

ECS CONSULTANTS

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INVESTMENT NEWS

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Kotak Manufacture In India Fund

(An open ended equity scheme following manufacturing theme)

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme. However, there is no assurance that the objective of the scheme will be realised.

Allocation: Equity and Equity Related Securities of companies having manufacturing theme 80%-100% Equity and Equity Related Securities of companies other than having manufacturing theme 0%-20% Debt and Money Market Securities 0%-20% Units of REITs & InvITs 0%-10%.

Fund Manager: Mr. Harsha Upadhyaya and Devender Singhal.

Benchmark Index: The performance of the Scheme is measured against Nifty 500 Multicap 50:25:25 Total Returns Index.

Plans and Options: Growth and IDCW.

Min. Amt: ₹5000/- and in multiples of ₹1/- thereafter per.

Entry Load: Not Applicable. **Exit Load:** For redemption/switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil. If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%. If units are redeemed or switched out on or after 1 year from the date of allotment: NIL. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCWs shall not be subject to entry and exit load.

NFO Closes on 15/02/2022

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

To know more, risk factors and invest, Please call **ECS Financial**

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Be Empowered



Fear and opportunity in stock investing

Selling investments is where you actually make the money but it's even more difficult to do right than buying

What are the two biggest mistakes that investors make in equity investing? One, they sell too early, and two, they sell too late. Of course, I'm not suggesting that they do it in the same investment, or even at the same time. I'm not even suggesting that the same investors are prone to it-although that happens a lot.



I recently came across this idea in something written by the well-known investor and fund manager Howard Marks. Marks has been a successful fund manager who is also known as a good writer about investing. His writing is mostly in the form of well-known memos on investing that he sends out. No less than Warren Buffett has said that when a memo from Marks arrives, he drops everything to read it.

In Marks' memo, the 'sell too early' concept is captured by this great example: Everyone wishes they'd bought Amazon at \$5 on the first day of 1998, since it's now up 660 x at \$3,304, but who would

Contd. in Page 3

Source & Courtesy: Dharendra Kumar- ET Wealth

Thoughtful Inspirational Quotable Quotes

"The selling for market-timing purposes actually gives an investor two ways to be wrong: the decline may or may not occur, and if it does, you'll have to figure out when the time is right to go back in."

- Charline Munger

"The spirit, the will to win, and the will to excel are the things that endure. These qualities are so much more important than the events that occur."

- Vince Lombardi

"The place to improve the world is first in one's own heart and head and hands."

- Robert M. Pirsig

"It is the heart that makes a man / woman rich. He / she is rich according to what he / she is, not according to what he / she has."

- Henry Ward Beecher

"You cannot get through a single day without having an impact on the world around you. What you do makes a difference and you have to decide what kind of a difference you want to make."

- Jane Goodall

With Equities, Stay Long and Stay patient

THE TAX ON YOUR INCOME AFTER BUDGET 2022

Not much has changed since last year

To opt for Old tax regime or New tax regime
How it works for you, kindly refer page no. 4

RBI Floating
Rate Savings
Bonds

7.15%
Payable - H-Iy

UNION BUDGET - 2022



Highlights

- Our GDP expected to grow at 9.20%. There is no change in Tax Slabs.
- Option of Old regime & New regime continue to be available to choose the better one by respective taxpayer.
- If any one inadvertently missed some income or made errors, the respective Tax payer can file the updated returns. But with additional Tax of 25% within 1 year and additional Tax of 50% above 1 year and within 2 years from the Assessment year, on the aggregate of unpaid taxes.
- Long term Capital Gains Tax surcharge capped at 15%. Currently, the long-term capital gains on listed equity shares, units etc are liable to maximum surcharge of 15 per cent, while Unlisted securities, other long-term capital gains are subjected to a graded surcharge, which goes up to 37 per cent. The same is streamlined now through this Budget.
- Virtual Digital Assets (VDA) like Crypto are still not legal. However the income made out of this VDA will be taxed @ 30%. And any VDA transferred, 1% TDS will be applicable.
- RBI to introduce Digital currency in FY 2022-23.
- GOI to issue Green Bonds.

Overall, It is growth oriented & progressive budget.

These are the highlights related to Individual / HUF investors and we strongly feel this Budget will enable our economy to grow stronger and bring prosperity to all in our Nation.

To know more about the Budget, to opt for old regime or new regime for your Tax filing and take appropriate steps toward, existing portfolio & New Investments please call your nearest **ECS Financial** / Toll free: 1800 425 2969 / visit: www.ecsfinancial.co.in

Note: The Budget Proposals / Tax Changes are subject to enactment of Finance Bill 2022.



