

# 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.

### Govt. Guaranteed Schemes

- RBI Floating Rate Saving Bonds @ 7.15% p.a. (Taxable) - Payable H-ly
  - 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. |

**RBI FRS Bonds 7.15%** p.a. Payable - H-ly

**LIC Pradhan Mantri Vaya Vandana Yojana Pension : 7.40% p.a** pble monthly



### BAJAJ FINANCE LTD

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

36-60 months: **6.75%\* p.a.**

For Individuals 0.25% p.a. less

\*For Sr. Citizens

### Attractive Fixed Deposits

Compiled as on 23/08/2021

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

### Kindly note change of our website & mail IDs

Kindly note our New Website: [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in). Also in all our email ids 'ecsconsultants' has been replaced by "ecsfinancial". Just click [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) to know more about investments

### Plant & Grow the Trees for your children Healthy Future

Plan & Grow your Money for your children Wealthy Future

**ECS Financial - Growth Enablers Since 1996**



### Be Empowered



### Importance of saving enough to be free

Financial freedom can be a difficult goal to attain, but that is only if you make it hard for yourself

Since it was the season for freedom themed everything over the past couple of weeks, I thought I should also join the bandwagon and talk about financial freedom. Except that I do feel that unlike an ecommerce site or a carmaker's freedom festival or whatever, there really is a deep connection between freedom and personal finance. The attainment of financial freedom is a worthwhile goal for all of us and many people cite financial freedom as a big personal goal. And they are absolutely right, because nothing does as much damage to one's peace of mind as lack of financial freedom. Like all freedoms, awareness of financial freedom comes only when it's not there, meaning financial slavery is what is felt acutely, financial freedom is not.



Just like other kinds of freedom (like political freedom or freedom from bad health) there are different levels of financial freedom.

Contd in Page 3  
Source & Courtesy: Dharendra Kumar - ET Wealth



NPS allows you additional tax deduction on saving of ₹50,000/-\*, over and above the limit ₹1.50 Lakh# available under Section 80CCE of Income Tax Act, 1961.

So effectively, NPS subscribers can now claim up to ₹2 Lakh as tax deduction as against ₹1.50 Lakh earlier.

\* Under Section 80 CCD (1B) of Income Tax Act, 1961  
# 10% of salary/Income u/s 80 CCD (1)

### Thoughtful Inspirational Quotable Quotes

"Most people who have been really successful in the securities markets say the same thing -- that they're not smart enough to get into the market and out of it. So they tend to remain more or less in the market at all times."  
- Walter Schloss

"Don't see others doing better than you, beat your own records everyday, because success is a fight between you and yourself."  
- Chandra shekar Azad

"There are people who make things happen, there are people who watch things happen, and there are people who wonder what happened. To be successful, you need to be a person who makes things happen."  
- Jim Lovell

"Your passion is waiting for your courage to catch up."  
- Isabelle Lafleche

"For most of history, man has had to fight nature to survive; in this century he is beginning to realize that, in order to survive, he must protect it."  
- Jacques Yves Cousteau



### Be Empowered



### Systematic Transfer Plans can be Useful Tools in volatile markets.

**USE STP**  
TO YOUR ADVANTAGE  
IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



It is a smart investing tool that helps you to transfer specific amounts at regular intervals from one lumpsum investment into another mutual fund scheme in the same fund house. It helps to minimize the effects of market volatility on your investments and also gives you an opportunity to generate better growth over the long term.

#### Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

While a large chunk of mutual fund investors have started putting money through SIPs, STPs can also prove useful in several situations

Contd in Page 4

Source & Courtesy: L & T Financial Services MF

### Selected Equity Funds

- 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\*

\* 80 C Tax benefit available

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

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking ● 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 16/08/2021		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		
<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	****	4,504	23.5	71.71	1.465	1.361	0.21	29.47	11.8	10.88	11.36	9.68	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	4,046	12.26	19.6	0.45	0.36	0.15	18.91	10.53	8.76	--	9.36	2
3	HDFC Balanced Advantage Fund	Feb-94	***	42,115	28.43	263.23	3.41	3	0.69	44.33	11.74	11.77	12.98	18.08	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	4,754	21.23	34.73	1.3507	0.6641	0.6	32.15	13.57	12.77	11.74	10.94	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	3,096	14.09	14.08	--	--	--	25.56	--	--	--	14.38	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	1,058	13.22	14.2	--	--	--	24.67	--	--	--	27.47	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	33,528	16.57	47.29	0.8852	0.656	0.28	25.58	11.6	10.68	13	11.2	7
8	Kotak Balanced Advantage Fund	Aug-18	Unrated	9,984	14.01	14.01	--	--	--	21.22	11.82	--	--	11.74	8

