

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.


Be Empowered


Retail investors need protection.
From themselves

The combination of lack of understanding risk factors and investor greed is a deadly financial cocktail


The point is, ladies and gentleman, that greed, for lack of a better word, is good. Greed is right, greed works. Greed clarifies, cuts through, and captures the essence of the evolutionary spirit. Greed, in all of its forms; greed for life, for money, for love, knowledge has marked the upward surge of mankind," says the character Gordon Gekko in the movie 'Wall Street' (1987).

Over the past 18 months, the Indian stock markets have witnessed a range of emotions - euphoria to frustration to worry Investors seem to have moved from worrying about Covid to fearing for life and livelihood, to greed-based stock investing.

In the frenzy to believe every quick-gains idea that leads them to throw away prudent aspects of investing, retail investors have forgotten the core purpose of any business. That it is not about sheer valuation, and that is about serving consumers and having longevity and profits. When investors are singularly bullish, it's a cause of worry about their complacency. Last year proved that there's more than a smile in the old joke, that IPO stands for "it's probably overpriced".

Contd. in Page 3

Source & Courtesy: Srinath Sridharan - BusinessLine




26th Jan

HAPPY 73rd
REPUBLIC DAY!

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"Humans are mortal. So are ideas. An idea needs propagation as much as a plant needs watering. Otherwise both will wither and die."


- B. R. Ambedkar



Team

ECS Financial





Invesco India Flexi Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Investment Objective: To generate capital appreciation by dynamically investing in a mix of equity and equity related instruments across market capitalization i.e. large, mid and small cap stocks. 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 largecap, midcap and smallcap companies Min 65% - Max 100% (High). Debt & Money Market Instruments Min 0 - Max 35% (Low to Medium). Units issued by REITs and InvITs Min 0 - Max 10% (Medium to High).

Plans and Options: Growth, IDCW.

Fund Manager: Mr. Taher Badshah and Mr. Amit Nigam

Min Amt: ₹1,000/- per application and in multiples of ₹ 1/- thereafter.

Benchmark Index: S&P BSE 500 TRI.

Entry Load: Nil.

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

NFO Closes on 07/02/2022

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

DSP

MUTUAL FUND

DSP Global Innovation Fund of Fund

(An open ended fund of fund scheme investing in Innovation theme)

Investment Objective: To seek capital appreciation by investing in global mutual funds schemes and ETFs that primarily invest in companies with innovation theme having potential for higher revenue and earnings growth. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be realized.

Allocation: 1. Units of Innovation Funds as listed below Min 95% - Max 100% (Risk High). 2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund Min 0% - Max 5% (Risk Low to Medium).

Fund Manager: Mr. Jay Kothari and Mr. Kedar Karnik.

Benchmark Index: MSCI All Country World TRI.

Plans and Options: Growth and IDCW.

Min. Amt: ₹500/- and in multiples of ₹1/- thereafter per.

Entry Load: Not Applicable. **Exit Load:** Nil

NFO Closes on 07/02/2022

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

UNION BUDGET - 2022

will be presented on 1st Feb' 22

Thoughtful Inspirational Quotable Quotes


"If you wish to travel far and fast, travel light. Take off all your envies, jealousies, unforgiveness, selfishness, and fear." - Glenn Clark

"It is only as we develop others that we permanently succeed." - Harvey S. Firestone

"All wish to possess knowledge, but few, comparatively speaking, are willing to pay the price." - Juvenal

"It is the 'follow through' that makes the great difference between ultimate success and failure, because it is so easy to stop." - Charles F. Kettering

"It is in your moments of decision that your destiny is shaped." - Anthony Robbins



Journey of wealth creation can begin with a small SIP.

Let's see how a monthly SIP of ₹ 5,000 can create corpus over the years

Years of Investment	Investment value (Growth at 8%)	Investment value (Growth at 10%)
5 years	₹ 3.67 L.	₹ 3.87 L.
10 years	₹ 9.15 L.	₹ 10.24 L.
15 years	₹ 17.30 L.	₹ 20.72 L.
20 years	₹ 29.45 L.	₹ 37.97 L.
25 years	₹ 47.55 L.	₹ 66.34 L.

