



## 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 03/12/2021		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6124	23.32	72.62	1.465	1.361	0.21	16.29	12.31	10.58	11.65	9.6	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	4516	12.2	19.83	0.45	0.36	0.15	10.94	10.39	9.02	--	9.14	2
3	HDFC Balanced Advantage Fund	Feb-94	*	42776	28.73	275.13	3.41	3	0.69	33.09	14.05	12.19	14.05	18.05	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	6331	21.21	35.59	1.3507	0.6641	0.6	22.64	15.99	14.34	12.15	10.88	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	3849	14.43	14.43	--	--	--	19.2	--	--	--	13.74	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	1225	13.56	14.57	--	--	--	18.11	--	--	--	24.1	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	36,816	16.39	48.73	0.8852	0.656	0.28	17.56	12.73	11.54	13.57	11.19	7
8	Kotak Balanced Advantage Fund	Aug-18	****	11813	14.38	14.38	--	--	--	15.73	13	--	--	11.51	8

<b>Multi Asset Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Triple Advantage Fund	Aug-10	****	1613	21.04	30.93	0.416	1.1586	0.72	27.03	18.77	14.01	10.77	10.52	1
2	HDFC Multi Asset Fund	Aug-05	***	1257	15.85	47.68	0.79	--	1	25.62	16.2	11.27	10.72	10.05	2
3	ICICI Prudential Multi Asset Fund	Oct-02	**	12509	23.55	408.31	1.2216	2.4432	1.12	40.25	17.32	14.72	15.38	21.43	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1202	12.96	12.96	--	--	--	22.18	--	--	--	22.74	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1115	15.27	15.27	--	--	--	27.46	--	--	--	27.38	5

<b>Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	48	39.52	42.92	--	--	--	22.79	15.61	12.2	11.72	9.98	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	13,898	77.56	77.56	--	--	--	19.46	13.44	12.48	11.88	12.07	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	66	12.11	12.11	--	--	--	--	--	--	--	21.17	3

<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Retirement Savings Fund	Dec-19	Unrated	669	13.56	13.56	--	--	--	23.38	--	--	--	16.85	1
2	HDFC Retirement Savings Fund Equity	Feb-16	****	1973	--	28.76	--	--	--	48.39	20.86	17.81	--	20.07	2
3	ICICI Prudential Retirement Fund	Feb-19	Unrated	127	17.09	17.09	--	--	--	54.66	--	--	--	21.37	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	657	12.84	12.84	--	--	--	--	--	--	--	28.48	4
5	Tata Retirement Savings Fund	Nov-11	***	1608	--	43.32	--	--	--	25.12	14.54	14.9	15.58	15.63	5
6	Axis Children's Gift	Dec-15	****	710	20.9	20.91	--	--	--	31.68	18.4	14.85	--	13.1	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	514	13.74	13.73	--	--	--	19.39	--	--	--	11.94	7
8	HDFC Children's Gift Fund	Mar-01	****	5331	184.66	--	--	--	--	30.78	17.01	15.12	15.81	16.54	8
9	ICICI Prudential Child Care Fund	Aug-01	**	859	--	193.24	--	--	--	28.29	12.9	11.77	14.5	15.73	9
10	Tata Young Citizens Fund	Oct-95	Unrated	277	41.23	--	--	--	--	38.85	18.99	13.34	12.66	13.05	10

<b>Flexi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16173	127.32	1,132	7.1895	6.32	5.63	34.6	17.18	15.53	17.66	22.52	1
2	HDFC Flexi cap Fund	Jan-95	**	27105	57.2	969.61	5.25	4.25	5	43.55	16.02	15.05	14.92	18.51	2
3	Kotak Flexi cap Fund	Sep-09	***	38521	31.04	51.41	1.3281	1.2	0.88	28.39	15.86	15.56	17.02	14.32	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	11505	25.66	34.14	0.8854	--	4.02	19.89	10.81	12.08	--	17.52	4
5	PGIM India Flexi cap Fund	Mar-15	****	2706	19.97	26.51	0.44	0.5025	0.3	47.85	28.01	21.33	--	15.52	5
6	SBI Flexi cap Fund	Sep-05	***	15462	33.57	74.97	--	--	--	35.18	18.14	16.07	17.45	13.25	6
7	UTI Flexi cap Fund	May-92	****	24212	179.73	264.61	2.9218	2.65	3	42.44	25.28	21.05	17.85	13.5	7

