

# ECS CONSULTANTS

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## INVESTMENT NEWS

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Be Empowered



### Don't keep money secrets

Involve family members while discussing money matters. It helps everyone



When a friend's father passed away recently, we were horrified to discover a trunk full of share certificates. All acquired through IPOs in the 1980s and 1990s and retained in paper form. The son is now running helter-skelter, to get these dematerialised. He rues the fact that his father was so secretive about his finances, and did not involve the family, even when he had aged and could not keep up with the technological changes in the investing space. Not involving the family in personal finances of the household is a problem we so commonly encounter.

Enough has been written about how the spouse should know where the assets are, and how it might help in the eventuality of an unexpected death. There have been many instances of widows being fooled of their inheritance by cunning relatives and unscrupulous operators. It takes time and effort to learn personal finance, but it is not so complicated that someone should live in ignorance all their lives about such an important matter. **Contd. in Page 3**

Source & Courtesy: Uma Shashikant - ET Wealth



**ECS Financial**  
Empowering & Enabling Growth Since 1996

"Care for a child and give your time, the child will grow and care for you and the Nation."

**HAPPY CHILDRENS DAY** 14<sup>th</sup> Nov



Happy Children's Day  
14<sup>th</sup> November

**ECS Financial**  
Mutual Funds Distributor

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

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

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

### Selected Children's Funds

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

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

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



### Aditya Birla Sun Life Business Cycle Fund

**Investment Objective:** The investment objective of the scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

**Allocation & Risk Category:** Equity & Equity related instruments selected on the basis of business cycle (High), 80% - 100%, Other Equity & Equity related instruments (High) 0% - 20%, Debt and Money Market Instruments (Low to Medium) 0% - 20%, Units issued by REITs & InvITs (Medium to High) 0% - 10%.

**Fund Manager:** Mr. Vineet Maloo, Mr. Nitesh Jain and Mr. Vinod Bhat. **Benchmark Index :** S&P BSE 500 TRI. **Plans and Options:** Growth and IDCW. **Min. Amt:** ₹500/- and in multiples of Rs.1/- thereafter.

**NFO Closes on 29/11/2021**

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



IDFC MUTUAL FUND

### IDFC MULTI CAP FUND

(An open - ended Dynamic Asset Allocation Fund)

**Investment Objective:** The Fund seeks to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap, small cap stocks.

**Disclaimer:** There is no assurance or guarantee that the objectives of the scheme will be realised.

**Allocation:** Instruments Indicative Allocation (% of total assets) Risk Profile, Minimum, Maximum: Large Cap Companies: 25% to 50% (Medium to High), Mid Cap Companies: 25% to 50%, Small Cap Companies: 25% to 50%, International equity, equity mutual funds: 0 to 25% (Medium to High), Debt Securities and Money Market Instruments: 0 to 25% (Low to Medium) (including Government securities, securitised debt).

**Plans and Options:** Growth, IDCW

**Fund Manager:** Mr. Daylynn Pinto (equity portion), Mr. Harshal Joshi (debt portion) and Mr. Viraj Kulkarni (overseas investment portion).

**Min. Amt:** ₹5,000/- and any amount thereafter

**Benchmark Index:** NIFTY 500 Multicap 50:25:25 TRI.

**Entry Load:** Nil.

**Exi Load:** 1% of applicable NAV - if the units are redeemed/switched out within 1 year from the date of allotment, Nil - if the units are redeemed / switched-out after 1 year from the date of Allotment

### NFO Closes on 26/11/2021

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

To know more, risk factors and invest,

Please Call Toll Free: 1800 425 2969,

Missed call / SMS / WhatsApp: 094416 93111

|                             |                                 |
|-----------------------------|---------------------------------|
| Secunderabad : 99489 80066  | Warangal : 98488 23220          |
| Basheerbagh : 98480 66255   | Telangana RO : 98480 27443      |
| Ameerpet : 99480 97642      | Vijayawada : 98480 27503        |
| Malkajgiri : 98488 11501    | Vizag : 98480 50477             |
| Kukatpally : 98488 23656    | Rajamahendravaram : 98486 29443 |
| Dilsukhnagar : 98480 44868  | Bengaluru : 99809 66112         |
| Habsiguda : 98489 91242     | Chennai RO : 98410 11705        |
| Trimulgerry : 99128 22611   | T- Nagar : 98410 01787          |
| Yapral : 76590 08855        | Madipakkam : 98410 10082        |
| : 70362 07831               | Head Office : 62814 91571       |
| Madhapur : 70363 83065      | : 98480 32339                   |
| Bagh Amberpet : 99480 43743 | E-mail: grow@ecsfinancial.co.in |

### Thoughtful Inspirational Quotable Quotes

"A good financial plan is a road map that shows us exactly how the choices we make today will affect our future."

- Alexa Von Tobel

"Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential."

- John Maxwell

"If you tell the truth, you don't have to remember anything."

- Mark Twain

"Never lose the sparkle in your eye, the fire in your belly and the steel in your character."

