

ECS CONSULTANTS

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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.



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RBI Floating Rate Savings Bonds 2020 (Taxable)

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| | (p.a.) |
|-----------------------|--------|
| GOI Savings FRS Bonds | 7.15% |
| HDFC Ltd | 6.90% |
| PO M-ly Income Scheme | 6.60% |
| Kisan Vikas Patra | 6.90% |
| LIC's PMVVY | 7.40% |

Attractive Fixed Deposits

Compiled as on 13/09/21

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

A beginner's guide to NCD investing

Do look at the yield to maturity and the ease of exit before putting in your money

Of late, several NCD (non-convertible debenture) issues have been coming in the market. The current low interest rates on bank fixed deposits add to the appeal of these NCDs (or bonds) - both in the new issues as well as those trading in the secondary market. If you are looking to invest in NCDs to better your debt returns, here are a few points to note.

Return metrics

The fixed coupon or interest rate, calculated on the face value of the bond is what an investor receives periodically (say, quarterly, half-yearly or annually) in the form of interest income. This is the 'return' most investors usually focus on. If you invest in an NCD in the primary issue and stay invested until maturity, then the periodic coupon or interest indicates your investment return.

Contd. in Page 3
Source & Courtesy: Maulik Madhu - BusinessLine

Opening Shortly

JM FINANCIAL
Secured Non - Convertible Debentures

To know more details, risk factors & Doorstep Service, Please Call your nearest **ECS Financial** or Toll Free: 1800 425 2969 or visit our website: www.ecsfinancial.co.in. Missed call / SMS: 094416 93111



Be Empowered



Rebalance your portfolio now

Be cautious due to Indian equity market's outperformance compared to other markets and asset classes.



The rally in the equity market continues unabated and bench-mark indices like Sensex and Nifty have generated more than 50% returns in the past year. Though other markets are participating in this global rally, the Indian markets have outperformed them handsomely. Not just developed markets, Indian equities are giving major developed markets a run for their money as well (see chart below). In addition to this massive outperformance, prevailing high valuation is another reason why equity investors should be cautious now. Should investors exit the market? Since the triggers for the present rally improving earnings profile and very low interest rate regimes across the globe are still intact, there is no need to exit completely. Since one cannot time the exact peak or bottom,

Contd. in Page 3

Source & Courtesy: Narendra Nathan - ET Wealth

To know more & to rebalance your portfolio rightly at your Doorstep, Please call your nearest **ECS Financial/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 | |

Thoughtful Inspirational Quotable Quotes

"Preparation for old age should begin not later than one's teens. A life which is empty of purpose until 65 will not suddenly become filled on retirement."

- Dwight L. Moody

"Remember, any change in the nation's trajectory always stems from its youth and their participation. It is for you to build the ideal nation and society that you desire to witness."

- N.V. Ramana

"To design your future effectively, you must let go of your past."

- Charles Givens

"Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired, and success achieved."

"Nature is too thin a screen; the glory of the omnipresent God bursts through everywhere." - Ralph Waldo Emerson



Kotak Multicap Fund

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

Investment Objective: The investments objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization.

Allocation: Equity and equity related securities: 75%-100%. Debt & Money Market Instruments: 0%-25%. Units issued by REITs & InvITs: 0-10%.

Fund Manager: Mr. Harsha Upadhyaya & Devender Singhal.

Benchmark Index: Nifty 500 Multi cap 50:25:25 Total Returns Index.

Plans and Options: Growth and IDCW.

Min. Amt: ₹5,000 and in multiples of ₹1/- thereafter.

Entry Load: Not applicable.

Exit Load: 1% of applicable NAV - if the units are redeemed/switched out within 1 year from the date of allotment.

NFO closes on 22/09/2021

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

Income Tax filing deadlines extended

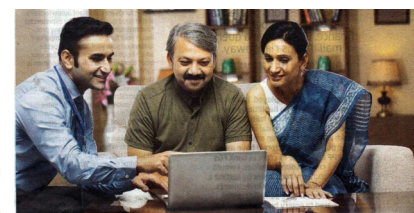
The Central Board of Direct Taxes (CBDT) has extended due dates for filing income tax returns for Assessment Year 2021-22 (Fiscal Year 2020-21).

For salaried individuals and others, due date for filing return would now be December 31, 2021 as against September 30. Original due date was July 31, 2021. For businesses (requiring audit), new due date will be February 15, 2022. This was previously extended to November 30, 2021, from the original due date of October 31, 2021.

Why Balanced Advantage Funds are All-Season Funds

The dynamic nature of the fund is useful for long-term wealth creation.

