RNI NO.: APENG / 2004/12047, July 1st - 15th 2021, Vol. XIII - Issue 07 - ₹1/-, POSTAL REGN. NO.: HQ/SD/510/2019-21

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by **Elluswamy Chandrasekaran** from 1-7-284/293, Office No. 309, 3rd floor, Jade Arcade, Paradise, M.G.Road, Secunderabad-03
Toll Free No. 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Sai Krishna Graphics & Printers, 3-5-242 & 243, Vittalwadi, Narayanguda, Hyderabad.

Balanced Advantage Funds

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

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

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

Be Empowered

Eight rules of early retirement

The young don't wants to slog till they are 60. They want to pursue their dreams

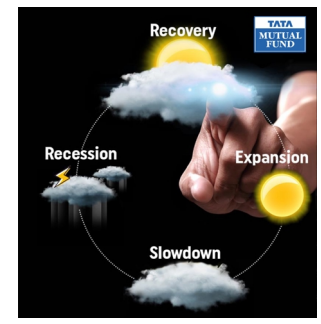
Early retirement is the personal goal I hear of the most these days. Among the young who are in their 30s, working for another 30 years seems daunting. It is now established that one won't work for the same employer all life; but not willing to work at all is relatively new. But quite fair I would think.

Work was not all consuming like it is for the youngsters these days. There are so many who routinely clock in 80-hour work weeks. Wait a minute, that amounts to working literally every waking hour. It is little wonder that they realise this cannot be sustained.

It is cruel that there are several professions from the high brow consulting and private equity, to professionally demanding medicine, that make long hours of work a norm. But even simpler professions like call centres, logistics management, selling and customer care have now begun to seek long hours. Then there are those that work across time zones in technology and software, music and composition, writing and content, media and filmmaking with scant regard

Contd in Page 3

Source & Courtesy: Uma Shashikant - ET Wealth



Tata Business Cycle Fund

(An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks)

Investment Objective: To generate long-term capital appreciation by investing with focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

Plans and Options: Growth and IDCW.

Fund Manager: Murty Nagarajan

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

Benchmark Index : NIFTY 500 TRI.

Entry Load: Not applicable.

Exit Load: For units in excess of 12% of the investment,1% will be charged for redemption within 365 days.

NFO Closes on 30/07/2021

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 ECS Financial/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

No change in the Rates

RBI Floating Rate Savings Bonds

7.15%

Payable - H-ly

Selected Retirement Savings Funds

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

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

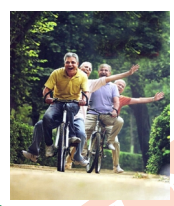
Attractive Fixed Deposits

Compiled as on 09/07/2021

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 City Union Finance	MAA+	12	7.25	7.65
Shriram Transport Finance	FAAA	12	7.25	7.65

MORE HAPPINESS AT 60

Avail the following schemes specially meant for you



	(p.a.)
GOI Savings FRS Bonds	7.15%
HDFC Ltd	6.90%
PO M-ly Income Scheme	6.60%
Kisan Vikas Patra	6.90%
LIC's PMVVY	7.40%

Kindly note change of our website

Kindly note our New Website: www.ecsfinancial.co.in.

Also in all our email ids 'ecsconsultants' will be replaced by "ecsfinancial"

Shriram Transport Finance Company Ltd

Interest rate cut w.e.f. 01/08/21

Hurry! 7.25% p.a. (Indls) / 7.65% p.a. (Sr.Ctns) Period: 1 year. Only till 31/07/21.

w.e.f. 01/08/2021 new rate will be 6.75% p.a. / 7.05% p.a.

Use present interest rates to your advantage.

Postal Small Savings Schemes

Interest rates w.e.f. 01/07/2021

Instrument	Rate of Interest w.e.f. 01/07/2021	Compounding Frequency
Savings Deposit	4.0	Annually
1 Year Time Deposit	5.5	Interest payable annually but calculated quarterly
2 Year Time Deposit	5.5	
3 Year Time Deposit	5.5	
5 Year Time Deposit	6.7	

Contd in Page 3

Just click www.ecsfinancial.co.in to know more about investments

Income Tax Filing due dates extended for the FY 2020-21.