Attractive Fixed Deposits

Compiled as on 05/02/22

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

- 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 01/02/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,569	23.22	73.02	1.465	1.361	0.21	13.53	12.8	9.81	11.48	9.56	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4742	12.11	19.85	0.45	0.36	0.15	8.29	10.21	8.34	-	8.96	2
3	HDFC Balanced Advantage Fund	Feb-94	*	41,282	29.44	287.08	3.41	3	0.69	27.71	15.53	12.07	14.11	18.12	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	7,048	21.22	36.06	1.3507	0.6641	0.6	17.57	16.63	13.57	11.92	10.84	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	4196	14.64	14.64	--	--	--	15.38	13.44	--	--	13.49	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	1248	13.33	14.32	--	--	--	13.54	--	--	--	22.21	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	37,879	16.34	49.62	0.8852	0.656	0.28	14.94	13.32	11.21	13.57	11.19	7
8	Kotak Balanced Advantage Fund	Aug-18	****	12750	14.44	14.44	-	-	-	12.18	12.96	-	-	11.07	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1650	20.57	30.69	0.416	1.1586	0.72	21.72	18.87	13.39	10.7	10.29	1
2	HDFC Multi Asset Fund	Aug-05	***	1396	15.84	47.66	0.79	-	1	17.78	15.61	10.89	10.59	9.94	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	12,321	24.72	431.46	1.2216	2.4432	1.12	37.96	19.78	14.62	15.46	21.58	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1195	13.17	13.17	-	-	-	18.32	-	-	-	21.23	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,213	15.57	15.57	-	-	-	22.3	-	-	-	26.05	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	63	39.74	43.15	-	-	-	18.05	15.74	11.67	12.31	9.91	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	14661	78.35	78.35	-	-	-	15.51	13.4	11.84	11.75	12.02	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	69	12.35	12.35	-	-	-	-	-	-	-	23.56	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Retirement Savings Fund	Dec-19	Unrated	666	13.22	13.22	-	-	-	15.66	-	-	-	14.07	1
2	HDFC Retirement Savings Fund	Feb-16	****	2029	-	29.2	-	-	-	38.95	21.6	16.63	-	19.77	2
3	ICICI Prudential Retirement Fund	Feb-19	Unrated	145	17.51	17.51	-	-	-	41.9	-	-	-	21.06	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	707	13.21	13.21	-	-	-	-	-	-	-	32.11	4
5	Tata Retirement Savings Fund	Nov-11	***	1629	-	42.97	-	-	-	18.07	14.81	12.93	15.18	15.27	5
6	Axis Children's Gift	Dec-15	****	732	20.72	20.73	-	-	-	25.48	18.6	14.01	-	12.58	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	534	14.17	13.76	-	-	-	11.96	-	-	-	11.32	7
8	HDFC Children's Gift Fund	Mar-01	****	5355	186.05	-	-	-	-	25.11	17.12	14.46	15.82	16.44	8
9	ICICI Prudential Child Care Fund	Aug-01	***	873	-	197.78	-	-	-	21.23	13.75	11.41	14.06	15.73	9
10	Tata Young Citizens Fund	Oct-95	Unrated	277	41.5	-	-	-	-	29.89	19.89	12.62	12.38	12.99	10
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15972	129.14	1,148.82	7.1895	6.32	5.63	27.29	18.78	13.99	17.45	22.42	1
2	HDFC Flexi cap Fund	Jan-95	**	26628	60.5	1,025.53	5.25	4.25	5	35.84	17.9	14.63	15.1	18.63	2
3	Kotak Flexi cap Fund	Sep-09	***	37661	32.29	53.48	1.3281	1.2	0.88	23.71	17.51	14.44	17.19	14.48	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	10938	25.63	34.09	0.8854	-	4.02	12.14	11.73	10.14	-	17.1	4
5	PGIM India Flexi cap Fund	Mar-15	****	3302	20.28	26.92	0.44	0.5025	0.3	39.19	29.21	19.83	-	15.38	5
6	SBI Flexi cap Fund	Sep-05	***	15586	34.42	76.87	-	-	-	27.14	19.12	15.12	17.46	13.28	6
7	UTI Flexi cap Fund	May-92	****	25541	174.11	256.34	2.9218	2.65	3	27.78	23.94	19.05	17.18	13.3	7
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	6733	32.66	358.6	2.66	2.7	2.8	28.23	20.46	14.56	16.55	17.91	1
2	IDFC Core Equity Fund	Aug-05	**	2485	19.83	70.71	0.8	1.03	-	31.95	18.41	14.08	14.62	12.59	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4196	26.24	52.98	-	-	-	25.04	17.94	16.01	16.06	12.19	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2854	53.25	330.11	0.8411	-	-	27.66	20.46	14.49	16.1	12.88	4
Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	9449	16.67	37.9	0.857	0.741	0.89	4.23	7.69	6.85	8.66	7.37	1
2	HDFC Short Term Debt Fund	Jun-10	****	18229	17.12	25.46	-	0.6674	0.2225	4.11	7.91	7.38	8.37	8.38	2
3	ICICI Prudential Short Term Fund	Oct-01	****	22059	12.03	47.36	0.8971	1.2917	0.3046	3.78	7.74	6.9	8.19	7.97	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	13802	10.8	46.06	0.5076	0.4405	0.6795	3.81	7.33	6.81	7.8	7.49	4
5	SBI Short Term Debt Fund	Jul-07	***	16929	11.71	25.84	0.36	0.288	0.072	3.46	7.21	6.58	7.92	7.62	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 01/02/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	33,785	27.35	70.82	2.0364	1.85	2.25	22.02	19.97	16.94	19.28	17.56	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3098	37.23	117.76	1.7708	2.0739	1.55	30.08	23.84	19.39	16.85	15.46	2
3	DSP Tax Saver Fund	Jan-07	****	9636	20.49	82.53	1.8	0.7	0.71	33.76	23.14	16.18	18.48	15.06	3
4	HDFC Tax saver Fund	Mar-96	*	9402	59.81	744.19	6	5	6	31.53	14.88	10.9	13.29	23.69	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,965	23.74	601.61	2.4792	2.3198	0.7	31.25	19.69	14.92	16.37	20	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,533	27.68	99.78	0.85	0.37	-	45.41	24.14	18.62	18.47	19.18	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2418	27.31	72.99	1.3369	1.1908	-	32.15	21.14	15.75	15.88	13.05	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	10660	23.24	31.42	0.4427	0.84	1.6	30.99	23.78	20.19	-	20.64	8
9	SBI Long Term Equity Fund	Mar-93	***	10912	56.24	226.13	3.0104	3.01	-	28.26	18.18	13.57	15.05	16.46	9
10	Tata India Tax Savings Fund	Mar-96	***	2986	78.21	28.58	8.8541	3.27	-	27.66	18.99	15.53	17.02	18.95	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/01/2022