<b>Multi Asset Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Triple Advantage Fund	Aug-10	****	1,079	20.36	29.14	0.416	1.1586	0.72	36.04	14.97	11.82	10.47	10.22	1
2	HDFC Multi Asset Fund	Aug-05	***	986	15.24	45.86	0.79	--	1	29.62	13.2	10.92	10.49	9.98	2
3	ICICI Prudential Multi Asset Fund	Oct-02	***	11,736	22.61	381.6	1.2216	2.4432	1.12	43.14	14.34	13.49	14.54	21.37	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,147	12.62	12.62	--	--	--	--	--	--	--	26.19	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	904	14.71	14.71	--	--	--	14.71	--	--	--	30.69	5

<b>Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	30	38.63	41.95	--	--	--	31.87	13.29	12.07	11.04	10.03	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	12,308	75.73	75.73	--	--	--	27.57	13.3	12.4	11.77	12.14	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	58	11.74	11.74	--	--	--	--	--	--	--	17.43	3

<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	****	6,798	31.97	350.97	2.66	2.7	2.8	60.41	16.58	15.55	15.98	18.21	1
2	IDFC Core Equity Fund	Aug-05	***	2,444	18.48	65.91	0.8	1.03	--	55.77	12.65	13.93	13.33	12.48	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,079	24.71	49.88	--	--	--	47.61	12.54	14.9	15.29	12.14	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2,456	51.11	316.73	0.8411	--	--	50.83	17.5	14.21	15.56	12.94	4

<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Children's Gift	Dec-15	***	643	19.14	19.15	--	--	--	37.6	13.28	12.22	--	12.09	1
2	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	465	13.49	13.48	--	--	--	30.3	--	--	--	12.62	2
3	HDFC Children's Gift Fund	Mar-01	****	4,959	177.91	--	--	--	--	43.55	14.4	14	15.13	16.58	3
4	ICICI Prudential Child Care Fund	Aug-01	***	806	--	186.83	--	--	--	37.81	10.91	10.04	13.29	15.79	4
5	Tata Young Citizens Fund	Oct-95	Unrated	254	39.19	--	--	--	--	52.69	13.75	11.94	12.01	12.99	5
6	Axis Retirement Savings Fund	Dec-19	Unrated	620	13.02	13.02	--	--	--	36.39	--	--	--	17.26	6
7	HDFC Retirement Savings Fund	Feb-16	****	1,777	--	27.41	--	--	--	64.42	17.85	16.47	--	20.22	7
8	ICICI Prudential Retirement Fund	Jan-07	Unrated	109	14.86	14.85	--	--	--	54.16	--	--	--	17.37	8
9	SBI Retirement Benefit Fund	Feb-21	Unrated	534	11.76	11.76	--	--	--	--	--	--	--	17.65	9
10	Tata Retirement Savings Fund	Nov-11	***	1,493	--	41.67	--	--	--	33.34	10.96	13.25	--	15.68	10

<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	***	15,023	131.27	1,100.2	7.1895	6.32	5.63	56.18	14.72	14.78	16.74	22.69	1
2	HDFC Flexi cap Fund	Jan-95	***	25,436	53.76	911.41	5.25	4.25	5	56.51	12.53	13.41	13.53	18.46	2
3	Kotak Flexi cap Fund	Sep-09	****	37,097	30.36	50.28	1.3281	1.2	0.88	45.38	13.12	14.36	16.57	14.49	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	11,961	26.39	35.11	0.8854	--	4.02	39.53	9.19	12.56	--	18.76	4
5	PGIM India Flexi cap Fund	Mar-15	****	1,689	19.04	25.28	0.44	0.5025	0.3	66.95	23.14	18.64	--	15.44	5
6	SBI Flexi cap Fund	Sep-05	***	14,346	32.43	72.43	--	--	--	55.71	14.26	14.31	16.54	13.27	6
7	UTI Flexi cap Fund	May-92	****	19,579	171.65	246.08	2.9218	2.65	3	64.89	18.8	17.31	16.61	13.38	7

