

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

**Hurry!**



**Just a month away for this FY Tax Savings**

Use the opportunity provided by correction to invest in ELSS and Save Tax u/s 80C upto ₹1.5 lakhs and Create Wealth.

**Selected MF ELSS Funds**  
(u/s 80C, upto ₹1.5L)

- ④ Canara Robeco Equity Tax Saver
- ④ DSP Tax Saver Fund
- ④ Kotak Tax Saver Fund
- ④ Mirae Asset Tax Saver Fund
- ④ Parag Parikh Tax Saver Fund
- ④ Tata India Tax Savings Fund

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

**Attention Tax Payers/Filers**

**Important Update @ Income Tax for March 2023**

**Aadhar Pan Linking??**

31st March 2023 is last date for linking aadhar with pan, please check whether your pan is linked with aadhar or not. Also make sure your correct pan card is linked with aadhar. Sometimes there are two pan card of an Individual and wrong pan no is linked with aadhar.

**PAN Card Surrender**

If you have 2 pan card make sure you surrender any one pan card which is not coming in use and continue with

Contd. in Page 4



**SBI DIVIDEND YIELD FUND**

(An open-ended equity scheme investing predominantly in dividend yielding stocks.)

**Investment Objective:** The scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. However, there can be no assurance that the investment objective of the scheme will be realized.

**Allocation:** Equity and equity related instruments of dividend yielding companies (including equity derivatives): 65% to 100% (High), other equity and equity related instruments: 0% to 35% (High), Debt securities (including securitised debt & debt securities) and money market instruments: 0% to 35% (Low to medium), Units issued by REITs and InvITs: 0% to 10% (Medium to High).

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

**Fund Manager:** Mr. Rohit Shimpi & Mr. Mohit Jain (Dedicated Fund Manager for Overseas securities).

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

**Benchmark Index :** NIFTY 500 TRI.

**Entry Load:** Not Applicable. **Exit Load:** 1%.

**NFO Closes on 06/03/2023**

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



**Be Empowered**



**Life - insurance FAQs**

What you need to know about life insurance in general

**1) Do you need life insurance?**

It depends. You need life insurance if:

- You are an earning member and have financial dependents.
- You are married and have dependents.
- You are a parent and have dependents.

On the other hand, life insurance is optional if:

- You are single and have no dependents.
- There is dual income and no kids.
- You are retired or are nearing retirement.

**2) How much life cover do you need?**

There are three approaches to arrive at this point: need-based, human-life value and rule of thumb. Let's see them one by one.

**Need-based approach** This is the amount your dependents would need in your absence. You can arrive at this amount by following the below calculation:

**Outstanding debt (repayment of education/home/vehicle loans) + Short-term needs (emergency expenses in case of untimely death) + Lifetime living expenses of your dependents (monthly expenses, child's education, marriage, etc.) - Your expenses and investments**

While estimating lifetime living expenses of your dependents, include the future value by considering inflation. For instance, you may choose to take 7 per cent for living costs, 12 per cent for higher education, etc. It is always better to take a slightly higher rate of inflation.

**Human-life-value approach** This figure would replace all the income that your loved ones will lose out on in your absence. You can arrive at this number by following the below calculation:

**Your potential income until retirement (assume your your income will grow every year. Also take inflation into account) -Your personal expenses and the premiums you pay**

Do assume your income will grow every year. Also take inflation into account.

**Rule-of-thumb approach** Here, you simply multiply your current annual income by 10 - 12 times.

**Things you should know** • The thumb-rule approach is only meant to give you an estimate and not an accurate figure.

- Most insurance companies provide a 'human-life-value' calculator on their websites.
- The premium arrived at using the "Need" based approach would most probably be less than the "Income" based approach, as most people tend to live

Contd. in Page 3

Source & Courtesy: Value Research Mutual Fund Insight

To select the best Life / Health / General Insurance policies and to get best service at all times, Please call **ECS Financial** - 98480 44868

We deal

- Life** : LIC of India, HDFC Life, ICICI Pru Life
- Health &** Star Health, HDFC Ergo
- General** : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.

