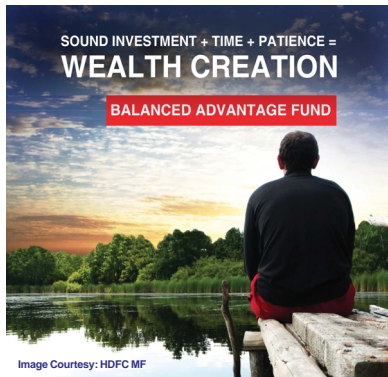


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INVESTMENT NEWS

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Thoughtful Inspirational Quotable Quotes

"Deep, abiding joy is available to anyone who learns the secret of pursuing every task with energy and dedication, as though it were a calling." - Thomas Kinkade

"Remember the story of the tortoise and the hare? While many investors have 'sprinted' toward their investment goals, success is most often found by consistent action, not big action." - Brandon Turner

"Look at the sparrows; they do not know what they will do in the next moment. Let us literally live from moment to moment." - Mahatma Gandhi

"To waste, to destroy our natural resources, to skin and exhaust the land instead of using it so as to increase its usefulness, will result in under mining in the days of our children the very prosperity which we ought by right to hand down to them amplified and developed." - Theodore Roosevelt

"Optimistic people play a disproportionate role in shaping our lives. Their decisions make a difference; they are inventors, entrepreneurs, political and military leaders - not average people. They got to where they are by seeking challenges and taking risks." - Daniel Kahneman

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1st July

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(Y-ly Int dt. 31st July)

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(Y-ly Int dt. 1st April)

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

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MF ELSS Funds (u/s 80C, upto ₹1.5L)

- **Canara Robeco Equity Tax Saver**
- **DSP Tax Saver Fund**
- **IDFC Tax Advantage Fund**
- **Kotak Tax Saver Fund**
- **Tata India Tax Savings Fund**

ELSS Funds Performance - Refer Page 2



Be Empowered



How to plan your retirement

Avoid these mistakes while organising your finances if you want an easy retired life



Is there a summary of ideas for retirement planning? This question has been asked too often, and there are so many aspects that have been discussed here several times. Since personal finance is not easy to generalise and does not offer rules for everyone, here is another attempt.

Retirement can be sternly described as a phase when there is no income. Lucky are those who have a pension that is linked to the inflation index and grows decently. However, a growing number of people have to fend for themselves. Let's divide the retirement plan-ning into roughly three phases.

Contd. in Page 3

Source & Courtesy: Uma Shashikant - ET Wealth

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

Attractive Fixed Deposits

Compiled as on 21/06/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.20	7.45
HDFC Ltd.	FAAA	33	6.75	7.00
LIC Housing Finance	FAAA	36	6.40	6.65
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	6.50	7.00



Be Empowered



HOW TO PROTECT YOUR ONLINE FINANCIAL DATA

Performing banking and financial transactions using mobile apps and laptops has increasingly become common for most of us. The flip side to this digital explosion is that the risks of compromising your data and hard-earned money is greater than ever before. While banks and financial institutions constantly try to bolster their defences against such malicious attacks, it continues to be a race without a finish-line for them.

Having said that, being aware of risks and adopting some simple practices could substantially reduce the risk of compromise when transacting online.

The first simple rule is to ensure that you use strong passwords, wherever needed. Unfortunately, complex passwords are difficult to recall.

