

# ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

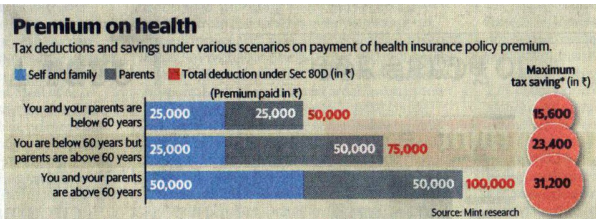
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### Be Empowered

#### Buy health insurance to cover medical emergencies, save tax

Health - related exigencies and the treatment cost always take us by surprise. Therefore, it is always better to be safe and have health insurance in your investment portfolio.



Moreover, while a health insurance policy has now become a necessity, it can also help in saving taxes. Section 80D of the Income Tax Act allows an individual to claim a deduction in income with respect to insurance premium payments made during the year to secure the health of self and family members.

The deduction under Section 80D is available irrespective of whether one's parents are financially dependent.

However, one can only claim a deduction for their parents and not for their parents-in-law. So, in this case, if your spouse is also working, then she can also save tax by buying health insurance for her parents and claim a deduction for up to ₹50,000.

Cont in Page 3

Source & Courtesy: Navneet Dubey - mint

To know more & select the appropriate Health Insurance, at your Doorstep, Please call your nearest ECSFinancial/1800 425 2969

Secunderabad : 99489 80066	Telangana RO : 98480 27443
Basheerbagh : 98480 66255	Vijayawada : 98480 27503
Ameerpet : 99480 97642	Vizag : 98480 50477
Malkajgiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru : 99809 66112
Dilsukhnagar : 98480 44868	Chennai RO : 98410 11705
Habsiguda : 98489 91242	(T- Nagar) : 98410 01787
Trimulgherry : 99128 22611	Madipakkam : 98410 10082
Yapral : 76590 08855	Head Office : 62814 91571
	: 70362 07831 : 98480 32339
Madhapur : 70363 83065	Missed call / SMS : 09441693111
Bagh Amberpet : 99480 43743	E-mail: grow@ecsfinancial.co.in

### Govt. Guaranteed Schemes

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

● <b>PO 5 Year Time Deposit</b>	<b>6.7% p.a.</b>
● <b>PO 5 Year Sr. Citizen Savings Scheme</b>	<b>7.4% p.a.</b>
● <b>PO 5 Year Monthly Income Account</b>	<b>6.6% p.a.</b>
● <b>PO 5 Year National Savings Certificate</b>	<b>6.8% p.a.</b>
● <b>PO Kisan Vikas Patra (Matures in 124 months)</b>	<b>6.9% p.a.</b>

● 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.



Dear Investor,

Greetings & Prayers From Team **ECS Financial**.

It's your continued support, references and well wishes that enabled us to successfully complete our 25 Financial Years and step into our 26th Financial Year.

Thank You Very Much for all Your Support & Well-Wishes during the Financial Year 2020-21 & We seek Your continued Support for FY 2021-22 & in the years to come.

Our Prayers for Your Good Health, Prosperity and Happiness.

We will continue to improve upon and live upto your expectations.

With warm wishes & regards

**E. Chandrasekaran and Team ECS Financial.**



### Safe way to get more

33 months **6.45% p.a.** payable annually, for Sr. Citizens  
(For Individuals 6.20% for 33 months)



**"It is health that is real wealth and not pieces of gold and silver"**

- Mahatma Gandhi

### It's the time to submit 15G/15H forms

Kindly submit 15G/15H forms for the FY (Financial Year) 2021-22, AY (Assessment Year) 2022-23 for getting exemption from TDS on your Investments (FD's/GOI Savings Bonds/NCD's holding in Physical Format) & PO Sr. Ctzn Saving Scheme etc.

### Thoughtful Inspirational Quotable Quotes

"New investors only consider possibilities, experienced investors consider possibilities & probabilities."

- Brain Feroldi

"If you have knowledge, let others light their candles at it."

