

# ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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**Be Empowered**

### Why the mentally agile thrive in investing

Volatility and uncertainty create investors who go on to make a lot of money over the years - but not everyone qualifies

For many of us, our personalities have been shaped by our childhood and growing up experiences. I have no rigorous knowledge of such issues but experts say so and it does make sense. What's interesting is that while talking to many investors, I have slowly come to realise that something similar happens in our investing lives. When we start investing, the first few years shape our thinking and attitude for the rest of our investing lives. We see those as the normal, and everything that deviates from that as something that will revert to mean later.

Does anything change this ever?

When I put it like that, a lot of you would be tempted to say that no, people never change. Most of us fall into certain patterns of thinking during our formative years and never

Contd in Page 3

Source & Courtesy: Dharendra Kumar - ET Wealth

**ECS Financial**  
Enabling Growth Since 1996

### Trusted Financial Services Provider for over 35000 Investors

23/05/1996

TRUSTED BY OVER 35000 INVESTORS SINCE 1996

23/05/2021

Invest Rightly Live Happily

## Thank You Investors

"No success or achievement in material terms is worthwhile unless it serves the needs or interests of the country and its people and is achieved by fair and honest means." - J.R.D. Tata  
...Truly following since 25 years - Team ECS Financial

23/05/1996..... 23/05/2021.....

Follow the Covid Safety Measures

Enjoy the Healthy & Happy Life

### Growing sector On a digital accelerator >>>>

**FINANCIAL SERVICES**

NFO PERIOD:  
JUNE 11, 2021 TO  
JUNE 26, 2021

Invest in  
**HDFC Banking & Financial Services Fund**

**MUTUAL FUND**

### HDFC Banking & Financial Services Fund

(An Open Ended Equity Scheme Investing In Banking and Financial Services Sector)

**Investment Objective:** To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in banking and financial services.

**Allocation:** Equity and Equity related instruments of Banking and Financial Services Companies min 80 max 100%, Medium to High. Equity and Equity related instruments of companies other than above min 0 max 20%, Medium to High. Non-convertible preference shares min 0 max 10%, Low to Medium. Units of REITs and INVITs min 0 max 10%, Medium to High. Debt securities, money market instruments and Fixed Income Derivatives min 0 max 20%, Low to Medium.

**Plans and Options:** Growth, IDCW.

**Fund Manager:** Mr. Anand Laddha, Dedicated Fund Manager, for Overseas Investments - Mr. Sankalp Baid.

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

**Benchmark Index :** NIFTY Financial Services TRI.

**Exi Load:** 1% for redemption within 365 days.

NFO Closes on 25/06/2021

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

To know more & Invest 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

**AXIS MUTUAL FUND**

### AXIS QUANT FUND

(An open ended equity scheme following a quantitative model)

**Investment Objective:** To generate long-term capital appreciation by investing primarily in equity and equity related instruments selected based on a quantitative model. However, there can be no assurance that the investment objective of the Scheme will be achieved.

**Allocation:** Equity & Equity related instruments of selected companies based on a quantitative model min 80 max 100%. Other Equity and Equity related instruments min 0 max 20%. Debt & Money Market Instruments min 0 max 20%. Units issued by REITs & INVITs min 0 max 10. **Plans and Options:** Growth, IDCW.

**Fund Manager:** Mr. Deepak Agarwal and Mr. Hitesh Das (for foreign securities).

**Benchmark Index :** S&P BSE 200 TRI.

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

NFO Closes on 25/06/2021

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

### 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>

### Thoughtful Inspirational Quotable Quotes

"Your economic security does not lie in your job; it lies in your own power to produce - to think, to learn, to create, to adapt. That's true financial independence - it's not having wealth; it's having the power to produce wealth."  
- Stephen Covey

"A good head and a good heart are always a formidable combination."  
- Nelson Mandela

"Success is not to be measured by the position someone has reached in life, but the obstacles he has overcome while trying to succeed."  
- Booker T. Washington

"To live a creative life, we must lose our fear of being wrong."  
- Anonymous

"The best time to plant a tree was 20 years ago. The second best time is now."  
- Anonymous

### Attractive Fixed Deposits

Compiled as on 14/06/2021

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	6.50	6.75
HDFC Ltd.	FAAA	33	6.20	6.45
LIC Housing Finance	FAAA	36	5.75	6.00
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	7.25	7.50

### To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Tax Free Bonds, Please visit / call your nearest **ECS Financial or 62814 91571**