Sanjay wants to invest his fixed deposit maturity proceeds of ₹25 lakh. Unlike last year, valuations are no longer attractive and investment decisions are not easy. He is wary of the sharp up-move in the market over the past year and a half.



Selected Balanced Advantage Funds

Refer Page 2 & 3

Contd. in Page 4

Source & Courtesy: ET Wealth

● 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 02/09/2021 | | Year wise IDCW in ₹ | | | Return (%) | | | | Since Inception (%) | Sl. No. |
|--|---|-------------|-----------------------|--------------|----------------------|----------|---------------------|------------|------------|------------|---------|---------|----------|---------------------|---------|
| | | | | | IDCW | Growth | FY 2018-19 | FY 2019-20 | FY 2020-21 | 1 Year | 3 Years | 5 Years | 10 Years | | |
| Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla SL Balanced Advantage Fund | Apr-00 | **** | 4504 | 23.69 | 72.64 | 1.465 | 1.361 | 0.21 | 28 | 11.84 | 10.54 | 11.53 | 9.72 | 1 |
| 2 | DSP Dynamic Asset Allocation Fund | Feb-14 | **** | 4046 | 12.39 | 19.9 | 0.45 | 0.36 | 0.15 | 18.78 | 10.98 | 8.73 | -- | 9.51 | 2 |
| 3 | HDFC Balanced Advantage Fund | Feb-94 | *** | 42115 | 28.54 | 266.51 | 3.41 | 3 | 0.69 | 42.98 | 11.02 | 11.47 | 13.29 | 18.1 | 3 |
| 4 | Edelweiss Balanced Advantage Fund | Aug-09 | **** | 4754 | 21.61 | 35.6 | 1.3507 | 0.6641 | 0.6 | 33.58 | 13.69 | 13.12 | 12.05 | 11.12 | 4 |
| 5 | Tata Balanced Advantage Fund | Jan-19 | Unrated | 3,096 | 14.34 | 14.34 | -- | -- | -- | 26.43 | -- | -- | -- | 14.92 | 5 |
| 6 | Sundaram Balanced Advantage Fund | Mar-20 | Unrated | 1058 | 13.46 | 14.46 | -- | -- | -- | 25.88 | -- | -- | -- | 28.08 | 6 |
| 7 | ICICI Prudential Balanced Advantage Fund | Dec-06 | **** | 33,528 | 16.77 | 47.87 | 0.8852 | 0.656 | 0.28 | 24.27 | 11.66 | 10.68 | 13.22 | 11.25 | 7 |
| 8 | Kotak Balanced Advantage Fund | Aug-18 | **** | 9984 | 14.28 | 14.28 | -- | -- | -- | 22.23 | 12.31 | -- | -- | 12.26 | 8 |
| Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Axis Triple Advantage Fund | Aug-10 | **** | 1079 | 20.99 | 30.22 | 0.416 | 1.1586 | 0.72 | 38.09 | 15.43 | 12.48 | 10.65 | 10.54 | 1 |
| 2 | HDFC Multi Asset Fund | Aug-05 | *** | 986 | 15.54 | 46.75 | 0.79 | -- | 1 | 30.37 | 13 | 11.07 | 10.67 | 10.08 | 2 |
| 3 | ICICI Prudential Multi Asset Fund | Oct-02 | *** | 11736 | 22.76 | 386.93 | 1.2216 | 2.4432 | 1.12 | 41.09 | 13.6 | 13.21 | 14.54 | 21.4 | 3 |
| 4 | Nippon India Multi Asset Fund | Aug-20 | Unrated | 1147 | 12.83 | 12.83 | -- | -- | -- | 28.34 | -- | -- | -- | 27.79 | 3 |
| 5 | Tata Multi Asset Opportunities Fund | Mar-20 | Unrated | 904 | 15.03 | 15.03 | -- | -- | -- | 36.84 | -- | -- | -- | 31.3 | 3 |
| Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla SL Asset Allocator FoF | Aug-06 | Unrated | 30 | 39.22 | 42.59 | -- | -- | -- | 32.15 | 13.03 | 12.17 | 11.17 | 10.1 | 1 |
| 2 | ICICI Prudential Asset Allocator (FOF) | Dec-03 | Unrated | 12308 | 76.74 | 76.74 | -- | -- | -- | 27.12 | 13.25 | 12.47 | 11.86 | 12.19 | 2 |
| 3 | Nippon India Asset Allocator FoF | Feb-21 | Unrated | 58 | 11.96 | 11.96 | -- | -- | -- | -- | -- | -- | -- | 19.61 | 3 |
| Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Axis Retirement Savings Fund | Dec-19 | Unrated | 620 | 13.69 | 13.69 | -- | -- | -- | 38.42 | -- | -- | -- | 20.24 | 1 |
| 2 | HDFC Retirement Savings Fund | Feb-16 | **** | 1777 | -- | 28.01 | -- | -- | -- | 63.09 | 17.62 | 16.27 | -- | 20.5 | 2 |
| 3 | ICICI Prudential Retirement Fund | Jan-07 | Unrated | 109 | 15.23 | 15.23 | -- | -- | -- | 54.93 | -- | -- | -- | 18.21 | 3 |
| 4 | SBI Retirement Benefit Fund | Feb-21 | Unrated | 534 | 12.21 | 12.21 | -- | -- | -- | -- | -- | -- | -- | 22.12 | 4 |
| 5 | Tata Retirement Savings Fund | Nov-11 | *** | 1493 | -- | 43.33 | -- | -- | -- | 36.02 | 11.66 | 13.54 | -- | 16.06 | 5 |
| 6 | Axis Children's Gift | Dec-15 | *** | 643 | 19.89 | 19.9 | -- | -- | -- | 39.26 | 13.89 | 12.68 | -- | 12.74 | 6 |
| 7 | Aditya Birla Sun Life Bal Bhavishya Yojna | Feb-19 | Unrated | 465 | 13.78 | 13.77 | -- | -- | -- | 29.66 | -- | -- | -- | 13.32 | 7 |
| 8 | HDFC Children's Gift Fund | Mar-01 | **** | 4959 | 181.56 | -- | -- | -- | -- | 43.02 | 14.32 | 14.06 | 15.45 | 16.66 | 8 |
| 9 | ICICI Prudential Child Care Fund | Aug-01 | ** | 806 | -- | 190.4 | -- | -- | -- | 37.37 | 10.54 | 9.96 | 13.71 | 15.86 | 9 |
| 10 | Tata Young Citizens Fund | Oct-95 | Unrated | 254 | 41.1 | -- | -- | -- | -- | 57.66 | 14.94 | 12.78 | 12.58 | 13.17 | 10 |
| Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sun Life Flexi Cap Fund | Aug-98 | *** | 15023 | 136.18 | 1,141.44 | 7.1895 | 6.32 | 5.63 | 56.88 | 14.85 | 14.75 | 17.36 | 22.84 | 1 |
| 2 | HDFC Flexi cap Fund | Jan-95 | ** | 25,436 | 54.91 | 930.83 | 5.25 | 4.25 | 5 | 55.84 | 11.77 | 13.21 | 14.01 | 18.52 | 2 |
| 3 | Kotak Flexi cap Fund | Sep-09 | **** | 37097 | 31.81 | 52.68 | 1.3281 | 1.2 | 0.88 | 49.52 | 13.85 | 14.65 | 17.17 | 14.87 | 3 |
| 4 | Motilal Oswal Flexi Cap Fund | Apr-14 | ** | 11961 | 27.02 | 35.95 | 0.8854 | -- | 4.02 | 40.43 | 9.83 | 12.46 | -- | 19.01 | 4 |
| 5 | PGIM India Flexi cap Fund | Mar-15 | **** | 1689 | 19.78 | 26.25 | 0.44 | 0.5025 | 0.3 | 71.23 | 23.95 | 18.77 | -- | 16 | 5 |
| 6 | SBI Flexi cap Fund | Sep-05 | *** | 14,346 | 33.45 | 74.71 | -- | -- | -- | 55.48 | 14.56 | 14.46 | 17.06 | 13.45 | 6 |
| 7 | UTI Flexi cap Fund | May-92 | **** | 20,922 | 176.46 | 259.79 | 2.9218 | 2.65 | 3 | 65.84 | 19.65 | 18.2 | 17.57 | 13.55 | 7 |
| Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | DSP Equity Opportunities Fund | May-00 | **** | 6798 | 32.9 | 361.19 | 2.66 | 2.7 | 2.8 | 58.81 | 16.68 | 15.5 | 16.34 | 18.33 | 1 |
| 2 | IDFC Core Equity Fund | Aug-05 | *** | 2444 | 18.98 | 65.91 | 0.8 | 1.03 | -- | 54.96 | 12.51 | 13.64 | 13.92 | 12.63 | 2 |
| 3 | Invesco India Growth Opportunities Fund | Aug-07 | *** | 4,152 | 25.53 | 51.53 | -- | -- | -- | 48.76 | 12.95 | 15.17 | 15.72 | 12.35 | 3 |
| 4 | Tata Large & Mid Cap Fund | Mar-93 | **** | 2456 | 52.61 | 326.07 | 0.8411 | -- | -- | 51.83 | 17.65 | 14.23 | 15.96 | 13.03 | 4 |
| Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sun Life Short Term Fund | May-03 | **** | 8051 | 17.4 | 37.58 | 0.857 | 0.741 | 0.89 | 6.61 | 8.56 | 7.54 | 8.96 | 7.49 | 1 |
| 2 | HDFC Short Term Debt Fund | Jun-10 | **** | 18,684 | 16.98 | 25.26 | -- | 0.6674 | 0.2225 | 5.66 | 8.76 | 7.96 | 8.68 | 8.63 | 2 |
| 3 | ICICI Prudential Short Term Fund | Oct-01 | **** | 20,793 | 12.07 | 47.03 | 0.8971 | 1.2917 | 0.3046 | 5.52 | 8.56 | 7.66 | 8.51 | 8.1 | 3 |
| 4 | IDFC Bond Fund Short Term Plan | Dec-00 | **** | 13511 | 10.72 | 45.72 | 0.5076 | 0.4405 | 0.6795 | 4.61 | 8.29 | 7.35 | 8.12 | 7.61 | 4 |
| 5 | SBI Short Term Debt Fund | Jul-07 | *** | 22,069 | 11.62 | 25.63 | 0.36 | 0.288 | 0.072 | 4.61 | 7.96 | 7.24 | 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 02/09/2021 | | 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 | **** | 31015 | 26.8 | 74.69 | 2.0364 | 1.85 | 2.25 | 57.4 | 17.14 | 17.41 | 19.85 | 18.78 | 1 |
| 2 | Canara Robeco Equity Tax Saver Fund | Feb-09 | **** | 2,469 | 38.12 | 114.85 | 1.7708 | 2.0739 | 1.55 | 61.82 | 19.72 | 18.63 | 16.52 | 15.6 | 2 |
| 3 | DSP Tax Saver Fund | Jan-07 | **** | 9333 | 20.49 | 80.97 | 1.8 | 0.7 | 0.71 | 63.48 | 18.56 | 16.26 | 18.2 | 15.37 | 3 |
| 4 | HDFC Tax saver Fund | Mar-96 | * | 8768 | 57 | 709.19 | 6 | 5 | 6 | 48.84 | 9.52 | 11.18 | 12.71 | 23.89 | 4 |
| 5 | ICICI Prudential Long Term Equity Fund (Tax Saving) | Aug-99 | *** | 9266 | 24.33 | 581.62 | 2.4792 | 2.3198 | 0.7 | 56.49 | 14.54 | 13.83 | 16.24 | 20.23 | 5 |
| 6 | IDFC Tax Advantage (ELSS) Fund | Dec-08 | **** | 3,316 | 25.27 | 91.1 | 0.85 | 0.37 | -- | 67.86 | 15.42 | 16.53 | 17.65 | 19.01 | 6 |
| 7 | Kotak Tax Saver Regular Plan | Nov-05 | **** | 2144 | 26.16 | 69.91 | 1.3369 | 1.1908 | -- | 56.66 | 16.55 | 15.25 | 15.48 | 13.11 | 7 |
| 8 | Mirae Asset Tax Saver Fund | Dec-15 | **** | 8739 | 22.73 | 30.74 | 0.4427 | 0.84 | 1.6 | 60.6 | 20.3 | 20.84 | -- | 21.84 | 8 |
| 9 | SBI Long Term Equity Fund | Mar-93 | *** | 10366 | 54.01 | 217.16 | 3.0104 | 3.01 | -- | 50.58 | 13.69 | 12.28 | 14.75 | 16.55 | 9 |
| 10 | Tata India Tax Savings Fund | Mar-96 | *** | 2,761 | 74.18 | 27.1 | 8.8541 | 3.27 | -- | 49.38 | 13.75 | 14.3 | 16.43 | 19.04 | 10 |