To know more please call your nearest ECS Financial RM / Toll Free: 1800 425 2969

Thoughtful Inspirational Quotable Quotes

"Financial peace isn't the acquisition of stuff it's learning to live on less than you make so you can give money back and have money to invest you can't win until you do this." - Dave Ramtery

Contd in Page 4

● 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

Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	3601	22.97	69.73	1.465	1.361	0.21	30.68	11.99	11.08	10.52	9.59	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3562	12.1	19.28	0.45	0.36	0.15	19.5	10.58	9.32	--	9.27	2
3	HDFC Balanced Advantage Fund	Feb-94	Unrated	41922	28.12	258.27	3.41	3	0.69	49.29	13.09	12.37	12.31	18.08	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	3881	20.59	33.44	1.3507	0.6641	0.6	34.03	13.89	12.51	11.26	10.7	4
5	Tata Balanced Advantage Fund	Jan-19	Unrated	2651	13.69	13.69	--	--	--	27.26	--	--	--	13.82	5
6	Sundaram Balanced Advantage Fund	Mar-20	Unrated	966	12.85	13.81	--	--	--	27.29	--	--	--	27.64	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	32188	16.22	46.3	0.8852	0.656	0.28	29.29	11.62	10.86	12.46	11.14	7
8	Kotak Balanced Advantage Fund	Aug-18	Unrated	8754	13.74	13.74	-	-	-	25.46	-	-	-	11.52	8

Balanced Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	**	7855	151.2	990.33	8.8363	6.4118	1.97	48.14	10.43	10.45	12.14	19.21	1
2	Canara Robeco Equity Hybrid Fund	Feb-93	*****	5327	89.65	227.36	7.269	7.5431	2.25	39.24	15.59	14.34	13.89	12.74	2
3	DSP Equity & Bond Fund	May-99	****	6769	26.31	220.03	2.52	1.98	0.45	42.76	15.52	13.84	12.68	15	3
4	HDFC Children's Gift Fund	Mar-01	****	4667	172.4	-	-	-	-	48.22	14.86	14.36	14.4	16.51	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	***	17274	17.59	186.88	2.48	1.16	0.48	50.1	14.75	13.73	14.65	14.46	5
6	Kotak Equity Hybrid Fund	Nov-99	****	1,658	21.49	36.58	1.3347	0.234	-	52.39	15.69	13.23	12.08	14.58	6
7	PGIM India Hybrid Equity Fund	Jan-04	***	107	15.2	92.12	1.204	0.662	0.25	44.93	11.71	10.36	9.76	13.58	7
8	SBI Equity Hybrid Fund	Dec-95	****	39977	39.3	185.47	0.8412	0.85	-	38.44	14.23	13.01	14.02	15.99	8
9	Sundaram Equity Hybrid Fund	Jun-00	****	1750	15.68	122.63	1.7004	0.9434	0.399	39.42	12.72	12.57	9.84	12.65	9
10	Tata Hybrid Equity Fund	Oct-35	**	3355	76.67	277.86	5.1796	4.38	-	40.01	11.28	9.65	12.67	15.16	10

Large & Midcap Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	DSP Equity Opportunities Fund	May-00	****	6348	30.39	333.64	2.66	2.7	2.8	60.61	17.36	15.93	14.5	18.05	1
2	IDFC Core Equity Fund	Aug-05	***	2377	18.7	63.39	0.8	1.03	-	63.54	13.1	13.93	12.08	12.31	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	3835	23.81	48.06	-	-	-	51.37	14.18	15.19	13.89	11.95	3
4	Tata Large & Mid Cap Fund	Mar-93	****	2301	48.73	302	0.8411	-	-	54.85	17.65	14.17	14.25	12.81	4