- Margaret Fuller

"Success is...knowing your purpose in life, growing to reach your maximum potential, and sowing seeds that benefit others."

- John C. Maxwell

"Life is not about how fast you run or how high you climb but how well you bounce."

- Vivian Komori

"Destiny is not a matter of chance, it is a matter of choice"

- William Jennings Bryan



### Be Empowered

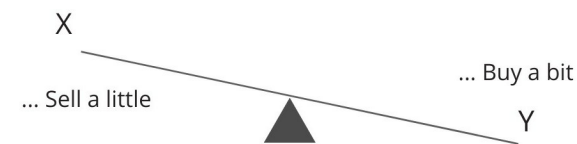
#### How to GET Rich + STAY Rich

- Wealth is a result of income not spent
- Building wealth depends on how much you save rather than the income and investment returns.
- You have to plan for your plan not going according to the plan.
- Getting rich isn't necessarily about making only good decisions. It's about consistently not making bad ones.

Getting rich is one thing, staying rich is another

### Portfolio Rebalancing

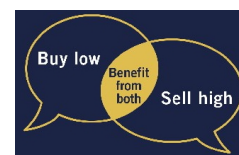
Stick to your target allocation of equity, debt, gold, etc. While investing.



Portfolio Rebalancing helps Investors manage risk and stay disciplined.

Source & Courtesy: The Psychology of Money & NFP

### Balanced Advantage Funds (BAFs)



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

- Aditya Birla Sun Life Balanced Advantage Fund
- DSP Dynamic Asset Allocation Fund
- HDFC Balanced Advantage Fund
- ICICI Prudential Balanced Advantage Fund
- Kotak Balanced Advantage Fund
- Edelweiss Balanced Advantage Fund

Refer page 2 for BAFs Performance details

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

**RBI Floating Rate Savings Bonds**

**7.15%**  
Payable - H-ly

### Attractive Fixed Deposits

Compiled as on 07/04/2021

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	7.00	7.25
HDFC Ltd.	FAAA	33	6.20	6.45
LIC Housing Finance	FAAA	36	5.75	6.00
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	7.25	7.50

