

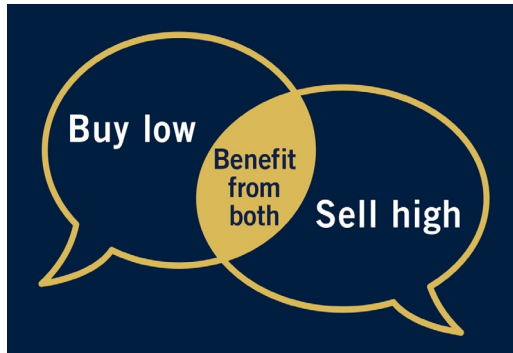
# ECS CONSULTANTS

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.

### Selected Balanced Advantage Funds



- ABSL Balanced Advantage
- Axis Balanced Advantage
- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- PGIM India Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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



### Be Empowered



#### FLOATING RATE FUNDS & TMFS ARE GOOD CHOICES

What a VUCA (volatility, uncertainty, complexity, and ambiguity) world we are living in! Gold is on a sizzle, equities sometimes drizzle, and the fixed income is on a fizzle. War has led to oil go on a boil, leaving investor portfolios to do much more toil.

Bond yields the world over have been on a northward march in the last few months, especially with the relentless increase in inflation in the US. The US inflation is now at 8.5%, while the US10-year government security (g-sec) yield is sub 3%. That is a negative real rate of over 5.5%! We have seen the US Fed hike rates first time in over three years to combat the worst inflation in the US since the 1970s. As recent as December last year, the markets were discounting three rate hikes in the current year 2022.

Now, we are staring at 7-8 rate hikes for this year. Talks of recession have picked up momentum in the US, which is also reflecting in the futures rate curve. World over, the excesses that were injected into the system as steroids are being pumped out - an attempt to get back to the pre-pandemic era.

In India too, the Reserve Bank of India (RBI) has finally bitten the bullet towards a change in

Contd. in Page 3

Source & Courtesy: Lakshmi Iyer - mint

### The secret lies in the technique

- Aim to create wealth by using a smart investing technique of
- ✓ Right Asset
  - ✓ Right Time
  - ✓ Right Allocation



#### ICICI Prudential Asset Allocator Fund (FOF)

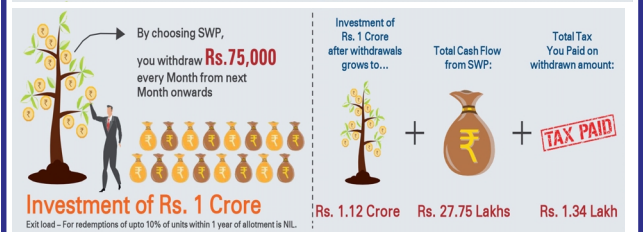
(A smart technique for wealth creation)

- The scheme can invest in 0-100% in equity or 0-100% in debt based on inhouse valuation model
- The scheme exhibits buy low sell high strategy, whenever equity is undervalued it is acquired and every substantial rise is used as a selling opportunity.
- On a 5 year rolling basis, close to 65% of times the AAF in-house EV model has given returns more than 12% as on March 31st, 2022.

#### Regular & Tax Efficient Cash Flow Solution

IN FEBRUARY, 2019

ON MARCH 31, 2022...



In this way, you could Invest, Spend & Earn by Opting for SYSTEMATIC WITHDRAWAL PLAN in ICICI Prudential Asset Allocator Fund

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

#### To know more, risk factors and invest, Please call ECS Financial

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|-----------------------------|---------------------------------|
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RBI Floating Rate Savings Bonds **7.15%** p.a.



### BAJAJ FINANCE LTD

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

44 months: **7.35%\* p.a.**

\* For Individuals 0.25% p.a. less

### Attractive Fixed Deposits

Compiled as on 26/04/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.10	7.35
HDFC Ltd.	FAAA	33	6.35	6.60
LIC Housing Finance	FAAA	36	5.90	6.15
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	6.50	6.80



### LICIPO

Opens on 04/05/22 and Closes on 09/05/22

To know more and apply, Please call your nearest **ECS Financial** RM / Toll Free: 1800 425 2969 or visit your nearest ECS Office / www.ecsfinancial.co.in

### USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



#### Systematic Transfer Plans can be Useful Tools in volatile markets.

It is a smart investing tool that helps you to transfer specific amounts at regular intervals from one lumpsum investment into another mutual fund scheme in the same fund house. It helps to minimize the effects of market volatility on your investments and also gives you an opportunity to generate better growth over the long term.

#### Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

#### Selected Funds for STP (We suggest for 30 weeks)

- ICICI Pru Flexi cap
- Canara Robeco Emerging Equity
- SBI Flexi cap
- Motilal Large & Mid cap
- HDFC Flexi cap
- ABSL Equity Advantage

### Thoughtful Inspirational Quotable Quotes

"Putting money in a savings account is not going to make anybody rich. It is making the depositors poor every day if you count the inflation."  
- Naved Abdali

"Feeling confident - or pretending that you feel confident - is necessary to reach for opportunities. It's a cliché, but opportunities are rarely offered; they're seized."  
- Sheryl Sandberg

"Dealing with life means taking advantage of each new challenge as an opportunity to learn and accomplish something new."  
- Les Brown

"The happiness of most people is not ruined by great catastrophes or fatal errors, but by the repetition of slowly destructive little things."  
- Ernest Dimnet

"Every right implies a responsibility; Every opportunity, an obligation, Every possession, a duty."  
- John D. Rockefeller

- 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 18/04/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
<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	***	6,744	22.79	72.4	--	1.259	1.289	10.27	10.88	8.46	11.17	9.42	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,699	11.82	19.54	0.16	0.48	0.6	5.64	8.98	7.66	-	8.51	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43,052	29.7	294.97	3.41	2.76	2.94	26.8	13.92	11.54	13.8	18.09	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	10.54	20.63	35.57	1.35	2.11	1.71	12.88	14.56	11.88	11.71	10.54	4
5	Tata Balanced Advantage Fund	Jan-19	****	4,662	14.65	14.65	--	--	--	12.07	12.19	--	--	12.6	5
6	Sundaram Balanced Advantage Fund	Dec-10	**	1248	14.36	25.01	--	--	--	7.98	12.03	9.48	10.9	9.83	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	39,479	16.03	49.76	0.89	0.68	0.91	12.71	11.81	10.44	12.77	11.05	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,493	14.3	14.3	-	-	-	8.68	10.93	-	-	10.13	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	****	1,745	19.68	29.81	1.44	1.65	1.65	15.66	15.85	12.03	10.16	9.82	1
2	HDFC Multi Asset Fund	Aug-05	***	1,505	14.56	47.68	-	1	1.25	15.09	13.85	10.35	10.23	9.82	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,115	25.15	447.7	1.22	2.02	1.92	33.65	18.71	14.42	15.6	21.55	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,181	13.28	13.28	-	-	-	16.98	-	-	-	19.48	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,338	15.54	15.54	-	-	-	18.56	-	-	-	23.77	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	116	39.61	43.01	-	-	-	13.28	14.23	10.92	12.09	9.75	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15,552	72.78	79.89	-	-	-	14.03	13.17	11.94	11.73	11.99	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	75	12.52	12.52	-	-	-	20.82	-	-	-	20.7	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	11.29	12.83	12.83	-	-	-	8.04	-	-	-	11.29	1
2	HDFC Retirement Savings Fund Equity	Feb-16	****	2,099	-	29.19	-	-	-	30.51	19.37	15.16	-	19.04	2
3	ICICI Prudential Retirement Fund	Feb-19	Unrated	157	17.01	17	-	-	-	35.77	17.78	-	-	18.41	3
4	SBI Retirement Benefit Fund	Feb-21	Unrated	779	13.04	13.05	-	-	-	27.78	-	-	-	25.26	4