**The Interest ↑ Rates you waited for**

Compiled as on 22/02/2023

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	15 44	7.30 7.85	7.55 8.10
HDFC Ltd.	AAA	15 45	7.30 7.60	7.55 7.85
LIC Housing Finance	AAA	18 60	7.10 7.50	7.35 7.75
ICICI Home Finance	AAA	12 65	7.00 7.70	7.25 7.95
Mahindra Finance	AAA	12 36	7.05 7.50	7.30 7.75
PNB Housing Finance	AA	12 36	7.35 7.55	7.60 7.80
Shriram Finance	AA+	18 36	7.50 8.15	8.00 8.65

**Use this Attractive ↑ Fixed Deposits to your MAXIMUM ADVANTAGE**

**Note:** As of now, the rates are attractive & is expected to come down after some time. As such we suggest you to lock this rate, by investing for a period of 36 to 60 months.

In case you want to liquidate during the investment period, premature withdrawal option is available. You can also consider investments for 12 or 18 months in SHORT TERM FDs depending on your requirement.

**To know more and to invest at your doorstep, please call ECS Financial.**

**Mobile: 70325 33609, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111**

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 RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
Habsiguda : 98489 91242	Malleshwaram : 83174 19139
Trimulgerry : 99128 22611	Chennai RO : 98410 11705
Yapral : 76590 08855	T- Nagar : 98410 01787
: 70362 07831	Madipakkam : 98410 10082
Madhapur : 70363 83065	Coimbatore : 83411 30969
Bagh Amberpet : 99480 90022	Head Office : 70325 33609
Suchitra : 81210 42180	: 98480 32339
Warangal : 98488 23220	E-mail: grow@ecsfinancial.co.in

**Thoughtful Inspirational Quotable Quotes**

"Equity investors should expect periods of time when equities do not make money after inflation. It is the nature of investment risk. This is also why time in the market is critical to stock investors. In the long run, equities have outpaced inflation by a wide margin, and they are expected to remain one of the best real return investments in the future. You have to stay invested during all market conditions to benefit from the gains."

- Rick Ferri

"There is not such thing as a hopeless situation. Every single circumstance of your life can change."

- Rhonda Byrne

"Poverty is not just a lack of money; it is not having the capability to realize one's full potential as a human being."

- Amartya Sen

"The longer we dwell on our misfortunes, the greater is their power to harm us."

- Voltaire

"Logic will get you from A to B. Imagination will take you everywhere."