### LIC Pradhan Mantri Vaya Vandana Yojana

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

## Equity Funds - Dividend Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 01/04/2021		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
					Dividend	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	2868	22.06	65.95	1.46	1.36	0.21	44.53	9.85	11.94	9.89	9.42%	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	2985	11.79	18.55	0.45	0.36	0.15	31.15	9.27	9.44	--	9.02%	2
3	HDFC Balanced Advantage Fund	Feb-94	Unrated	40,968	26.69	239.01	3.41	3.00	0.69	59.09	9.85	12.72	11.63	17.93%	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	29912	15.57	44.44	0.89	0.66	0.28	45.37	10.29	11.61	12.29	11.02%	4
5	Kotak Balanced Advantage Fund	Aug-18	Unrated	7001	13.21	13.21	-	-	-	42.71	-	-	-	11.05%	5
<b>Balanced Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	**	7755	142.59	921.16	8.84	6.41	1.97	60.75	7.71	10.76	11.36	19.08%	1
2	Canara Robeco Equity Hybrid Fund	Feb-93	*****	4565	85.87	212.39	7.27	7.54	2.25	48.25	13.7	14.41	13.4	12.59%	2
3	DSP Equity & Bond Fund	May-99	****	6325	24.83	204.06	2.52	1.98	0.45	53.16	12.71	13.88	11.91	14.79%	3
4	Franklin India Equity Hybrid Fund	Dec-99	***	1374	24.44	153.53	2.00	1.54	1.25	57.16	10.92	11.18	12	13.67%	4
5	HDFC Children's Gift Fund	Mar-01	****	4234	155.44	-	-	-	-	58.37	11.19	13.68	13.89	16.14%	5
6	ICICI Prudential Equity & Debt Fund	Nov-99	***	16947	16.23	172.42	2.48	1.16	0.48	62.72	11.32	14	13.99	14.21%	6
7	Kotak Equity Hybrid Fund	Nov-99	****	1351	20.05	34.12	1.33	0.23	-	68.34	12.73	13.42	11.2	14.39%	7
8	L & T Hybrid Equity Fund	Jan-11	***	5469	23.09	32.49	0.69	-	0.70	51.86	8.3	10.97	12.2	12.31%	8
9	NIPPON India Equity Hybrid Fund	Jun-05	*	4187	15.06	57.18	0.92	-	-	61.68	2.35	7.64	10.05	11.65%	9
10	PGIM India Hybrid Equity Fund	Jan-04	***	103	13.78	83.51	1.20	0.66	0.25	51.62	8.44	9.21	8.61	13.15%	10
11	SBI Equity Hybrid Fund	Dec-95	****	36,765	36.84	173.89	0.84	0.85	-	46.51	12.24	12.91	13.64	15.87%	11
12	Sundaram Equity Hybrid Fund	Jun-00	****	1656	14.85	113.02	1.70	0.94	0.40	47.75	10.99	13.18	8.64	12.37%	12
13	Tata Hybrid Equity Fund	Oct-35	**	3329	78.14	261.53	5.18	4.38	-	52.32	9.1	9.82	12.22	15.04%	13
<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	***	5726	27.13	297.89	2.66	2.70	2.80	77.1	12.03	15.47	13.19	17.64%	1
2	IDFC Core Equity Fund	Aug-05	***	2194	16.95	57.44	0.80	1.03	-	79.89	9.39	14.13	10.64	11.81%	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	3,660	21.81	44.03	-	-	-	62.95	11.48	15	12.8	11.47%	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2104	45.62	282.7	0.84	-	-	77.07	14.45	14.48	13.53	12.67%	4
<b>Mid cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Mid Cap Fund	Oct-02	*	2650	34.22	355.14	1.93	-	1.74	82.44	5.17	11.47	12.89	21.28%	1
2	Axis Midcap Fund	Feb-11	*****	9757	29.48	54.99	2.12	1.99	2.60	68.89	18.02	18.95	18.28	18.34%	2
3	DSP Midcap Fund	Nov-06	****	10558	22.9	77.16	2.30	1.68	2.47	73.55	12.15	16.9	16.14	15.26%	3
4	Franklin India Prima Fund	Dec-93	***	7396	66.37	1,264.38	4.86	4.31	-	82.9	9.61	14.19	16.78	19.36%	4
5	HDFC Mid-Cap Opportunities Fund	Jun-07	***	26,306	30.65	74.35	2.50	2.50	3.00	90.56	10.22	15.43	17.27	15.67%	5
6	ICICI Prudential Midcap Fund	Oct-04	**	2297	25.5	128.26	0.88	1.99	1.70	98.82	9.19	14.46	15.2	16.79%	6
7	Kotak Emerging Equity Scheme	Mar-07	****	10431	31.79	57.88	1.61	0.53	-	95.98	14.06	18.1	17.96	13.35%	7
8	L&T Midcap Fund	Aug-04	***	6,287	49.33	176.36	2.87	1.50	-	79.01	8.25	16.33	16.22	18.81%	8
9	Motilal Oswal Midcap 30 Fund	Feb-14	**	1902	20.06	32.84	1.77	0.02	3.30	70.74	9.38	11.46	--	18.22%	9
10	Sundaram Mid Cap Fund	Jul-02	*	6230	38.56	580.86	2.13	0.48	-	76.56	5.32	12.12	14.8	24.28%	10
<b>Multi Cap / Diversified Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Focused 25 Fund	Jun-12	****	14699	19.65	37.9	1.59	1.48	1.80	62.04	14.58	17.5	-	16.42%	1
2	DSP Focus Fund	Jun-10	***	1989	17.1	29.64	0.68	-	-	69.32	10.62	12.45	10.91	10.57%	2
3	Invesco India Contra Fund	Apr-07	****	6431	28.74	64.04	2.07	-	2.75	75.6	12.52	16.48	14.66	14.20%	3
4	Nippon India Multi Cap Fund	Mar-05	Unrated	9166	32.77	114.31	2.43	-	-	76.66	8.41	11.46	12.32	16.42%	4
<b>Flexi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	12830	113.26	949.3	7.19	6.32	5.63	76.34	11.29	15.38	13.81	22.31%	1
2	HDFC Flexi cap Fund	Jan-95	**	23716	47.78	809.97	5.25	4.25	5.00	76.95	10.99	14.2	11.06	18.21%	2
3	Kotak Flexi cap Fund	Sep-09	****	34,515	27.53	45.59	1.33	1.20	0.88	68.8	12.72	15.5	14.52	14.02%	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	***	11816	23.94	31.85	0.89	-	4.02	63.45	6.56	13.91	-	18.19%	4
5	PGIM India Flexi cap Fund	Mar-15	****	676	15.85	20.66	0.44	0.50	0.30	98.27	17.27	16.91	-	12.67%	5
6	SBI Flexi cap Fund	Sep-05	***	10425	28.47	63.6	-	-	-	11.38	14.29	17.31	13.65	12.66%	6
7	UTI Flexi cap Fund	May-92	****	15746	149.5	214.33	2.92	2.65	3.00	84.57	18.5	17.25	14.44	13.01%	7
<b>Debt: Medium Duration</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Medium Term Debt Fund	Feb-02	****	2,952	16.44	43.34	0.65	-	-	7.57	7.78	7.89	8.39	7.96%	1
2	ICICI Prudential Medium Term Bond Fund	Sep-04	****	6387	12.75	33.93	0.39	-	-	8.36	7.86	8.01	8.45	7.66%	2
<b>Debt: Banking and PSU</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Banking & PSU Debt Fund	Jun-12	*****	16838	1,038.86	2,059.40	-	77.56	-	7.75	8.67	8.23	-	8.54%	1
2	Kotak Banking and PSU Debt Fund	Dec-98	****	11292	10.45	50.31	-	-	-	7.7	8.6	8.34	8.53	7.53%	2
3	SBI Banking and PSU Fund	Oct-09	***	15229	1,117.95	2,450.94	-	-	-	7.47	8.33	7.87	8.44	8.12%	3

