

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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ECS Financial
Empowering & Enabling Growth Since 1996

HAPPY Sankranti

May you soar newer heights and touch new horizons of prosperity, good health and happiness!

INVEST RIGHTLY LIVE HAPPILY

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Debt
Gold
Real Asset

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Be Empowered

How much in equity is enough?

The default ratio can be 50:50.
Modify the numbers based on your situation

A reader wrote in with a specific requirement: write about some specific rules for everyone to follow. The problem with personal finance is that there really isn't one size that fits all. We can discuss many problems here and offer ideas that are at the most possibilities. One decides based on one's specific situation.

But that question is not without merit. While we can ponder about options, something firm to consider is a good choice. What is the problem with rules? They are so easy to imbibe and pass on, that people run the danger of not considering their own specific situations.

Consider for example the much-touted rule about equity allocation being 100 minus the age of a person. The broad idea is that the young must have a higher equity allocation; as one ages, the equity allocation must drop off. A 30-year-old can have 70% in equity while an 80-year-old should not have over 20% in equity.

Contd. in Page 3
Source & Courtesy: Uma Shashikant - ET Wealth

Important things to do in JANUARY

- Verify ITR for AY 21-22
- Review tax planning for FY 21-22
- Build a plan for major goals
- Check whether you received interest / maturity amount from RBI Bonds / PO Schemes / FD's / NCD's

Courtesy: mint

MF ELSS Funds (u/s 80C, upto ₹1.5L)

BEST WAYS TO SAVE TAX

- Axis Long Term Equity Fund
- ABSL Tax Relief 96
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Kotak Tax Saver Fund
- Tata India Tax Savings Fund

u/s 80C Investments upto ₹1,50,000.
u/s 80D Health Insurance (Self / Spouse / Children): Premium paid upto ₹25,000.
u/s 80D Health Insurance (Dependent Parents Above 60): Premium paid upto ₹30,000/-.
u/s 80CCD (1B) NPS Investment upto ₹50,000.

Selected ELSS Funds Performance details - Page 2

Selected Funds for your Asset Allocation

- SBI Balanced Advantage Fund
- ICICI Pru Asset Allocator Fund
- PGIM India Global Selected Real Estate Securities FOF
- HDFC Gold Fund
- Aditya Birla Sun Life Silver ETF FOF

Attractive Fixed Deposits

Compiled as on 06/01/22

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

Thoughtful Inspirational Quotable Quotes

"Every basis point of returns - let alone every 100 basis points - has a staggering difference in outcomes in the long run. That's why you stay focused on the long term and the rate of return; that is where the difference is, that is what you want and need to capture."
- Chuck Akre

"We are responsible for what we are, and whatever we wish ourselves to be, we have the power to make ourselves. If what we are now has been the result of our own past actions, it certainly follows that whatever we wish to be in the future can be produced by our present actions; so we have to know how to act."
- Swami Vivekananda

"History shows that where ethics and economics come in conflict, victory is always with economics. Vested interests have never been known to have willingly divested themselves unless there was sufficient force to compel them."
- B. R. Ambedkar

"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

"It is not enough to be compassionate - you must act."
- The Dalai Lama

Post Office Schemes / RBI FRS Bonds

No Change in Interest Rates

Govt. Guaranteed Schemes

- RBI Floating Rate Saving Bonds @ 7.15% p.a. (Taxable) - Payable H-Iy
- 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.

75 Azadi Ka Amrit Mahotsav

Invest ₹50,000 in NPS and get additional tax benefits

NPS allows you additional tax deduction on saving of ₹50,000/-*, over and above the limit ₹1.50 Lakh# available under Section 80CCD (1B) of Income Tax Act, 1961. So effectively, NPS subscribers can now claim up to ₹2 Lakh as tax deduction as against ₹1.50 Lakh earlier.

* Under Section 80 CCD (1B) of Income Tax Act, 1961
10% of salary/Income u/s 80 CCD (1)

A SIP of ₹6,600/month* can help me for my child's education.

WHAT'S YOUR SIP NUMBER?

* Calculations based on 11% CAGR for 15 years for a goal amount of ₹30,00,000. This is an illustration, actual results may vary.