- Albert Einstein

- 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 / General) ● 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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/02/2023		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	****	6,513	22.68	75.77	--	1.259	1.289	4.68	10.53	8.6	10.8	9.28	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,889	11.65	20.11	0.16	0.48	0.6	2.02	6.58	7.21	-	8.04	2
3	HDFC Balanced Advantage Fund	Feb-94	****	51,161	30.01	325.69	3.41	2.76	2.94	15.07	17.93	11.51	14.21	17.93	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	8,832	19.78	36.78	1.35	2.11	1.71	3.05	13.29	10.47	11.27	10.13	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,376	15.36	15.36	--	--	--	5.66	12.13	-	-	11.17	5
6	Sundaram Balanced Advantage Fund	Dec-10	*****	1,551	14.06	26.26	--	--	--	5	13.2	8.96	10.35	9.5	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,513	16.52	53.02	0.89	0.68	0.91	7.22	11.31	9.83	12.04	10.89	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,412	15.16	15.16	-	-	-	5.67	10	-	-	9.6	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	**	1,586	17.73	29.17	1.44	1.65	1.65	-3.08	9.45	9.68	8.85	8.95	1
2	HDFC Multi Asset Fund	Aug-05	****	1,651	15.3	50.1	-	1	1.25	6.37	13.3	9.94	10.18	9.64	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	16,186	25.36	481.69	1.22	2.02	1.92	11.87	20.55	12.89	15.37	21	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,153	13.79	13.79	-	-	-	5.28	-	-	-	13.94	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,482	16.35	16.35	-	-	-	5.97	-	-	-	18.09	5
<b>Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	158	40.33	43.8	-	-	-	2.12	12.36	9.23	11.79	9.35	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	18,322	70.71	84.82	-	-	-	8.05	12.58	11.56	11.45	11.79	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	115	13.14	13.14	-	-	-	7.91	--	--	--	14.42	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	HDFC Retirement Savings Fund	Feb-16	*****	2,659	-	31.87	-	-	-	12.52	22.01	13.44	-	18.06	1
2	ICICI Prudential Retirement Fund	Feb-19	****	212	17.11	17.1	-	-	-	-0.52	17.45	-	-	14.46	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,186	14	14	-	-	-	9.8	-	-	-	18.16	3
4	Axis Children's Gift	Dec-15	***	689	19.39	19.39	-	-	-	-3.94	9.44	9.26	-	9.64	4
5	HDFC Children's Gift Fund	Mar-01	*****	6,072	201.13	-	-	-	-	10.24	16.48	11.83	15.08	16.01	5
6	Tata Young Citizens Fund	Oct-95	Unrated	263	42.26	-	-	-	-	5.16	16.74	9.98	11.15	12.54	6
<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	***	15,738	119.90	1,134	6.32	5.63	7.75	1.11	12.73	9.84	15.54	21.31	1
2	HDFC Flexi cap Fund	Jan-95	****	31,969	61.36	1,153	4.25	5	5.75	15.19	20.56	12.82	14.94	18.37	2
3	Kotak Flexi cap Fund	Sep-09	***	36,433	32.92	54.52	1.2	0.88	-	4.77	12.61	10.86	15.49	13.45	3
4	Axis Flexi cap Fund	Nov-17	***	10,269	13.27	17.53	-	0.97	1.2	-5.14	9.67	12.1	-	11.3	4
5	PGIM India Flexi cap Fund	Mar-15	*****	5,236	17.59	25.16	0.51	0.64	1.37	-2.93	20.08	13.71	-	12.29	5
6	SBI Flexi cap Fund	Sep-05	***	15,840	34.01	75.96	-	-	-	0.71	13.22	10.11	15.22	12.36	6
7	UTI Flexi cap Fund	May-92	****	24,170	151.95	229.83	2.65	3	4.5	-6.64	12.66	12.45	14.07	12.42	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,036	11.61	11.61	-	-	-	8.91	-	-	-	9.85	8
9	SBI Focused Equity Fund	Oct-04	****	27,008	40.61	222.03	-	-	-	-6.12	11.1	10.83	14.34	18.39	9
10	Parag Parikh Flexi Cap Fund	May-13	****	29,345	-	49.49	-	-	-	0.86	20.82	18.01	-	17.87	10
11	Quant Flexi Cap Fund	Oct-08	unrated	990	43.14	60.39	-	-	-	5.16	34.32	16.95	18.92	13.35	11
12	Sundaram Focused Fund	Nov-05	****	774	33.22	108.43	2.9	1.35	2.59	-0.2	14.86	12.35	13.7	14.79	12
<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	***	7,225	29.79	364.3	2.66	2.7	2.8	4.98	14.66	10.7	15.2	17.1	1
2	IDFC Core Equity Fund	Aug-05	***	2,433	19.76	74.05	0.8	1.03	0.95	8.06	15.86	10.39	12.86	12.1	2
3	Invesco India Growth Opportunities Fund	Aug-07	**	3,737	25.66	51.79	-	-	-	1.11	11.52	10.08	14.19	11.17	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,641	57.22	354.98	-	-	-	10.71	16.67	12.57	15.06	12.68	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,392	16.02	17.19	-	-	1.05	4.63	15.64	-	-	17.64	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,936	106.60	596.17	5.31	4.96	7.00	-9.06	10.04	7.61	14.48	16.51	6
7	Hdfc Large and Midcap Fund	Feb-94	****	7,911	26.57	199.39	2.00	2.00	2.00	8.32	19.61	12.64	11.72	12.01	7
<b>Debt Medium Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Medium Term Debt Fund	May-03	****	3,684	16.95	46.99	-	-	-	3.01	5.33	6.55	7.45	7.63	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	*****	6,444	19	30.56	-	-	-	5.06	6.15	7.46	9.24	8.91	2
3	Kotak Medium Term Fund	Oct-01	***	1,933	11.53	18.79	-	-	-	2.47	4.64	5.67	-	7.33	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	7,138	16.49	42.55	-	-	-	3.62	5.85	7.33	8.48	7.8	4
5	Sundaram Medium Term Bond Fund	Jul-07	*	45	12.12	59.66	-	-	-	0.92	2.38	4.33	5.82	7.35	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 17/02/2023		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	**	28,865	22.4	63.63	1.86	2.25	2.3	-7.78	7.01	9.48	15.98	15.12	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	4,576	36.43	116.48	1.95	2.65	2	1.56	16.72	14.63	14.89	14.84	2
3	DSP Tax Saver Fund	Jan-07	****	10,317	18.74	83.02	0.4	1.01	1.7	3.36	16.33	12.39	16.29	14.06	3
4	HDFC Tax Saver Fund	Mar-96	***	9,859	59.2	820.25	2.37	3.75	5.75	13.33	17.32	9.13	13.26	23.13	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	9,992	20.95	599.32	2.48	2.4	2.8	1.94	14.98	11.28	14.55	19.02	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	4,033	26.75	101.36	-	-	1.6	4.78	21.12	11.81	16.5	17.78	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,143	28.36	75.78	-	-	-	6.66	15.74	13.12	14.52	12.46	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	14,042	19.33	31.08	0.84	1.6	1.75	1.28	17.56	13.73	-	17.21	8
9	SBI Long Term Equity Fund	Mar-93	***	12,073	53.84	238.68	3.01	-	5	9.25	17.72	10.66	13.88	16.05	9
10	Tata India Tax Savings Fund	Mar-96	***	3,112	74.33	29.33	3.28	-	5.15	5.42	14.48	10.87	15.68	18.27	10
11	Quant Tax Plan	Jan-13	****	2,692	31.9	229.79	-	-	-	3.77	33.97	20.06	21.07	14.67	11