The illustration given above is to explain the concept and shall not be construed as the indicative return of schemes. Investment in the equity category of schemes involves high risks and the possibility of potential loss as well, Assumed annual rate of return is 10% and for equity mutual fund schemes, Investment value numbers are rounded down for the ease of reading, L. - Rs in Lakhs Cr. - Rs. in Crores

To Start your SIP, Please call ECS Financial

Secunderabad : 99489 80066	Warangal : 98488 23220
Basheerbagh : 98480 66255	Telangana RO : 98480 27443
Ameerpet : 99480 97642	Vijayawada : 98480 27503
Malkajgiri : 98488 11501	Vizag : 98480 50477
Kukatpally : 98488 23656	Rajamahendravaram : 98486 29443
Dilsukhnagar : 98480 44868	Bengaluru : 99809 66112
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
	Head Office : 62814 91571
Madhapur : 70363 83065	
Bagh Amberpet : 99480 43743	E-mail: grow@ecsfinancial.co.in
Suchitra : 81210 42180	Toll Free: 1800 425 2969

Attractive Fixed Deposits

Compiled as on 21/01/22

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	6.80	7.05
HDFC Ltd.	FAAA	33	6.25	6.50
LIC Housing Finance	FAAA	36	5.90	6.15
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	6.50	6.80