An Investor Education Initiative by

ECS Financial & **ICICI Prudential Mutual Fund**

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

- 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 03/01/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	6281	23.45	73.38	1.465	1.361	0.21	14.18	12.9	10.45	12.3	9.62	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	4604	12.25	20	0.45	0.36	0.15	9.64	10.6	9.28	--	9.16	2
3	HDFC Balanced Advantage Fund	Feb-94	*	41319	28.67	277.11	3.41	3	0.69	26.91	14.13	12.47	14.67	18.03	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	6586	21.46	36.2	1.3507	0.6641	0.6	19.32	16.97	14.73	12.44	10.95	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	3992	14.6	14.6	--	--	--	16.74	--	--	--	13.78	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	****	37012	16.55	49.2	0.8852	0.656	0.28	15.43	13.07	11.64	14.14	11.19	7
8	Kotak Balanced Advantage Fund	Aug-18	****	12,256	14.19	14.19	-	-	-	13.3	13.31	-	-	11.45	8

Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1656	21.26	31.48	0.416	1.1586	0.72	23.68	19.38	14.66	11.36	10.61	1
2	HDFC Multi Asset Fund	Aug-05	***	1322	15.99	48.11	0.79	-	1	18.46	16.37	11.39	10.88	10.06	2
3	ICICI Prudential Multi Asset Fund	Oct-02	**	12243	23.72	414.09	1.2216	2.4432	1.12	35.12	17.75	14.88	16.18	21.21	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1174	13.25	13.25	-	-	-	19.2	-	-	-	22.52	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1160	15.46	15.46	-	-	-	22.9	-	-	-	26.81	5

Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	50	40.06	43.51	-	-	-	19.41	16.15	12.58	12.84	10.02	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	14251	78.03	78.03	-	-	-	16.52	13.38	12.61	12.24	12.05	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	67	12.35	12.35	-	-	-	-	-	-	-	23.6	3

Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Retirement Savings Fund n	Dec-19	Unrated	657	13.76	13.76	-	-	-	17.8	-	-	-	16.93	1
2	HDFC Retirement Savings Fund	Feb-16	****	1,958	-	29.31	-	-	-	43.18	21.94	18.07	-	20.14	2
3	ICICI Prudential Retirement Fundy	Feb-19	Unrated	140	17.39	17.39	-	-	-	47.68	-	-	-	21.41	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	674	13.03	13.03	-	-	-	-	-	-	-	30.36	4
5	Tata Retirement Savings Fund	Nov-11	***	1591	-	44.18	-	-	-	21.09	15.45	15	15.98	15.71	5
6	Axis Children's Gift	Dec-15	****	715	21.21	21.22	-	-	-	27.52	19.04	15.32	-	13.18	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	Unrated	520	13.92	13.91	-	-	-	13.01	-	-	-	12.07	7
8	HDFC Children's Gift Fund	Mar-01	****	5279	187.2	-	-	-	-	27.12	17.54	15.57	16.59	16.54	8
9	ICICI Prudential Child Care Fund	Aug-01	**	854	-	198.84	-	-	-	24.9	14.45	12.58	15.62	15.82	9
10	Tata Young Citizens Fund	Oct-95	Unrated	269	42.54	-	-	-	-	34.4	20.6	13.95	13.33	13.14	10

Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15514	131.22	1,167.32	7.1895	6.32	5.63	31.16	19.22	16.02	18.83	22.59	1
2	HDFC Flexi cap Fund	Jan-95	**	26106	58.39	989.78	5.25	4.25	5	37.18	16.78	15.6	15.92	18.53	2
3	Kotak Flexi cap Fund	Sep-09	***	36661	32.04	53.06	1.3281	1.2	0.88	26.32	17.3	16	18.02	14.51	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	**	10814	26.25	34.92	0.8854	-	4.02	15.84	12.22	12.71	-	17.66	4
5	PGIM India Flexi cap Fund	Mar-15	****	2888	20.74	27.53	0.44	0.5025	0.3	44.6	30.08	22.17	-	15.95	5
6	SBI Flexi cap Fund	Sep-05	***	15172	34.39	76.8	-	-	-	31.52	19.14	16.42	18.67	13.35	6
7	UTI Flexi cap Fund	May-92	****	24521	184.4	271.49	2.9218	2.65	3	34.7	26.36	21.86	18.79	13.56	7

Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	6647	32.37	355.37	2.66	2.7	2.8	31.98	19.72	16.31	17.43	17.93	1
2	IDFC Core Equity Fund	Aug-05	**	2417	19.7	70.26	0.8	1.03	-	34.82	17.52	15.5	15.39	12.61	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,196	26.76	54.02	-	-	-	30.67	18.77	17.91	17.11	12.41	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2680	53.19	329.73	0.8411	-	-	29.71	20.03	16.13	17.2	12.91	4

Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	10298	17.54	37.89	0.857	0.741	0.89	3.8	7.74	6.97	8.74	7.4	1
2	HDFC Short Term Debt Fund	Jun-10	****	18982	17.14	25.49	-	0.6674	0.2225	3.82	8.11	7.54	8.46	8.45	2
3	ICICI Prudential Short Term Fund	Oct-01	****	20495	12.06	47.48	0.8971	1.2917	0.3046	3.83	8	7.07	8.29	8.01	3
4	IDFC Bond Fund Short Term Plan	Dec-00	****	12996	10.8	46.09	0.5076	0.4405	0.6795	3.34	7.55	6.96	7.88	7.52	4
5	SBI Short Term Debt Fund	Jul-07	***	17463	11.7	25.8	0.36	0.288	0.072	2.77	7.32	6.67	7.97	7.66	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 03/01/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	33529	28.96	75	2.0364	1.85	2.25	25.61	21	19.73	20.82	18.25	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	2876	37.66	119.12	1.7708	2.0739	1.55	35.97	24.92	20.88	17.77	15.55	2
3	DSP Tax Saver Fund	Jan-07	****	9420	20.2	81.38	1.8	0.7	0.71	36.33	22.42	17.75	19.39	15.03	3
4	HDFC Tax saver Fund	Mar-96	*	9257	60.21	749.07	6	5	6	36.16	15.19	12.87	14.28	23.81	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9744	23.85	604.31	2.4792	2.3198	0.7	34.96	19.44	16.09	17.69	20.1	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3355	27.36	98.63	0.85	0.37	-	49.07	23.05	20.16	19.48	19.2	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2335	27.15	72.57	1.3369	1.1908	-	34.13	21.01	17.35	16.94	13.08	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	10087	23.5	31.78	0.4427	0.84	1.6	36.48	24.76	22.26	-	21.17	8
9	SBI Long Term Equity Fund	Mar-93	***	10731	56.03	225.26	3.0104	3.01	-	31.51	18.43	14.7	16.01	16.49	9
10	Tata India Tax Savings Fund	Mar-96	***	2889	78.01	28.51	8.8541	3.27	-	31.86	19.43	17.24	17.78	19	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/12/2021

Source & Courtesy: Morningstar

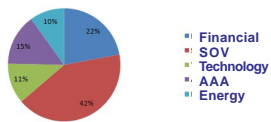
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*					
1	Aditya Birla Sun Life Flexi Cap Fund - Gr	Aug-98	13519.67	24.24	53235.96	27.12	94071.9	18.03	299305.11	17.40	4351869.38	22.59	281000
2	Axis Focused 25 Fund - Gr	Jun-12	13433.07	22.82	52865.76	26.6	98104.58	19.75	-	-	277362.20	17.58	115000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	13802.32	28.92	54758.46	29.21	101863.80	21.30	290704.88	16.86	1187561.23	18.74	220000
4	DSP Flexi Cap - Gr	Apr-97	13555.54	24.83	54588.89	28.98	99884.43	20.49	296956.49	17.25	5444759.44	19.83	297000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13804.87	28.96	55753.56	30.56	97586.54	19.53	297387.87	17.28	1184707.04	20.16	209000
6	IDFC Core Equity Fund -Gr	Aug-05	13592.56	25.44	52971.93	26.75	91935.02	17.09	258528.04	14.67	574964.38	12.61	197000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	13416.82	22.55	52868.38	26.61	95300.47	18.56	290401.33	16.84	930833.62	18.76	208000
8	L&T Emerging Businesses Fund-Gr	May-14	16146.07	69.53	68410.12	46.46	114291.8	26.08	-	-	221564.20	22.57	92000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	12601.25	9.40	45863.30	16.37	79224.49	11.06	-	-	152148.29	11.66	93000
10	Nippon India Growth Fund - Gr	Oct-95	14206.99	35.70	59808.89	35.89	106339.71	23.08	320349.3	18.66	12561460.45	22.59	314000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	14590.51	42.22	62035.42	38.72	118123.52	27.47	-	-	275986.11	20.99	104000
12	SBI Small Cap Fund -Gr	Sep-09	14428.96	39.46	63671.92	40.75	115489.75	26.52	481149.21	26.18	755226.3	21.17	148000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	13282.76	20.36	52078.51	25.50	94110.28	18.04	274673.01	15.80	5786929.55	12.91	340000