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/01/2023

Source & Courtesy: Morningstar

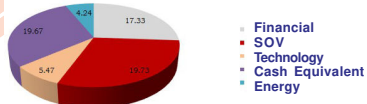
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*					
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11703.23	-4.53	46364.68	17.13	83722.63	13.28	234298.85	12.83	1657848.04	16.36	244000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11510.56	-7.44	43276.63	12.32	-	-	-	-	71437.58	14.71	52000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	11881.25	-1.82	44841.87	14.78	85809.05	14.28	293500.72	17.03	1240812.69	17.26	215000
4	DSP Flexi Cap- Gr	Apr-97	12006.89	0.11	43040.09	11.94	82304.65	12.59	238293.31	13.15	571520.88	13.00	188000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12941.29	14.8	52696.24	26.36	99401.28	20.28	283117.69	16.36	1387535.55	17.38	222000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	11949.36	-0.78	-	-	-	-	-	-	48083.62	19.74	36000
7	Mirae Asset Great Consumer Fund - Gr	Mar-11	12334.13	5.18	46459.48	17.27	87066.01	14.87	264906.77	15.13	386101.16	15.62	143000
8	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12735.68	11.51	54279.63	28.55	102338.03	21.48	-	-	231109.82	16.28	108000
9	Nippon India Multi Cap Fund - Gr	Mar-05	12688.24	10.76	52873.45	26.61	94548.83	18.23	252787.97	14.25	975779.19	15.05	215000
10	Parag Parikh Flexi Cap Fund-Gr	May-13	12223.37	346	46500.78	17.33	94155.42	18.06	-	-	276165.7	16.82	117000
11	SBI Small Cap Fund -Gr	Sep-09	12460.73	7.17	52267.5	25.76	103261.18	21.85	390979.34	22.34	1790458.46	21.81	161000
12	Tata Large & Mid Cap Fund-Gr	Mar-93	12600										

## Kotak Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI FRB 22/09/2033	5.68	1 Year	3.73
GOI Sec 7.10 18/04/2029	3.73	3 Years	9.92
GOI Sec 5.74 15/11/2026	3.67	5 Years	-
GOI Sec 7.38 20/06/2027	2.52	10 Years	-
GOI Sec 04/10/2028	1.99		
APSEZ	3.60		
Reliance	3.57		
HDFC Bank	3.50		
ICICI Bank	3.13		
Infosys	2.65		
		Top 5 Sectors	
		Instruments	%
		Financial	17.33
		Cash Equivalent	19.73
		Technology	5.47
		SOV	19.97
		Consumer Staples	4.24