5	Tata Retirement Savings Fund	Nov-11	***	1,574	-	41.65	-	-	-	12.41	11.29	10.09	14.59	14.6	5
6	Axis Children's Gift	Dec-15	****	717	19.89	19.9	-	-	-	17.14	15.04	12.52	-	11.42	6
7	Aditya Birla Sun Life Bal Bhavishya Yojna	Feb-19	*	547	13.27	13.26	-	-	-	5.88	7.34	-	-	9.27	7
8	HDFC Children's Gift Fund	Mar-01	****	5,385	182.58	-	-	-	-	18.62	14.61	12.76	14.67	16.16	8
9	ICICI Prudential Child Care Fund	Aug-01	***	859	-	191.7	-	-	-	15.84	10.49	9.07	13.01	15.38	9
10	Tata Young Citizens Fund	Oct-95	Unrated	268	40.59	-	-	-	-	19.96	16.95	10.85	11.52	12.79	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	***	16,012	126.63	1,126.49	6.32	5.63	7.75	19.86	15.35	12.48	16.78	22.1	1
2	HDFC Flexi cap Fund	Jan-95	**	27,496	55.58	1,043.86	4.25	5	5.75	32.3	15.55	13.81	14.75	18.55	2
3	Kotak Flexi cap Fund	Sep-09	***	37,126	31.44	52.07	1.2	0.88	-	16.31	13.39	12.26	16.52	13.98	3
4	Motilal Oswal Flexi Cap Fund	Apr-14	*	9,690	22.73	32.44	0.89	4.02	1.63	3.69	7.61	6.85	-	15.9	4
5	PGIM India Flexi cap Fund	Mar-15	****	4,083	17.91	25.62	0.51	0.64	1.37	23.74	24.15	16.68	-	14.11	5
6	SBI Flexi cap Fund	Sep-05	***	15,736	34.12	76.19	-	-	-	22.12	15.93	13.3	16.54	13.05	6
7	UTI Flexi cap Fund	May-92	****	24,899	165.93	244.29	2.65	3	4.5	15.11	19.09	16.58	16.04	13.02	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	***	6,514	28.29	345.88	2.66	2.7	2.8	17.56	15.9	12.53	16.05	17.53	1
2	IDFC Core Equity Fund	Aug-05	**	2,421	19.11	68.14	0.8	1.03	0.95	20.95	14.72	11.54	13.84	12.18	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,965	25.15	50.76	-	-	-	18.32	13.7	13.63	15.34	11.68	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,898	51.49	319.25	-	-	-	16.26	16.36	12.74	15.06	12.65	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	****	8,427	16.8	38.19	0.55	0.57	0.89	4.17	7.29	7.01	8.53	7.33	1
2	HDFC Short Term Debt Fund	Jun-10	****	14,636	17.21	25.6	-	0.13	0.48	3.89	7.37	7.24	8.18	8.28	2
3	ICICI Prudential Short Term Fund	Oct-01	****	18,376	12.04	47.71	0.89	2.60	1.54	3.77	7.24	6.89	8.07	7.92	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	12,075	10.41	46.23	1.06	1.97	1.71	3.31	6.66	6.67	7.64	7.43	4
5	SBI Short Term Debt Fund	Jul-07	***	13,903	11.78	25.98	1.22	-	-	3.59	6.7	6.51	7.74	7.54	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 18/04/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	32,053	24.1	68.44	1.86	2.25	2.3	12.57	15.6	14.58	18.22	16.91	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,586	35.13	111.76	1.95	2.65	2	19.68	19.43	16.56	15.65	15.13	2
3	DSP Tax Saver Fund	Jan-07	****	9,872	19.67	80.9	0.4	1.01	1.7	23.41	18.6	14.48	17.51	14.69	3
4	HDFC Tax saver Fund	Mar-96	*	9,216	53.82	745.77	2.37	3.75	5.75	28.74	12.11	9.55	12.82	23.49	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,049	22.4	585.52	2.48	2.4	2.8	22.02	15.23	12.66	15.81	19.66	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,716	27.36	98.62	-	-	1.6	30.45	20.32	16.09	17.92	18.75	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,696	27.09	72.38	-	-	-	22.51	17.68	13.75	15.34	12.82	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	11,790	20.82	30.63	0.84	1.6	1.75	21.36	19.9	17.72	-	19.42	8
9	SBI Long Term Equity Fund	Mar-93	***	10,602	49.86	221.03	3.01	-	5	21.18	14.87	11.77	14.15	16.24	9
10	Tata India Tax Savings Fund	Mar-96	***	3,063	76.27	27.87	3.28	-	5.15	21.49	15.45	12.9	16.29	18.67	10

