Open End;

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 30/04/2021)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
Infosys	8.91	1 Year	57.45
ICICI Bank	7.25	3 Years	12.12
HDFC Bank	6.91	5 Years	15.71
Bharti Airtel	4.03	10 Years	14.52
Axis Bank	3.77	**Top 5 Sectors**	
State Bank of India	3.29	**Instruments**	**%**
Hindustan Unilever	3.20	Financial	34.44
Tata Steel	3.65	Technology	10.75
Ultratech Cement	2.23	Energy	7.43
		Healthcare	7.17
		Construction	7.35

Top 5 Sectors

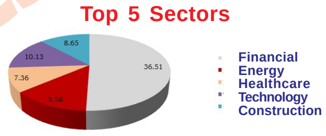


Tata India Tax Savings Fund

Scheme Obj :Equity - ELSS; Scheme Type: Open End; Launch Date : March '96, Fund Manager: Rupesh Patel, Ennettee 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 30/04/2021)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
Infosys	9.18	1 Year	47.11
ICICI Bank	9.05	3 Years	8.57
Hdfc Bank	8.50	5 Years	13.82
Reliance Industires	6.61	10 Years	13.71
State Bank of India	7.36	**Top 5 Sectors**	
Axis Bank	4.76	**Instruments**	**%**
HDFC	4.45	Financial	36.51
Bharti Airtel	3.43	Energy	9.58
Mahindra & Mahindra	2.80	Healthcare	7.36
		Technology	10.13
		Construction	8.65

Top 5 Sectors



Contd. from Page 1

Be Empowered

Are multi-asset allocation funds good for you?

Some of the international markets too are doing well and she wonders if there is a way she can tap those and benefit from diversification into a new asset class? How can she best handle the asset allocation question?

In the current situation, Lovina could consider multi-asset allocation funds, which bring together different asset classes and manage allocations in view of the changing economic cycles and market movements. Experts suggest that 93.4% of a fund's average returns can be accredited to proper asset allocation. Multi asset allocation schemes seek to capture the purest form of asset allocation, based on certain asset allocation triggers. They essentially aim to offer a steady income and capital appreciation to the investors by allowing them to invest in a well-balanced portfolio of investments.

Lovina must realise that every year the markets throw up a new winner in terms of asset class returns. The best asset class last year may be the worst performer next year and soon. Asset allocation approach allows her to benefit from an optimal portfolio with a mix of asset classes. Underperformance of one asset class may be made up by the out performance of another. Through a multi-asset allocation fund, an investor gets to invest in equity and debt instruments, gold ETFs, international fund of funds (FoFs). The purpose of these funds is to provide a diversified investment portfolio across several asset classes. The fund further aims at cushioning the risks that are associated with investing in just one class of asset. It might be the most suitable option for investors like Lovina who have a low-risk appetite but want to enjoy steady returns on their investments. While it ensures a steady return even at a time when some asset classes are underperforming than usual, it might also under-perform in case of a market frenzy.

With the returns from various financial assets like equity, bond markets, gold, real estate and international equity showing varied trends and correlations, Lovina would benefit from investing in a multi-asset allocation fund that seeks to provide steady and optimal returns in the long term. Source & Courtesy: Girja Gadre, Arti Bhargava and Labdhi Mehta, CIELI

Contd. from Page 1

Following are some of the facts about vaccination

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, Network FP

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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.

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

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
	46-50	--	8496	10266	12626
HDFC ERGO Optima Restore	18-35	--	6282	--	7971
	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.

Retirement Tips For Various Age Group

20 YEAR OLDS

- Invest in yourself
- Start saving early
- Invest aggressively
- Build an emergency fund

30 YEAR OLDS

- Save for child's education
- Keep EMI < 50% of your income
- Keep adequate insurances
- Maintain aggressive allocation

40 YEAR OLDS

- Maintain the right mix
- Avoid taking expensive debt
- Maximize your savings for retirement
- Prioritize your financial goals

50 YEAR OLDS

- Avoid big purchases
- Keep a balanced portfolio
- Keep a separate medical fund
- Ensure retirement funds are intact

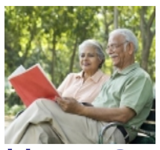
Your retirement life is likely to be more than 25 to 30 years. So start taking small steps toward your retirement goal based on your current age.

Selected Retirement Savings Funds

- SBI Retirement Benefit Fund
- Nippon India Retirement Fund
- HDFC Retirement Savings Fund
- Tata Retirement Savings

To know more & to invest rightly at your Doorstep, please call your nearest ECS Financial / 1800 425 2969

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Tax Free Bonds, Please visit / call your nearest **ECS Financial** or **62814 91571**



Sr. Citizens Service (60+). Any financial transactions related assistance or queries, Please call: 1800 425 2969.

We will assist you and do the needful

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36-60 months:

7.25%* p.a.

* For Individuals 0.25% p.a. less

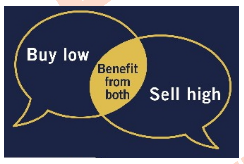
Safe way to get more

33 months **6.45%** payable annually, for Sr. Citizens

(For Individuals 6.20% for 33 months)

HDFC DEPOSITS

Balanced Advantage Funds (BAFs)



It gives you freedom from managing equity and debt allocation manually during market ups and downs, giving you a balanced growth

- Aditya Birla Sun Life Balanced Advantage Fund
- 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.
PO 5 Year Sr. Citizen Savings Scheme	7.4% p.a.
PO 5 Year Monthly Income Account	6.6% p.a.
PO 5 Year National Savings Certificate	6.8% p.a.
PO Kisan Vikas Patra (Matures in 124 months)	6.9% p.a.

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Telangana Region			
SECUNDERABAD @	1-7-284/293, Office No. 303, 3rd 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, IInd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET @	H.NO.7-1-471-472, Gurukrupa 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, 4th 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, 1st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd 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, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
Chennai Region			
T.NAGAR	Flat No.304, 2nd 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

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Dividend yield based investing is one of the oldest methods of equity investments. One of the important techniques to identify the right stocks which can light up your investments is the Dividend Yield.

A company's dividend policy is often seen as a testament to its confidence in future earnings growth and sustainability of the business. In another words, a good track record of dividend payments is a strong sign of reliability and an indication that the company has stable business revenue model with sustainable profit growth expectations.

High dividend yield stocks are more likely to provide greater degree of protection to investors than other stocks in falling equity market. On the other hand, these stocks show good possibilities of capital appreciation in reviving market. An investment in these stocks in volatile market could unlock significant value as and when the markets pick up .

Stock picking on the basis of dividend yield aims to avail the triple benefits of dividend income, downside risk management and potential for capital appreciation.

A careful selection of high dividend yield stocks in portfolio could therefore unlock value, providing potential for wealth creation over the medium to long term investment horizon.

This product is suitable for investors who are seeking*:

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- An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.

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

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- **PFC (V)** (Y-ly Int dt. 31st July)
- **IRFC (V)** (Y-ly Int dt. 15th Oct)

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

"When you are blessed financially don't raise your standard of living, raise your standard of giving"

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 03/05/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.5	1.21	1.9	6.91
DSP Ultra Short Fund (G)	0.17	0.29	0.85	1.45	3.84
HDFC Low Duration Fund (G)	0.18	0.45	0.91	2.17	7.59
ICICI Prudential Savings Fund (G)	0.28	0.49	0.77	2.21	7.74

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