Kotak Balanced Advantage Fund

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

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

Top 5 Sectors

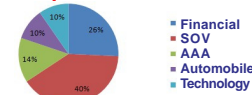


Sundaram Balanced Advantage Fund

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

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.44	1 Year	11.91
Reliance Industries	5.25	3 Years	7.76
State Bank of India	3.69	5 Years	7.80
HDFC	3.08	10 Years	11.02
Embassy Office Parks REIT	3.01		
8.05% HDFC 20/06/2022	2.08	Top 5 Sectors	
4.79% HPC 23/10/2023	2.04	Instruments	
PIIT	1.44	Financial	7.92
6.40% NBARD 31/07/2023	1.25	SOV	12.34
LIC Hsng Fin. 361-D 14/02/22	1.21	AAA	4.43
		Automobile	3.12
		Technology	2.98

Top 5 Sectors

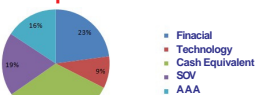


Nippon India Balanced Advantage Fund

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

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.82	1 Year	15.77
Infosys	4.86	3 Years	12.12
HDFC Bank	3.76	5 Years	12.01
Reliance Industries	2.88	10 Years	14.09
Hindustan Unilever	2.46		
8.35% GOI 2022	2.42	Top 5 Sectors	
5.22% GOI 15/06/2025	2.36	Instruments	
7.16% GOI 20/05/2023	1.47	Financial	15.11
8.15% GOI 2022	1.45	Technology	6.31
5.09% GOI 13/04/2022	1.43	Cash Equivalent	21.76
		SOV	12.48
		AAA	10.41

Top 5 Sectors

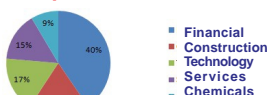


Kotak Tax Saver

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

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.65	1 Year	33.8
Infosys	5.87	3 Years	21.3
State Bank of India	5.23	5 Years	17.48
Larsen & Toubro	4.35	10 Years	17.04
FSN E-Commerce Ventures	3.85		
HDFC Bank	3.52	Top 5 Sectors	
Tata Consultancy Services	3.40	Instruments	
SRF	3.31	Financial	25.04
Reliance Industries	3.09	Construction	11.66
		Technology	10.59
		Services	9.33
		Chemicals	5.29

Top 5 Sectors

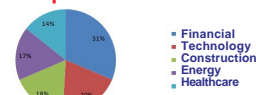


SBI Long Term Equity Fund

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

Top 10 Holdings (as on 31/12/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	4.94	1 Year	30.61
Tech Mahindra	4.65	3 Years	18.37
Reliance Industries	4.12	5 Years	14.82
Larsen & Toubro	4.06	10 Years	16.10
Infosys	4.05		
ICICI Pru Life Ins. Co. Ltd.	3.82	Top 5 Sectors	
State Bank of India	3.30	Instruments	
Cipla	3.08	Financial	18.48
HDFC Bank	3.02	Technology	9.53
Mahindra & Mahindra	2.66	Construction	10.43
Ambuja Cements	2.59	Energy	10.08
		Healthcare	8.44

Top 5 Sectors



RISKFACORS: 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



How much in equity is enough?

The problem with this rule is that it emphasizes the long investing horizon of the young over risk taking ability. It also results in modification to equity allocation merely based on age, which might be risky.

Investing in equity requires three capabilities: the ability to hold for the long run; the ability to choose growth over income and the ability to take downside risks without endangering one's wealth. A young investor may be still struggling to earn adequate income to make EMI payments and manage unexpected expenses. While technically capable of having a long term orientation, his reality may be that he has to dip into his wealth too often, or have so little saved up to take any downside impact.

An elderly investor may have a short investing horizon and a higher need for income over growth. But much of his wealth may be bequeathed to his heirs who have enough time on hand. The size of the wealth may be higher and need to draw on it lower, making it possible to bear downside risks and choose growth over income.

We are not talking of exceptions to a rule, but only pointing out how those three principles alone remain unchanged. How they apply to one's life varies depending on one's specific circumstances. That is why this column focuses more on principles than advocating specific action points.

So how much should equity allocation be? I would choose the absolute balance of 50:50 as the default. Half your wealth in growth oriented products like equity and half in income yielding products. Modify this ratio based on your situation. You have a steady and growing income, regular and growing savings, no debt, sizable wealth growing at inflation plus rates, go all the way to 80% in equity. You have the ability and if you have the willingness for risk, max your equity holding. Tone down to 60% if you aren't ticking all boxes. Tone down for every box you don't check to reach 20% as the minimum equity you will have. See, there are no rules.

There must be something, my reader insisted. If there had to be just one thing I would stick my neck out and offer as some kind of action point, what would that be? After much trepidation, I came up with something and hope it can foster some discussion, enable some thinking and careful consideration only if it fits one's circumstances. The dividing line between simple and simplistic is rather thin.