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 01/04/2021		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
					Dividend	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	27216	23.7	61.39	2.04	1.85	2.25	59.26	14.97	16.02	17.3	17.48%	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	*****	1538	31.68	95.44	1.77	2.07	1.55	75.53	18.16	17.22	14.52	15.09%	2
3	DSP Tax Saver Fund	Jan-07	****	7883	17.5	66.29	1.80	0.70	0.71	79.91	14.06	16.14	14.61	14.24%	3
4	HDFC Tax saver Fund	Mar-96	*	8016	47.45	590.38	6.00	5.00	6.00	65.95	5.65	10.76	9.74	23.43%	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	8251	21.03	487.27	2.48	2.32	0.70	77.43	11.9	13.78	13.19	19.68%	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	***	2976	22.22	76.14	0.85	0.37	-	103.37	10.55	16.08	14.32	17.99%	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	1679	22.35	59.72	1.34	1.19	-	73.23	14.45	15.62	12.47	12.34%	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	6351	18.99	25.68	0.44	0.84	1.60	87.89	18.02	21.42	--	19.63%	8
9	SBI Long Term Equity Fund	Mar-93	**	9184	45.63	183.47	3.01	3.01	-	75.12	10.14	11.77	11.8	16.12%	9
10	Tata India Tax Savings Fund	Mar-96	***	2636	69.36	23.42	8.85	3.27	-	68.97	11.52	14.84	14.02	18.70%	10