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/08/2021

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 | 15324.47 | 55.08 | 54657.25 | 29.09 | 95992.51 | 18.86 | 309204.98 | 18.01 | 4297314.74 | 19.84 | 277000 |
| 2 | Axis Focused 25 Fund - Gr | Jun-12 | 15423.95 | 56.83 | 55723.74 | 30.54 | 103360.69 | 21.91 | -- | -- | 274298.55 | 18.74 | 111000 |
| 3 | Canara Robeco Flexi Cap Fund - Gr | Sep-03 | 15403.65 | 56.48 | 56343.78 | 31.37 | 104152.20 | 22.23 | 295745.73 | 17.18 | 1142882.81 | 16.38 | 216000 |
| 4 | DSP Flexi Cap - Gr | Apr-97 | 15699.25 | 61.71 | 57622.32 | 33.07 | 104059.56 | 22.19 | 308924.10 | 17.99 | 591318.29 | 15.96 | 171000 |
| 5 | ICICI Prudential Value Discovery Fund-Gr | Aug-04 | 15427.20 | 56.89 | 55780.51 | 30.62 | 96842.07 | 19.22 | 301820.39 | 17.55 | 1136517.69 | 17.79 | 205000 |
| 6 | IDFC Core Equity Fund -Gr | Aug-05 | 15149.60 | 52.01 | 53339.06 | 27.28 | 92449.36 | 17.32 | 260638.04 | 14.83 | 564442.34 | 12.23 | 193000 |
| 7 | Kotak Equity Opportunities Fund - Gr | Sep-04 | 15188.43 | 52.69 | 55060.3 | 29.64 | 98317.59 | 19.85 | 301212.01 | 17.52 | 923560.01 | 15.89 | 204000 |
| 8 | L&T Emerging Businesses Fund-Gr | May-14 | 17282.47 | 90.56 | 61592.98 | 38.19 | 103451.89 | 21.95 | -- | -- | 184892.29 | 19.81 | 88000 |
| 9 | Motilal Oswal Flexi Cap Fund-Gr | Apr-14 | 14425.20 | 39.50 | 49077.32 | 21.2 | 84925.04 | 13.87 | -- | -- | 153079.07 | 14.32 | 89000 |
| 10 | Nippon India Growth Fund - Gr | Oct-95 | 16201.95 | 70.73 | 60643.01 | 36.98 | 106382.51 | 23.10 | 321285.8 | 18.71 | 12395363.28 | 23.06 | 310000 |
| 11 | Parag Parikh Flexi Cap Fund-Gr | May-13 | 15708.96 | 61.89 | 61719.86 | 38.35 | 116284.71 | 26.82 | -- | -- | 255053.33 | 21.72 | 100000 |
| 12 | SBI Small Cap Fund -Gr | Sep-09 | 15681.88 | 61.40 | 61636.44 | 38.24 | 111436.9 | 25.04 | 470463.36 | 25.76 | 678274.23 | 23.79 | 144000 |
| 13 | Sundaram Select Focus Fund -Gr | Jul-02 | 15087.92 | 50.94 | 52461.23 | 26.05 | 96016.88 | 18.87 | 261506.51 | 14.89 | 1187679.44 | 15.11 | 230000 |
| 14 | Tata Large & Mid Cap Fund-Gr | Mar-93 | 15134.6 | 51.75 | 54683.01 | 29.13 | 97544.85 | 19.52 | 287071.14 | 16.62 | 4229560.11 | 18.23 | 291000 |

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

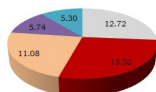
ICICI Prudential Balanced Advantage Fund

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 31/08/2021) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| ICICI Bank | 6.25 | 1 Year | 24.27 |
| Reliance Industries | 5.75 | 3 Years | 11.66 |
| Infosys | 4.93 | 5 Years | 10.68 |
| Hdfc Bank | 4.05 | 10 Years | 13.22 |
| HDFC | 2.60 | | |
| 8.75% Axis Bank | 3.42 | | |
| 6.64% GOI 16/03/2035 | 2.97 | | |
| RBI 91D 05/08/2021 | 2.36 | | |
| GOI 22/09/2033 | 1.80 | | |
| 9.20% ICICI Bank | 1.42 | | |
| 9.50% Nirma | 0.81 | | |

Top 5 Sectors



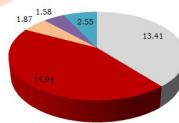
- Financial
- AA+
- AAA
- Energy
- Automobile

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 31/08/2021) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| 5.09% GOI 13/04/2022 | 4.81 | 1 Year | 18.78 |
| 5.05% Indian Oil Corp. 25/11/2022 | 2.52 | 3 Years | 10.98 |
| 8.20% GOI 15/02/2022 | 2.36 | 5 Years | 8.73 |
| HDFC 19/05/2022 | 1.92 | 10 Years | - |
| 6.80% HPCL 15/12/2022 | 1.33 | | |
| ICICI Bank | 5.04 | | |
| Reliance Industries | 4.24 | | |
| Infosys | 4.24 | | |
| Bharti Airtel | 2.70 | | |
| Ada Port and Spel Eco Zone | 2.85 | | |

Top 5 Sectors



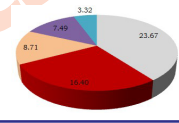
- Financial
- AA+
- Chemicals
- AA
- Technology

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 31/08/2021) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| State Bank of India | 9.54 | 1 Year | 42.98 |
| NTPC | 5.20 | 3 Years | 11.02 |
| Coal India | 4.20 | 5 Years | 11.47 |
| ICICI Bank | 3.96 | 10 Years | 13.29 |
| Iatsen & Toubro | 3.45 | | |
| 8.60% Canara Bank | 1.62 | | |
| 7.16% GOI 20/05/2023 | 1.36 | | |
| 8.75% State Bank of India | 1.36 | | |
| 5.22% GOI 15/06/2025 | 1.30 | | |
| 8.98% punjab National Bank | 1.10 | | |