- 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 31/05/2021		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	****	3,327	22.33	67.1	1.465	1.361	0.21	39.57	10.05	11.63	10.4	9.45%	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,376	11.89	18.79	0.45	0.36	0.15	26.48	9.46	9.39	--	9.05%	2
3	HDFC Balanced Advantage Fund	Feb-94	Unrated	39,146	27.21	245.86	3.41	3	0.69	57.94	10.52	12.83	12.1	17.96%	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	3315	20.01	32.03	1.3507	0.6641	0.6	38.11	12.2	11.9	10.94	10.42%	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	2,413	13.24	13.24	--	--	--	33.35	--	--	--	13.00%	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	915	13.28	13.28	--	--	--	30.67	--	--	--	26.75%	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	30900	15.79	45.07	0.8852	0.656	0.28	39.63	10.44	11.37	12.57	11.03%	7
8	Kotak Balanced Advantage Fund	Aug-18	Unrated	8,114	13.27	13.27	--	--	--	35.26	--	--	--	10.70%	8
<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	**	7632	148.68	960.51	8.8363	6.4118	1.97	54.8	8.44	10.47	11.98	19.14%	1
2	Canara Robeco Equity Hybrid Fund	Feb-93	*****	4982	87.93	221.12	7.269	7.5431	2.25	43.27	14.05	14.49	13.75	12.67%	2
3	DSP Equity & Bond Fund	May-99	****	6445	25.71	213.81	2.52	1.98	0.45	49.18	13.44	13.86	12.45	14.92%	3
4	HDFC Children's Gift Fund	Mar-01	****	4352	166.5	--	--	--	--	56.69	12.77	14.29	14.28	16.39%	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	***	16454	17.35	184.26	2.48	1.16	0.48	55.59	13.46	14.64	14.78	14.45%	5
6	Kotak Equity Hybrid Fund	Nov-99	****	1380	21.03	35.79	1.3347	0.234	--	61.7	13.93	13.39	11.92	14.53%	6
7	PGIM India Hybrid Equity Fund	Jan-04	***	101	14.58	88.35	1.204	0.662	0.25	47.95	9.89	9.63	9.43	13.38%	7
8	SBI Equity Hybrid Fund	Dec-95	****	38,141	38.53	181.85	0.8412	0.85	--	44.8	12.61	13.2	13.93	15.96%	8
9	Sundaram Equity Hybrid Fund	Jun-00	****	1663	15.32	118.75	1.7004	0.9434	0.399	42.93	11.37	12.64	9.36	12.54%	9
10	Tata Hybrid Equity Fund	Oct-35	**	3212	75.29	272.89	5.1796	4.38	--	48.76	9.76	9.92	12.64	12.64	10
<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	***	5844	29.44	323.15	2.66	2.7	2.8	71.85	14.29	16.16	14.21	17.95%	1
2	IDFC Core Equity Fund	Aug-05	***	2235	18.13	61.45	0.8	1.03	--	73.07	10.6	14.18	11.72	12.16%	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	3653	22.81	46.04	--	--	--	55.9	11.59	14.77	13.22	11.68%	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2153	47.17	292.33	0.8411	--	--	63.68	14.74	14.12	14.02	12.72%	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	*	2697	34.95	362.72	1.93	--	1.74	76.08	5.03	10.71	13.26	21.26%	1
2	Axis Midcap Fund	Feb-11	*****	10,899	30.02	56.01	2.12	1.99	2.6	59.57	17.01	18.03	18.57	18.31%	2
3	DSP Midcap Fund	Nov-06	****	10916	23.54	79.32	2.3	1.68	2.47	61.3	11.66	16.4	16.51	15.34%	3
4	Franklin India Prima Fund	Dec-93	***	7,195	66.71	1,270.92	4.86	4.31	--	73.93	8.81	13.11	16.84	19.28%	4
5	HDFC Mid-Cap Opportunities Fund	Jun-07	***	26471	31.81	77.16	2.5	2.5	3	82.75	9.94	15.29	17.48	15.83%	5
6	ICICI Prudential Midcap Fund	Oct-04	**	2,375	26.18	131.68	0.88	1.99	1.7	89.98	9.18	14.7	15.49	16.84%	6
7	Kotak Emerging Equity Scheme	Mar-07	****	10938	32.36	58.92	1.61	0.53	--	85.27	13.6	16.76	18.34	13.36%	7
8	L&T Midcap Fund	Aug-04	***	6428	49.84	178.17	2.87	1.5	--	65.1	7.37	15.22	16.59	18.72%	8
9	Motilal Oswal Midcap 30 Fund	Feb-14	**	1896	19.96	32.67	1.77	0.02	3.3	65.98	8.2	10.09	--	17.80%	9
10	Sundaram Mid Cap Fund	Jul-02	*	6,091	38.33	577.4	2.1252	0.4781	--	67.72	3.59	10.54	14.67	24.06%	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	****	15,521	19.91	38.4	1.59	1.48	1.8	57.5	12.13	16.77	--	16.34%	1
2	DSP Focus Fund	Jun-10	***	1,956	17.37	30.11	0.6789	--	--	58.91	10.02	12.05	11.39	10.60%	2
3	Invesco India Contra Fund	Apr-07	****	6,438	29.32	65.33	2.0719	--	2.75	63.42	11.19	16.17	15.32	14.23%	3
4	Nippon India Multi Cap Fund	Mar-05	Unrated	8,971	33.06	115.32	2.4349	--	--	77.09	7.76	11.35	12.61	16.35%	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	***	13340	121.24	1,016.19	7.1895	6.32	5.63	68.09	12.63	15.55	14.94	22.50%	1
2	HDFC Flexi cap Fund	Jan-95	**	23128	51.67	875.88	5.25	4.25	5	74.79	12.66	14.37	12.11	18.44%	2
3	Kotak Flexi cap Fund	Sep-09	****	34115	31.52	51.62	1.3281	1.2	0.88	58.13	12.87	15.27	15.17	14.22%	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	***	11463	24.46	32.54	0.8854	--	4.02	52.41	6.9	12.87	--	18.09%	4
5	PGIM India Flexi cap Fund	Mar-15	****	929	17.35	22.61	0.44	0.5025	0.3	82.77	19.27	18.02	--	13.95%	5
6	SBI Flexi cap Fund	Sep-05	***	12034	30.19	67.42	--	--	--	65.8	12.42	14.46	14.6	12.94%	6
7	UTI Flexi cap Fund	May-92	****	17096	155.75	223.29	2.9218	2.65	3	74.67	17.29	16.96	15.17	13.09%	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	****	3069	16.72	44.08	0.65	--	--	9.6	8.46	7.95	8.48	7.98%	1
2	ICICI Prudential Medium Term Bond Fund	Sep-04	****	6542	12.96	34.47	0.3887	--	--	10.03	8.6	8.06	8.48	7.68%	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	*****	16,363	1,038.20	2,078.17	--	77.5593	--	6.22	8.95	8.16	--	8.48%	1
2	Kotak Banking and PSU Debt Fund	Dec-98	****	9675	10.45	50.97	--	--	--	6.7	9.19	8.34	8.61	7.53%	2
3	SBI Banking and PSU Fund	Oct-09	***	14391	1,131.32	2,480.25	--	--	--	5.97	8.54	7.86	8.42	8.11%	3