## SIP It Up To Meet Lifetime Goals Selected SIP Performance Details as on 31/03/2021

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*
1	Aditya Birla Sun Life Flexi Cap Fund - Gr	Aug-98	15812.60 64.14	47293.28 18.57	84366.42 13.61	270034.23 15.49	3531206.16 22.31	272000
2	DSP Equity Opportunities Fund - Gr	May-00	15973.62 67.04	48498.66 20.37	86545.33 14.65	265702.74 15.19	2446292.30 17.64	251000
3	Franklin India Prima Fund - Gr	Dec-93	16497.05 76.58	48450.86 20.30	84699.26 13.77	293191.52 17.02	10495367.27 19.36	328000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	16735.65 80.97	49486.86 21.83	86396.33 14.58	296979.89 17.26	643165.35 15.67	165000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	16008.59 67.67	46169.88 16.87	81750.14 12.34	244048.14 13.60	4852542.21 14.49	318000
6	IDFC Core Equity Fund -Gr	Aug-05	16088.92 69.13	46830.16 17.87	82623.96 12.77	230119.96 12.50	479905.41 11.81	188000
7	Kotak Flexicap Fund- Gr	Sep-09	15534.18 59.15	46877.72 17.95	85284.06 14.05	272610.91 15.67	353262.49 14.02	139000
8	L&T Emerging Businesses Fund-Gr	May-14	17509.75 95.43	47553.96 18.96	83219.01 13.06	- -	135641.10 17.59	83000
9	Mirae Asset Large Cap Fund -Gr	Apr-08	15495.63 58.47	47247.29 18.50	87199.78 14.95	278564.12 16.07	504453.36 15.63	156000
10	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	15177.56 52.83	44417.53 14.15	78980.14 10.94	- -	130308.52 18.19	84000

### ICICI Prudential Balanced Advantage Fund

Scheme Obj: Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date: Dec 2006, Fund Manager: Mr. Ihab Dalwai;

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

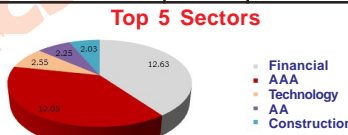
Top 10 Holdings (as on 31/03/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.14	1 Year	45.37
HDFC Bank	4.82	3 Years	10.29
Reliance Industries	4.86	5 Years	11.61
Infosys	4.17	10 Years	12.29
HDFC	2.99	<b>Top 5 Sectors</b>	
8.75% Axis Bank	3.89	<b>Instruments</b>	
9.20% ICICI Bank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



### DSP Dynamic Asset Allocation Fund

Scheme Obj: Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date: Feb 2014; Fund Manager: Mr. Atul Bhole, Mr. Saurabh Bhatia; Entry Load : N.A.; Exit Load : For units in excess of 10% of the investment, 1% will be charged for redemption within 365 days

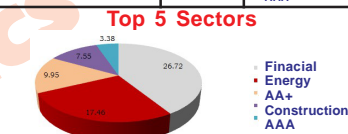
Top 10 Holdings (as on 31/03/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC 19/05/2022	2.71	1 Year	31.15
9.20% ICICI Bank 31/12/2050	1.88	3 Years	9.27
5.09% GOI 13/04/2022	2.59	5 Years	9.44
6.80% HPCL 15/12/2022	1.75	10 Years	-
RBI 364 D 15/07/2021	1.67	<b>Top 5 Sectors</b>	
ICICI Bank	6.00	<b>Instruments</b>	
Reliance Industries	5.53	Financial	12.63
Infosys	4.22	AAA	12.05
Bharti Airtel	3.53	Technology	2.55
Vedanta	3.30	AA	2.25
		Chemicals	2.03



### HDFC Balanced Advantage Fund

Scheme Obj: EHybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date: Sept 2000; Fund Manager: Prashant Jain; Entry Load : NA, Exit Load : For units in excess of 15% of the investment, 1% will be charged for redemption within 365 days