### Top 5 Sectors

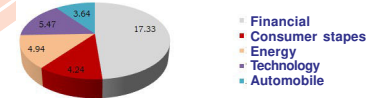


## Sundaram Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC Bank	8.35	1 Year	1.87
ICICI Bank	5.98	3 Years	12.83
Reliance	5.40	5 Years	8.59
Infosys	5.15	10 Years	9.96
Housing Development Finance	3.56		
RBI bills 364D 05/01/2023	3.14		
Embassy Office Parks REIT	2.53		
HDFC Bank Ltd CD 13/04/2023	1.54		
HPCLtd SR IV De 4.79 23/10/23	1.54		
GOI Sec 5.22 15/06/2025	1.51		
GOI Sec 6.69 27/06/2024	1.25		
		Top 5 Sectors	
		Instruments	%
		Financial	17.33
		Consumer staples	4.24
		Energy	4.94
		Technology	5.47
		Automobile	3.64

### Top 5 Sectors



## Nippon India Balanced Advantage Fund

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

Top 10 Holdings (as on 31/01/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.83	1 Year	3.01
HDFC Bank	5.79	3 Years	9.81
State Bank Of India	3.91	5 Years	7.60
Infosys	3.88	10 Years	10.90
Reliance	2.85		
GOI Sec 6.54 17/01/2032	3.07		
GOI Sec 5.15 2025	1.40		
LICHL Debenture 7.61 30/7/25	1.25		
FIHF SR210PII NCD 8.40 26/12/25	1.17		
GOI Sec 7.54 23/05/2036	1.12		
		Top 5 Sectors	
		Instruments	%
		Financial	17.33
		Technology	5.47
		Consumer staples	4.24
		Energy	4.94
		Healthcare	3.15

### Top 5 Sectors



## Kotak Tax Saver

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

Top 10 Holdings (as on 31/01/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.33	1 Year	0.39
State bank of India	5.82	3 Years	15.24
Axis Bank	5.32	5 Years	12.22
Reliance	4.03	10 Years	13.83
Infosys	3.82		
Larsen & Toubro	3.79		
ITC	3.25		
Maruti Suzuki India	3.05		
SRF	2.61		
Jindal Steel & Power	2.48		
		Top 5 Sectors	
		Instruments	%
		Financial	31.48
		Automobile	6.95
		Consumer staples	5.32
		capital goods	4.84
		Technology	9.67

### Top 5 Sectors

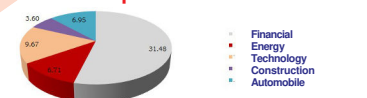


## SBI Long Term Equity Fund

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

Top 10 Holdings (as on 31/01/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.54	1 Year	4.45
Larsen & Toubro	4.32	3 Years	18.27
State Bank Of India	3.96	5 Years	9.95
Reliance Industries	3.93	10 Years	13.42
HDFC Bank	3.61		
Mahindra & Mahindra	3.58		
Cummins india	3.58		
Axis Bank	3.52		
Infosys	3.20		
Cipla	3.07		
ICICI Prudential Life Insurance	2.61		
ITC	2.46		
		Top 5 Sectors	
		Instruments	%
		Financial	31.48
		Energy	5.71
		Technology	9.67
		Construction	3.60
		Automobile	6.95

### 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



## Life - insurance FAQs

within their means.

• It is always better to be over-insured than under-insured.

**3) Should you review the life coverage at any point?**

Yes, you should, because circumstances in life keep changing. Over time, your income, liabilities (loans) and dependents (your children, for example) increase or decrease. Therefore, reassess your insurance amount to ensure your dependents have adequate protection. You may perhaps review your life coverage every five to seven years.

**4) Do you need a life cover for the rest of your life?**

No. There's no point having a life cover till 70-80-90 years of age. In such cases, you end up paying higher premiums. But for what purpose? If loss of income is the only consideration, your life insurance should last until retirement. In fact, if you think you won't have any financial dependents by 50, keep your life cover until that age. Here's why:

• Your children wouldn't be dependent on you then.