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/03/2022

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	12587.02 9.25	50519.01 23.34	89836.81 16.17	282426.47 16.33	4328319.75 19.20	284000
2	Axis Focused 25 Fund - Gr	Jun-12	12013.54 0.21	47351.91 18.67	87952.59 15.30	- -	272783.06 16.29	118000
3	Canara Robeco Flexi Cap Fund - Gr	Sep-03	12558.61 8.79	50683.78 23.57	94638.14 18.30	271409.05 15.59	1144883.12 15.57	223000
4	DSP Flexi Cap - Gr	Apr-97	12049.77 0.77	48989.57 21.11	90537.86 16.49	269272.23 15.44	4684605.32 19.32	300000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13384.95 22.21	56052.12 31.04	99237.83 20.25	297547.45 17.30	1253739.6 17.76	212000
6	IDFC Core Equity Fund -Gr	Aug-05	12612.24 9.65	50498.41 23.31	88015.16 15.33	246500.15 13.79	583482.1 11.76	200000
7	Kotak Equity Opportunities Fund - Gr	Sep-04	12776.01 12.28	51172.65 24.27	93011.36 17.59	282032.4 16.30	951711.63 15.30	211000
8	L&T Emerging Businesses Fund-Gr	May-14	13659.79 26.77	63411.35 40.54	106171.87 23.04	- -	214566.02 20.01	95000
9	Motilal Oswal Flexi Cap Fund-Gr	Apr-14	11526.86 -7.27	41865.92 10.07	72270.53 7.38	- -	144957.27 10.08	96000
10	Nippon India Growth Fund - Gr	Oct-95	12913.64 14.50	56305.26 31.38	101204.98 21.06	304274.85 17.71	12825224.50 22.57	317000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	12934.11 14.83	56454.61 31.58	108694.64 24.02	- -	271014.77 20.03	107000
12	SBI Small Cap Fund -Gr	Sep-09	12845.62 13.40	58460.94 34.23	106845.08 23.31	440271.70 24.55	730849.6 22.97	151000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	12362.36 5.68	48995.56 21.12	89358.62 15.95	258962.61 14.71	4173326.23 17.56	298000

**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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI 22/09/2033	6.38	1 Year	10.31
6.67% GOI 15/12/2035	6.25	3 Years	12.05
Kotak Liquid - Plan A-Direct Plan-Gr	3.35	5 Years	-
GOI 2028	2.23	10 Years	-
6.10% GOI 2031	2.16	<b>Top 5 Sectors</b>	
ICICI Bank	3.62	<b>Instruments</b>	
Adani Ports and Special Economic Zone Ltd.	3.41	Financial	10.93
Reliance Industries	3.38	SOV	21.89
HDFC Bank	2.39	Technology	5.40
Infosys	2.34	AAA	2.92
		Energy	4.72

### 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	5.74	1 Year	12.69
ICICI Bank	4.45	3 Years	12.24
Infosys	3.32	5 Years	9.61
State Bank of India	3.76	10 Years	11.36
HDFC	2.78	<b>Top 5 Sectors</b>	
8.05% HDFC 20/06/2022	1.58	<b>Instruments</b>	
4.79% HPC 23/10/2023	1.55	Financial	14.38
PIIT	1.27	Cash Equivalent	36.83
6.40% NBARD 31/07/2023	0.95	AAA	10.28
5.22% GOI 15/06/2025	0.93	Technology	5.67
7.32% GOI 28/01/2024	0.78	Energy	4.56

### 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.69	1 Year	11.48
Infosys	5.11	3 Years	10.42
HDFC Bank	3.75	5 Years	9.42
Reliance Industries	2.60	10 Years	12.37
State Bank of India	2.70	<b>Top 5 Sectors</b>	
8.35% GOI 2022	2.20	<b>Instruments</b>	
5.22% GOI 15/06/2025	2.16	Financial	15.14
4.45% GOI 30/10/2034	1.94	Technology	6.94
5.15% GOI 2025	1.71	Cash Equivalent	20.55
8.15% GOI 2022	1.32	SOV	10.83
		AAA	10.02

### 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.69	1 Year	23.6
Infosys	5.68	3 Years	19.36
State bank of India	5.6	5 Years	14.43
Larsen & Toubro	4.33	10 Years	15.48
SRF	3.80	<b>Top 5 Sectors</b>	
Axis bank	3.38	<b>Instruments</b>	
Tata Consultancy Services	3.31	Financial	26.22
Hdfc bank	3.25	Technology	12.14
Reliance Industries	2.93	Construction	5.33
Bajaj Finance	2.75	Capital Goods	6.15
		Chemicals	5.13

### 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.35	1 Year	22.23
Larsen & Toubro	4.35	3 Years	15.62
Infosys	4.22	5 Years	11.9
Reliance Industries	4.21	10 Years	14.25
Tech Mahindra	3.64	<b>Top 5 Sectors</b>	
State Bank of India	3.61	<b>Instruments</b>	
ICICI Pru Life Ins. Co. Ltd.	3.21	Financial	20.01
HDFC Bank	3.01	Technology	10.94
Cipla	3.06	Energy	10.63
Cummins India	3.06	Capital Goods	7.24
Mahindra & Mahindra	2.60	Construction	7.18

## Be Empowered

Contd. from Page 1

policy stance by being 'less accommodative' even as it kept the policy repo rate unchanged with a unanimous vote. The central bank has managed this by introducing a new tool - Standing Deposit Facility (SDF), currently fixed at 3.75% - as a means to manage liquidity more efficiently. Thus, we have seen a 40 basis points rise in overnight rates.