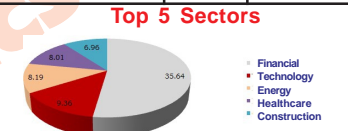
Top 10 Holdings (as on 31/03/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
State Bank of India	11.14	1 Year	59.09
ICICI Bank	5.20	3 Years	9.85
Larsen & Toubro	4.85	5 Years	12.72
NTPC	4.82	10 Years	11.63
Coal India	4.58	<b>Top 5 Sectors</b>	
8.60% Canara Bank	1.68	<b>Instruments</b>	
8.75% State Bank of India	1.42	Financial	26.72
8.98% Punjab National Bank	1.13	Construction	17.46
6.43% HDFC 29/09/2025	0.78	AA+	9.95
9.15% ICICI Bank	0.69	AAA	7.55
		AAA	3.38



### DSP Tax Saver Fund

Scheme Obj: Equity: ELSS; Scheme Type: Open End; Launch Date: January 2007; Fund Manager: Mr. Rohit Singhania; Entry Load : NA Exit Load : NIL (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

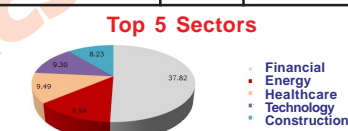
Top 10 Holdings (as on 31/03/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Infosys	8.08	1 Year	79.91
ICICI Bank	7.60	3 Years	14.06
HDFC Bank	7.25	5 Years	16.14
Bharti Airtel	4.53	10 Years	14.61
Axis Bank	4.00	<b>Top 5 Sectors</b>	
State Bank of India	3.60	<b>Instruments</b>	
Hindustan Unilever	2.87	Financial	35.64
Tata Steel	2.79	Technology	9.36
Ultratech Cement	2.34	Energy	8.19
Dr. Reddys Lab	2.23	Healthcare	8.01
		Construction	6.96



### Tata India Tax Savings Fund

Scheme Obj: Equity - ELSS; Scheme Type: Open End; Launch Date: March '96, Fund Manager: Rupesh Patel, Ennetee Fernandes; Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 31/03/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.30	1 Year	68.97
Infosys	8.42	3 Years	11.52
Hdfc Bank	8.73	5 Years	14.84
Reliance Industries	6.88	10 Years	14.02
State Bank of India	7.88	<b>Top 5 Sectors</b>	
Bharti Airtel	5.06	<b>Instruments</b>	
Axis Bank	4.95	Financial	37.82
HDFC	4.53	Energy	9.59
Mahindra & Mahindra	2.84	Healthcare	9.49
Ultratech Cement	2.90	Technology	9.30
		Construction	8.23



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



## Buy health insurance to save tax, cover medical emergencies

This way, you can maximize tax savings deduction benefit on your entire family income.

"Irrespective of paying a premium for either your single parent or both parents, as per the provisions of Income-tax Act, you will be able to claim a deduction of the total amount of premium paid subject to a maximum of ₹25,000. This limit can further increase to ₹50,000 in case your parents are senior citizens (that is, equal to or more than 60 years of age)," said Vishwajeet Parashar.

Here's how you can avail of maximum deduction benefit while paying a premium for your health insurance policy - ₹25,000 for premium payments made to cover self, spouse and dependent children.

- An additional ₹25,000 for premium payments made to cover dependent parents aged less than 60 years; or

- An additional ₹50,000: for premium payments made to cover dependent parents aged 60 years or above (senior citizen). You can avail of tax deductions benefit on individual health insurance or family floater health policies. You normally get four types of deductions when you buy health insurance. These include health insurance premium paid for self and family, medical expenses of super senior citizens, health policy premium paid for parents and preventive health check-up expenses.

Health insurance premium payments have to be made in any mode other than cash, otherwise the same doesn't qualify for the deduction. You can easily make payments via online modes through a debit card, credit card and net banking.

Sudhakar Sethuraman, partner, Deloitte India, said that the quantum of tax savings on account of the above deduction is dependent on the effective rate applicable to the individual. "Assuming an individual has an effective tax rate of 31.2%, then the tax savings will be approximately ₹23,400 [(₹25,000 (self and spouse) plus ₹50,000 (parents)]\*31.2%," he said.