Azadi Ka
Amrit Mahotsav

● 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 18/01/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,569	23.66	74.04	1.465	1.361	0.21	14.68	13	10.25	12.07	9.64	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	4,742	12.31	20.09	0.45	0.36	0.15	9.82	10.77	9.07	--	9.17	2
3	HDFC Balanced Advantage Fund	Feb-94	*	41,282	29.54	285.51	3.41	3	0.69	27.74	14.85	12.33	14.58	18.12	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	6586	21.67	36.56	1.3507	0.6641	0.6	18.97	17.39	14.38	12.42	11	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	4,196	14.76	14.76	--	--	--	16.49	--	--	--	13.99	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	1248	13.33	14.32	--	--	--	13.54	--	--	--	22.21	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	37,879	16.74	49.77	0.8852	0.656	0.28	15.66	13.26	11.53	14.06	11.24	7
8	Kotak Balanced Advantage Fund	Aug-18	****	12,750	14.61	14.61	--	--	--	13.2	13.42	--	--	11.57	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1,650	21.57	31.95	0.416	1.1586	0.72	26.74	20.28	14.58	11.41	10.71	1
2	HDFC Multi Asset Fund	Aug-05	***	1,396	16.11	48.48	0.79	--	1	19.31	16.21	11.37	10.88	10.08	2
3	ICICI Prudential Multi Asset Fund	Oct-02	**	12,321	24.53	428.14	1.2216	2.4432	1.12	36.63	18.76	14.91	16.06	21.58	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,195	13.32	13.32	--	--	--	19.58	--	--	--	22.86	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,213	15.73	15.73	--	--	--	23.65	--	--	--	27.33	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	63	40.35	43.82	--	--	--	19.64	16.18	12.42	12.89	10.05	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	14,661	78.46	78.46	--	--	--	15.81	13.46	12.39	12.11	12.06	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	69	12.52	12.52	--	--	--	--	--	--	--	25.25	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Retirement Savings Fund	Dec-19	Unrated	666	13.84	13.84	--	--	--	20.03	--	--	--	16.89	1
2	HDFC Retirement Savings Fund	Feb-16	****	2,029	--	29.81	--	--	--	42.79	22.23	17.67	--	20.33	2
3	ICICI Prudential Retirement Fund	Feb-19	Unrated	145	17.62	17.62	--	--	--	43.02	--	--	--	21.63	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	707	13.37	13.37	--	--	--	--	--	--	--	33.72	4
5	Tata Retirement Savings Fund	Nov-11	***	1,629	--	44.43	--	--	--	20.4	15.55	14.48	15.88	15.71	5
6	Axis Children's Gift	Dec-15	****	732	21.5	21.5	--	--	--	30.33	19.77	15.31	--	13.34	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	534	14.17	14.17	--	--	--	14.83	--	--	--	12.6	7
8	HDFC Children's Gift Fund	Mar-01	****	5,355	190.91	--	--	--	--	28.92	17.93	15.58	16.54	16.61	8
9	ICICI Prudential Child Care Fund - Gift Plan	Aug-01	**	873	--	200.97	--	--	--	23.25	14.27	12.29	14.86	15.85	9
10	Tata Young Citizens Fund	Oct-95	Unrated	277	43.05	--	--	--	--	34.11	20.78	13.91	13.2	13.17	10
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,972	133.34	1,186.13	7.1895	6.32	5.63	30.49	19.43	15.42	18.55	22.63	1
2	HDFC Flexi cap Fund	Jan-95	**	26,628	60.74	1,029.72	5.25	4.25	5	37.63	17.57	15.44	15.86	18.68	2
3	Kotak Flexi cap Fund	Sep-09	***	37,661	33.11	54.83	1.3281	1.2	0.88	27.71	18.3	16.05	18.09	14.76	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	10,938	26.67	35.48	0.8854	--	4.02	15.61	12.74	12.15	--	17.8	4
5	PGIM India Flexi cap Fund	Mar-15	****	3,302	20.92	27.78	0.44	0.5025	0.3	43.49	30.57	21.4	--	16	5
6	SBI Flexi cap Fund	Sep-05	***	15,586	35.16	78.54	--	--	--	31.35	19.44	16.18	18.32	13.47	6
7	UTI Flexi cap Fund	May-92	****	25,541	183.68	270.43	2.9218	2.65	3	34.31	26.03	20.98	18.44	13.52	7
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	6,733	33.13	363.71	2.66	2.7	2.8	31.42	20.56	15.77	17.34	18.02	1
2	IDFC Core Equity Fund	Aug-05	**	2,485	20.28	72.3	0.8	1.03	--	35.9	18.68	15.27	15.49	12.77	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,196	27.13	54.76	--	--	--	29.86	19.11	17.42	16.96	12.48	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,854	54.66	338.81	0.8411	--	--	31.5	20.8	15.88	17.08	13	4
Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	9,449	17.55	37.91	0.857	0.741	0.89	4.15	7.63	6.91	8.7	7.38	1
2	HDFC Short Term Debt Fund	Jun-10	****	18,229	17.13	25.48	--	0.6674	0.2225	4	7.94	7.44	8.42	8.42	2
3	ICICI Prudential Short Term Fund	Oct-01	****	22,059	12.05	47.45	0.8971	1.2917	0.3046	3.85	7.84	6.98	8.25	7.99	3
4	IDFC Bond Fund Short Term Plan	Dec-00	****	13,802	10.79	46.05	0.5076	0.4405	0.6795	3.67	7.35	6.85	7.83	7.5	4
5	SBI Short Term Debt Fund	Jul-07	***	16,929	11.71	25.83	0.36	0.288	0.072	3.19	7.23	6.62	7.94	7.64	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 18/01/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	33,785	29.15	75.51	2.0364	1.85	2.25	28.67	22.19	19.41	20.56	18.25	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,098	38.36	121.33	1.7708	2.0739	1.55	36.23	25.13	20.76	17.71	15.6	2
3	DSP Tax Saver Fund	Jan-07	****	9,636	20.81	83.83	1.8	0.7	0.71	36.68	23.29	17.45	19.36	15.22	3
4	HDFC Tax saver Fund	Mar-96	*	9,402	60.97	758.56	6	5	6	34.82	15.1	12.19	14.06	23.83	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,965	24.27	615.09	2.4792	2.3198	0.7	33.8	19.7	16.06	17.27	20.16	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,533	28.23	101.77	0.85	0.37	--	50.06	24.38	19.82	19.49	19.42	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,418	28.1	75.09	1.3369	1.1908	--	36.66	21.99	17.26	16.83	13.28	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	10,660	23.97	32.42	0.4427	0.84	1.6	35.75	25.04	21.82	--	21.41	8
9	SBI Long Term Equity Fund	Mar-93	***	10,912	57.46	231.01	3.0104	3.01	--	31.45	18.51	14.53	15.87	16.57	9
10	Tata India Tax Savings Fund	Mar-96	***	2,986	79.93	29.21	8.8541	3.27	--	32.07	19.88	16.86	17.73	19.08	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/12/2021