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	12945.16 14.86	51530.69 24.70	91107.55 16.71	288712.71 16.72	4213408.26 22.59	282000
2	Axis Focused 25 Fund - Gr	Jun-12	12419.37 6.52	49107.51 21.21	90980.53 16.65	- -	257688.30 16.54	116000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	13340.66 21.25	53426.23 27.36	99399.47 20.28	284247.66 16.43	1179737.05 18.51	221000
4	DSP Flexi Cap - Gr	Apr-97	12873.35 13.71	52317.82 25.81	95891.94 18.80	285160.61 16.49	5243515.12 19.58	298000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	14096.44 33.75	57789.41 33.24	101385.59 21.09	306873.06 17.86	1243981.53 20.34	210000
6	IDFC Core Equity Fund -Gr	Aug-05	13359.82 21.57	52833.71 26.53	91654.31 16.95	257479.95 14.59	593566.44 12.51	198000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	13205.26 19.05	52522.93 26.1	94800.57 18.33	288432.95 16.71	979082.41 18.63	209000
8	L&T Emerging Businesses Fund-Gr	May-14	15284.31 54.09	67148.69 44.92	111991.9 25.22	- -	217039.12 21.99	93000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	12178.80 2.76	44515.12 14.26	76736.5 9.77	- -	147066.1 16.96	94000
10	Nippon India Growth Fund - Gr	Oct-95	13807.79 28.94	59160.39 35.02	105375.45 22.69	317180.42 18.47	13414688.23 22.41	315000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	13615.01 25.75	58599.13 34.30	111995.03 25.22	- -	265217.17 20.23	105000
12	SBI Small Cap Fund -Gr	Sep-09	13781.22 28.50	61778.1 38.36	112063.48 25.25	465169.32 25.55	780940.3 20.79	149000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	13040.86 16.4	51593.46 24.79	93381.01 17.72	271835.10 15.60	5738746.65 12.85	341000

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

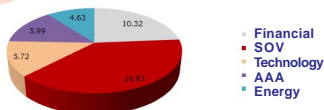
Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