<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	***	6969	31.98	351.14	2.66	2.7	2.8	36.88	19.16	16.16	16.41	17.94	1
2	IDFC Core Equity Fund	Aug-05	**	2,414	19.06	67.97	0.8	1.03	--	35.91	15.92	15.04	14.27	12.45	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4220	25.62	51.72	--	--	--	33.23	16.72	17.27	16.03	12.15	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2705	52.2	323.53	0.8411	--	--	33.01	19.05	15.83	16.13	12.88	4

<b>Debt Short Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	10,184	17.52	37.83	0.857	0.741	0.89	4.2	8.04	6.85	8.8	7.42	1
2	HDFC Short Term Debt Fund	Jun-10	****	19407	17.12	25.46	--	0.6674	0.2225	4.28	8.38	7.57	8.53	8.51	2
3	ICICI Prudential Short Term Fund	Oct-01	****	20584	12.06	47.46	0.8971	1.2917	0.3046	4.3	8.29	7.02	8.38	8.05	3
4	IDFC Bond Fund Short Term Plan	Dec-00	****	12688	10.79	46.02	0.5076	0.4405	0.6795	3.52	7.8	6.94	7.97	7.55	4
5	SBI Short Term Debt Fund	Jul-07	***	17412	11.69	25.8	0.36	0.288	0.072	3.22	7.59	6.69	8.07	7.71	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 03/12/2021		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	****	34235	28.74	74.43	2.0364	1.85	2.25	33.43	20.49	19.35	20.05	18.31	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	2893	36.45	115.3	1.7708	2.0739	1.55	41.08	23.54	20.49	16.86	15.47	2
3	DSP Tax Saver Fund	Jan-07	****	9805	19.86	80.02	1.8	0.7	0.71	42.06	21.39	17.31	18.49	15	3
4	HDFC Tax saver Fund	Mar-96	*	9449	58.95	733.45	6	5	6	42.5	14.07	12.48	13.41	23.79	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10116	23.9	587.76	2.4792	2.3198	0.7	39.98	18.2	15.59	16.62	20.04	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3518	26.33	94.91	0.85	0.37	--	52.37	20.88	19.49	18.11	18.99	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2323	26.58	71.04	1.3369	1.1908	--	38.02	19.75	17.1	15.91	13	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	10146	22.91	30.98	0.4427	0.84	1.6	40.94	23.05	21.88	--	20.98	8
9	SBI Long Term Equity Fund	Mar-93	***	11094	55.04	221.31	3.0104	3.01	--	37.53	17.5	14.44	15.1	16.47	9
10	Tata India Tax Savings Fund	Mar-96	***	2998	75.32	27.52	8.8541	3.27	--	35.1	17.97	16.61	16.71	18.91	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/11 /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	13511.08 24.18	52448.70 26.05	92634.37 17.41	295645.78 17.17	4221400.38 22.52	280000
2	Axis Focused 25 Fund - Gr	Jun-12	13711.25 27.49	53427.06 27.41	99239.35 17.41	-- --	276643.13 17.85	114000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	13741.89 28.01	53850.94 28.03	100143.33 20.61	285138.51 16.50	1150172.56 18.63	219000
4	DSP Flexi Cap - Gr	Apr-97	13688.07 27.11	54424.78 28.79	99355.82 20.28	295105.86 17.14	5336277.45 19.81	296000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13962.46 31.69	55325.97 30.02	96580.51 19.12	295960.66 17.19	1167710.63 20.11	208000
6	IDFC Core Equity Fund -Gr	Aug-05	13469.27 23.49	51664.35 24.94	89694.18 16.09	252303.44 14.22	576365.22 12.45	196000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	13375.06 21.94	52121.65 25.59	93817.22 17.93	286140.8 16.57	920048.15 18.66	207000
8	L&T Emerging Businesses Fund-Gr	May-14	15908.13 65.50	65005.83 42.44	108760.54 24.03	-- --	204631.03 20.85	91000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	12469.11 7.34	45030.12 15.1	77909.62 10.39	-- --	147016.95 11.96	92000
10	Nippon India Growth Fund - Gr	Oct-95	14377.46 38.72	59268.81 35.24	105122.24 22.62	316728 18.45	1256076.45 22.50	313000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	14739.03 44.92	61760.82 38.42	117206.05 27.15	-- --	271261.54 21.74	103000
12	SBI Small Cap Fund -Gr	Sep-09	14737.90 44.90	63778.02 40.93	115528.45 26.55	482801.27 26.25	737345.68 24.17	147000
13	Sundaram Select Focus Fund -Gr	Jul-02	13303.86 20.77	49552.11 21.90	90693.02 16.54	248652.84 13.95	1162365.41 18.51	233000
14	Tata Large & Mid Cap Fund-Gr	Mar-93	13446.82 23.12	52113.39 25.58	93996.91 18.01	274770.51 15.81	5677105.26 12.88	339000