Consider 25 times your annual spend as a target for your wealth. That is the rule I propose for consideration. Your wealth is a function of your income, your spend and your asset allocation. Over time, you need a system, a method, to normalize your financial life such that you don't have to keep working for your needs. In that sense, retirement is the most important financial goal in my books.

Retirement has got nothing to do with age. If you have enough wealth that can generate the money you need to continue to normally spend, you are ready to retire. The 25 times rule simply translates into a low 4% drawing from your wealth in the first year you retire. That is why I like it. If you draw a low small single digit percentage of your wealth the rest can keep growing.

What about other financial goals? You will define them in terms of the number of years of annual spend and evaluate it as you go along. If you bought a house that was six times your annual spend, you know you have to borrow to fund it. But you keep your eye on the target and see how you will replenish the wealth over time from a combination of allocating income raises to savings, and keeping expenses under control. You will compute the impact of higher education and marriage and large financial outlays with respect to your target wealth.

Inflation will enhance your spend, but will also contribute to your income. No asset matches the performance of the human asset - you will continue to focus on your ability to maximise your earning potential. What will work for you is a combination of three factors: your income growing to match inflation; your spending remaining in limit to enable consistent and increasing saving ratio; your investment allocated sensibly to beat inflation after cost.

A combination of these three factors will keep your wealth growing so you can achieve the target of 25 times your spend, depending on how fast or slow the three levers move. You control them at all times. As you earn better, save better and invest better, the wealth target is reached earlier. Twenty five times is the minimum; as you better it your leverage is better. Personal finance is about hitting levels of wealth that make you financially secure, independent and free. The thumb rule simply tries to encapsulate it in a target you can set your eyes on.

You can take market cycles in your stride. A seven year down period in risky markets will not dent your wealth as the remaining money keeps growing at the minimum income-market rate. The wealth will replenish to your levels of comfort given the buffer.

You need insurance when you are woe-fully short of that number. As a protection of that target. Insurance won't build your wealth; it is precious because it protects your wealth. So your family is not handicapped if the human assets are at risk. You don't need it after you have built it.

Include assets that work for you and you hope to draw upon when in need. Note that the house you live in won't add up; it might be inherited by heirs. Or reverse mortgaged in distress. Don't count it in.

Your wealth is a function of your income, your spend and your asset allocation. Over time, you need a system, a method, to normalize your financial life such that you don't have to keep working for your needs.

Source & Courtesy: Uma Shashikant - ET Wealth



ICICI Prudential Freedom SIP is an optional feature that allows initial investments through SIP, switch to another scheme after a pre-defined tenure and SWP post that. The SWP will be processed either till Dec 2099 or till the units are available in target scheme, whichever is earlier. Please read terms and conditions in the application form before investing or visit www.ecsfinancial.co.in
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Monthly SIP Amount	SIP Tenure	Monthly payout through SWP	As multiples of SIP installment
₹ 10,000	8 Years	₹ 10,000	1.0X
₹ 10,000	10 Years	₹ 15,000	1.5X
₹ 10,000	12 Years	₹ 20,000	2.0X
₹ 10,000	15 Years	₹ 30,000	3.0X
₹ 10,000	20 Years	₹ 50,000	5.0X
₹ 10,000	25 Years	₹ 80,000	8.0X
₹ 10,000	30 Years	₹ 1,20,000	12.0X

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Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
LIC	25	30	9912	19824
AMULYA	35	20	13983	27966
JEEVAN	45	10	22360	44722
SBI Life	25	30	6904	11506
Smart	35	20	9187	15311
Shield	45	10	13897	23162

* Premium for 25 yrs old male for 30 yrs term

Insurance is the subject matter of solicitation.

For selecting the right policy with cost efficient and maximum benefits, Please Call : 098410 01787

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	4720	5328	5994
Classic -	36-45	--	5351	6148	6927
Individual	46-50	--	8496	10266	12626
HDFC ERGO	18-35	--	6282	--	7971
Optima	36-45	--	7110	--	9020
Restore	46-50	--	10399	--	13194

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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, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 24152771	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 27863360	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
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

Telangana Rural Region

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

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-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, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Chennai Region

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

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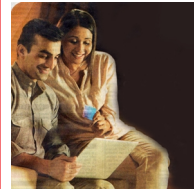
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- Eli Broad

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LIQUID FUNDS RETURNS AS ON 03/01/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.24	0.69	1.73	3.48
DSP Ultra Short Fund (G)	0.14	0.27	0.71	1.46	2.9
HDFC Low Duration Fund (G)	0.12	0.17	0.69	1.85	3.61
ICICI Prudential Savings Fund (G)	0.09	0.03	0.39	1.94	3.68

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