Kotak Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Kotak Liquid - Plan A - Direct Plan-Gr	11.81	1 Year	12.18
GOI 22/09/2033	6.36	3 Years	12.96
GOI 2028	2.30	5 Years	-
6.67% GOI 15/12/2035	1.67	10 Years	-
6.10% GOI 2031	0.96		
ICICI Bank	3.56		
Reliance Industries	3.42		
Adani Ports and Special Economic Zone Ltd.	3.53		
Tata Consultancy Services	2.45		
Infosys	2.38		

Top 5 Sectors

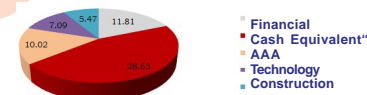


Sundaram Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	5.08	1 Year	11.27
ICICI Bank	4.16	3 Years	7.64
Infosys	3.69	5 Years	7.02
State Bank of India	3.38	10 Years	10.04
HDFC	3.26		
8.05% HDFC 20/06/2022	1.57		
4.79% HPCL 23/10/2022	1.54		
PIITrust	1.18		
6.40% NABARD 31/07/2023	0.95		
LIC Hou. Fin. 361-D 14/02/22	0.92		
7.32% GOI 28/01/2024	0.77		

Top 5 Sectors

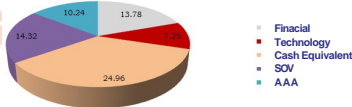


Nippon India Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.86	1 Year	14.76
Infosys	5.82	3 Years	12.03
HDFC Bank	3.71	5 Years	10.59
Reliance Industries	2.70	10 Years	12.82
Hindustan Unilever	2.39		
8.35% GOI 2022	2.29		
5.22% GOI 15/06/2025	2.23		
4.45% GOI 30/10/2034	2.03		
5.15% GOI 2025	1.77		
7.16% GOI 20/05/2023	1.38		

Top 5 Sectors

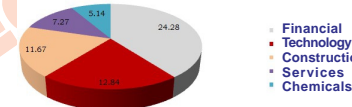


Kotak Tax Saver

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya; Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/01/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.65	1 Year	32.15
Infosys	6.25	3 Years	21.14
State Bank of India	5.05	5 Years	15.75
Larsen & Toubro	4.51	10 Years	15.88
SRF	3.95		
Tata Consultancy Services	3.48		
HDFC Bank	3.37		
Reliance Industries	2.94		
Bajaj Finance	2.74		
FSN E-commerce Ventures	2.61		

Top 5 Sectors

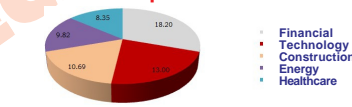


SBI Long Term Equity Fund

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran; Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/01/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.03	1 Year	25.49
Tech Mahindra	4.37	3 Years	18.37
Infosys	4.38	5 Years	13.63
Larsen & Toubro	4.29	10 Years	15.02
Reliance Industries	3.99		
ICICI Pru Life Ins. Co. Ltd.	3.55		
State Bank of India	3.24		
HDFC Bank	2.95		
Cipla	2.94		
Cummins India	2.67		
Mahindra & Mahindra	2.62		

Top 5 Sectors



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

Contd. from Page 1



Be Empowered



Fear and opportunity in stock investing

have continued to hold when the stock hit \$85 in 1999 - up 17 x in less than two years? Who among those who held on would have been able to avoid panicking in 2001, as the price fell 93% , to \$6? And who wouldn't have sold by late 2015 when it hit \$600 - up 100 x from the 2001 low? Yet anyone who sold at \$600 captured only the first 18% of the overall rise from that low.

To understand the dilemma, please read that para again and think of the numbers again. In Amazon's case, my guess is that no one would have done the entire journey except Jeff Bezos and perhaps some early pre-IPO investors. Amongst ordinary investors, the kind of person who would have invested in the IPO would never have hung on. I'm myself a die-hard hold-and-buy investor but I would have gotten out at some point. However, Amazon is an outlier. There are plenty of examples closer home.

The point is that most people sell when feel they have made enough money. You buy a stock, and when you feel it has risen as much as it is going to over whatever time period you are interested in, you sell it. This is profit-booking and investors say that it 'locks in' the gains. It is a common saying among equity investors that no one ever lost money by booking a profit. That statement sounds like a clincher, and makes profit booking a no brainer. Like so much else, the root of this behaviour lies in psychology, not logic. People are afraid that the profits will go away, or even just reduce. The regret and the embarrassment are not worth it. The feeling of success, of closing a trade at a high point is too valuable.

As Marks says, from an investment perspective too, booking profits is just a way of timing the markets, something that rarely works, and then only by accident. Charlie Munger has pointed out that selling for market-timing purposes actually gives an investor two ways to be wrong: the decline may or may not occur, and if it does, they'll have to figure out when the time is right to go back in. Unfortunately, booking profits and avoiding a decline creates an illusion of success.