• You would have achieved most of your long-term goals.

• You would have racked up a retirement kitty as well.

**5) Should you opt for 'return of premium' term plans?**

You don't get a penny in return if you survive a regular term plan, a feature that may erroneously make you feel this is a bad option. On the other hand, a 'return of premium' term plan looks lucrative because it pays back the entire premium you paid for the life cover. But such plans come at a higher cost, about 80 to 100 per cent more. Instead of paying such high premiums, it would be better to invest that extra money in a tax-saving mutual fund. Even an average fund would do the job. Here, you not only save tax each year but also grow wealth in the long run. Even if you follow the new tax regime, you can replace the tax-saving fund with any other equity-oriented mutual fund.

**6) What is a zero-cost term plan and should you choose it?**

It's a relatively new innovation in the industry and builds further on the idea of 'return of premium'. Here, you can either exit the policy and get the total premium back or continue the plan and not get anything in return if you survive. There's a catch in the first option, though. The exit option is available only 15 - 20 years before the end of the term plan, which is a long time. Plus, these zero-cost term plans have a longer policy tenure (around 40 years) - something you don't really need (see FAQ 'Do you need a life cover for the rest of your life?').

**7) Can you switch your life insurer?**

You can't, unfortunately. There are no provisions that enable you to port a policy. And if you decide to, you would need to buy a fresh life cover and pay a higher premium due to age increase and a natural uptick in insurance premiums. We'll talk more about it in FAQ 'How to enhance your term-plan coverage at a later date'.

**8) How to enhance your term-plan coverage at a later date?**

You have three options here: **Option A: Consider a new policy if the existing one can't be enhanced.** But that comes with a set of challenges.

• You may have to pay higher premiums because you will start a new policy at an older age.

• New medical conditions can complicate matters.

• Having two separate policies can be difficult to manage, as it requires double the amount of paperwork for your family to handle in your absence.

**Option B: An increasing insurance-coverage plan.**

Better but more expensive than Option A, this type of coverage gradually grows over time, eliminating the need for new medical tests and the possibility of a rejected upgrade. However, the premium amount is usually higher in the initial years. That's because the insurance company has to consider the increasing coverage amount into account. Additionally, it depends on your health when purchasing the policy. In case they detect something, the premiums may get more expensive.

**Option C: A life-stage increment plan (recommended).**

A life-stage increment plan takes care of your needs as you grow older and has two major benefits:

• It allows your coverage to grow at critical moments in your life - marriage, childbirth, first home, etc. - without incurring additional expenses or premiums that would be as high as going for the previous two options.

• There's no hassle of buying a new term plan. It's always better to opt for this cost-effective plan early in life.

**9) Should you buy a term plan online or offline?**

Many blogs or articles recommend you buy life insurance online. And they do have a strong case: online covers are cheaper as they eliminate the middlemen. But in our view, you should keep the comfort and capability of your dependents or beneficiaries in mind. Since many of us are not tech-savvy or aren't aware of how to secure policy claims without the help of an agent, we think it's better to pay a slightly higher premium and purchase an offline plan than to see your loved ones run from pillar to post, especially when you are not around. But if they are tech-savvy, you can go ahead with an online plan.

**10) Do you need a rider? If yes, which ones?**

Riders are additional benefits to your insurance policy. You can choose them as per your requirements. Adding unnecessary

riders needlessly adds to your premium. So, let's look at the ones you should have in your policy: **Critical illness:** This rider can come in handy if you are diagnosed with a life-threatening disease. While health insurance is the standard defence in such cases, this additional benefit can protect your loved ones if you are out of work during your treatment. In such cases, getting a lump sum can cover that loss of income. A 30-year-old can get a ₹10 lakh rider for around ₹3,000. **Accidental death:** If your job entails frequent travelling, we suggest adding this benefit. This extremely cost-effective rider will pay an additional sum to your loved ones in case of an unfortunate accident. For instance, a ₹20 lakh accidental-death rider costs in the ₹1,000 range for a 30-year-old person.