Contd. in Page 3

Source & Courtesy: Harish Prasad, mint

- 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 17/06/2022		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		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,721	21.3	68.36	-	1.259	1.289	-1.53	8.76	6.9	10.89	9.06	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,548	11.07	18.46	0.16	0.48	0.6	-3.86	6.61	5.94	-	7.6	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43,836	27.05	273.55	3.41	2.76	2.94	6.01	10.71	9.03	13.33	17.66	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,046	18.91	33.1	1.35	2.11	1.71	-0.33	11.78	9.52	10.82	9.78	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,045	13.8	13.8	-	-	-	1.37	9.8	-	-	10.00	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1576	13.27	23.53	-	-	-	-0.49	9.93	7.21	10.69	9.04	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	40,146	16.45	47.92	0.89	0.68	0.91	3.84	10.2	9.03	12.55	10.66	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,667	13.55	13.55	-	-	-	-0.92	8.64	-	-	8.17	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1,667	17.18	26.44	1.44	1.65	1.65	-3.97	10.35	8.87	8.72	8.57	1
2	HDFC Multi Asset Fund	Aug-05	***	1,522	13.69	44.83	-	1	1.25	2.33	11.97	8.71	9.57	9.32	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,279	22.81	411.35	1.22	2.02	1.92	13.42	15.54	11.98	14.9	20.83	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,131	12.17	12.17	-	-	-	1.42	-	-	-	11.52	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,358	14.38	14.38	-	-	-	2.01	-	-	-	17.23	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	122	36.95	40.12	-	-	-	-0.79	11.84	8.73	12.1	9.17	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15,824	70.15	77.01	-	-	-	4.37	11.27	9.99	11.35	11.66	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	93	11.57	11.57	-	-	-	2.88	-	-	-	11.36	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund Equity Plan	Feb-16	****	2,125	-	26.22	-	-	-	1.92	15.77	11.64	-	16.5	1
2	ICICI Prudential Retirement Fund	Feb-19	Unrated	163	15.18	15.18	-	-	-	14.15	13.32	-	-	13.44	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	792	11.53	11.53	-	-	-	4.41	-	-	-	11.19	3
4	Axis Children's Gift	Dec-15	****	672	17.63	17.63	-	-	-	-2.42	9.51	8.81	-	9.08	4
5	HDFC Children's Gift Fund	Mar-01	****	5,298	170.64	-	-	-	-	0.87	12.02	9.9	14.39	15.66	5
6	Tata Young Citizens Fund	Oct-95	Unrated	251	35.59	-	-	-	-	-3.8	12.64	7.43	10.18	12.15	6
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,003	108.9	969	6.32	5.63	7.75	-6.68	10.73	8.15	15.61	21.17	1
2	HDFC Flexi cap Fund	Jan-95	**	27,433	49.57	931	4.25	5	5.75	4.79	11.11	10.13	14.01	17.94	2
3	Kotak Flexi cap Fund	Sep-09	***	35,091	27.58	45.67	1.2	0.88	-	-5.01	8.54	8.34	15.34	12.63	3
4	Axis Flexi cap Fund	Nov-17	****	10,081	11.82	15.61	-	0.97	1.2	-7.14	10.11	-	-	10.22	4
5	PGIM India Flexi cap Fund	Mar-15	****	4,236	15.29	21.87	0.51	0.64	1.37	2.61	-5.65	18.01	-	11.33	5
6	SBI Flexi cap Fund	Sep-05	***	15,047	29.91	66.81	-	-	-	-1.7	10.73	9.37	15.59	12.03	6
7	UTI Flexi cap Fund	May-92	****	23,609	140.25	206.48	2.65	3	4.5	-9.83	13.8	11.73	14.5	12.31	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,674	9.76	9.76	-	-	-	-	-	-	-	-2.4	8
9	SBI Focused Equity Fund	Oct-04	****	24,274	36.88	201.67	-	-	-	-3.06	12.3	12.03	16.04	18.51	9
10	Parag Parikh Flexi Cap Fund	May-13	****	22,647	-	42.7	-	-	-	1.39	19.52	15.65	-	17.38	10
11	Quant Flexi Cap Fund	Oct-08	unrated	380	36.11	50.53	-	-	-	0.48	26.11	15.07	17.01	12.57	11
12	Sundaram Focused Fund	Nov-05	****	669	29.98	93.02	2.9	1.35	2.59	-5.21	13.15	10.51	13.66	14.37	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	6,403	24.93	304.8	2.66	2.7	2.8	-7.14	11.89	8.95	15.21	16.72	1
2	IDFC Core Equity Fund	Aug-05	**	2,278	16.81	59.94	0.8	1.03	0.95	-4.34	10.66	7.63	12.69	11.2	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,708	22.01	44.43	-	-	-	-5.04	9.6	9.35	14.19	10.55	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,870	46.74	289.85	-	-	-	-3.6	12.17	9.76	14.25	12.21	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,165	12.71	13.64	-	-	1.05	2.59	-	-	-	12.34	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	**	5,205	99.86	524.31	5.31	4.96	7.00	-11.72	9.2	5.74	14.53	16.4	6
7	Hdfc Large and Midcap Fund	Feb-94	***	5,926	22.13	166.08	2.00	2.00	2.00	1.81	14.02	9.9	11.93	11.59	7
Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	6,982	16.76	38.09	0.55	0.57	0.89	2.76	6.57	6.57	8.29	7.25	1
2	HDFC Short Term Debt Fund	Jun-10	****	14,204	17.15	25.51	-	0.13	0.48	2.37	6.69	6.87	7.98	8.13	2
3	ICICI Prudential Short Term Fund	Oct-01	****	16,315	11.99	47.57	0.89	2.60	1.54	2.33	6.55	6.42	7.9	7.84	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	10,673	10.39	45.84	1.06	1.97	1.71	1.54	5.82	6.2	7.41	7.33	4
5	SBI Short Term Debt Fund	Jul-07	***	11,929	11.75	25.3	1.22	-	-	2.39	6.01	6.15	7.56	7.42	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 17/06/2022		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	****	29,584	20.1	57.09	1.86	2.25	2.3	-13.69	8.18	9.01	16.52	14.99	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,602	31.18	99.21	1.95	2.65	2	-3.66	14.58	12.78	14.51	14.57	2
3	DSP Tax Saver Fund	Jan-07	****	9,504	16.72	70.47	0.4	1.01	1.7	-3.14	13.61	10.55	16.33	13.5	3
4	HDFC Tax Saver Fund	Mar-96	*	9,071	48.89	677.46	2.37	3.75	5.75	6.42	9.25	6.64	12.36	22.88	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,533	19.06	515.91	2.48	2.4	2.8	-0.93	11.01	9.92	14.58	18.84	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,570	23.5	84.73	-	-	1.6	-0.04	14.85	11.08	16.7	17.17	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,606	23.53	62.89	-	-	-	-1.85	12.05	9.89	14.01	11.73	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	11,805	18.3	26.93	0.84	1.6	1.75	-12.3	15.04	12.93	-	16.53	8
9	SBI Long Term Equity Fund	Mar-93	***	10,269	44.39	196.81	3.01	-	5	-1.93	11.84	8.08	13.2	15.68	9
10	Tata India Tax Savings Fund	Mar-96	***	2,905	62.2	24.54	3.28	-	5.15	-0.37	10.03	9.11	15.24	17.97	10
11	Quant Tax Plan	Jan-13	****	1,359	27.56	198.67	-	-	-	3.96	29.01	18.39	18.82	14.4	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/05/2022