**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.

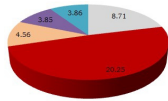
Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes

### Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisin  
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 30/11/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Kotak Liquid - Plan A Direct Plan-Gr	12.67	1 Year	14.61
GOI 22/09/2033	6.52	3 Years	13.13
GOI 2028	2.42	5 Years	-
Power Finance Corporation	1.29	10 Years	-
6.44% HDFC Bank 27/09/2028	1.99	<b>Top 5 Sectors</b>	
ICICI Bank	4.12	<b>Instruments</b>	
APSEZ Ltd.	3.55	<b>%</b>	
Infosys	2.74	Financial	8.71
Reliance Industries	2.58	SOV	20.25
Bharti Airtel	2.34	Technology	4.56
		AAA	3.85
		Energy	3.86

#### Top 5 Sectors



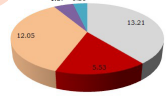
- Financial
- SOV
- Technology
- AAA
- Energy

### 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 30/11/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.44	1 Year	16.61
Reliance Industries	5.25	3 Years	-
State Bank of India	3.69	5 Years	-
HDFC	3.08	10 Years	-
Embassy Office Parks REIT	3.01	<b>Top 5 Sectors</b>	
8.05% HDFC 20/06/2022	2.08	<b>Instruments</b>	
4.79% HPC 23/10/2023	2.04	<b>%</b>	
PIIT	1.44	Financial	13.21
6.40% NBARD 31/07/2023	1.25	Construction	5.53
LIC Hsg Fin. 361-D 14/02/22	1.21	AAA	12.05
		SOV	1.67
		AA	1.21

#### Top 5 Sectors



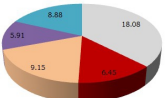
- Financial
- Construction
- AAA
- SOV
- AA

### Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwanj;  
Entry Load : N.A., Exit Load : For units in excess of 10% of the investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/11/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.29	1 Year	17.72
Infosys	4.48	3 Years	11.86
HDFC Bank	4.10	5 Years	11.92
Reliance Industries	3.12	10 Years	13.30
Hindustan Unilever	2.23	<b>Top 5 Sectors</b>	
8.35% GOI 2022	2.49	<b>Instruments</b>	
5.22% GOI 15/06/2025	2.42	<b>%</b>	
8.15% GOI 2022	1.50	Financial	18.08
5.09% GOI 13/04/2022	1.47	Technology	6.45
8.85% PFC 25/05/2029	1.08	AAA	9.15
		AA	5.91
		SOV	8.88

#### Top 5 Sectors



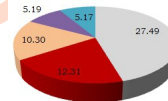
- Financial
- Technology
- AAA
- AA
- SOV

### 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 30/11/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	8.63	1 Year	33.87
Infosys	5.74	3 Years	19.66
State Bank of India	5.73	5 Years	16.50
SRF	3.51	10 Years	15.68
Larsen & Toubro	4.37	<b>Top 5 Sectors</b>	
HDFC Bank	3.75	<b>Instruments</b>	
Tata Consultancy Services	3.29	<b>%</b>	
Reliance Industries	3.28	Financial	27.49
Bajaj Finance	3.03	Construction	12.31
Linde India	2.23	Technology	10.30
Axis Bank	2.32	Healthcare	5.19
		Chemicals	5.17