Top 5 Sectors



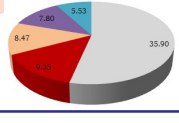
- Financial
- Energy
- AA+
- Construction
- AAA

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 31/08/2021) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| ICICI Bank | 8.53 | 1 Year | 63.48 |
| Infosys | 6.97 | 3 Years | 18.56 |
| HDFC Bank | 5.92 | 5 Years | 16.26 |
| State Bank of India | 5.14 | 10 Years | 18.20 |
| Tata steel | 4.62 | | |
| Axis Bank | 4.03 | | |
| Bharti Airtel | 3.63 | | |
| Bajaj Finserv | 2.52 | | |
| ACC | 2.25 | | |
| Ultratech Cement | 2.18 | | |

Top 5 Sectors



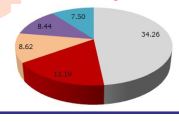
- Financial
- Technology
- Energy
- Construction
- Healthcare

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 31/08/2021) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| ICICI Bank | 9.64 | 1 Year | 49.38 |
| Infosys | 9.10 | 3 Years | 13.75 |
| State Bank of India | 6.88 | 5 Years | 14.3 |
| Hdfc Bank | 5.86 | 10 Years | 16.43 |
| Reliance Industries | 5.53 | | |
| HDFC | 4.16 | | |
| Axis Bank | 3.98 | | |
| Bharti Airtel | 3.05 | | |
| Hindalco Inds. | 2.42 | | |
| Larsen & Toubro | 2.26 | | |
| Volta | 2.26 | | |

Top 5 Sectors



- Financial
- Technology
- Energy
- Construction
- Automobile

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

Contd. from Page 1



Be Empowered

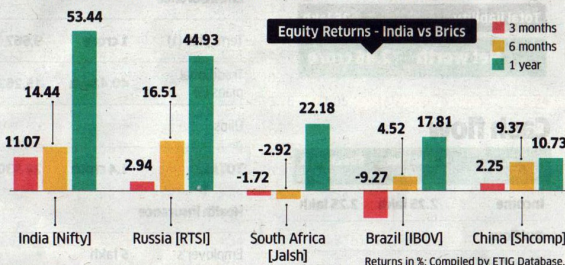


Rebalance your portfolio now

complete exit from any asset class will be a mistake. However, equity allocation of most investors might have gone up due to this rally and therefore, they should realign it to their strategic asset allocation. For example, if you had set the asset allocation at 50% equity and 50% debt a year back, it might have changed to 60:40 now (see table below). We took the category average returns of flexi-cap funds and medium and long duration debt funds as proxy for this analysis. Do this calculation for yourself because the exact change will depend on your segmental mix. Compared to around 50% return generated by large-cap funds, returns generated by mid and small-cap funds are around 60% and 80% respectively.

India ahead of developed markets

The significant outperformance of Indian equity markets warrants caution.



Asset allocation changes due to differential returns

5% deviations from the set asset allocation warrants rebalancing.

| Original Equity:Debt allocation | 70:30 | 50:50 | 30:70 |
|---------------------------------|-------|-------|-------|
| If allocation set in Jun 2021 | 72:28 | 52:48 | 32:68 |
| If allocation set in Mar 2021 | 73:27 | 53:47 | 33:67 |
| If allocation set in Sep 2020 | 78:22 | 60:40 | 39:61 |

Note: Category average returns of flexi cap funds and medium and long duration funds used as proxy returns.

You might wonder why you should rebalance now since it is supposed to be an annual exercise. "Usually, asset allocation rebalances are done yearly. However, investors should tweak their asset allocation and bring it back to the original one if there is major variation to pre-fixed asset allocation due to change in asset returns like now," says Amol Joshi, Founder, Plan Rupee Investment Services. Experts say a 5% variation from strategic asset allocation for instance equity portion going up from 50% to 55% - warrants action.

Tactical asset allocation

The above mentioned equity reduction is based on strategic asset allocation based on age, risk appetite, etc - which you should follow religiously. What about evolved investors who do tactical allocation? Experts say that evolved investors can make variation to their strategic asset allocation based on market situations. For example, the market was in doldrums a year back and that warranted increased allocation to equities. But you don't need that anymore. "If you had made additional equity investments due to the market fall earlier, sell them mercilessly now and bring back your asset allocation to strategic asset allocation level," says Melvin Joseph, Managing Partner, Finvin Financial Planners.