Mid cap Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla Sun Life Mid Cap Fund	Oct-02	*	2707	38.79	402.61	1.93	-	1.74	70.39	11.12	11.77	14.11	21.77	1
2	Axis Midcap Fund	Feb-11	*****	11834	32.89	61.36	2.12	1.99	2.6	62.24	21.62	19.22	19.31	19.11	2
3	DSP Midcap Fund	Nov-06	****	12,162	25.58	86.2	2.3	1.68	2.47	59.62	18.01	16.2	17.11	15.85	3
4	Franklin India Prima Fund	Dec-93	***	7562	67.53	1,401.59	4.86	4.31	-	67.42	14.49	13.77	17.67	19.61	4
5	HDFC Mid-Cap Opportunities Fund	Jun-07	***	28672	34.47	83.61	2.5	2.5	3	74.05	15.09	15.55	17.81	16.34	5
6	ICICI Prudential Midcap Fund	Oct-04	**	2632	29.28	147.24	0.88	1.99	1.7	83.34	16.08	15.37	16.53	17.49	6
7	Kotak Emerging Equity Scheme	Mar-07	****	12463	35.95	65.46	1.61	0.53	-	82.47	20.05	17.6	19.35	14.07	7
8	L&T Midcap Fund	Aug-04	***	6587	53.88	192.64	2.87	1.5	-	60.69	12.52	15.44	17.32	19.12	8
9	Motilal Oswal Midcap 30 Fund	Feb-14	**	1979	21.76	35.63	1.77	0.02	3.3	63.07	12.22	10.97	--	18.86	9
10	Sundaram Mid Cap Fund	Jul-02	*	6356	39.39	636.75	2.1252	0.4781	-	62.68	9.53	11.35	15.22	24.53	10

Flexi Cap Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	13340	125.71	1,053.64	7.1895	6.32	5.63	62	15.04	15.54	15.3	22.59	1
2	HDFC Flexi cap Fund	Jan-95	**	25,232	52.48	889.62	5.25	4.25	5	63.3	14.68	13.95	12.2	18.44	2
3	Kotak Flexi cap Fund	Sep-09	****	35955	32.21	52.75	1.3281	1.2	0.88	48.03	14.15	14.53	15.28	14.31	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	***	11888	25.09	33.38	0.8854	-	4.02	42.31	8.92	12.75	-	18.27	4
5	PGIM India Flexi cap Fund	Mar-15	****	1128	17.79	23.61	0.44	0.5025	0.3	74.63	22.11	18.37	-	14.53	5
6	SBI Flexi cap Fund	Sep-05	***	13367	30.98	69.19	-	-	-	57.76	14.77	14.17	14.8	13.05	6
7	UTI Flexi cap Fund	May-92	****	18405	162.73	233.29	2.9218	2.65	3	68.18	18.95	17.34	15.46	13.22	7

Multi Asset Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Axis Triple Advantage Fund	Aug-10	*****	1,008	19.76	28.11	0.42	1.16	0.72	36.99	14.3	11.67	10.35	9.97	1
2	HDFC Multi Asset Fund	Aug-05	***	832	14.8	44.53	0.79	-	1	34.18	13.03	10.65	10.24	9.85	2
3	ICICI Prudential Multi Asset Fund	Oct-02	***	11,730	21.76	364.68	1.22	2.44	1.12	41.64	13.87	13.56	12.88	21.21	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,049	12.19	12.19	-	-	-	-	-	-	-	21.95	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	14269	14.3	14.3	-	-	-	37.48	-	-	-	30.6	5