Poeple are afraid that the profits will go away, or even just reduce. The regret and the embarrassment are not worth it. The feeling of success, of closing a trade at a high point is too valuable.

The other side of booking profits, it's evil twin, is holding on to dud investments. Psychology is the exact opposite. In booking profits too early, investors are motivated by locking in a win. In holding on to a bad investment, they are motivated by not having to lock in a defeat. One can also dig up a hope that eventually something will turn up. The net result is that investors tend to sell their winners and hold on to their losers.

As the fear of covid retreats, investors should re-examine their attitude to risk and opportunity, profits and losses.

All this is always going on, but somehow, I get the feeling that the last two years have seen way too much of such inopportune buying and selling, and it's easy to understand why. However, as the fear of Covid retreats, investors should re-examine their attitude to risk and opportunity, profits and losses.

Source & Courtesy: Dharendra Kumar- ET Wealth

Balanced Advantage Funds



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- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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Plan No. 857



Har Pal Aapke Saath

Sample Illustration: Age - 50, Annuity payable - Yearly, Mode - Offline

Purchase Price	25 L	50 L	1 Crore	5 Crore
Option A	1,79,750	3,60,250	7,21,500	36,07,500
Option F	1,46,250	2,93,250	5,87,500	29,37,500
Option J	1,45,500	2,91,750	5,84,500	29,22,500

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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 3D Plus	35	20	9316	17274
	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 Shield	35	20	9187	15311
	45	10	13897	23162

* Premium for 25 yrs old male for 30 yrs term

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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 Restore	36-45	--	7110	--	9020
	46-50	--	10399	--	13194

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To opt for Old tax regime or New tax regime

THE TAX ON YOUR INCOME AFTER BUDGET 2022
Not much has changed since last year

Old tax regime		Concessional tax regime	
Income range**	Tax rate	Income range	Tax rate
Up to ₹2,50,000	Nil	Up to ₹2,50,000	Nil
₹2,50,001 to 5,00,000	5%	₹2,50,001 to 5,00,000	5%
₹5,00,001 to 10,00,000	20%	₹5,00,001 to 7,50,000	10%
Above ₹10,00,000	30%	₹7,50,001 to 10,00,000	15%
		₹10,00,001 to 12,50,000	20%
		₹12,50,001 to 15,00,000	25%
		Above ₹15,00,000	30%

Gross income (before deductions/exemptions)	5,00,000*	10,00,000	30,00,000	70,00,000
Individual (up to 60 years)				
Taxable income (after deductions/exemptions)	4,50,000	8,40,000	23,15,000	61,15,000
Income tax payable:				
- Old tax regime	-	83,720	5,27,280	18,84,168
- Concessional tax regime (under section 115BAC)	-	78,000	6,63,000	21,02,100
Senior citizen (60-80 years)				
Taxable income (after deductions/exemptions)	4,00,000	8,00,000	25,00,000	65,00,000
Income tax payable:				
- Old tax regime**	-	72,800	5,82,400	20,13,440
- Concessional tax regime (under section 115BAC)	-	78,000	6,63,000	21,02,100
Super senior citizen (above 80 years)				
Taxable income (after deductions/exemptions)	4,00,000	8,00,000	25,00,000	65,00,000
Income tax payable:				
- Old tax regime**	-	62,400	5,72,000	20,02,000
- Concessional tax regime (under section 115BAC)	-	78,000	6,63,000	21,02,100

*Rebate of up to ₹12,500 as per Section 87A for taxpayers earning taxable income up to ₹5 lakhs per annum. **In case of senior citizens, basic exemption limit is ₹3 lakhs under the old tax regime. Further, in case of super senior citizens, basic exemption limit is ₹5 lakhs under the old tax regime. Note: The figures include Surcharge (levied at applicable rates) and health and education cess (at 4%) on total income tax. Source: ET

Source & Courtesy: BusinessLine

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AMEERPET	H.NO.7-1-471-472, Gururupa 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
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HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
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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
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Andhra Pradesh Region			
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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			
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Chennai Region			
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LIQUID FUNDS RETURNS AS ON 01/02/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.06	0.27	0.77	1.57	3.81
DSP Ultra Short Fund (G)	0.09	0.28	0.79	1.43	3.02
HDFC Low Duration Fund (G)	0.06	0.23	0.72	1.67	3.77
ICICI Prudential Savings Fund (G)	0.04	0.25	0.53	1.75	3.88

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