- Robin Sharma

"If you get up in the morning and think the future is going to be better, it is a bright day. Otherwise, it's not."

- Elon Musk

### Attractive Fixed Deposits

Compiled as on 09/11/21

| 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 City Union Finance | MAA+          | 12               | 6.50           | 6.80                  |
| 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 04/11/2021 |        | Year wise IDCW in ₹ |            |            | Return (%) |         |         |          | Since Inception (%) | Sl. No. |
|--|--|-------------|-----------------------|--------------|----------------------|--------|---------------------|------------|------------|------------|---------|---------|----------|---------------------|---------|
|  |  |             |                       |              | IDCW                 | Growth | FY 2018-19          | FY 2019-20 | FY 2020-21 | 1 Year     | 3 Years | 5 Years | 10 Years |                     |         |
| <b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |  |             |                       |              |                      |        |                     |            |            |            |         |         |          |                     |         |
| 1  | Aditya Birla SL Balanced Advantage Fund  | Apr-00      | ****                  | 5485         | 23.87                | 73.95  | 1.465               | 1.361      | 0.21       | 29.74      | 13.4    | 10.45   | 11.57    | 9.73                | 1       |
| 2  | DSP Dynamic Asset Allocation Fund        | Feb-14      | ****                  | 4396         | 12.35                | 20     | 0.45                | 0.36       | 0.15       | 17.02      | 11.22   | 8.85    | --       | 9.36                | 2       |
| 3  | HDFC Balanced Advantage Fund             | Feb-94      | ***                   | 43247        | 29.96                | 284.3  | 3.41                | 3          | 0.69       | 55.79      | 15.38   | 12.72   | 13.95    | 18.25               | 3       |
| 4  | Edelweiss Balanced Advantage Fund        | Aug-09      | ****                  | 5845         | 21.68                | 36.16  | 1.3507              | 0.6641     | 0.6        | 33.68      | 17.2    | 13.75   | 12.27    | 11.1                | 4       |
| 5  | Tata Balanced Advantage Fund             | Jan-19      | Unrated               | 3610         | 14.6                 | 14.6   | --                  | --         | --         | 27.22      | --      | --      | --       | 14.67               | 5       |
| 6  | Sundaram Balanced Advantage Fund         | Mar-20      | Unrated               | 1163         | 13.68                | 14.7   | --                  | --         | --         | 26.06      | --      | --      | --       | 26.08               | 6       |
| 7  | ICICI Prudential Balanced Advantage Fund | Dec-06      | ****                  | 35737        | 16.62                | 49.42  | 0.8852              | 0.656      | 0.28       | 27.47      | 13.86   | 11.43   | 13.43    | 11.36               | 7       |
| 8  | Kotak Balanced Advantage Fund            | Aug-18      | ****                  | 11286        | 14.47                | 14.47  | --                  | --         | --         | 22.04      | 13.81   | --      | --       | 12.03               | 8       |

|  |                                     |        |         |       |       |        |        |        |      |       |       |       |       |       |   |
|--|-------------------------------------|--------|---------|-------|-------|--------|--------|--------|------|-------|-------|-------|-------|-------|---|
| <b>Multi Asset Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |                                     |        |         |       |       |        |        |        |      |       |       |       |       |       |   |
| 1  | Axis Triple Advantage Fund          | Aug-10 | ****    | 1435  | 21.29 | 31.08  | 0.416  | 1.1586 | 0.72 | 39.48 | 20.01 | 13.19 | 10.93 | 10.65 | 1 |
| 2  | HDFC Multi Asset Fund               | Aug-05 | ***     | 1186  | 15.7  | 47.24  | 0.79   | --     | 1    | 31.15 | 15.85 | 11.02 | 10.68 | 10.04 | 2 |
| 3  | ICICI Prudential Multi Asset Fund   | Oct-02 | ***     | 12405 | 24.33 | 419.01 | 1.2216 | 2.4432 | 1.12 | 60.63 | 17.69 | 15.38 | 15.32 | 21.7  | 3 |
| 4  | Nippon India Multi Asset Fund       | Aug-20 | Unrated | 1154  | 13.3  | 13.3   | --     | --     | --   | 33    | --    | --    | --    | 27.23 | 4 |
| 5  | Tata Multi Asset Opportunities Fund | Mar-20 | Unrated | 1060  | 15.43 | 15.43  | --     | --     | --   | 37.95 | --    | --    | --    | 29.7  | 5 |

|  |  |        |         |       |       |       |    |    |    |       |       |       |       |       |   |
|--|--|--------|---------|-------|-------|-------|----|----|----|-------|-------|-------|-------|-------|---|
| <b>Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |  |        |         |       |       |       |    |    |    |       |       |       |       |       |   |
| 1  | Aditya Birla SL Asset Allocator FoF    | Aug-06 | Unrated | 42    | 39.9  | 43.33 | -- | -- | -- | 32.77 | 16.42 | 12.35 | 11.02 | 10.11 | 1 |
| 2  | ICICI Prudential Asset Allocator (FOF) | Dec-03 | Unrated | 13394 | 78.44 | 78.44 | -- | -- | -- | 29.91 | 14.11 | 12.95 | 11.96 | 12.2  | 2 |
| 3  | Nippon India Asset Allocator FoF       | Feb-21 | Unrated | 63    | 12.31 | 12.31 | -- | -- | -- | --    | --    | --    | --    | 23.14 | 3 |