Asset Allocator Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	19	37.90	41.16	-	-	-	37.16	13.54	12.62	9.84	9.96	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	11,441	74.23	74.23	-	-	-	29.89	13.54	12.9	11.55	12.09	2
3	Nippon India Asset Allocator FoF	Feb-21	***	50	11.44	11.44	-	-	-	-	-	-	-	14.43	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 02/07/2021 IDCW	NAV as on 02/07/2021 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%)				Since Inception (%)	Sl. No.
1	Axis Long Term Equity Fund	Dec-09	****	29575	25.91	67.1	2.0364	1.85	2.25	52.86	16.03	16.32	17.93	17.98	1
2	Canara Robeco Equity Tax Saver Fund	Feb-09	*****	2227	34.69	104.51	1.7708	2.0739	1.55	64.05	20.6	17.8	14.78	15.31	2
3	DSP Tax Saver Fund	Jan-07	****	8747	19.15	73.85	1.8	0.7	0.71	62.78	18.83	16.39	15.88	14.83	3
4	HDFC Taxsaver Fund	Mar-96	*	8397	52.16	648.98	6	5	6	50.21	9.65	10.89	10.64	23.64	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	8846	21.9	523.59	2.4792	2.3198	0.7	54.83	14.01	12.86	13.95	19.82	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3271	25.28	86.63	0.85	0.37	-	81.96	15.84	16.96	16.01	18.82	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	1988	24.41	65.23	1.3369	1.1908	-	56.88	17.52	15.55	13.5	12.76	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	7940	20.86	28.2	0.4427	0.84	1.6	65.29	20.86	21.08	-	20.69	8
9	SBI Long Term Equity Fund	Mar-93	**	9901	50.33	202.34	3.0104	3.01	-	56.03	14.86	12.23	13.05	16.37	9
10	Tata India Tax Savings Fund	Mar-96	***	2705	68.16	24.9	8.8541	3.27	-	51.99	14.25	13.89	14.72	18.78	10

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2021

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	15435.26	57.46	51752.19	25.10	91126.25	16.75	293383.54	17.04	3904745.26	22.57	275000
2	DSP Equity Opportunities Fund - Gr	May-00	15740.54	62.92	53484.35	27.53	9438866.00	18.19	292190.55	16.96	2684863.52	18.03	254000
3	Franklin India Prima Fund - Gr	Dec-93	15800.33	63.99	52642.61	26.36	90848.60	16.63	312492.02	18.21	11659144.23	19.58	331000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	16114.77	69.68	54632.43	29.11	93850.7	17.96	321502.47	18.74	706903.45	16.26	169000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	15686.30	61.94	50569.43	23.41	88754.26	15.68	266037.04	15.22	5264675.3	14.78	321000
6	IDFC Core Equity Fund -Gr	Aug-05	15526.21	89.08	51142.34	24.23	88947.66	15.76	250069.76	14.06	532018.48	12.28	191000
7	Kotak Flexicap Fund- Gr	Sep-09	14811.37	46.47	49307.93	21.58	88787.30	15.69	284940.72	16.49	378501.2	14.29	142000
8	L&T Emerging Businesses Fund-Gr	May-14	18094.06	106.68	58164.59	33.85	98628.46	20.01	-	-	170780.49	20.42	86000
9	Mirae Asset Large Cap Fund -Gr	Apr-08	14841.15	46.98	49997.14	22.58	91373.36	16.86	293380.99	17.04	546667.36	15.97	159000
10	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	14303.27	37.69	46415.99	17.25	80904.25	11.92	-	-	137771.02	18.23	87000
11	Nippon India Small Cap Fund - Gr	Sep-10	18243.41	109.55	64108.03	41.40	111710.27	25.17	445494.36	24.77	519470.58	20.11	130000
12	SBI Flexicap Fund-Gr	Sep-05	15283.21	54.76	50746.67	23.67	90075.97	16.28	286438.23	16.59	609153.42	13.02	190000
13	Sundaram Small Cap Fund	Feb-05	17688.47	98.94	58936.30	34.86	93252.55	17.70	298017.31	17.33	815622.41	16.93	197000
14	Tata Equity PE Fund -Gr	Jun-04	14387.38	39.13	47155.03	18.38	82238.71	12.58	268018.09	15.36	884769.62	18.32	205000

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

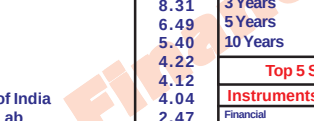
ICICI Prudential Balanced Advantage Fund

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 30/06/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	6.35	1 Year	30.18
ICICI Bank	6.32	3 Years	11.48
Hdfc Bank	4.61	5 Years	10.84
Infosys	4.45	10 Years	12.45
HDFC	2.84	Top 5 Sectors	
8.75% Axis Bank	3.57	Instruments	%
RBI 364D 03/06/2021	3.18	Financial	11.37
GOI 22/09/2023	1.85	AA+	12.05
6.64% GOI 16/03/2035	1.42	AAA	7.99
9.20% ICICI Bank	1.47	Energy	5.74
		Automobile	5.13