**Accidental disability:** The insurer will pay you a lump-sum handout in case of a partial or permanent disability after an accident. Generally, a ₹10 lakh rider costs around ₹300 for someone who is 30. **Waiver of premium:** By signing up for this rider, you don't need to pay future premiums in case of an accident, death or disability. That said, most policies include them these days. If not, do check to eliminate any unnecessary stress during challenging times. This rider may come for around ₹300 for a 30-year-old.

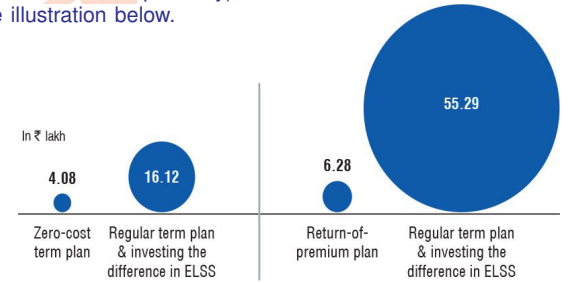
**11) How to ensure the insurance company doesn't reject your claim?**

Section 45 of the Insurance Laws 2015 ensures that a life-insurance company cannot reject your claim, provided the term plan is at least three years old. Having said that, you must fully disclose your lifestyle choices and pre-existing and past medical conditions. Also, check the accuracy of the information provided in the document and keep the insurer updated if there are any changes.

**Regular term plan vs zero-cost term plan & return-of-premium term plan**

Zero-cost and return-of-premium plans appear to be better than regular term plans as they return the premium amount. However, if one buys a regular term plan and invests the difference between the regular term plan and zero-cost/return-of premium plan in an ELSS, the difference could be substantial.

For instance, consider an individual who is 30 and has a sum assured of ₹1 crore with a policy term of 30 years. The costs of the regular term plan, zero-cost term plan and return-of-premium plans for him are ₹3.18 lakh, ₹4.08 lakh and ₹6.28 lakh, respectively. The zero-cost plan and the return-of-premium term plans would return ₹4.08 lakh and ₹6.28 lakh, respectively, to him at the time of maturity. But if he buys the regular term plan for ₹3.18 lakh and invests the difference between the premium of the regular term plan and zero-cost/return-of-premium plan in an ELSS (₹90,000 and ₹3.1 lakh, respectively), he can do much better, as shown in the illustration below.



The comparison with an average ELSS fund is done assuming the policy started on Jan 1, 1996, and the value of the investment is as on Jan 31, 2023.

*There are three approaches to arrive at how much life insurance you will need: need-based, human-life value and rule of thumb*

*Over time, your income, liabilities and dependents increase or decrease. Therefore, reassess your insurance amount from time to time.*

*You can't switch your life insurer. There are no provisions that enable you to port a policy.*

*Since many of us are not tech-savvy or aren't aware of how to secure policy claims without the help of an agent, it's better to pay a slightly higher premium and purchase an offline plan*

Source & Courtesy: Value Research Mutual Fund Insight

## Term plan premiums

**Term Insurance Plan (u/s.80C)**  
Pay Just ₹5551\* & 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"	25	30	5551	9214
	35	20	7506	13448
	45	10	12605	23380
ICICI Pru	25	30	6556	10721
	35	20	8945	15025
	45	10	14618	25700
LIC	25	30	7009	12744
	35	20	9558	18054
	45	10	14656	27683
SBI Life	25	30	7739	12896
	35	20	10181	16968
	45	10	15369	25613

\* 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 : 070325 33609

### Debt Funds @ Sweet spot.

If you are @ Tax Slab of 20% or 30%, use the Debt Funds to your maximum advantage. It is expected to generate 6% + Tax Free return, if you hold the Fund for more than 3 years and use the Indexation benefit by investing now or in coming few months, being interest rates and yields are nearer to peak. To select right Debt funds to earn Tax adjusted better returns, Please call **ECS Financial**  
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

#### Selected Debt Funds

- **ABSL Corporate Bond Fund**
- **Kotak Medium Term Fund**
- **HDFC Banking and PSU Debt Fund**
- **Nippon India Corporate Bond Fund**
- **ICICI Pru Medium Term Bond Fund**
- **SBI Long Duration Fund**

To know more & invest, Please call your nearest **ECS Financial RM / 1800 425 2969**