|   |  |        |         |      |        |        |    |    |    |       |       |       |       |       |    |
|---|--|--------|---------|------|--------|--------|----|----|----|-------|-------|-------|-------|-------|----|
| <b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |  |        |         |      |        |        |    |    |    |       |       |       |       |       |    |
| 1   | Axis Retirement Savings Fund                                 | Dec-19 | Unrated | 674  | 13.87  | 13.87  | -- | -- | -- | 36.65 | --    | --    | --    | 19.07 | 1  |
| 2   | HDFC Retirement Savings Fund                                 | Feb-16 | ****    | 1922 | --     | 29.36  | -- | -- | -- | 70.3  | 22.33 | 17.24 | --    | 20.83 | 2  |
| 3   | ICICI Prudential Retirement Fund-SBI Retirement Benefit Fund | Jan-07 | Unrated | 125  | 16.13  | 16.13  | -- | -- | -- | 62.44 | --    | --    | --    | 19.49 | 3  |
| 4   | Tata Retirement Savings Fund                                 | Nov-11 | ***     | 1607 | --     | 44.06  | -- | -- | -- | 35.79 | 16.36 | 14.09 | --    | 15.96 | 5  |
| 6   | Axis Children's Gift   | Dec-15 | ***     | 703  | 20.72  | 20.72  | -- | -- | -- | 43.09 | 19.22 | 13.95 | --    | 13.13 | 6  |
| 7   | Aditya Birla Sun Life Bal Bhavishya Yojna                    | Feb-19 | Unrated | 507  | 14.07  | 14.06  | -- | -- | -- | 33.52 | --    | --    | --    | 13.3  | 7  |
| 8   | HDFC Children's Gift Fund                                    | Mar-01 | ****    | 5247 | 187.73 | --     | -- | -- | -- | 45.83 | 18.28 | 14.88 | 15.73 | 16.7  | 8  |
| 9   | ICICI Prudential Child Care Fund                             | Aug-01 | **      | 852  | --     | 196.71 | -- | -- | -- | 40.29 | 13.63 | 11.11 | 13.83 | 15.9  | 9  |
| 10  | Tata Young Citizens Fund                                     | Oct-95 | Unrated | 275  | 42.42  | --     | -- | -- | -- | 56.66 | 21.39 | 13.53 | 12.83 | 13.22 | 10 |

|  |                                      |        |      |       |        |          |        |        |      |       |       |       |       |       |   |
|--|--------------------------------------|--------|------|-------|--------|----------|--------|--------|------|-------|-------|-------|-------|-------|---|
| <b>Flexi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |                                      |        |      |       |        |          |        |        |      |       |       |       |       |       |   |
| 1  | Aditya Birla Sun Life Flexi Cap Fund | Aug-98 | ***  | 16080 | 140.7  | 1,179.29 | 7.1895 | 6.32   | 5.63 | 57.6  | 20.08 | 15.02 | 17.52 | 22.82 | 1 |
| 2  | HDFC Flexi cap Fund                  | Jan-95 | **   | 26773 | 59.66  | 1,011.43 | 5.25   | 4.25   | 5    | 72.38 | 17.85 | 15.32 | 14.79 | 18.75 | 2 |
| 3  | Kotak Flexi cap Fund                 | Sep-09 | ***  | 38609 | 32.37  | 53.6     | 1.3281 | 1.2    | 0.88 | 49.28 | 18.54 | 15.24 | 17.13 | 14.82 | 3 |
| 4  | Motilal Oswal Flexi Cap Fund         | Apr-14 | **   | 11986 | 26.66  | 35.47    | 0.8854 | --     | 4.02 | 37.58 | 13.93 | 11.64 | --    | 18.33 | 4 |
| 5  | PGIM India Flexi cap Fund            | Mar-15 | **** | 2416  | 20.54  | 27.26    | 0.44   | 0.5025 | 0.3  | 71.88 | 30.49 | 20.4  | --    | 16.21 | 5 |
| 6  | SBI Flexi cap Fund                   | Sep-05 | ***  | 15291 | 34.87  | 77.89    | --     | --     | --   | 59.13 | 20.77 | 15.67 | 17.31 | 13.59 | 6 |
| 7  | UTI Flexi cap Fund                   | May-92 | **** | 23599 | 183.04 | 269.48   | 2.9218 | 2.65   | 3    | 63    | 27.07 | 20.04 | 17.69 | 13.61 | 7 |