Top 5 Sectors

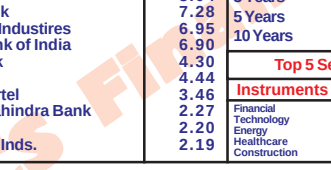


DSP Dynamic Asset Allocation Fund

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 30/06/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
5.09% GOI 13/04/2022	4.72	1 Year	19.76
5.05% Ind Oil Corp. 25/11/2022	2.84	3 Years	10.51
8.20% GOI 15/02/2022	2.67	5 Years	9.31
HDFC 19/05/2022	2.16	10 Years	-
6.80% HPCL 15/12/2022	1.50	Top 5 Sectors	
ICICI Bank	5.46	Instruments	%
Reliance Industries	4.59	Financial	12.46
Infosys	4.35	AAA	16.87
Bharti Airtel	2.69	Chemicals	3.02
A P S E Z	2.93	AA	1.76
		Technology	2.55

Top 5 Sectors

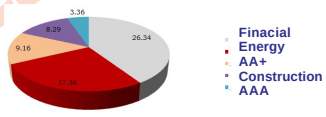


HDFC Balanced Advantage Fund

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 30/06/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
State Bank of India	10.20	1 Year	49.79
ICICI Bank	5.20	3 Years	12.85
NTPC	4.88	5 Years	12.30
Coal India	4.34	10 Years	12.28
ITC	4.02	Top 5 Sectors	
Larsen & Toubro	4.21	Instruments	%
8.60% Canara Bank	1.64	Financial	26.34
8.75% State Bank of India	1.38	Energy	17.36
8.98% Punjab National Bank	1.09	AA+	9.16
6.43% HDFC 29/09/2025	0.78	Construction	8.29
		AAA	3.36

Top 5 Sectors

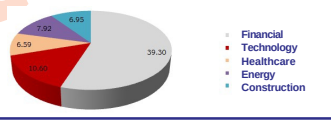


DSP Tax Saver Fund

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 30/06/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Infosys	8.75	1 Year	63.46
ICICI Bank	8.31	3 Years	18.54
HDFC Bank	6.49	5 Years	16.34
Tata Steel	5.40	10 Years	15.86
Axis Bank	4.22	Top 5 Sectors	
Bharti Airtel	4.12	Instruments	%
State Bank of India	4.04	Financial	39.30
Dr. Reddys Lab	2.47	Technology	10.60
C G C E	2.06	Healthcare	6.59
Ultratech Cement	2.05	Energy	7.92
		Construction	6.95

Top 5 Sectors

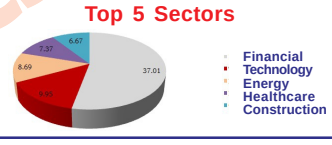


Tata India Tax Savings Fund

Scheme Obj :Equity - ELSS; Scheme Type: Open End; Launch Date : March '96, Fund Manager: Rupesh Patel, Ennettee 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 30/06/2021)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	10.05	1 Year	52.83
Infosys	8.04	3 Years	13.80
Hdfc Bank	7.28	5 Years	13.92
Reliance Industires	6.95	10 Years	14.67
State Bank of India	6.90	Top 5 Sectors	
Axis Bank	4.30	Instruments	%
HDFC	4.44	Financial	37.01
Bharti Airtel	3.46	Technology	9.95
Kotak Mahindra Bank	2.27	Energy	8.69
Voltas	2.20	Healthcare	7.37
Hindalco Inds.	2.19	Construction	6.67

Top 5 Sectors



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

Contd. from Page 1

Be Empowered

Eight rules of early retirement

for the clock and the list goes on. There seems to be no escape from long work days that many times spill into the weekend. What young earners have realised is that complaining about work hours is futile when the job is interesting, peers are engaging and when the money is good. They, therefore, see their careers as front-ended with opportunity, money, growth and status. What their parents achieved in 35 long years of work, they realistically hope to achieve in 15 years. Early retirement then makes sense as not just the end of the slog, but as a well earned pivot that enables them to pursue what they wish. And seek the much elusive balance between work and life.