<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	****	6,798	31.97	350.97	2.66	2.7	2.8	60.41	16.58	15.55	15.98	18.21	1
2	IDFC Core Equity Fund	Aug-05	***	2,444	18.48	65.91	0.8	1.03	--	55.77	12.65	13.93	13.33	12.48	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,079	24.71	49.88	--	--	--	47.61	12.54	14.9	15.29	12.14	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2,456	51.11	316.73	0.8411	--	--	50.83	17.5	14.21	15.56	12.94	4

<b>Debt Short Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	8,051	17.32	37.4	0.857	0.741	0.89	6.39	8.5	7.52	8.97	7.49	1
2	HDFC Short Term Debt Fund	Jun-10	****	18,684	16.89	25.13	--	0.6674	0.2225	5.42	8.68	7.93	8.68	8.62	2
3	ICICI Prudential Short Term Fund	Oct-01	****	20,793	12.08	46.77	0.8971	1.2917	0.3046	5.25	8.44	7.61	8.49	8.1	3
4	IDFC Bond Fund Short Term Plan	Dec-00	****	13,511	10.67	45.51	0.5076	0.4405	0.6795	4.38	8.21	7.34	8.11	7.6	4
5	SBI Short Term Debt Fund	Jul-07	***	22,069	11.57	25.53	0.36	0.288	0.072	4.27	7.91	7.22	8.19	7.81	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 16/08/2021		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	****	31,015	26.8	69.41	2.0364	1.85	2.25	51.49	15.62	16.1	18.9	18.11	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	****	2,469	36.42	109.72	1.7708	2.0739	1.55	57.59	19.02	18.14	15.92	15.44	2
3	DSP Tax Saver Fund	Jan-07	****	9,333	19.86	78.51	1.8	0.7	0.71	64.16	18.33	16.27	17.68	15.17	3
4	HDFC TaxSaver Fund	Mar-96	*	8,768	54.76	681.34	6	5	6	47.08	9.19	10.88	12.06	23.74	4
5	ICICI Prudential Long Term Equity Fund	Aug-99	***	9,266	23.51	562.04	2.4792	2.3198	0.7	56.89	14.63	13.65	15.77	20.09	5
6	IDFC Tax Advantage Fund	Dec-08	****	3,316	24.8	89.42	0.85	0.37	--	71.42	16.14	17.02	17.37	18.91	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,144	25.24	67.46	1.3369	1.1908	--	54.1	16.36	15.19	14.99	12.89	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	8,739	21.86	29.55	0.4427	0.84	1.6	60.49	19.83	20.71	--	21.19	8
9	SBI Long Term Equity Fund	Mar-93	***	10,366	52.15	209.68	3.0104	3.01	--	47.55	13.74	12.05	14.28	16.44	9
10	Tata India Tax Savings Fund	Mar-96	***	2,761	71.65	26.18	8.8541	3.27	--	49.03	13.78	14.02	16	18.92	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/07/2021

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	15236.66	53.76	52711.23	26.43	92668.57	17.43	298601.81	17.36	4039745.23	22.66	276000
2	Axis Focused 25 Fund - Gr	Jun-12	14588.60	42.46	51307.93	24.44	95500.31	18.66	--	--	252353.36	17.43	109000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	14891.53	47.71	53155.82	27.05	98334.61	19.86	278667.84	16.08	1097083.45	18.68	215000
4	DSP Flexi Cap - Gr	Apr-97	15567.11	59.62	55485.60	30.25	100180.73	20.63	296857.29	17.25	5185868.23	19.94	292000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	15316.06	55.16	53907.62	28.09	93516.60	17.80	292501.23	16.98	1104239.02	20.12	204000
6	IDFC Core Equity Fund -Gr	Aug-05	15340.89	55.60	52267.34	25.80	90754.13	16.58	255609.45	14.47	552464.8	12.48	192000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	15129.89	51.88	53434.08	27.43	95435.70	18.63	292303.81	16.96	897043.53	18.87	203000
8	L&T Emerging Businesses Fund-Gr	May-14	18378.33	111.78	62100.27	38.86	104771.06	22.48	--	--	186323.25	21.50	87000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	14253.39	36.72									



## Be Empowered



### Importance of saving enough to be free

and the highest level is not to do anything at all to earn for the rest of one's life. It goes without saying that apart from those who have inherited large fortunes, or those whose burden we taxpayers are carrying on our shoulders, it takes most of us an entire working life to reach that stage.