|   |   |        |      |       |       |        |        |      |     |       |       |       |       |       |   |
|---|---|--------|------|-------|-------|--------|--------|------|-----|-------|-------|-------|-------|-------|---|
| <b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |   |        |      |       |       |        |        |      |     |       |       |       |       |       |   |
| 1   | DSP Equity Opportunities Fund           | May-00 | **** | 7,002 | 33.58 | 368.64 | 2.66   | 2.7  | 2.8 | 60.49 | 21.95 | 16.16 | 16.45 | 18.28 | 1 |
| 2   | IDFC Core Equity Fund                   | Aug-05 | **   | 2499  | 19.91 | 70.98  | 0.8    | 1.03 | --  | 57.84 | 18.17 | 14.79 | 14.2  | 12.82 | 2 |
| 3   | Invesco India Growth Opportunities Fund | Aug-07 | ***  | 4,219 | 26.56 | 53.61  | --     | --   | --  | 50.89 | 19.07 | 16.82 | 15.9  | 12.51 | 3 |
| 4   | Tata Large & Mid Cap Fund               | Mar-93 | **** | 2690  | 53.68 | 332.75 | 0.8411 | --   | --  | 52.84 | 21.27 | 15.12 | 15.93 | 13.03 | 4 |

|  |                                       |        |      |       |       |       |        |        |        |      |      |      |      |      |   |
|--|---------------------------------------|--------|------|-------|-------|-------|--------|--------|--------|------|------|------|------|------|---|
| <b>Debt Short Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span> |                                       |        |      |       |       |       |        |        |        |      |      |      |      |      |   |
| 1  | Aditya Birla Sun Life Short Term Fund | May-03 | **** | 8227  | 17.45 | 37.69 | 0.857  | 0.741  | 0.89   | 4.51 | 8.23 | 7.26 | 8.84 | 7.44 | 1 |
| 2  | HDFC Short Term Debt Fund             | Jun-10 | **** | 19436 | 17.04 | 25.34 | --     | 0.6674 | 0.2225 | 4.56 | 8.57 | 7.74 | 8.56 | 8.53 | 2 |
| 3  | ICICI Prudential Short Term Fund      | Oct-01 | **** | 21345 | 12.06 | 47.29 | 0.8971 | 1.2917 | 0.3046 | 4.7  | 8.47 | 7.42 | 8.43 | 8.06 | 3 |
| 4  | IDFC Bond Fund Short Term Plan        | Dec-00 | **** | 12708 | 10.74 | 45.84 | 0.5076 | 0.4405 | 0.6795 | 3.78 | 8.04 | 7.14 | 8.01 | 7.56 | 4 |
| 5  | SBI Short Term Debt Fund              | Jul-07 | ***  | 20780 | 11.65 | 25.7  | 0.36   | 0.288  | 0.072  | 3.49 | 7.79 | 6.98 | 8.12 | 7.73 | 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 04/11/2021 |        | Year wise IDCW in ₹ |            |            | Return (%) |         |         |          | Since Inception (%) | Sl. No. |
|---------|---|-------------|-----------------------|--------------|----------------------|--------|---------------------|------------|------------|------------|---------|---------|----------|---------------------|---------|
|         |   |             |                       |              | IDCW                 | Growth | FY 2018-19          | FY 2019-20 | FY 2020-21 | 1 Year     | 3 Years | 5 Years | 10 Years |                     |         |
| 1       | Axis Long Term Equity Fund                          | Dec-09      | ****                  | 34371        | 29.33                | 75.95  | 2.0364              | 1.85       | 2.25       | 54.61      | 22.76   | 18.03   | 19.72    | 18.65               | 1       |
| 2       | Canara Robeco Equity Tax Saver Fund                 | Feb-09      | ****                  | 2772         | 39.54                | 119.1  | 1.7708              | 2.0739     | 1.55       | 60.06      | 26.28   | 19.71   | 16.83    | 15.65               | 2       |
| 3       | DSP Tax Saver Fund                                  | Jan-07      | ****                  | 9,756        | 21.07                | 83.27  | 1.8                 | 0.7        | 0.71       | 64.48      | 24.35   | 17.09   | 18.32    | 15.39               | 3       |
| 4       | HDFC Tax saver Fund                                 | Mar-96      | *                     | 9361         | 59.97                | 746.19 | 6                   | 5          | 6          | 60.56      | 14.56   | 12.39   | 13.25    | 23.96               | 4       |
| 5       | ICICI Prudential Long Term Equity Fund (Tax Saving) | Aug-99      | ***                   | 10029        | 24.96                | 613.86 | 2.4792              | 2.3198     | 0.7        | 64.57      | 20.23   | 15.09   | 16.48    | 20.35               | 5       |
| 6       | IDFC Tax Advantage (ELSS) Fund                      | Dec-08      | ****                  | 3439         | 27.25                | 98.25  | 0.85                | 0.37       | --         | 79.39      | 22.82   | 18.68   | 17.78    | 19.44               | 6       |
| 7       | Kotak Tax Saver Regular Plan                        | Nov-05      | ****                  | 2296         | 26.82                | 71.67  | 1.3369              | 1.1908     | --         | 54.46      | 21.69   | 15.74   | 15.47    | 13.14               | 7       |
| 8       | Mirae Asset Tax Saver Fund                          | Dec-15      | ****                  | 9832         | 23.62                | 31.95  | 0.4427              | 0.84       | 1.6        | 60.83      | 25.42   | 21.24   | --       | 21.94               | 8       |
| 9       | Canara Robeco Equity Tax Saver Fund                 | Mar-93      | ****                  | 2772         | 39.54                | 119.1  | 3.0104              | 3.01       | --         | 60.06      | 26.28   | 19.71   | 16.83    | 15.65               | 9       |
| 10      | Tata India Tax Savings Fund                         | Mar-96      | ***                   | 2953         | 78.51                | 28.69  | 8.8541              | 3.27       | --         | 55.41      | 20.76   | 15.85   | 16.76    | 19.17               | 10      |