#### Top 5 Sectors



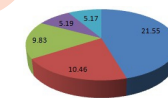
- Financial
- Construction
- Technology
- Healthcare
- Chemicals

### 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 30/11/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.36	1 Year	34.44
Tech Mahindra	4.35	3 Years	18.05
Larsen & Toubro	3.93	5 Years	13.94
ICICI Pru Life Ins. Co Ltd	3.85	10 Years	14.95
Infosys	3.80	<b>Top 5 Sectors</b>	
State Bank of India	3.48	<b>Instruments</b>	
Reliance Industries	3.45	<b>%</b>	
Hdfc Bank	3.10	Financial	21.55
Bharti Airtel	2.79	Construction	10.46
Cipla	2.78	Technology	9.83
Mahindra & Mahindra	2.72	Healthcare	5.19
		Chemicals	5.17

#### Top 5 Sectors



- Financial
- Construction
- Technology
- Healthcare
- Chemicals

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## Be Empowered

### Indexation trims debt fund tax outgo

option) of a debt MF and your holding period should be 3 years or longer. You get indexation benefit for each financial year you stay invested. Indexation benefit is available only for debt mutual funds and not for direct bond investments.

#### Computation

The indexation benefit is computed based on a cost inflation index (CII) announced by the tax authorities every year. Your purchase cost or acquisition cost is 'indexed up' for each financial year for which you are invested in the fund. Capital gains for taxation purposes, is computed as sale price or redemption price minus the indexed cost of acquisition. You pay tax at 20 per cent plus surcharge and cess on the taxable capital gains.

The CII number for the financial year is declared usually in the second quarter of that year i.e. July to September or as an exception, in the third quarter, for example, in October. Hence you can plan accordingly. However, if you redeem in say April or May, it may lead to complications for NRI investors due to incidence of tax deduction at source (TDS) as the MF cannot give benefit of indexation for that year. However, the NRI investor can claim it later while filing returns.

#### Illustration

You invested in a debt fund on August 13, 2017 at an NAV of ₹10. You redeemed the investment on October 17, 2021 at an NAV of ₹12.50. You are eligible for indexation as you have been invested for more than 3 years. The CII for financial year 2017-18, as declared by the Government is 272 and that for FY 2021-22 is 317. Hence, your purchase cost is indexed up to  $317/272 \times ₹10 = ₹11.65$ . Your capital gains for the purpose of taxation is ₹12.50 minus ₹11.65 = ₹0.85. The tax payable is ₹0.85 x 20 per cent = ₹0.17. On a capital gain of ₹2.5 (₹12.50 minus ₹10), the effective tax incidence is ₹0.17 or 6.8 per cent, that is, tax incidence as a percentage of actual capital gains. The longer your holding period, the higher is the benefit, and vice versa.

#### BIG RELIEF

The indexation benefit is computed based on a cost inflation index announced by the tax authorities every year

Source & Courtesy: Joydeep Sen - BusinessLine

### Absolutely worry free investment

Guaranteed Pension of 5.40% to 5.62% p.a. for lifelong with return of investment amount to the nominee

Don't miss this Attractive Investment opportunity

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**ECS Financial**  
Mutual Funds Distributor

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

They are the future... The hope for a brighter tomorrow... They, the children of the world... Are symbols of promise... and potential

Start SIP's and enable them to achieve their dreams.

### Selected Children's Funds

- Aditya Birla Sun Life Bal Bhavishya Yojna
- HDFC Childrens Gift Fund
- ICICI Pru Child Care Fund
- SBI Magnum Children's Benefit Fund
- Tata Young Citizens Fund

To know more & Invest through SIP or in Lump sum, please call your nearest **ECS Financial**

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

## Be Empowered

### Difference between a comprehensive and regular health plan

After the pandemic out-break, having a well-covered health insurance plan has been inevitable than ever before. However, buyers ask whether they should opt for a regular health plan or go with a comprehensive health plan.