Source & Courtesy: Morningstar

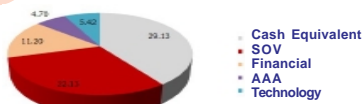
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11731.74 -4.14	50653.71 23.53	85605.87 14.20	254602.81 14.40	1616824.89 17.03	236000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11236.23 -11.63	48424.65 20.2	- -	- -	62941.41 19.92	44000
3	Canara Robeco Emerging Equities Fund-Gr	Mar-05	11588.16 -6.33	48534.32 20.43	88286.31 15.46	323173.77 18.83	1183321.56 17.90	207000
4	DSP Flexi Cap- Gr	Apr-97	11061.01 -14.23	44815.98 14.78	83287.52 13.09	247059.27 13.83	4919936.40 18.81	301000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12570.04 8.96	53588.93 27.67	95648.16 18.73	283944.48 16.43	1232994.99 17.34	214000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	11125.15 -13.28	- -	- -	- -	37978.51 27.48	28000
7	L&T Emerging Businesses Fund - Gr	May-14	12045.29 0.70	58069.80 33.72	97881.06 19.68	- -	203693.59 17.83	97000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	11966.96 -0.51	47286.08 18.57	86449.55 14.60	270949.87 15.56	346886.37 15.83	135000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12627.18 9.88	54059.38 28.32	95660.97 18.74	- -	194416.13 15.49	100000
10	Nippon India Multi Cap Fund - Gr	Mar-05	12286.65 4.48	51311.96 24.47	88873.90 15.73	244059.11 13.61	851280.01 14.72	207000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11731.48 -4.14	51373.83 24.56	99599.1 20.4	- -	257211.73 18.16	109000
12	SBI Small Cap Fund -Gr	Sep-09	12078.69 1.22	55389.42 30.14	101934.83 21.35	415279.81 23.47	718625.28 22.22	153000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	11705.91 -4.59	46384.32 17.20	85067.20 13.95	245126.1		

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End;
Launch Date : Aug 2018; Fund Manager : Mr. Bisem
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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI 22/09/2033	6.16	1 Year	3.87
6.67% GOI 15/12/2035	4.57	3 Years	9.75
HDFC Bank 24/05/2022	2.94	5 Years	-
Kotak Liquid - Plan A	2.51	10 Years	-
GOI 2028	2.15	Top 5 Sectors	
Reliance Industries	3.99	Instruments	
APand S E Z Ltd.	3.97	Cash Equivalent	29.13
ICICI Bank	2.65	SOV	22.13
HDFC Bank	2.44	Financial	11.20
Bharti Airtel	2.42	AAA	4.70
		Technology	5.42