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/10/2021

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      | 14689.88 43.99                                   | 55455.67 30.17                                    | 97577.25 19.53                                    | 312362.37 18.19                                      | 4428170.28 22.87               | 279000                           |
| 2       | Axis Focused 25 Fund - Gr                 | Jun-12      | 14681.26 43.85                                   | 55872.12 30.73                                    | 103484.32 21.96                                   | -- --  | 282450.14 18.83                | 113000                           |
| 3       | Canara Robeco Flexi Cap Fund - Gr         | Sep-03      | 14726.34 44.62                                   | 56432.21 31.48                                    | 104555.61 22.38                                   | 297295.88 17.27                                      | 1184473.45 18.94               | 218000                           |
| 4       | DSP Flexi Cap - Gr                        | Apr-97      | 14657.22 43.43                                   | 56838.07 32.02                                    | 103163.01 21.83                                   | 306311.25 17.83                                      | 5502264.30 15.92               | 295000                           |
| 5       | ICICI Prudential Value Discovery Fund-Gr  | Aug-04      | 15082.74 50.8                                    | 57901.73 33.43                                    | 100744.51 20.85                                   | 310322.13 18.07                                      | 1218225.5 20.52                | 207000                           |
| 6       | IDFC Core Equity Fund -Gr                 | Aug-05      | 14700.80 44.18                                   | 54757.61 29.22                                    | 94841.77 18.36                                    | 266894.59 15.27                                      | 603869.2 12.86                 | 195000                           |
| 7       | Kotak Equity Opportunities Fund - Gr      | Sep-04      | 14336.55 37.95                                   | 54552.49 28.94                                    | 97764.23 19.61                                    | 298542.29 17.35                                      | 944893.05 18.99                | 206000                           |
| 8       | L&T Emerging Businesses Fund-Gr           | May-14      | 16589.41 77.70                                   | 64554.22 41.85                                    | 107937.67 23.70                                   | -- --  | 195874.44 22.01                | 90000                            |
| 9       | Motilal Oswal Flexi Cap Fund-Gr           | Apr-14      | 13370.26 21.82                                   | 47411.61 18.72                                    | 81850.08 12.37                                    | -- --  | 153002.65 18.40                | 91000                            |
| 10      | Nippon India Growth Fund - Gr             | Oct-95      | 15629.70 60.42                                   | 62251.49 39.01                                    | 109805.80 24.42                                   | 331006.4 19.26                                       | 1341385.10 22.78               | 312000                           |
| 11      | Parag Parikh Flexi Cap Fund-Gr            | May-13      | 15376.53 55.95                                   | 62957.73 39.88                                    | 118929.22 27.76                                   | -- --  | 270151.46 21.25                | 102000                           |
| 12      | SBI Small Cap Fund -Gr                    | Sep-09      | 15393.77 56.25                                   | 64425.11 41.69                                    | 116265.73 26.80                                   | 487833.45 26.43                                      | 726908.3 21.31                 | 146000                           |
| 13      | Sundaram Select Focus Fund -Gr            | Jul-02      | 14300.24 37.33                                   | 52085.06 25.52                                    | 95168.37 18.51                                    | 260157.38 14.79                                      | 1208377.42 18.84               | 232000                           |
| 14      | Tata Large & Mid Cap Fund-Gr              | Mar-93      | 14217.26 35.93                                   | 53813.26 27.92                                    | 96608.33 19.12                                    | 282924.74 16.35                                      | 5836250.23 13.06               | 293000                           |

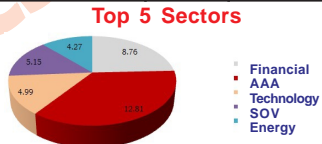
**RISK FACTORS:** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

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

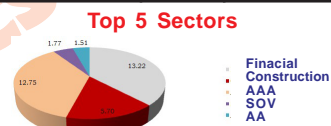
| Top 10 Holdings (as on 31/10/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| Kotak Liquid - Plan A Direct Plan  | 11.37         | 1 Year               | 22.04 |
| GOI 22/09/2033                     | 6.31          | 3 Years              | 13.81 |
| 6.64% GOI 16/06/2035               | 2.68          | 5 Years              | -     |
| Power Finance Corporation          | 1.35          | 10 Years             | -     |
| 6.44% HDFC Bank 27/09/2028         | 0.89          | <b>Top 5 Sectors</b> |       |
| ICICI Bank                         | 3.77          | <b>Instruments</b>   |       |
| APSEZL                             | 3.68          | Financial            | 8.76  |
| Infosys                            | 2.92          | AAA                  | 12.81 |
| Reliance Industries                | 2.85          | Technology           | 4.99  |
| Bharti Airtel                      | 2.65          | SOV                  | 5.15  |
|                                    |               | Energy               | 4.27  |