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	13519.67	24.24	53235.96	27.12	94071.9	18.03	299305.11	17.40	4351869.38	22.59	281000
2	Axis Focused 25 Fund - Gr	Jun-12	13433.07	22.82	52865.76	26.6	98104.58	19.75	--	--	277362.20	17.58	115000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	13802.32	28.92	54758.46	29.21	101863.80	21.30	290704.88	16.86	1187561.23	18.74	220000
4	DSP Flexi Cap - Gr	Apr-97	13555.54	24.83	54588.89	28.98	99884.43	20.49	296956.49	17.25	5444759.44	19.83	297000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13804.87	28.96	55753.56	30.56	97586.54	19.53	297387.87	17.28	1184707.04	20.16	209000
6	IDFC Core Equity Fund -Gr	Aug-05	13592.56	25.44	52971.93	26.75	91935.02	17.09	258528.04	14.67	574964.38	12.61	197000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	13416.82	22.55	52868.38	26.61	95300.47	18.56	290401.33	16.84	930833.62	18.76	208000
8	L&T Emerging Businesses Fund-Gr	May-14	16146.07	69.53	68410.12	46.46	114291.8	26.08	--	--	221564.20	22.57	92000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	12601.25	9.40	45863.30	16.37	79224.49	11.06	--	--	152148.29	11.66	93000
10	Nippon India Growth Fund - Gr	Oct-95	14206.99	35.70	59808.89	35.89	106339.71	23.08	320349.3	18.66	12561460.45	22.59	314000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	14590.51	42.22	62035.42	38.72	118123.52	27.47	--	--	275986.11	20.99	104000
12	SBI Small Cap Fund -Gr	Sep-09	14428.96	39.46	63671.92	40.75	115489.75	26.52	481149.21	26.18	755226.3	21.17	148000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	13282.76	20.36	52078.51	25.50	94110.28	18.04	274673.01	15.80	5786929.55	12.91	340000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

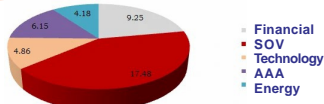
Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen
Entry Load : N.A., Exit Load : For units in excess of 8% of the investment, 1% will be charged for redemption within 365 days

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Kotak Liquid - Plan A - Direct Plan-Gr	12.25	1 Year	13.18
GOI 22/09/2033	6.42	3 Years	13.40
GOI 2028	2.32	5 Years	-
6.67% GOI 15/12/2035	1.56	10 Years	-
6.10% GOI 2031	0.88	Top 5 Sectors	
ICICI Bank	3.52	Instruments	
Reliance Industries	3.44	Financial	9.25
Adani Ports and Special Economic Zone Ltd.	3.44	SOV	17.48
Bharti Airtel	2.44	Technology	4.86
Tata Consultancy Services	2.25	AAA	6.15
		Energy	4.18

Top 5 Sectors

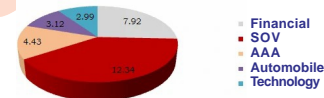


Sundaram Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : March '20, Fund Manager: Mr.S Bharath;
Entry Load: NA, Exit Load : For units in excess of 25% of the investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.44	1 Year	11.91
Reliance Industries	5.25	3 Years	7.76
State Bank of India	3.69	5 Years	7.80
HDFC	3.08	10 Years	11.02
Embassy Office Parks REIT	3.01	Top 5 Sectors	
8.05% HDFC 20/06/2022	2.08	Instruments	
4.79% HPC 23/10/2023	2.04	Financial	7.92
PIIT	1.44	SOV	12.34
6.40% NBARD 31/07/2023	1.25	AAA	4.43
LIC Hsng Fin. 361-D 14/02/22	1.21	Automobile	3.52
		Technology	2.99