## 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 31/05/2021		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	****	27870	24.8	64.23	2.0364	1.85	2.25	55.61	13.51	15.71	17.79	17.68%	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	*****	1961	33.6	101.21	1.7708	2.0739	1.55	68.75	18.8	17.81	14.62	15.23%	2
3	DSP Tax Saver Fund	Jan-07	****	8176	18.55	71.52	1.8	0.7	0.71	71.72	16.08	16.54	15.6	14.67%	3
4	HDFC TaxSaver Fund	Mar-96	*	7883	50.23	624.9	6	5	6	56.83	7.08	11.02	10.43	23.54%	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	8298	22.11	512.2	2.4792	2.3198	0.7	62.99	13.06	13.9	13.81	19.79%	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	***	3069	24.36	83.47	0.85	0.37	--	96	12.77	17.08	15.69	18.61%	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	1,866	23.48	62.75	1.3369	1.1908	--	65.04	15.26	15.74	13.21	12.56%	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	7251	20.23	27.36	0.4427	0.84	1.6	79.25	18.69	21.22	--	20.38%	8
9	SBI Long Term Equity Fund	Mar-93	**	9276	48.66	195.66	3.0104	3.01	--	65.2	11.89	12.08	12.76	16.28%	9
10	Tata India Tax Savings Fund	Mar-96	***	2560	67	24.48	8.8541	3.27	--	62.06	11.82	14.45	14.65	18.77%	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2021