### 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.

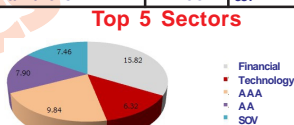
| Top 10 Holdings (as on 31/10/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| ICICI Bank                         | 5.65          | 1 Year               | 26.06 |
| Reliance Industries                | 5.20          | 3 Years              | -     |
| State Bank of India                | 3.46          | 5 Years              | -     |
| HDFC                               | 3.20          | 10 Years             | -     |
| Embassy Office Parks REIT          | 3.06          | <b>Top 5 Sectors</b> |       |
| 8.05% HDFC 20/06/2022              | 2.21          | <b>Instruments</b>   |       |
| 4.79% HPC 23/10/2023               | 2.15          | Financial            | 13.22 |
| PIIT                               | 1.51          | Construction         | 5.70  |
| 6.40% NBARD 31/07/2023             | 1.33          | AAA                  | 12.75 |
| LIC Husing Fin 361-D 14/2/22       | 1.27          | SOV                  | 1.77  |
|                                    |               | AA                   | 1.51  |



### 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.

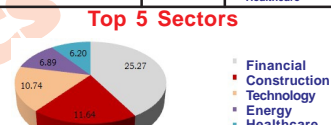
| Top 10 Holdings (as on 31/10/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| ICICI Bank                         | 5.14          | 1 Year               | 29.19 |
| HDFC Bank                          | 4.42          | 3 Years              | 12.81 |
| Infosys                            | 4.81          | 5 Years              | 11.52 |
| Reliance Industries                | 3.32          | 10 Years             | 12.95 |
| Hindustan Unilever                 | 2.55          | <b>Top 5 Sectors</b> |       |
| 8.35% GOI 2022                     | 2.68          | <b>Instruments</b>   |       |
| 9.50% Nirma                        | 2.08          | Financial            | 15.82 |
| 5.09% GOI 13/04/2022               | 1.57          | Technology           | 6.32  |
| 8.85% PFC 25/05/2029               | 1.17          | AAA                  | 9.84  |
| 6.79% GOI 26/12/2029               | 1.08          | AA                   | 7.90  |
|                                    |               | SOV                  | 7.46  |



### 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).

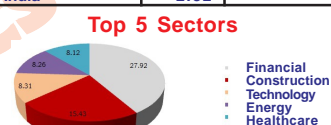
| Top 10 Holdings (as on 31/10/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| ICICI Bank                         | 7.63          | 1 Year               | 54.46 |
| Infosys                            | 5.84          | 3 Years              | 21.69 |
| State Bank of India                | 5.23          | 5 Years              | 15.74 |
| SRF                                | 4.67          | 10 Years             | 15.47 |
| Larsen & Toubro                    | 4.27          | <b>Top 5 Sectors</b> |       |
| HDFC Bank                          | 3.82          | <b>Instruments</b>   |       |
| Tata Consultancy Services          | 3.70          | Financial            | 25.27 |
| Reliance Industries                | 3.29          | Construction         | 11.64 |
| Bajaj Finance                      | 3.17          | Technology           | 10.74 |
| Linde India                        | 2.55          | Energy               | 6.89  |
| Axis Bank                          | 2.42          | Healthcare           | 6.20  |



### 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 31/10/2021) |               | Fund Performance     |       |
|------------------------------------|---------------|----------------------|-------|
| Holdings                           | Net Asset (%) | Period               | %     |
| Tech Mahindra                      | 4.93          | 1 Year               | 59.83 |
| ICICI Bank                         | 4.79          | 3 Years              | 19.63 |
| ICICI Pru Life Ins. Co. Ltd.       | 4.27          | 5 Years              | 14.17 |
| Larsen & Toubro                    | 3.87          | 10 Years             | 15.09 |
| Bharti Airtel                      | 3.50          | <b>Top 5 Sectors</b> |       |
| Reliance Industries                | 3.50          | <b>Instruments</b>   |       |
| State Bank of India                | 3.21          | Financial            | 20.39 |
| HDFC Bank                          | 3.19          | Construction         | 11.87 |
| Infosys                            | 3.13          | Technology           | 9.91  |
| Cipla                              | 3.08          | Energy               | 9.43  |
| Cummins India                      | 2.82          | Healthcare           | 9.23  |



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

Contd. from Page 1



Be Empowered



## Don't keep money secrets

**Why is it that discussion about money do not happen in a household? Why don't people disclose what the earnings are, what the assets are and why they have been acquired?**

Involving the family in financial decisions is something many households hesitate to do, for various reasons, and the consequences are not always pleasant.