**Given the consumer culture around us, it's not easy to start saving, but if financial freedom is your goal, then there's no other way than to start early.**

One silver lining in the clouds of the virus that are hanging over the world is that a lot of people have discovered first hand that in a crisis, a little financial freedom goes a long way. A lot of people have had professional trouble since April 2020: However, those who started saving as much as possible from the beginning of their careers had immeasurably lower stress levels. Those who had the basics in place came through mostly fine. And the basics are very basic: good health and term insurance cover, no excessive EMIs, a year or two's expenses saved up in liquid investments. Those who have at least this much done feel much more relaxed about facing any problems in life, be it virus or a professional problem or anything else. They start feeling free of money worries, get addicted to it and then move it later.

It sounds like such an obvious thing to say, but the first step in having enough savings is to save, and the second step is to save enough. Many of us don't get started for years after we start earning. Given the overwhelming consumer culture that surrounds us, it's not easy to start, but if financial freedom is your goal, then there's no other way than to start early and save enough.

There's a negative side to moving towards financial freedom also. No, I don't mean there's anything bad about financial freedom but rather that to achieve financial freedom there are things that you must NOT do. Quite possibly, these are more important than what you must do.

There's a long list of these don't do actions, in a somewhat random order: Short-term equity trading; investing with borrowed money; buying any insurance product except term policies; buying bitcoin and anything else based on 'crypto'; invest in new funds or new equity share issues; invest in anything except for heavily regulated mutual fund and equity products; buying equity (or equity funds) because markets have gone up; selling because the markets have gone down, investing only in aggressive assets like equity; not investing anything in aggressive assets like equity; and a lot else.

There will be people to whom all this sounds obvious and those to whom it comes as a surprise. However, knowing all this is not quite a substitute for actually internalising these things as principles and practicing them lifelong. Financial freedom, specially at a relatively early age, can come easy or it can come difficult-but mostly, it's a choice that one makes for oneself.

*People have discovered first hand that in a crisis, a little financial freedom goes a long way. Those who started saving as much as possible from the beginning of their careers had Immeasurably lower stress levels during the pandemic.*

Source & Courtesy: Dharendra Kumar - ET Wealth

### Term plan premiums

#### Term Insurance Plan (u/s.80C)

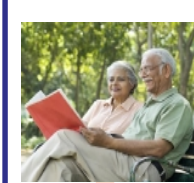
Pay Just ₹5024\* & get ₹50 lakhs Life Coverage

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



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

We will assist you and do the needful

## Should you opt for a term insurance policy when you are 50 or above?

While deciding on purchasing term insurance, the focus should be on the quantum and duration of future liabilities.



It is easy to feel a little past your prime by the age of 50, especially in today's youth-centric world.

However, turning 50 is a watershed moment in one's life. This age will not only provide you with chances, but also present you with obstacles. The good news is that you will most likely make more money in your 50s than you did early in your career, affording you financial freedom. At the same time, you may be faced with additional large expenses, such as your children's higher education or marriage or even the prospect of purchasing a new house.

In such a situation, if for instance, your existing life insurance policy term gets over, or you haven't even purchased a policy yet, then should you renew or buy a term life insurance when you turn 50? Let us take a look at the pros and cons.

**Pros:** One advantage of buying a term insurance policy at 50 is that it can provide financial support to your children or family members who are financially dependent on you in case something unfortunate happens to you. Your spouse can avail death benefits of this policy in case you die. Which could make her self-reliant and financially equipped. It might also help compensate for legal costs or property taxes that you might have incurred. Rakesh Goyal, director probus insurance, said having a term insurance policy can help your family members or dependents (post your demise) repay the hefty loans you owe. "The term policy can offer benefits during retirement years as it can be a good alternative for a regular income for the family during these years. The policy also comes with several tax benefits said Goyal

**Cons:** A disadvantage of buying a term insurance policy at 50 could be the age factor. It can be challenging to find the right plan to suit your requirements at his age, and the policy premium rates would always be higher compared with plans bought earlier. Also, a retiree with insufficient savings can find it difficult to pay these high premium rates. Health factors could be another issue. Naval Goel, founder and chief executive officer policy X.com said there are higher chances of such person contracting diseases, which can affect the premium on account of loading charges. "Another disadvantage for those purchasing term insurance at the age of 50 is the lower sum assured. While a person of 30 years Of age can get a sum assured 10-20 times their current income, a person at 50 years of age will get only 5-10 times of the income sum insured," Goel added. Now, let us examine the life situations that are likely to trigger the purchase of term life insurance even if you are in your 50s.