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	15605.38 60.33	50585.58 23.41	89364.55 15.95	287305.44 16.64	3778028.31 22.48	274000
2	DSP Equity Opportunities Fund - Gr	May-00	15962.16 66.73	52429.56 26.04	92759.85 17.47	286435.28 16.59	2647939.02 17.95	253000
3	Franklin India Prima Fund - Gr	Dec-93	15875.17 65.16	50873.71 23.83	88067.13 15.35	303673.36 17.67	11163504.23 20.42	329000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	16328.96 73.38	53107.83 26.99	91609.38 16.96	314157.45 18.3	682758.42 16.08	168000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	15961.63 66.72	49797.29 22.27	87575.93 15.12	262223.10 14.94	5156275.38 14.74	320000
6	IDFC Core Equity Fund -Gr	Aug-05	15803.52 63.88	50139.96 22.77	87511.48 15.09	245428.54 13.71	515571.58 12.16	190000
7	Kotak Flexicap Fund- Gr	Sep-09	15065.60 50.78	48761.2 20.76	88040.29 15.34	282295.43 16.32	370293.25 14.21	141000
8	L&T Emerging Businesses Fund-Gr	May-14	18060.03 105.71	54961.26 29.54	94034.81 18.03	-- --	158877.49 19.54	85000
9	Mirae Asset Large Cap Fund -Gr	Apr-08	14895.59 47.81	49055.62 21.19	89864.7 16.18	288190.94 16.7	531144.	



## Be Empowered



### Why the mentally agile thrive in investing

really change. I don't believe that. In fact, that's a somewhat depressing idea because it's just a different way of saying that people don't learn and that if they are doing something wrong they'll just go on doing that all their lives.

**It doesn't take too much time at the bottom to figure out that market declines have hidden benefits if you understand what's happening.**

This is just not true. Some people may not learn, but most people do. I don't mean this as a general rule of life that's not my brief here but as a rule of investing. All successful investors start out in their investing life believing some things are actually not true. Some of those things are true in a particular phase of the equity markets. You could start investing at a time when it's easy to make money on many stocks and on almost any equity funds. That begins to feel normal.

Obviously, something like this has happened to many of us over the past three decades. There have been many phases, some of them lasting years, when the pickings have been easy. Somehow, despite knowing that the good times cannot really last, you sort of believe that old myth that 'this time, it's different.' Except that it isn't. Sooner or later, a 1995 or 2001 or 2008 happens. The jury is still out on 2020-21 so I won't mention that. When this happens, to match the external phase change, you need a mental phase change. The change that actually happens could be positive, could be negative. You could just give up and run away. A 5 or 10% decline in the value of your investments happens frequently enough for investors to get used to it as part of the normal sequence of events. Moreover, if you have been investing for any length of time, what you are likely losing is one part of your gains. It's not that big a deal.

Then something severe happens and half or more of your investments vanish. When that happens, many investors abandon equity based investing and run away from investing. I've seen it time and again over these decades. However, a handful make the mental phase change. It doesn't take too much time at the bottom to figure out that market declines have hidden benefits if you understand what's happening. It's simple and easy to take advantage of severe declines to build the foundation for future gains.

Then, when the next big crisis hits, these are the investors who are hunting for bargains that will make big gains in the future. It gets easier and more profitable every time. Essentially, market declines are phases when survival of the fittest happens. Those who can evolve mentally get fitter and fitter to create wealth from their investments in the years to come. Those who can't get past that first shock fall by the wayside.

**Essentially, market declines are phases when survival of the fittest happens. Those who can evolve mentally get fitter and fitter to create wealth from their investments in the years to come.**

Source & Courtesy: Dharendra Kumar - ET Wealth

### TAX TREATMENT : FDs VS DEBT FUNDS

#### TAX TREATMENT : FDs VS DEBT FUNDS

In the case of FDs, the interest is taxable on an accrual basis. This means even if you don't make a withdrawal of the interest, still you have to pay tax on the interest 'earned' as per the applicable slab.



Unlike FDs, in debt mutual funds, tax liability arises only when you make a withdrawal. If an investment is sold within three years, the gain is added to income and taxed as per the slab. Otherwise, it is taxed at 20 per cent after providing the benefit of indexation.

Since the benefit of indexation is available only after three years, the real benefit of investing in debt funds arises only when they are held for more than three years.

Source & Courtesy: Value Research Mutual Fund Insight

### Selected Retirement Savings Funds

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

To know more & to invest rightly at your Doorstep, please call your nearest **ECS Financial** / 1800 425 2969



## Be Empowered



### Income Tax Filing

**Four things to keep in mind while filing income tax return this year**

- New vs old tax regime
- Extension of dates, no tax relief
- Changes in tax forms
- Unclaimed deductions

#### Ready reckoner

Follow these steps to ensure a smooth tax-filing experience.