Suppose you are 48 years old, and your father is 70 years old. You have taken a health insurance policy for yourself and your father for which you pay a premium of ₹30,000 and ₹45,000, respectively. So, in such a situation, you can claim a deduction of ₹25,000 as the maximum amount under Section 80D. However, you can claim up to ₹50,000 as your father is a senior citizen. However, in the given case, you can claim a tax benefit of ₹46,000 only. Thus, the total tax deduction will come to ₹70,000 (₹25,000 + ₹46,000). So, assuming you fall under highest tax bracket where the effective tax rate is 31.2%, then your tax savings will be approximately ₹21,840 [(₹25,000 (self) plus ₹45,000 (parents)]\*31.2%.

"Health insurance is gaining popularity due to rising medical costs and the outbreak of the covid pandemic. Insurance policies give tax advantage as medical expenses are generally not eligible for tax benefit, whereas health policies are eligible for deduction. Unless a person is availing the benefit of a lower tax rate under a recently introduced special regime, health policy results in tax savings," said Sumit Mangal, partner, L&L, Partners.

**However, please note that health insurance shouldn't be bought only for tax-saving purpose; it should ideally be bought to reduce your financial stress in case of medical emergencies.**

**You can avail of tax deductions benefit on individual health insurance of family floater health policies**

Source & Courtesy: Navneet Dubey - mint

### 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 - Individual	36-45	--	5351	6148	6927
	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 : 098410 01787

Insurance is the subject matter of solicitation.

## Annual income is a key factor while buying term life Insurance

Have you ever wondered that while buying a term life insurance policy, the insurer asks you to mention your annual income in the application form? More-over, you cannot skip it because it



is a necessary step. "It is mandatory for insurers to ask for income proof when you buy a policy, not just online but offline as well. The income of the applicant is one of the primary criteria on which the company decides whether to offer insurance or not. Hence, you must be prepared with proof of income before you apply for life insurance," said Santosh Agarwal, chief business officer (life insurance), Policybazaar.

There are several reasons why an insurance company asks that question. One is that life insurance is considered to be income replacement, and the insurer wants to know how much you earn so that the coverage you are obtaining relates to the income that would get replaced on your demise as a death benefit.

"Besides, income proofs are necessary as they show your commitment to pay the premiums on time. When you are getting yourself insured, the insurance company needs to know your financial situation to assess your earning capacity, your financial earnings projections and whether you would be able to pay the premiums or not. This is why insurers prefer salaried individuals as they have a stable income and a higher chance of not defaulting on premium payments," Agarwal said.

"Other details such as the number of years in service and designation also make a difference, especially if you are in the high-risk job category. This is based on the assumption that with seniority and experience, the amount of manual work is expected to fall, along with the exposure to hazard," Agarwal said.

Moreover, your financial statements help the insurer decide on the sum assured or the total life coverage that can be offered to you. It avoids the possibility of over-insurance, wherein the policyholder has bought coverage more than the actual cash value. This might be a hazard for the insurer and can result in the denial of an insurance claim.

"The insurance company, in case of over-insurance, can suffer many losses as the insured may be tempted to make a false claim to gain profit from the loss insured at overvalue. Over-insurance results in compensation to be paid by the firm in excess of the actual loss incurred by the insurer either by false claims or due to overvaluation of the insured assets," Agarwal said.

Thus, in case of a discrepancy in the income declaration, the policy can lapse, and an insurance claim might be denied. Therefore, submitting income proof while purchasing the term insurance protects your beneficiary against the policy claim rejection.

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*
"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

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**We will assist you and do the needful**

## How much tax do you pay on equity investments?

Equity as an asset class is an important portion of an investor's portfolio. However, tax rules keep changing from time to time. For example, while capital gains from Ulips were earlier tax-free, now maturity proceeds from Ulips issued on or after 1 February 2021 wherein the premium payable during any year of the term of the policy exceeds ₹2.5 lakh will be taxable as capital gains. Taxes reduce the overall returns that you can get from a product. Given that taxes are inevitable, an investor must take a careful look at the suitability of an investment in terms of taxes too. Here's a look at what the various taxes are.