Both plans cover basic hospitalization expenses required for the treatment during medical emergencies. However, regular plans might not cover certain conditions and have a limited sum insured.

Rakesh Goyal, director, Probus Insurance Brokers Pvt. Ltd, said, "The benefits of having a comprehensive health insurance plan is that it covers the cost of regular health checkups, critical illness, known and unknown diseases, such as covid-19. It also includes benefits of cashless treatment in network hospitals, coverage for an ambulance, daycare procedures, alternative treatment options, consumable expenses, and pre and post-hospitalization."

"Moreover, most comprehensive health insurance plans cover outpatient department (OPD) expenses and come with certain add-on covers and few riders. It also provides coverage for pre-existing diseases after a specific waiting period," he added.

Some insurers also provide limited cover for physiotherapy, homoeopathy, acupuncture and osteopathy.

On the other side, a regular health insurance plan comes with limited coverage. It covers the medical expenses incurred for pre- and post-hospitalization and other medical expenses if the insured is admitted for more than 24 hours, including diagnostic fees, medicine costs, doctor consultation fees, room rent, etc. It also covers ambulance costs, daycare procedures, pre-existing diseases (with certain waiting periods), medical checkups, etc.

Indraneel Chatterjee, co-founder, RenewBuy, said, "The most common form of health insurance is the regular or standard health insurance policy, where the insurance company provides a standard plan cover between ₹1 lakh (minimum) and ₹5 lakh (maximum). Of late, the standard health insurance formulated by the Insurance Regulatory and Development Authority of India (IRDAI) has mandated 29 health and general insurers to offer health insurance coverage to take care of the basic needs of policy holders."

**What you should do:** It would help if you opt for comprehensive health insurance as it can protect you and your family with extended coverage, which a standard health insurance policy might not suffice, said Chatterjee.

For all your Life Insurance needs, Please call **ECS Insurance - 94401 28091**

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 : 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 - Individual	36-45	--	5351	6148	6927
HDFC ERGO	46-50	--	8496	10266	12626
Optima Restore	18-35	--	6282	--	7971
	36-45	--	7110	--	9020
	46-50	--	10399	--	13194

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070959 05511 Insurance is the subject matter of solicitation.

## Balanced Advantage Funds



Balanced Advantage Funds or Dynamic Asset Allocation Funds invest in both debt and equity and the proportion is managed dynamically as per the market conditions, so that your portfolio gets better.

- ABSL Balanced Advantage
- DSP Dynamic Asset Allocation
- Edelweiss Balanced Advantage
- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage

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

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To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial or Click www.ecsfinancial.co.in**

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

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

Andhra Pradesh Region			
VIJAYAWADA	40-9-99, 1 <sup>st</sup> Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 <sup>st</sup> 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 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Chennai Region			
T.NAGAR	Flat No.304, 2 <sup>nd</sup> 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

Our Toll Free Helpline : 1800 425 2969  
Missed call / WhatsApp / SMS : 094416 93111

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

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- Mary Rose McGeady

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

LIQUID FUNDS RETURNS AS ON 03/12/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.11	0.27	0.6	1.75	3.57
DSP Ultra Short Fund (G)	0.09	0.26	0.58	1.42	2.87
HDFC Low Duration Fund (G)	0.09	0.31	0.72	2.01	4.03
ICICI Prudential Savings Fund (G)	0.04	0.27	0.71	2.31	4.34

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.

R.N.I No.APENG/2004/12047 POSTAL REGN.NO.: L1/HQ/SD/510/2022-24

Registered News Paper

To

## Govt. Guaranteed Schemes

- RBI Floating Rate Saving Bonds (Taxable) (7.15% p.a. for this H-ly ending 30/06/2021)
- LIC Pradhan Mantri Vaya Vandana Yojana - 7.40% p.a. Monthly Payable
- PO 5 Year Time Deposit 6.7% p.a.
- PO 5 Year Sr. Citizen Savings Scheme 7.4% p.a.
- PO 5 Year Monthly Income Account 6.6% p.a.
- PO 5 Year National Savings Certificate 6.8% p.a.
- PO Kisan Vikas Patra (Matures in 124 months) 6.9% p.a.

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