**THE TAX** regime that you opted for earlier can be changed while filing the revised income tax return (ITR).

**THIS YEAR**, you will get pre-filled data on interest earned, capital gains, etc. Cross-check before filing the ITR.

**FROM THIS** year, taxpayers who paid TDS on cash withdrawal under Section 194N won't be able to file ITR1.

**KEEP INVESTMENT** proofs, Form 16 and bank account statements ready to verify data before you file the ITR.

**DOWNLOAD FORM 26AS** and verify the TDS deducted/deposited against your PAN with Form 16 and bank statements.

**ITR FILING** is not complete until you verify the same. It should be done within 120 days of filing the return.

**To know more about IT calculation & filing of the IT Returns, Please call**  
**Mr. A.S. Chakravarthy - 70362 07831,**  
**Mr. R. Chandrasekar - 98410 01787,**  
**Mr. C. Karthik - 62814 91571**

### 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" Click 2 protect 3D Plus	25	30	7928	14433
	35	20	9316	17274
	45	10	13825	25180
LIC AMULYA JEEVAN	25	30	9912	19824
	35	20	13983	27966
	45	10	22360	44722
SBI Life Smart Shield	25	30	6904	11506
	35	20	9187	15311
	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 Classic - Individual	5M-35	--	4720	5328	5994
	36-45	--	5351	6148	6927
HDFC ERGO Optima Restore	46-50	--	8496	10266	12626
	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 : 098410 01787

Insurance is the subject matter of solicitation.

### DON'T IGNORE THESE

- Maintain an emergency corpus equivalent to at least six months of your expenses in a combination of cash, savings account, sweep-in deposit and liquid funds.
- Buy adequate health insurance. You do not need life insurance if you do not have financial dependents or if you have sufficient assets to support them in your absence.
- It is important to invest in equity even after retirement to beat inflation.

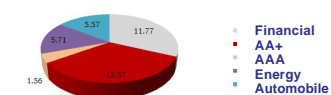
### ICICI Prudential Balanced Advantage Fund

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 31/05/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.97	1 Year	33.12
Reliance Industries	5.25	3 Years	11.34
Hdfc Bank	4.22	5 Years	11.40
Infosys	4.45	10 Years	12.67
HDFC	2.81	<b>Top 5 Sectors</b>	
8.75% Axis Bank	3.75	<b>Instruments</b>	
RBI 364D 03/06/2021	3.31	Financial	11.77
RBI 364D 27/05/2021	2.09	AA+	12.57
6.22% GOI 16/03/2035	1.14	AAA	1.56
9.20% ICICI Bank	1.54	Energy	5.71
		Automobile	5.57

#### Top 5 Sectors

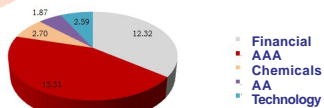


### DSP Dynamic Asset Allocation Fund

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 31/05/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
5.09% GOI 13/04/2022	3.15	1 Year	21.54
5.05% Ind. Oil Corp. 25/11/22	3.13	3 Years	10.01
8.20% GOI 15/02/2022	2.80	5 Years	9.49
HDFC 19/05/2022	2.43	10 Years	-
6.80% HPCL 15/12/2022	1.57	<b>Top 5 Sectors</b>	
ICICI Bank	5.22	<b>Instruments</b>	
Reliance Industries	4.47	Financial	12.32
Infosys	4.46	AAA	15.31
Bharti Airtel	2.85	Chemicals	2.70
Adani Ports and Special Economic Zone	2.79	AA	1.87
		Technology	2.59

#### Top 5 Sectors

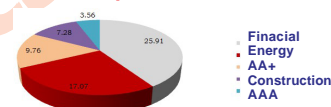


### HDFC Balanced Advantage Fund

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 31/05/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
State Bank of India	9.92	1 Year	54.88
ICICI Bank	6.20	3 Years	11.90
NTPC	4.85	5 Years	13.04
ITC	4.56	10 Years	12.46
Coal India	4.19	<b>Top 5 Sectors</b>	
Larsen & Toubro	4.28	<b>Instruments</b>	
8.60% Canara Bank	1.73	Financial	25.91
8.75% State Bank of India	1.47	Energy	17.07
8.98% Punjab National Bank	1.14	AA+	9.76
6.43% HDFC 29/09/2025	0.83	Construction	7.28
		AAA	3.58