Inflation in India has continued its upward journey. The March 2022 CPI has come in at 6.95%. The RBI has increased the CPI forecast from 4.5% to 5.7% for FY 2023. Also, the growth outlook has been lowered from 7.80% to 7.20% for FY 2023.

This unambiguously articulates RBI's preference to sequence inflation over growth in its priority list. This is in line with global central banks' narrative as well. The policy has clearly shifted gear from being dovish to a more hawkish guidance and undertone. The accommodative stance is now geared towards being withdrawn to ensure inflation remains within target. Markets will now start discounting rate hikes at the earliest.

**Floating rate funds, target date maturity funds can act as potential shock absorbers**

**What should investors do?**

This is the key question on every investor's mind given the likely upward trajectory of interest rates.

We have long argued that fixed-income investors need to focus more on the carry-over potential capital gains this year. That view gets further entrenched as markets have started discounting rate hikes way ahead of the actual event.

The current OIS (overnight index swap) curve is indicating that the repo rate which is at 4%, will have to be hiked by 150 bps over the next 12 months - a very extreme reaction to the RBI policy. Equally important to note is that HI FY 23 will see 60% of the total government borrowing programme. How well the RBI (in the role of a merchant banker to the Indian government) navigates through this mammoth bonowing programme would be a key determinant to the direction of bond yields going forward.

Hence, investors are better off with strategies like floating rate funds, target-date maturity funds, and / or dynamic bond funds. These categories could act as potential shock absorbers and try reducing the impact of volatility on the portfolio. For instance, floating-rate securities have a periodic reset of coupon rates. This helps in a rising rate scenario, as the coupon fixing tends to be higher, thereby enhancing overall portfolio yield.

Likewise, target-date maturity funds are open-ended in nature, and investors get an option to choose their preferred maturity date. This also helps in mitigating interest rate risk to a large extent as the underlying securities are in and around the targeted maturity date. The underlying credit risk is also known as the index constituents are made available ahead of the fund launch.

Dynamic bonds tend to oscillate durations in line with interest rate outlook. This category maybe a tad volatile in the near term due to yield movements. However, it is a good category to have in your portfolio with a 3-year investment horizon. The proportion of how much of each category to own is also a function of the time horizon, and risk appetite one has. Staggering investments is also a good strategy to try reduce interest rate volatility.

Finally, it is all about being disciplined investment decisions, and even more important sticking to your asset allocation in times of market disturbances.

Source & Courtesy: Lakshmi Iyer - mint

### Term plan premiums

#### Term Insurance Plan (u/s.80C)

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**TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)**

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	7928	14433
Click 2 protect	35	20	9316	17274
3D Plus	45	10	13825	25180
LIC	25	30	9912	19824
AMULYA	35	20	13983	27966
JEEVAN	45	10	22360	44722
SBI Life	25	30	6904	11506
Smart	35	20	9187	15311
Shield	45	10	13897	23162

\* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

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### 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	--	5913	7114	7826
Classic - Individual	36-45	--	6601	7951	8745
	46-50	--	9472	11439	12582
HDFC ERGO	18-35	--	6282	--	7971
Optima	36-45	--	7110	--	9020
Restore	46-50	--	10399	--	13194

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Sample Illustration: Age - 50, Annuity payable - Yearly, Mode - Offline

Purchase Price	25 L	50 L	1 Crore	5 Crore
Option A	1,79,750	3,60,250	7,21,500	36,07,500
Option F	1,46,250	2,93,250	5,87,500	29,37,500
Option J	1,45,500	2,91,750	5,84,500	29,22,500

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**Be Empowered**



**Shield against cancer treatment costs**

Financial risk from cancer can be potentially high as components of risk, probability of the event occurring and impact cost from the event are on the higher side. A report from National Institute of Cancer Prevention and Research states that the risk of developing cancer before the age of 75 stands at 9.81 per cent for males and 9.42 per cent for females, with a yearly incidence rate at 0.08 per cent for the Indian population. This translates to roughly one-in-10 chance of hearing the dreaded diagnosis in one's life-time. The cause of cancer is still a study under progress ranging from lifestyle, genetics, hereditary and stress.