It is also important to see how stressful growing up itself has been for this generation brought up by helicopter parents. Forced into learning music, sports, accumulating social work hours, amidst perennially preparing for competitive exams and top scores, this generation has primed itself for slog, even as it desires to break off and follow the heart.

The second profession is a romance that many in their 30s carry in their heart. Many do not want to acquire assets, 'settle' into a marriage, or have children, before they are ready to focus on life as separate from work. In that utopia they would live in the quiet of the woods, sleep to the sound of the winds, eat food off their gardens, and live a simple life. How does one prepare for that transition?

First, building a corpus to fall back on is crucial. The corpus must be large enough to generate an income adequate to take care of the basics. There must be enough money to pay for rent, food, utilities and education and perhaps leave a small surplus for indulgencies. This corpus must grow over the years, ideally at a rate that beats inflation.

Second, arriving at this corpus is not a function of just earnings, savings and investments. It is about what the new lifestyle would be. Is there a break from comforts, expenses, burdens, expectations of the present? Without a clear understanding of how different that would be, quitting a job can be risky. What earlier retirees saw as lifestyle compromise after retirement, the young are seeing as lifestyle rework.

Third, retirement needs to be about pursuing a different purpose in life. Else it would be boring, hedonistic and wasteful. Without making a choice about what it is one likes to pursue to meaningfully engage with the world, or the community one lives in, to contribute, to divert one's energies into, early retirement can be harmfill to mental and physical health. One cannot blame burning out as the excuse to do nothing for years.

Fourth, finding an alternative earning career is important. One could choose to write, teach math or music, become a farmer, work as a tourist guide, or devote oneself to a cause one feels strongly about. But all these pursuits must result in some income that can cover some expenses. That will reduce the stress on the corpus.

Fifth, one needs to be mentally prepared for the change one is romancing about. Living on a farm means getting comfortable with other life forms that will live with you; being willing to take what nature offers as heat, rains, and such unpredictable living conditions; being able to put up with lower levels of infrastructural comfort; being willing to cook each and every meal every day; and so on. There is enough to dishearten the weak in many of these alternative propositions.

Sixth, one must be willing to consider how these lifestyle changes will impact what one does for entertainment, social interaction, schooling, healthcare, and such everyday decisions that urban living allows one to take for granted. Many desire travel as their priority. Travel calls for good levels of physical fitness, willingness to put up with physical discomforts of travel, Comfort with new environments, languages and food, and so on.

Seventh, one should be open minded about calling off the experiment and returning to the mainstream if that is needed. Many like to take what they call a 'break' so they are able to experiment with an alternative and then make a choice. The early days of romanticising work from home and enjoying freshly cooked homefare with closed ones, has given way to frustration about being trapped indoors in these last 18 months. Novelty wears off faster than we imagine.

Eighth, retiring early and beginning a new life should not mean throwing away the fundamental principles of personal finance. One will still need wealth management and asset allocation; one will have to be adequately insured; one must monitor how the assets are performing; and one must actively ensure that the money is working hard even if one has retired to a more sedentary existence. The number of years one must fight inflation means the assets must grow in value-both from investment in growth avenues and regular accretion and accumulation of the corpus.

There is no harm in contemplating early retirement. But thinking through the elements of both financing it and sustaining it are quite underestimated it would seem.

The Second profession is a romance that many in their 30s carry in their heart. Many do not want to acquire assets, 'settle' into a marriage, or have children, before they are ready to focus on life as separate from work.

Source & Courtesy: Uma Shashikant - ET Wealth

Contd. from Page 1

Postal Small Savings Schemes

Interest rates w.e.f. 01/07/2021

Instrument	Rate of Interest w.e.f. 01/07/2021	Compounding Frequency
5 Year Recurring Deposit	5.8	Quarterly
5 Year Senior Citizen Savings Scheme	7.4	Quarterly and Paid
5 Year Monthly Income Account	6.6	Monthly and Paid
5 Year National Savings Certificate	6.8	Annually
Public Provident Fund Scheme	7.1	Annually
Kisan Vikas Patra	6.9 (will mature in 124 months)	Annually
Sukanya Samriddhi Account Scheme	7.6	Annually

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

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

Insurance is the subject matter of solicitation.