LISTED STOCKS	EQUITY-ORIENTED MUTUAL FUNDS	UNIT-LINKED INSURANCE PLANS
(Long term: More than one year)	(Long term: More than one year)	(Long term: More than one year)
Securities transaction tax: Delivery: 0.1% (buyer and seller pay); Intraday: 0.025% (seller pays)	Securities transaction tax: 0.007%	Securities transaction tax: Delivery: 0.007% (seller pay)
Tax on dividend: NA	Tax on dividend: NA	Tax on dividend: NA
Short-term capital gains tax*: 15.6%	Short-term capital gains tax: 15.6%	Short-term capital gains tax: 15.6%
Long-term capital gains tax*: 10.4%	Long-term capital gains tax: 10.4%	Long-term capital gains tax: 10.4%

From 1Feb 2021, STT is applicable on sale of surrender or redemption of a unit of an equity oriented fund to an insurance company, on maturity or partial withdrawal of Ulip. Maturity proceeds from Ulip issued on or after 1 February wherein the premium payable during any year of the term of the policy exceeds ₹2.5 lakh are taxable as capital gains. In case of more than one Ulip, limit of ₹2.5 lakh to be considered on aggregate basis. Amount received on death shall continue to remain exempt without any limit on the annual premium.

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36-60 months: **7.25%\* p.a.**

\* For Individuals 0.25% p.a. less

### Where there is a WILL, there is a way!

- A Will can be hand written or typed.
- Will should clearly indicate the name(s) of the Beneficiaries to whom a person wishes to give his/her estate.
- Registration of a Will is optional as per Indian Laws.
- Will should cover comprehensive list of all your assets / liabilities.
- It should be reviewed after every few years to incorporate the changes, if any.

**Will helps to determine succession and avoid complications/disputes after death of the person who made it.**

## Protect your family from a life of compromises

with **HDFC Life Click2Protect 3D Plus**  
A non-linked non-participating term insurance plan.



Life Cover of ₹ 1 Crore @ ₹ 521/ Month\* (Under Income Option)

**3D** Insure against 3D's\* - Death, Disability & Disease<sup>1</sup> | Option of Whole of Life Protection<sup>2</sup> | Return of Premium Option



\* Premium for Income Option, Male Life Assured, 25 years of age, Lumpsum Benefit of Rs. 10 Lakh & Monthly Income of Rs. 50,000 - Level Cover for 15 years (Total Income Benefit of Rs. 90 Lakh), Policy term of 30 years, regular pay, annual frequency, exclusive of taxes and levies as applicable. (Annual Premium of Rs.6244/12@521)  
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2 Only available with Life Long Protection and 3D Life Long Protection options

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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
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743

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<b>VIJAYAWADA</b>	40-9-99, 1 <sup>st</sup> Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
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### Bengaluru Region

<b>REGIONAL OFFICE</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
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### Chennai Region

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<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082

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- IRFC (V) (Y-ly Int dt. 15<sup>th</sup> Oct)

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

"Life is a gift, and it offers us the privilege, opportunity, and responsibility to give something back by becoming more."  
- Tony Robbins

### MOST IMPORTANT: BANK PARTICULARS UPDATE.

Pursuant to recent Bank mergers, there are IFSC Code, MICR Code Changes etc, is getting effected. As such, we request you to look into the same and if any change in Bank details of your investments, kindly inform us to do the needful. Team **ECS Financial**.

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

LIQUID FUNDS RETURNS AS ON 01/04/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.51	0.65	2.17	6.63
DSP Ultra Short Fund (G)	0.19	0.34	0.7	1.58	4.14
HDFC Low Duration Fund (G)	0.19	0.25	0.59	2.52	6.97
ICICI Prudential Savings Fund (G)	0.15	0.07	0.4	2.5	7.40

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