Top 5 Sectors

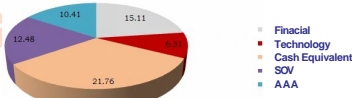


Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwani;
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 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.82	1 Year	15.77
Infosys	4.86	3 Years	12.12
HDFC Bank	3.76	5 Years	12.01
Reliance Industries	2.88	10 Years	14.09
Hindustan Unilever	2.46	Top 5 Sectors	
8.35% GOI 2022	2.42	Instruments	
5.22% GOI 15/06/2025	2.36	Financial	15.11
7.16% GOI 20/05/2023	1.47	Technology	6.31
8.15% GOI 2022	1.45	Cash Equivalent	21.76
5.09% GOI 13/04/2022	1.43	SOV	12.48
		AAA	10.41

Top 5 Sectors

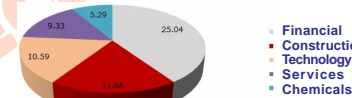


Kotak Tax Saver

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya;
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 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.65	1 Year	33.8
Infosys	5.87	3 Years	21.3
State Bank of India	5.23	5 Years	17.48
Larsen & Toubro	4.35	10 Years	17.04
FSN E-Commerce Ventures	3.85	Top 5 Sectors	
HDFC Bank	3.52	Instruments	
Tata Consultancy Services	3.40	Financial	25.04
SRF	3.31	Construction	11.66
Reliance Industries	3.09	Technology	10.59
		Services	9.33
		Chemicals	5.29

Top 5 Sectors

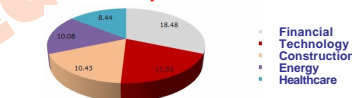


SBI Long Term Equity Fund

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran;
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 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	4.94	1 Year	30.61
Tech Mahindra	4.65	3 Years	18.37
Reliance Industries	4.12	5 Years	14.82
Larsen & Toubro	4.06	10 Years	16.10
Infosys	4.05	Top 5 Sectors	
ICICI Pru Life Ins. Co. Ltd.	3.82	Instruments	
State Bank of India	3.30	Financial	18.48
Cipla	3.08	Technology	11.53
HDFC Bank	3.02	Construction	10.43
Mahindra & Mahindra	2.66	Energy	10.08
Ambuja Cements	2.59	Healthcare	8.44

Top 5 Sectors



RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme's objectives will be achieved. Please refer to the offer document before investing.

Contd. from Page 1



Be Empowered



Retail investors need protection. From themselves

Indian stock market has a large presence of individual investors. NSE data shows that they have brought nearly 90 lakh new investors to the trading platform during FY2021. While BSE has added over 1.8 crore new investors between May 2020 till recently. Data also shows that millennials have come into the market as new investors. The NSE data also shows that more than half of new traders came from outside India's top 50 most populated cities. The economic slow-down since last year added the sentiment of potential loss of livelihood. This acted as an incentive for the need for an additional source of income - Stock trading!

The democratisation of cheaper internet access along with the availability of low-cost smartphones has added a tool to the investors in hinterland India. BSE data shows that 19 per cent of trades were made on mobile devices in December 2021, compared with less than 3 per cent five years ago.

Data from NSE shows that retail investors have slowly moved up from a 33 per cent market share (of trading turnover) since 2016, to 45 per cent in 2021. If you look at non-promoter holdings ("floating stock") of the market, individual investors who had 18 per cent share of it, now have only nine per cent. In a nutshell, the institutional investors are "Holding the stake", while the "trading movement & most of the price volatility" is on account of the retail investors.

Most of the first-time investors have been experimenting with their trades. Not all of them have an investment theme in mind. More individual trades seem to be pushing up the market prices. What if many of them are viewing the stock market investment as a thrill or entertainment? What happens when the beginner's luck runs out?

Crying foul at a loss

Everyone assumes that the regulators have to step in to protect the retail investors - across product categories like stocks, crypto, banking bonds, etc. If there is misselling, the regulator can act. What about these... Often many retail investors get overtaken by greed, and heed to 'investment advice' from their paanwala or second cousin's best friend or a so-called WhatsApp chat group tip about a particular stock. How can regulators protect such consumers from their greed?