People with family history of the deadly disease must consider being insured



But the disease treatment has evolved significantly. On the pharmaceutical end, drug conjugates, gene therapies and several antibodies are competing to be an effective solution, while medical technologies are being developed to detect, mark, and operate on zones previously out of reach for surgeons. But being in the first generation of solutions, a developing country like India may not be able access these solutions on a mass-manufactured scale yet. This implies availability of cancer treatment, but at an exorbitant cost; this points to high cost of impact from an event with a (medically) high incidence rate.

**Insurance options**

Availability of cancer insurance, a distinct kind of health insurance, addresses the risk posed by the disease. It can be a useful product, especially for those with a family history of cancer, stressful environment or lifestyle. The two main crucial differences from health insurance are provision of a lump-sum benefit and economical cost of the cover for cancer insurance. Cancer insurance can provide a sum insured of ₹25 lakh at an annual premium of around ₹2,000 for a 30 year old and a ₹1 crore cover at ₹7,500 - ₹8,000. The low cost of premium for the high scope of the sum insured is ideal for treating cancer which needs advanced professionals and cutting-edge scientific solutions. A regular health insurance of ₹5 lakh cover would incur premium of around ₹9,000 per annum. The sum insured is paid as a lump-sum on diagnosis, which allows one to use it for treatment in an unrestricted manner or supplement loss of earnings of the primary bread winner. Cancer affliction extends to productivity of the individual, which is when a lump-sum payout on diagnosis works out for the policyholder.

For instance, on early-stage diagnosis 25-50 per cent is paid out and major stage the remaining part of the sum insured is paid out. Care Health's cancer insurance, on the other hand, is an indemnity based (payout based on expense incurred) product. These policies also involve a No Claim bonus with doubling of the sum insured on claim-free period (for a period ranging from three to 10 years).

Some policies also offer income benefits and waiver of premiums. On a claim being processed, future premi-ums are waived off. Some policies of an income equivalent to 1 per cent of sum assured paid monthly as well.

These insurers cover pre-existing diseases (PED) with a four-year waiting period. But a pilot product launched from Star Health Insurance provides cancer insurance to people who have earlier been diagnosed with cancer. The first such policy provides lump-sum payout of 50 per cent of sum insured for recurrence, metastasis, and a second malignancy unrelated to first cancer. Indemnity cover is also available for other procedures but have a four-year waiting period. Also, being a pilot product and considering the high risk, the product features with a low sum insured of either ₹3 lakh ₹5 lakh which come with an annual premium of ₹21,000 to ₹32,922 and 10 per cent co-pay condition (payout only on 10 per cent payment by the policyholder). A recourse to patients with cancer (stage 1 or stage 2) is a highly distinguishing feature and the premium reflects the high risk of recurrence prevalent with the disease, which can be borne to an extent by the insurer.

The policies are available to an age bracket (depending on the product) from ages of 1-70 years of age gener-ally. These policies are event-based and hence will not involve any maturity, surrender or even death benefit. If diagnosed with any form of cancer, the payout will involve a survival period of seven days before the claim can be processed.

**Get the right protection**

Either a feature or a product, cancer insurance addresses only cancer-related diagnosis, which is why regular health insurance for other ailments is critical, with an added protection from cancer cover. Building up an adequate sum insured for cancer protection in regular health insurance may prove expensive. The grind involved with claim processing being an additional hurdle subjected to sub-limits on disease coverage, procedures approved and service levels with regular health insurance. Cancer insurance also tactfully addresses earnings potential of the policyholder with lump-sum payments, doubling up as life insurance product within health insurance.

Critical illness insurance similarly provides lump-sum payout on diagnosis and cover cancer amongst their list of 20-50 predefined conditions. The wider band of disease coverage accounts for the near doubling of premium charges in critical illness insurance plans (₹5,500 for a 30-year-old male for a ₹25 lakh cover). The wider pre-defined list of covered ailments covering all forms and definitions of cancer (leukemia, lymphoma, sarcoma, and auto-immune disorders, for instance) and the (marginally) higher pricing seem to the key differences between cancer-specific and critical illness insurance products.

Source & Courtesy: Sai Prabhakar Yadavalli - BusinessLine

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**Telangana Urban Region**

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<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>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, 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
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HDFC Low Duration Fund (G)	0.18	0.24	0.73	1.39	3.78
ICICI Prudential Savings Fund (G)	0.16	0.47	0.72	1.11	4.1

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₹ 10,000	20	₹ 50,000	5.0X
₹ 10,000	25	₹ 80,000	8.0X
₹ 10,000	30	₹ 1,20,000	12.0X

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