A young couple routinely overspent their credit cards. The interest accumulated and they kept paying the minimum balance due. When the husband finally turned up at the credit counsellor's office, he admitted that he let his wife spend the way she liked, as he considered it his responsibility to find the money for such expenses. He seemed very guilty and ashamed that he was not earning enough. That an expense is something that one cannot afford, is not a statement one likes to make, the counsellor explained to me. Many men and women suffer in mindless pride and in denial, that they cannot afford some of the expenses they aspire to make.

A middle-aged neighbour was troubled by the fact that he could not afford to send his son abroad to pursue a master's degree. The boy pointed out that his friends were all going and that he would face the prospect of a life of low earnings and poor employment opportunity, since his father is denying him this right to study abroad. Preposterous as it sounds, he saw it as a privilege and considered the father a stingy man who would not liquidate some assets to make it happen. The surprising part is that the father remained reluctant to discuss the assets of the household with the son and propose that the son must take an educational loan instead.

Why is it that discussions about money do not happen in a household, as normally as it should? Why don't people disclose what the earnings are, what the spending limits should be, what the assets are and why they have been acquired, what the financial goals are and how they are being funded? There is so much at stake, and much heart burn and disappointment could be avoided if there was some transparency in the financial decisions. People admit to the merits of involving family members in discussions about financial matters, but seldom act on it. What can we do about it?

First, it should be part of the normal conversation in a household about allocating money for specific uses. It is not fashionable to make household budgets anymore. But the practice has a huge merit in involving members of the family to discuss the choices and make decisions. Except for the super-rich household, most have a limited amount of money which must be allocated to various uses. Instead of treating every spending decision as a bottomless pit into which any amount of money can be poured based on whims, the family can get used to treating them as serious decisions on choice and allocation.

Try telling your child that you are willing to allocate a fixed amount of money for their birthday celebrations. Allow them to make the decisions about how to spend that money on clothes, on gifts, on the party, an decor and food, on friends and movies. Let this decision not be one where every desire is simply accommodated by the indulgent parent but is made considering the costs and the choices. Your child will learn finance first-hand. Understanding opportunity cost while making financial decisions is precious. Giving up on an expensive gift to fund the movie trip with friends is the choice your child won't make easily and that is how it should be.

Second, make the saving goals the family's joint decision. There is no need to be secretive about what is being saved and invested. The family must know what the larger future goals are, and why sacrifices must be made in the present to make that happen. The postponement of instant gratification and the ability to think long term, are important skills that everyone in the household will benefit from. Larger financial goals such as buying a property, funding children's education, saving for retirement are all important to everyone in the family.

Involve the family in the discussion with the financial adviser and let them know how the goals are being estimated, and how these are being funded. Let them know how the choices about asset allocation are being made. Let there be a healthy discussion on whether buying more gold or property is serving the needs of the household for its future needs. Be willing to define and defend the investment choices. It helps immensely to be accountable to the household for the asset allocation decision.

Third, foster the money culture of the household by being logical and consistent while making financial decisions. Value for money, caring for objects of value, evaluating objects over experiences, developing emotional intelligence about money, are all habits a household must build over time. Money decisions are made every day, and some see it as bothersome to bring it up too often. Which is why setting broad principles and adhering to them helps. The mandatory spends on food, education, utilities, EMI, transport might need only a one-time discussion about how much and what the limits are. But the discretionary spends on entertainment, holidays, impromptu purchases, and soon, can add up. If these remain impulsive decisions that are made on the fly with no consistency, no one learns how to make them. Be aware of the dangers of centralising these decisions.

As you make these choices together, you will find that everyone gradually learns what the family owns, owes and how it makes its money decisions. Do not trade off this precious bonding and openness for inexplicable secrecy.

Source & Courtesy: Uma Shashikant - ET Wealth

## What is the ideal term cover for you?

A plain vanilla term plan is a key component of every individual's financial plan. However, insurance needs per one's age and liabilities. For instance, a middle-age working woman with high income, sizeable assets and very few liabilities may not need life insurance at all. On the other hand, for a young professional with an education loan, it is advised that a term cover equivalent to the loan amount should be bought. Mint tells you how much insurance you need at different life stages and what will it cost.

**Age: 24-29 years:** Young professionals usually do not need insurance. However, if you have an education loan or are supporting parents or sibling, get a term plan that covers your loan or sibling's education expenses, whichever is applicable.

**Age: 30-35 years:** One is most likely to be married and have kids by this age. Insurance should be bought to support dependent kids, parents and spouse. You may even be servicing an education or car loan. A cover amount of at least ₹1 crore or 8-10 times your annual income should be bought. ₹1 crore term cover will cost (approx) ₹1100 every month.

**Age: 36-45 years:** At this stage, liabilities increase manifold as you start planning for children's college and take high-ticket loans. Early 40s to early 50s also mark peak earning years with high lifestyle costs. One has to buy insurance to protect income for dependents, support financial goals and cover loans. Buy a plan equal to 12-15 times your dependents' annual expenses.

**Age: 46-55 years:** One may take an education loan to fund children's education. If you already have a term plan, you can top it up with an additional cover of ₹50-60 lakh.