Tactical asset allocation should be counter cyclical-increase equity allocation during bear market and reduce during bull market. So, should you go underweight on equities now? "Given the sharp run up in the markets, investors can reduce any tactical overweight position in equities, and realign their portfolios to their strategic allocation, which is more long-term oriented," says Umesh Kulkarni, MD & Senior Advisor, Julius Baer India. Some part of the high valuation in the markets will correct with earnings picking up in due course, and therefore long-term investors can stay invested, and not go underweight on equities, he adds.

How to go about it

Investors should use this time to clean their portfolio. "Rebalancing is the best time to get rid of deadwood or tail enders from your portfolio," says Joshi.

Don't ignore the taxation angle. Tax impact will be more for retired people or HNIs because they have to shift money from one asset class to another. Since each of these sales will be a tax incidence, you need to do it with the products which have least tax implications. For example, avoid selling equity funds which have not completed a year because the gains from there will be treated as short term capital gains and will be taxed at 15%. After a year, these gains will be long term capital gains and be taxed only at 10%. Long term capital gains from equity shares and equity mutual funds are also tax free up to ₹1 lakh per annum. Most equity funds charge exit loads till one year and this is another reason why you should avoid selling before a year. Managing taxation is easier for people in the accumulation stage. Instead of selling equity shares or equity funds, they can do the rebalance slowly by directing fresh investment into debt funds.

Source & Courtesy: Narendra Nathan - ET Wealth



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

We will assist you and do the needful

Contd. from Page 1

A beginner's guide to NCD investing

Alternatively, if you buy an NCD in the secondary market and stay invested until maturity, then you must focus on the YTM (yield to maturity) rather than the coupon rate as the correct indicator of your return. The YTM takes into account not just the periodic coupons but also the price at which the bond is bought and redeemed to arrive at the total return. Let's take an example. Secondary market data from HDFC Securities shows that AAA-rated Tata Capital Financial Services bonds (series - 890TCFSL23-Individual) priced at ₹1,123 per bond, with a residual maturity of 2.07 years offer a coupon of 8.90 per cent and YTM of 6.79 per cent. A YTM lower than the coupon implies that a bond is trading at a premium. That is, the current market price of the bond is greater than its face value. The latter is what will be paid to you on maturity. In the prevailing low interest rate environment, an 8.9 percent coupon bond commanding premium pricing is hardly surprising.

Then, there are NCDs that come with a call or put option. Callable bonds give the issuer the right to call back the bond before its maturity by paying back the principal. Puttable bonds give the investor an option to exit before maturity and receive the principal. In case of NCDs with a call option, the appropriate return metric to look at is YTC (yield to call) and not YTM. The YTC is the return that an investor gets if the bond is held until the call date. Only very few retail NCDs come with such an option.

Exit or not

While NCDs get listed on the stock exchanges and provide the possibility of an exit option, not many can be bought and sold as easily as shares. This is due to the lack of adequate trading volumes for many NCDs in the retail segment. In such a case, one must be prepared to stay invested until maturity.

Once an NCD lists on the exchanges, it may trade at a price different from its issue price. Over time, the value of the bond will fluctuate in response to factors such as interest rate changes and ratings upgrades or downgrades. So, if you sell a bond before maturity, your final investment return will be impacted by the difference between the selling price versus the purchase price of the bond. This could result in a capital gain or loss for you. Today, with interest rates expected to rise, albeit not immediately, the existing lower coupon bonds carry the risk of depreciating in value over time resulting in a possible capital loss when sold.

Taxation

The coupon or interest received from NCDs is taxed at your income tax slab rate. Short-term capital gains are taxed at your slab rate and long-term gains at a flat 20 per cent rate with indexation benefit. Capital gains on sale of NCDs that have been held for more than a year in case of listed NCDs and more than three years in case of unlisted ones are treated as long-term in nature. NCDs in the retail segment quote at their dirty price. That is, the quoted market price is inclusive of the accrued interest on them.

According to Nimish Shah, CIO, Waterfield Advisors, when an NCD is sold, the differential between the sale price and the purchase price is segregated into two parts - capital gains and accrued interest - for taxation purposes. Let's say, you buy a bond with a coupon of 8 per cent per annum (paid semi-annually) at a face value of ₹100 in January. Suppose this bond is trading at price of ₹110 on March 31. Since the first coupon payment is due in June, the accrued interest by March-end ₹2. The difference between the sale and purchase price of the bond of ₹10 will be split into two parts - accrued interest and ₹8 capital gains and taxed as such when the bond is sold in March.

Source & Courtesy: Maulik Madhu - BusinessLine

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 : 070959 05511

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 |

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070959 05511

Insurance is the subject matter of solicitation.