**Outstanding debts:** Sajja praveen chowdary head term insurance Policybazaar.com said there are people who have not saved enough or who are in debt. "It is possible that You may die before paying off your mortgage. This is when term insurance comes in handy. To cover the specific loan amount, a term insurance policy can be purchased. If the individual is no longer alive, the sum assured can be used to pay off loans while causing no inconvenience to family members," said Chowdary.

**Financially dependent children:** Life insurance decisions can also depend on your responsibilities and not just age time people no longer marry at 23 and have children between 25-28 of age. Now a days most common demography shifts is that more and more people post pone a marriage and starting a family as a result by the time one is 50, one's children are most likely still in school and may require your financial assistance; thus, purchasing term insurance at the age of 50, even at a higher premium, can be a wise decision," said Chowdary.

**Deciding factors:** "The premium rates of the term insurance policy would be on the higher side for people who purchase at the age of 50. But there is no right age to buy a term insurance: Sooner the better of course, but better late than never," said Nayan goswami., head of sales and service SANA. Insurance.

Adding to it, Col. Sanjeev Govila (retd), chief executive officer, Hum Fauji Initiatives, said, "Buying a term insurance is never to be linked to age but to the future liabilities-their quantum and duration."

The liabilities could pertain to anything from children's requirements (education, higher education, marriage, even medical requirements etc.) to own house, retirement living, travel, medical necessities and even lifestyle requirements such as family vacations in case the primary bread-winner dies.

Besides, how much and for how long to take the term insurance will depend on carefully calculating the assets and liabilities at various points of time in life for the whole family, with inflation and taxation also factored in practically.

Govila further said that the basic tenet of this calculation is that the family's standard of living including critical and lifestyle goals Should not suffer if a person dies.

Of course, it should be remembered that life insurance is neither a wealth creation tool nor a succession planning tool for the family. It is a sustenance tool for the interim so that the family can get back on its own after the family heads death.

**Experts say there is no right age to buy a term insurance. Sooner the better, of course, but better late than never**

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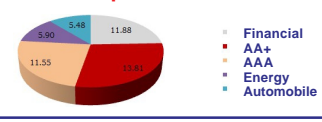
Source & Courtesy: Navneet Dubey, mint, Livemint.com

### 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

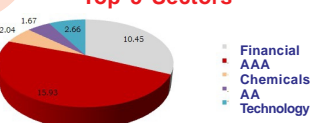
Top 10 Holdings (as on 31/07/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	6.07	1 Year	26.96
ICICI Bank	5.88	3 Years	11.52
Infosys	4.93	5 Years	10.59
Hdfc Bank	4.21	10 Years	12.76
HDFC	2.69	<b>Top 5 Sectors</b>	
8.75% Axis Bank	3.48	Financial	11.88
6.64% GOI 16/03/2035	2.90	AA+	13.81
RBIL 91D 05/08/2021	2.39	AAA	11.55
GOI 22/09/2033	1.82	Energy	5.90
9.20% ICICI Bank	1.43	Automobile	5.48
9.50% Nirma	0.82		



### 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

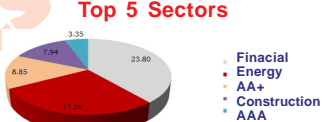
Top 10 Holdings (as on 31/07/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
5.09% GOI 13/04/2022	4.45	1 Year	19.15
5.05% Indian Oil Corp. 25/11/22	2.68	3 Years	10.51
8.20% GOI 15/02/2022	2.52	5 Years	8.77
HDFC 19/05/2022	2.04	10 Years	-
6.80% HPCL 15/12/2022	1.41	<b>Top 5 Sectors</b>	
ICICI Bank	4.90	Financial	10.45
Reliance Industries	4.81	AAA	15.93
Infosys	4.65	Chemicals	2.04
Bharti Airtel	2.85	AA	1.67
APSEZ	2.64	Technology	2.66