**Start / Top up your SIP today to achieve your various financial goals. SIP @ ₹1000 for 5 / 10 years have grown to ₹95,543 / ₹2,89,066**

Fund type	Scheme Name	Total Investment Rs.60000/- (5Yrs)		Total Investment Rs.120000/- (10Yrs)	
		Value Rs.	Returns %	Value Rs.	Returns %
Large Cap	Aditya Birla SL Frontline Equity Fund	82661.87	13.07%	224507.91	12.17%
Mid Cap	HDFC Mid Cap Opportunities Fund	95542.35	19.10%	289065.39	16.93%
Small Cap	Kotak Small Cap Fund	106540.78	23.69%	327856.22	19.28%
Multi Cap	ICICI Pru Multi Cap Fund	85887.62	14.65%	240156.79	13.44%
Large&Mid Cap	DSP Equity Opportunities Fund	84705.03	14.08%	245240.8	13.84%

As on 22/02/2023 Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

To know more & invest, Please call your nearest **ECS Financial RM / 1800 425 2969**

#### Attention Tax Payers/Filers

Contd. from Page 1

#### Important Update @ Income Tax for March 2023

##### Aadhar Pan Linking??

other one which you have used in income tax return filing, Investments , insurance etc.

##### Pan Card Correction

Check name on pan card is correct and as per aadhar card. Spelling on pan card should be as per aadhar card. Also check father's name is correct or not. Spelling of father's name should also be correct.

Pan will be become inoperative w.e.f 01.04.2023 if not linked with aadhar and will also stop all other works such as new demat account opening, SIP will stop and penalty to make it operative is ₹10000 from 1 April 2023.

If you need any help in linking aadhar with pan , surrendering of 2nd pan card, spelling correction in pan card or correction in father's name on pan card.

Please do reach out **Team ECS Financial** who are equipped with all necessary resources and skills to handle this kind of work and have already done this work for a lot of people.

Courtesy: Jay Kothari & Co

#### 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	--	6795	8222	9045
	36-44	--	8302	10045	11050
Classic - Individual	46-50	--	11219	13575	14933
	18-35	--	8741	--	9782
HDFC ERGO	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

For selecting the right policy with cost efficient and maximum benefits, Please Call: 070325 33609  
Insurance is the subject matter of solicitation.

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, Please visit / call your nearest **ECS Financial** or 097050 11965

**RBI Floating Rate Savings Bonds, 2020 (Taxable)**

**7.35%** p.a.

#### Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5% P.A. and Pay Annually  
Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

- **REC (XVI)**  
(Y-ly Int dt. 30<sup>th</sup> June)
- **PFC (VI)**  
(Y-ly Int dt. 1<sup>st</sup> April)
- **IRFC (VI)**  
(Y-ly Int dt. 15<sup>th</sup> Oct)

Cost inflation index for FY 2022-23 relevant to the assessment year 2023-24 is 331.

Just click [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) to know more about Savings, Insurance & Investments

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](http://www.ecsfinancial.co.in)

#### 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 - 35166704	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>	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGHAMBERPET</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 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

#### 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>SHASTRINAGAR</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>MALLESHWARAM</b>	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	w.e.f. 23/02/23	83174 19139

#### Tamilnadu 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
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Follow us:

Missed call / WhatsApp / SMS : 094416 93111



**ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm. & all Sundays - Holiday.**

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS. Systematic Transfer Plan (STP)

Systematic Transfer Plans can be Useful Tools in volatile markets.

"In philanthropy, you have to take the attitude of a mother... You have to be patient, and we have been very patient for a long time."

- Shiv Nadar

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

LIQUID FUNDS RETURNS AS ON 16/02/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.48	1.46	2.69	4.52
DSP Ultra Short Fund (G)	0.14	0.5	1.53	2.69	4.41
HDFC Low Duration Fund (G)	0.16	0.48	1.47	2.83	4.45
ICICI Prudential Savings Fund (G)	0.11	0.54	1.45	3.51	5.19

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

R.N.I.No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2022-24

Registered News Paper

To

Serving you.



Serving Nation.

From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 303, 3<sup>rd</sup> floor, Jade arcade, M.G.Road, Secunderabad - 500 003.