**Age: 56-62 years:** As you start nearing retirement, liabilities of outstanding loan and supporting children start coming down. Buy a new plan if you have outstanding loans. A retiree with no liabilities does not need insurance.

For all your Life Insurance needs, Please call **ECS Insurance - 62814 91571**

Source & Courtesy: Shipra Singh - mint

## HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

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

For selecting the right policy with cost efficient and maximum benefits, Please Call : 62814 91571 Insurance is the subject matter of solicitation.

## Term plan premiums

**Term Insurance Plan (u/s.80C)**  
Pay Just ₹5024\* & get ₹50 lakhs Life Coverage  
TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

| Insurance co. Name | Age (yrs) | Term (yrs) | (₹) 50 lakhs* | (₹) 1 crore* |
|--------------------|-----------|------------|---------------|--------------|
| LIC                | 25        | 30         | 9912          | 19824        |
| AMULYA             | 35        | 20         | 13983         | 27966        |
| JEEVAN             | 45        | 10         | 22360         | 44722        |
| SBI Life           | 25        | 30         | 6904          | 11506        |
|                    | 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 : 62814 91571

## Balanced Advantage Funds are made to benefit from volatility

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

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

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

## Don't put off Tax Saving till the last minute

### 5 Features of Tax Saving Mutual Fund (Equity Linked Savings Scheme - ELSS)

- Lowest lock-in period of 3 years among Sec. 80C investment options.
- Offers tax benefit on investment upto Rs. 1.50 lakhs u/s 80C of Income Tax Act, 1961.
- Long term capital gains earned is exempt upto Rs. 1 lakh above Rs. 1 lakh taxed at 10%.
- Investment in diversified equity portfolio of stocks chosen by professional fund manager.
- Flexibility to invest through SIP mode on monthly basis.

ELSS offers dual advantage of saving tax and opportunity to build wealth through equity investments.

### Selected ELSS Funds

- Axis Long Term Equity Fund
- Aditya Birla Sun Life Tax Relief 96
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Kotak Tax Saver Fund
- Tata India Tax Savings Fund

Invest now **Don't wait till March** Invest now

u/s 80C Investments upto ₹1,50,000.

u/s 80D Health Insurance (Self / Spouse / Children): Premium paid upto ₹25,000.

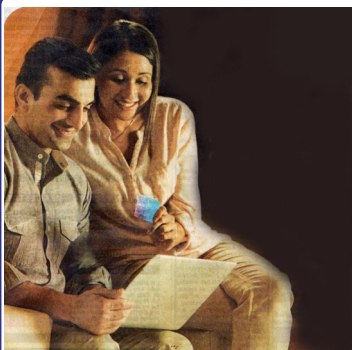
u/s 80D Health Insurance (Dependent Parents Above 60): Premium paid upto ₹30,000/-.

u/s 80CCD (1B) NPS Investment upto ₹50,000.

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

### Telangana Rural Region

|                 |  |                |             |
|-----------------|--|----------------|-------------|
| <b>WARANGAL</b> | Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001. | 0870 - 2931717 | 98488 23220 |
|-----------------|--|----------------|-------------|

### 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-DRAVARAM</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 |

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RBI Floating Rate Savings Bonds **7.15%** Payable - H-Iy

"It seemed to me that the people who were genuinely thriving in their lives were the ones who had made room for well-being, wisdom, wonder, and giving."  
- Arianna Huffington

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

| LIQUID FUNDS RETURNS AS ON 04/11/2021       | 15D  | 30D  | 3M   | 6M   | 1Y   |
|---|------|------|------|------|------|
| Aditya Birla Sun Life Low Duration Fund (G) | 0.09 | 0.18 | 0.77 | 1.83 | 3.77 |
| DSP Ultra Short Fund (G)                    | 0.12 | 0.18 | 0.62 | 1.36 | 2.84 |
| HDFC Low Duration Fund (G)                  | 0.05 | 0.21 | 0.94 | 2.14 | 4.36 |
| ICICI Prudential Savings Fund (G)           | 0.01 | 0.08 | 1.09 | 2.53 | 4.79 |

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

R.N.I.No.APENG/2004/12047

POSTAL REGN.NO.: HQ/SD/510/2019-21

Registered News Paper

To

# 5 REASONS TO INVEST IN ADITYA BIRLA SUN LIFE BUSINESS CYCLE FUND.



## Aditya Birla Sun Life Business Cycle Fund

An open ended equity scheme following business cycles based investing theme

NFO opens: November 15, 2021

NFO closes: November 29, 2021

#StayAheadOfTime

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA CAPITAL

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| <b>Scheme:</b><br>Aditya Birla Sun Life Business Cycle Fund (An open ended equity scheme following business cycles based investing theme) | This product is suitable for investors who are seeking*:<br>• Long term capital appreciation<br>• An equity scheme investing in Indian equity & equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy<br>*Investors should consult their financial advisors, if in doubt whether the product is suitable for them. |  |
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The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

for more details, Please call **ECS Financial / 1800 425 2969** | [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in)

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

**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.

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