### 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

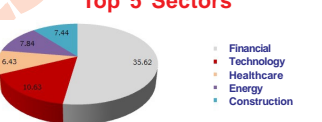
Top 10 Holdings (as on 31/07/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
State Bank of India	9.38	1 Year	49.81
NTPC	5.16	3 Years	12.04
Coal India	4.33	5 Years	12.07
ICICI Bank	4.07	10 Years	12.94
Iatsen & Toubro	3.68	<b>Top 5 Sectors</b>	
8.60% Canara Bank	1.65	Financial	23.80
8.75% State Bank of India	1.38	Energy	17.26
7.16% GOI 20/05/2023	1.36	AA+	8.85
5.22% GOI 15/06/2025	1.12	Construction	7.94
8.98% punjab National Bank	1.10	AAA	3.35



### 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)

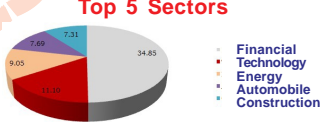
Top 10 Holdings (as on 31/07/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Infosys	8.92	1 Year	66.16
ICICI Bank	8.21	3 Years	18.21
HDFC Bank	6.47	5 Years	16.10
State Bank of India	5.10	10 Years	17.24
Axis Bank	4.18	<b>Top 5 Sectors</b>	
Tata steel	3.82	Financial	35.62
Bharti Airtel	3.54	Technology	10.63
Dr. Reddys Lab	2.27	Healthcare	6.43
CGCE	2.13	Energy	7.84
Ultratech Cement	2.02	Construction	7.44



### 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 31/07/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.55	1 Year	50.20
Infosys	9.11	3 Years	13.71
Hdfc Bank	7.19	5 Years	13.81
Reliance Industries	5.84	10 Years	15.78
State Bank of India	6.81	<b>Top 5 Sectors</b>	
Axis Bank	4.28	Financial	34.85
HDFC	4.30	Technology	11.10
Bharti Airtel	3.40	Energy	9.05
Volta	2.23	Automobile	7.69
Polycab India	2.22	Construction	7.31



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

### Systematic Transfer Plans can be Useful Tools in volatile markets.

By now, there are probably very few mutual fund investors who have not realised that systematic investment plans (SIP) are the best way to invest. SIPs work by setting up a regular, fixed investment every month. From a returns perspective, it gets you a buying price that is averaged over many months or years, which eventually enhances returns. And, any episode of falling stock prices end up benefiting the investor because it enables the SIPs to buy more units for the same amount of money. Most importantly, the monthly installment fits the income pattern that most investors have.

However, there are plenty of times when one needs to invest money that has come in a lump sum and does not fit the monthly pattern. If it's meant for the long-term and you'd like to invest in an equity fund, then the most natural thing to do is to invest it all in one go. Till now, this would also be the advice from anyone selling you the fund because that's the way to generate a big commission immediately, although Sebi has announced the end to this practice a few days ago.

This is a risky approach. What if you invest and the markets tank 10-20%? You could lose a major chunk of your money. And in all probability, you would panic and redeem the entire sum.

The solution is rather simple, but relatively few investors are aware of the SIP's close cousin, which effectively provides the same potential for higher returns and lower risk as SIPs do, but for one-time investments. This is the systematic transfer plan (STP). STP refers to a regular transfer of money from one fund to another. It's like an SIP but the source of the money, instead of being your monthly income, just happens to be another mutual fund. So how does this make sense?

It makes sense because you initially invest the money in a debt fund and they are highly predictable and non-volatile. For instance, let's say you have received ₹10 lakh which you would like to invest in an equity fund. This could be a bonus from an employer, or asset sales, or maybe a very lucky pre-Diwali night. If you invest the entire sum at one go, you would likely be exposing the entire investment to any sudden decline in equity markets. Therefore, what you need to do is to choose your equity fund and then, choose a short-term debt fund from the same fund company. Invest the entire sum in the debt fund, and then instruct the fund company to transfer say, ₹1 lakh into the chosen equity fund every month.