Kind Attention: Investors

The deadline for mandatory linking of PAN with Aadhaar as per Sec 139AA of the Income Tax Act, 1961, is on 30th Sep '21.

Kindly link the same before 01st Oct '21 or else PAN will become inoperative and for FD holders.

- A) Form 15G/H cannot be submitted and those already submitted will become invalid
- B) TDS will be deducted at 20% for such customers.

Selected Equity Funds

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

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

Contd. from Page 1

Why balanced advantage funds are all-season funds

He refuses to believe that what happened over the last 12-15 months would continue going forward. He worries if this is the right time to invest in the market and may be happy to park this money again in a deposit to minimise risk. His financial advisor recommends a balanced advantage fund, as it is an all-season fund, provides flexibility and performs well in volatile markets. Sanjay has heard of the balanced fund, but wonders how a balanced advantage fund is different.

Balanced advantage funds invest in a mix of debt and equity. However, the allocation is dynamic and not static. While, a traditional balanced fund would have a pre-defined ratio of 70:30 in favour of equity, the balanced advantage funds have an edge, in the sense that the fund manager can allocate as much as 70-80% in either equity or debt, depending upon the market scenario. Typically, when the Nifty or the Sensex fall sharply, such funds will increase allocation to equity and if rates are too high, they increase allocation to long duration debt, thus outperforming well in both market conditions. Hence, it is owing to this dynamic asset allocation feature that these are known as 'all season funds.' Here the downside risk is mitigated as compared to a situation when one puts 100% money in equity. Investors don't have to worry about timing the market. The asset allocation formula allows for automatic reallocation so that the fund is invested when markets are rising and on cash when markets are falling. This means the wealth created by a bull market rally is protected by the balanced advantage fund as the allocations in and out of asset classes are rule based and ensure timely monetization. The dynamic nature of a balanced advantage fund is extremely useful for long-term wealth creation. It ticks all the right boxes in terms of asset allocation, tax advantage vis-a-vis fixed deposits and doing away with the need to find the opportune time to enter the market because the fund is designed to find the right opportunities for investors like Sanjay in any market cycle.

Source & Courtesy: ET Wealth

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ECS Financial or Click www.ecsfinancial.co.in

Telangana Region

| | | | |
|----------------------|---|-----------------|-------------|
| SECUNDERABAD | 1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03. | 040 - 2784 4411 | 99489 80066 |
| BASHEERBAGH | Room No: 202, Shop No: 3-6-290/12/2, 11 th floor, Opp. Hotel Central park, Hyderguda, Hyd-29. | 040 - 23261396 | 98480 66255 |
| AMEERPET | H.NO.7-1-471-472, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16. | 040 - 23731636 | 99480 97642 |
| MALKAJIRI | 22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047. | 040 - 27243201 | 98488 11501 |
| KUKATPALLY | 2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072. | 040 - 23060451 | 98488 23656 |
| CHAITANYAPURI | H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060. | 040 - 24152771 | 98480 44868 |
| HABSIGUDA | H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007. | 040 - 27153748 | 98489 91242 |
| TRIMULGHERRY | 3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015. | 040 - 27797253 | 99128 22611 |
| YAPRAL | H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Secunderabad - 500 087. | 040 - 27863360 | 70362 07831 |
| MADHAPUR | H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081. | 040 - 48554612 | 70363 83065 |
| BAGH AMBERPET | H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013. | 040 - 27424613 | 99480 43743 |

Andhra Pradesh Region

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

Bengaluru Region

| | | | |
|--------------------------------|--|----------------|-------------|
| REGIONAL OFFICE | 320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28 | 080 - 41330602 | 99800 60787 |
| SHASTRINAGAR BRANCH | 320/422, 1 st floor, 9 th 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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An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)



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"We're only here for a small amount of time and we want to see how much good we can do while we're here and I always say that there'll be... in the future, there would be many millionaires and they can take care of those problems but I'm here now and I'm trying to do what I can." - Doris Buffet

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 02/09/2021 | 15D | 30D | 3M | 6M | 1Y |
|---|------|------|------|------|------|
| Aditya Birla Sun Life Low Duration Fund (G) | 0.21 | 0.44 | 1.17 | 2.47 | 4.5 |
| DSP Ultra Short Fund (G) | 0.15 | 0.3 | 0.83 | 1.65 | 3.15 |
| HDFC Low Duration Fund (G) | 0.22 | 0.53 | 1.29 | 2.36 | 5.1 |
| ICICI Prudential Savings Fund (G) | 0.26 | 0.66 | 1.63 | 2.6 | 5.41 |

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&

PROTECT it in falling markets

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(An open ended dynamic asset allocation fund)

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- Investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities

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



Investors understand that their principal will be at High risk

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