If one cares to look at data of IPOs over the past five years, it shows significant data to say that retail investors want to book IPO gains, immediately after listing. The volume of retail investors who exit the just IPOs stocks within the first week ranges from a significant minority to the actual majority of the total investor base! If they lose money when the IPOs scrip falls in listing value, then many cry foul. Do those consumers (investors) still need so-called 'protection'?

During times of a sell-off, investors tend to sell their holdings in panic while in periods of speculative booms, they buy at high valuations and display exuberant optimism. Is the regulator expected to protect them again? According to regulations, every company aiming to raise monies from the investors in the stock market has to submit a lot of data, information and disclosures in its IPO document which are in the public domain.

How many of the retail investors actually read anything in it, before investing in that stock?

Making an investment give returns is a hard task. It requires discipline, research and calm. If it were not that simple and yet hard, all of us would be billionaires (at least of the rupee kind!). Yet many retail investors don't want to do this and look for 'street tips' which could mislead their investments. Do they still need regulatory protection?

Risk is a word that almost never features in many retail investor conversations. The combination of lack of understanding the risk factors and investor greed is a deadly financial cocktail. It is intoxicating at the beginning, and the financial loss hangover lasts much longer than any. Understanding one's risk appetite is a key ask to be factored into, while investing. Greed makes one overestimate the risk appetite and end up with volatile scrips.

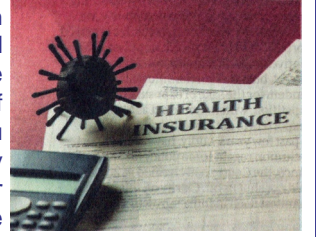
With the genesis of our markets having had socialist policy markings, we still carry the legacy of 'consumer protection' as an overarching regulatory umbrella. Rightfully so, for we need to take care of our burgeoning population with its various haves and have-nots. But why should the regulator get unduly burdened by investors' greed, blind over-confidence and unwillingness to understand risks? How can regulators protect the investors from themselves?

The retail investors should note that there is no substitute for research, understanding the investment risks, and having a vigil on each of their investments. In short, "Beware. Be aware. Else you are the, ware!"

Source & Courtesy: Srinath Sridharan - BusinessLine

Key points for buying health insurance policy in covid times

Taking an adequate health insurance cover for you and your family is a sensible option. However, the quality of health care you get when you need it the most completely depends upon your insurer and the health insurance policy.



Choosing the right health insurance at the right cost is very important as another deluge of covid-19 cases has hit the country. This piece looks at some of the dos and don'ts when buying health insurance policies in covid times.

Dos: Primarily, it would help if you are looking for a family floater health plan with minimum and maximum entry age. In that case, all age groups of family members can be insured and stay protected under the standard health plan. Naval Goel, founder and chief executive, PolicyX.com, said, "The health insurance plan should offer adequate in-terms of the sum insured and features because the new variant of Omicron is a super spreader that can infect multiple family members together."

Echoing similar views, Rakesh Goyal, director, Pro-bus Insurance Brokers Private Limited said, "Covid might come with huge medical expenses considering the high rates for its treatment as well the current medical inflation. Therefore, in such a situation, you must understand your and your family's medical needs and opt for a plan that offers sufficient coverage in case of medical emergencies due to covid or other illnesses."

You can also look out for health insurance policies that offer network hospital facilities near your vicinity. Enrolling on network hospitals near your immediate resident during a medical emergency can save you from any hassles.

Don'ts: Avoid any negligence while buying, porting or upgrading your health insurance at this point. Ensure that you perform the utmost research and compare the different online plans. Comparing and doing your homework of optimum research can help you find the best plan coverage at the best price, thereby helping you save time and money.

Mint Takeaway: First, you need to be sure if you are looking for comprehensive health insurance that covers initial consultations and diagnosis or a basic health insurance policy to save on the premium? The second thing to consider is the total sum assured. "If you reside in smaller order 2 and 3 cities, you must get a cover ranging from ₹5 to ₹7 lakh, whereas if living in a metro or tier 1 city, a cover ranging from ₹10 to ₹15 lakhs is sufficient," said Amit Chhabra. Third, buy a health policy that can give you a restore cover or super top-up just in case you fully utilize the total sum assured. Fourth, choose a policy that covers all your pre-existing diseases.