HDFC Life Click2 Protect 3D Plus
A non-linked non-participating term insurance plan.
Protection Plans

Sometimes the simplest choice is the best one for you. A protection plan is a simple way to get comprehensive protection at an affordable price and protect your loved ones against the uncertainties that life may throw at you.

This leaflet aims at explaining the features of Life Option of HDFC Life Click 2 Protect 3D Plus. For further details, please refer product brochure available on HDFC Life website.

KEY FEATURES & BENEFITS

- Provide financial protection to you and for your family at an affordable cost
- All future premiums are waived on Accidental Total Permanent Disability
- Special premium rates for female lives
- Attractive premium rates for non-tobacco users
- Tax benefits* as per prevailing tax laws

Life Option: Under this option your nominee gets a Lumpsum Benefit on death or diagnosis of Terminal Illness. Your future premiums are waived upon Accidental Total Permanent Disability.

Sample Illustration - Mr. Aggarwal is a 25 year old software engineer. He buys an HDFC Life Click 2 Protect 3D Plus Plan. The details of his policy are as follows:

Plan Option	Sum Assured	Policy Term	Premium Payment Term
Life	Rs. 1 Crore	40 years	40 years

- During the 5th Policy Year, he meets with an accident which renders him permanently disabled.
- During the 10th Policy Year, he passes away due to illness.

(* Tax benefits are subject to change from time to time)

Please call ECS Insurance, 98410 01787

Piramal Capital & Housing Finance

Piramal Capital & Housing Finance

Secured redeemable "NCDs"

'CREDIT RATING: **CARE AA/CWD; ICRA AA/ Negative**

Issuance: Demat Only. **Listing:** BSE

Opens on 12/07/2021 & Closes on 23/07/2021

for Annual Payable

8.35% p.a
26 months

Allotment on First come First Serve Basis

Min. Amt: ₹10,000/- (10 NCDs) Multiples of ₹1000/- (1 NCD)

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

25 + years of Trust, which you can always depend, Please call upon for any of your investment / Financial Queries, ECS Financial / 1800 425 2969

Contd. from Page 1

Thoughtful Inspirational Quotable Quotes

"Sometimes the questions are complicated and the answers are simple." - Dr. Seuss

"No great thing is created suddenly." - Epictetus

"Never again clutter your days or nights with so many menial and unimportant things that you have no time to accept a real challenge when it comes along. This applies to play as well as work." - O.G. Mandino

"In matters of style, swim with the current; in matters of priniciple, stand like a rock." - Thomas Jefferson

Important

Kindly ensure your Mobile No, Email Id, latest Bank Particulars / Address are updated in all your investments correctly.

For any assistance, Please call ECS Financial / Toll Free: 1800 425 2969

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

Telangana Region			
SECUNDERABAD @	1-7-284/293, Office No. 303, 3rd 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, IInd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET @	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI @	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY @	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI @	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 24152771	98480 44868
HABSIGUDA @	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY @	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL @	H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Secunderabad - 500 087.	040 - 27863360	70362 07831
MADHAPUR @	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET @	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
Andhra Pradesh Region			
VIJAYAWADA @	40-9-99, 1st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd 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, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
Chennai Region			
T. NAGAR	Flat No.304, 2nd 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

@ Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111

Follow us:

ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.30 pm. & all Sundays - Holiday.

This product is suitable for investors who are seeking*:

- Capital appreciation over a long period of time.
- Investment in equity and equity related instruments of small cap companies.

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

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

Save for your child's education.

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

HDFC MUTUAL FUND BHAROSA APNO KA

Insurance is the subject matter of solicitation.

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.

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

- The Dalai Lama

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 02/07/2021	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.29	1.11	1.74	4.82
DSP Ultra Short Fund (G)	0.14	0.24	0.74	1.44	3.09
HDFC Low Duration Fund (G)	0.04	0.35	1.22	1.75	5.57
ICICI Prudential Savings Fund (G)	0.05	0.45	1.38	1.73	5.57

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

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.**

Serving you. Serving Nation.

From: **ECS CONSULTANTS, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.**