#### Top 5 Sectors

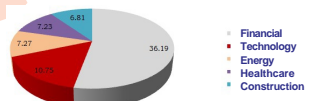


### DSP Tax Saver Fund

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 31/05/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Infosys	8.75	1 Year	67.57
ICICI Bank	8.31	3 Years	16.83
Hdfc Bank	6.49	5 Years	16.77
Tata Steel	5.40	10 Years	15.80
Axis Bank	4.22	<b>Top 5 Sectors</b>	
Bharti Airtel	4.12	<b>Instruments</b>	
State Bank of India	4.04	Financial	36.19
Dr. Reddys Lab	2.47	Technology	10.75
CGCE	2.06	Healthcare	7.27
Ultratech Cement	2.05	Energy	7.23
		Construction	6.81

#### Top 5 Sectors

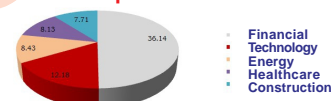


### Tata India Tax Savings Fund

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 31/05/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.62	1 Year	56.39
Infosys	9.26	3 Years	12.88
Hdfc Bank	8.27	5 Years	14.49
Reliance Industries	6.78	10 Years	14.76
State Bank of India	6.07	<b>Top 5 Sectors</b>	
Axis Bank	4.33	<b>Instruments</b>	
HDFC	4.44	Financial	36.14
Bharti Airtel	3.67	Technology	12.18
Ultratech Cement	2.82	Energy	8.43
Cipla	2.49	Healthcare	8.13
Amber Enterprises	2.45	Construction	7.71

#### Top 5 Sectors



**Mutual Funds mein  
Nomination karna sahi hai.**



**MUTUAL FUNDS Sahi Hai**

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

To check, whether your investments are registered with nomination and if not to register, Please call **ECS Financial** Toll Free : 1800 425 2969

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**Telangana Region**

<b>SECUNDERABAD</b>	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
<b>BASHEERBAGH</b>	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
<b>AMEERPET</b>	H.NO.7-1-471-472, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhayanagar 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

**Andhra Pradesh Region**

<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
<b>RAJAMAHEN- DRAWARAM</b>	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

**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
<b>SHASTRINAGAR BRANCH</b>	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**

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

Point Of Service (POS)

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An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



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YOUR CAREER.  
NOW START  
PLANNING YOUR  
RETIREMENT.**

Be #RetirementReady with  
**SBI Retirement Benefit Fund**



**My Choice**  
Option to invest in Investment Plans based on your choice



**Auto Transfer**  
Option to automatically move between investment plans based on your age



**SIP Insure**  
Get Term Life Insurance Cover on your SIP investment



**SWP-A**  
Additional facility allowing regular cash flow on a quarterly basis\*

\*Subject to terms & conditions. Please refer to Scheme Information Document for more details about the above-mentioned features.

This product is suitable for investors who are seeking\*:

 <b>SBI Retirement Benefit Fund - Conservative Plan</b> • Long-term capital appreciation • Investment predominantly in debt and money market instruments & remaining in equity and equity related instruments	 <b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b> • Long-term capital appreciation • Investment predominantly in debt and money market instruments & balance in equity and equity related instruments
 <b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b> • Long-term capital appreciation • Investment predominantly in equity and equity related instruments & balance in debt and money market instruments	 <b>SBI Retirement Benefit Fund - Aggressive Plan</b> • Long-term capital appreciation • Investment predominantly in equity and equity related instruments

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

**for more details, Please call ECS Toll Free : 1800 425 2969**

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**ECS Financial** - Office Hours: Monday to Friday- 9.30 am to 6.15 pm.  
All Saturdays - 9.30 am to 1.30 pm. & all Sundays - Holiday.

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- **PFC (V)** (Y-ly Int dt. 31<sup>st</sup> July)
- **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.

"Everyone has a purpose in life...a unique gift or special talent to give to others. And when we blend this unique talent with service to others, we experience the ecstasy and exultation of our own spirit, which is the ultimate goal of all goals. - Deepak Chopra

**MOST IMPORTANT: BANK PARTICULARS UPDATE.**

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

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

LIQUID FUNDS RETURNS AS ON 31/05/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.18	0.34	1.32	1.74	5.81
DSP Ultra Short Fund (G)	0.12	0.22	0.83	1.43	3.26
HDFC Low Duration Fund (G)	0.17	0.45	1.08	1.94	6.38
ICICI Prudential Savings Fund (G)	0.21	0.46	0.96	1.94	6.44

**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.

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