**STPs provide the same potential for higher returns and lower risks as SIPs do, but for one-time lump sum investments that may be risky if invested in an equity fund.**

In eleven or perhaps twelve installments (not ten, because there will be returns), all your money would have shifted to the equity fund. Your buying price would be the average of that time period, thus insulating you from market fluctuations. Of course, STPs, much like SIPs, are not foolproof. If you actually look back at the markets over the last decade, you will realise that while an STP generally helps one avoid a market peak and average costs, they're not a foolproof device. If the markets keep rising for many years, as they did from 2003 to 2008, and then fall sharply, then even an STP cannot eliminate losses. Ultimately, there's no way of doing away all risk when it comes to equity. However, based on what has happened over the past two decades in India, stretching an investment over one to three years is likely to capture enough of a market cycle to significantly reduce risk. How does one decide the period? That depends on how significant is the sum of money in your overall assets. If, for example, it's the proceeds of a property sale on which some major future plan depends, then three or even four years is appropriate. On the other hand, if it's a bonus worth a few months' income, then maybe six months is enough. There's no rule, it all depends on what you feel is the risk. At the end of the day, the key question that an investor has to ask is the tradeoff between the risk of short-term equity market gyrations and the long-term returns that one can generate from equity.

Source & Courtesy: Value Research Mutual Fund Insight

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<b>BASHEERBAGH</b>	Room No: 202, Shop No: 3-6-290/12/2, 11 <sup>th</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 24152771	98480 44868
<b>HABSIGUDA</b>	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
<b>TRIMULGHERRY</b>	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Secunderabad - 500 087.	040 - 27863360	70362 07831
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
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#### Chennai Region

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

**ADITYA BIRLA CAPITAL**

## Aditya Birla Sun Life Balanced Advantage Fund

(An open ended Dynamic Asset Allocation fund)

Monthly SIP of  
**₹10,000**  
started **21 years\*** ago,  
would have grown to  
**₹1.07 Crore TODAY!**

\*Inception date: April 25, 2000

The fund spots underappreciated yet strong companies that are currently undervalued, but have potential to discover their true value in the long run

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**HDFC MUTUAL FUND**  
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"This country will not be a good place for any of us to live in unless we make it a good place for all of us to live in."

- Theodore Roosevelt

**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 16/08/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.42	1.1	2.35	4.54
DSP Ultra Short Fund (G)	0.15	0.28	0.78	1.60	3.12
HDFC Low Duration Fund (G)	0.19	0.44	1.24	2.20	4.99
ICICI Prudential Savings Fund (G)	0.24	0.62	1.52	2.32	5.37

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**R.N.I.No.APENG/2004/12047** **POSTAL REGN.NO.: HQ/SD/510/2019-21**

Registered News Paper

To

#### Features of Aditya Birla Sun Life Balanced Advantage Fund

**Practical Approach Investment**

'Buy low, sell high' - Takes advantage of high risk investments when the stock prices are low and vice versa.

Equity allocation is based on trailing P/E ratio of S&P BSE 100 index and other ratios like P/B, Dividend Yield etc.

**Investment strategy**

- Conservative stock selection approach to keep reasonable margin of safety at the time of investment
- Reduces risk of adverse price movements through hedging
- Multi-cap investment across sectors with a large cap bias
- Active re-balancing of portfolio.

**Why Aditya Birla Sun Life Balanced Advantage Fund?**

- Participates in growing stocks and limits investments in low yield stocks
- Dividends: Endeavours to declare dividends under Dividend option, subject to availability of distributable surplus.

**Equity taxation**

Invests in both equity and debt asset classes, but seeks to maintain gross equity exposure over 65

**Smart Withdrawal Facility**

It allows the investors to receive fixed income at fixed intervals. The benefits of this facility are:

- Regular cash flow
- Tax efficient withdrawal
- No TDS

For more information about this facility, please refer the SID.

PRODUCT LABEL		Riskometer
<p><b>Name of Scheme</b></p> <p>Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)</p>	<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>capital appreciation and regular income in the long-term</li> <li>investments in equity and equity related securities, as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>	<p><small>Investors understand that their principal will be at High risk</small></p>

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

Note: Performance as on July 30, 2021. B: Benchmark, AB: Additional Benchmark

for more details, Please call **ECSFinancial** / 1800 425 2969 | [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in)

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

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