Some significant development occurred in the insurance industry after the covid-19 pandemic

Source & Courtesy: Navneet Dubey - mint

Term plan premiums

Term Insurance Plan (u/s.80C)

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

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
LIC	25	30	9912	19824
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	5M-35	--	4720	5328	5994
Classic -	36-45	--	5351	6148	6927
Individual	46-50	--	8496	10266	12626
HDFC ERGO	18-35	--	6282	--	7971
Optima	36-45	--	7110	--	9020
Restore	46-50	--	10399	--	13194

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Corrections in Equity offers good entry points to Long Term Investors

Invest in MF ELSS Funds (u/s 80C, upto ₹1.5L) and create wealth in addition to saving tax and earning the Tax Efficient Returns

Selected ELSS Funds

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- Aditya Birla Sun Life Tax Relief 96
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Kotak Tax Saver Fund
- Tata India Tax Savings Fund

u/s 80C Investments upto ₹1,50,000.

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

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

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

Selected ELSS Funds Performance details - Page 2

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, II nd 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	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	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
BAGHAMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
SUCHITRA (w.e.f. 20/01/22)	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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Andhra Pradesh Region

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

Bengaluru Region

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

Chennai Region

T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082

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- Warren Buffett

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

LIQUID FUNDS RETURNS AS ON 18/01/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.16	0.36	0.74	1.68	3.8
DSP Ultra Short Fund (G)	0.14	0.34	0.75	1.48	3.04
HDFC Low Duration Fund (G)	0.12	0.27	0.66	1.76	3.76
ICICI Prudential Savings Fund (G)	0.13	0.14	0.39	1.89	3.8

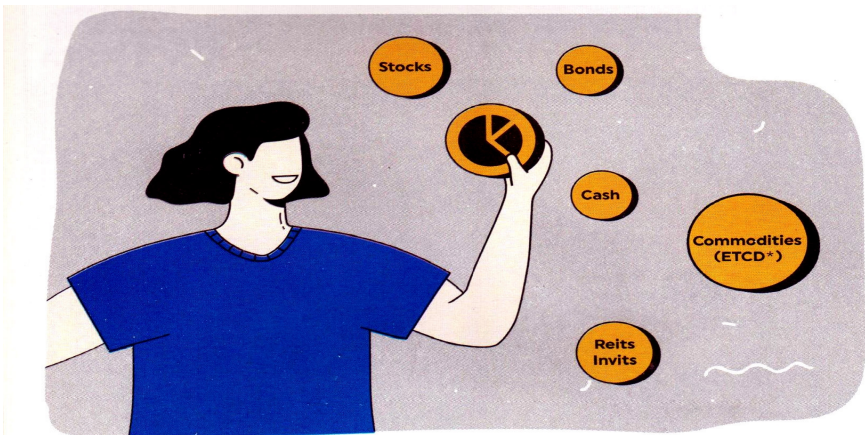
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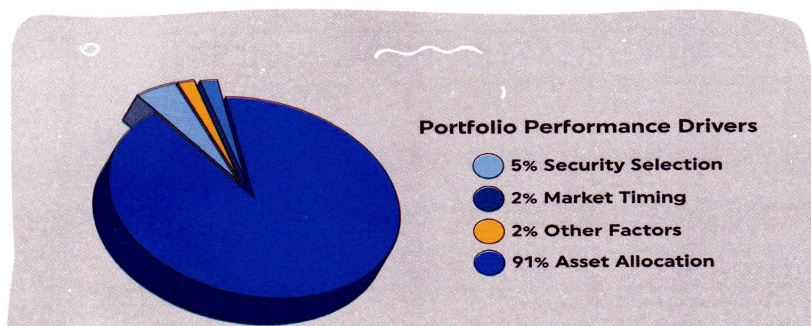
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Registered News Paper

To



Asset allocation is one of the most important factors driving optimal portfolio performance.



Source: Brinson, Singer, and Beebower, "Determinants of Portfolio Performance II: An Update," Financial Analyst | *Exchange Traded Commodities Derivatives

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