Top 5 Sectors

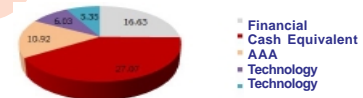


Sundaram Balanced Advantage Fund

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	6.75	1 Year	4.03
HDFC Bank	5.52	3 Years	11.35
ICICI Bank	4.43	5 Years	8.12
Infosys	3.48	10 Years	11.34
Axis Bank	2.74	Top 5 Sectors	
RBI 182-D 14/07/2022	3.08	Instruments	
8.05% HDFC 20/06/2022	1.56	Financial	16.63
4.79% HPC 23/10/2022	1.53	Cash Equivalent	27.07
PIIT	1.36	AAA	10.92
6.40% NBARD 31/07/2023	0.94	Energy	6.03
5.22% GOI 15/06/2025	0.91	Technology	5.35

Top 5 Sectors

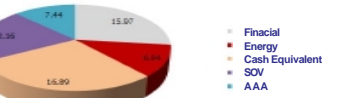


Nippon India Balanced Advantage Fund

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

Top 10 Holdings (as on 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.64	1 Year	3.82
HDFC Bank	4.60	3 Years	8.49
Infosys	4.32	5 Years	7.94
Reliance Industries	3.16	10 Years	13.19
State Bank of India	3.48	Top 5 Sectors	
8.13% GOI 21/09/2022	2.36	Instruments	
5.22% GOI 15/06/2025	2.10	Financial	15.97
5.74% GOI 15/11/2026	1.60	Energy	6.94
5.15% GOI 2025	1.60	Cash Equivalent	16.89
		SOV	12.16
		AAA	7.44

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.96	1 Year	6.57
Reliance Industries	5.22	3 Years	13.5
State Bank of India	5.2	5 Years	11.30
Infosys	4.70	10 Years	15.46
Larsen & Toubro	3.65	Top 5 Sectors	
SRF	3.62	Instruments	
Axis Bank	3.35	Financial	24.29
Linde India	3.02	Technology	10.53
Tata Consultancy Services	2.94	Capital Goods	4.39
ITC	2.92	Consumer Staples	6.18
		Energy	6.15

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.21	1 Year	6.01
Reliance Industries	4.85	3 Years	13.50
Larsen & Toubro	3.96	5 Years	9.64
Infosys	3.75	10 Years	14.18
State Bank of India	3.61	Top 5 Sectors	
ICICI Pru Life Ins Co. Ltd.	3.43	Instruments	
Tech Mahindra	3.17	Financial	20.14
Cipla	3.16	Energy	11.19
Cummins India	3.01	Technology	9.31
HDFC Bank	2.84	Automobile	7.57
Axis Bank	2.61	Capital Goods	7.40

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.

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Be Empowered

How to plan your retirement

The first is the 40-60-year phase. We begin to worry about retirement and, hopefully, have adequate income, with good savings and investments, by then. The primary task in this phase is corpus accumulation. Do not compromise on the size of corpus. Save more. Invest aggressively. Don't sweat over safety and income when you need growth and appreciation. Equity investing is your key to capital appreciation. Maximise your equity exposure in the NPS have SIPs in diversified mutual funds invest in index funds. Grow the corpus and make it big. Don't worry about how much is enough and save to the best of your abilities. An amount 30 times your annual spend is a good thumb rule.

Mistakes to avoid: First, investing in property and hoping that the rent will help your retirement is a big mistake. Managing an old property when you have aged is tough. Maintenance will add significant costs and rental yields will be low. You will leave behind a chunky asset that you haven't used.

Second, investing in fixed income products and choosing conservative investment options with your corpus. Your salary is your income and you don't need more. You need growth. Don't shortchange your corpus. Invest in equity and allow it to grow and appreciate in value. Choose funds and index over stock trading.

The second is the 60-75-year phase. You are not going to use all your corpus at one go, nor should you plan to leave it untouched for your heirs. Besides, you have assets of various kinds, including house (s) and gold. Consolidate these and decide how much you plan to use, and what you want to leave behind. Be kind to yourself.

In retirement, you don't have to match the income you have to match your pre-retirement spend so that you are comfortable. Lifestyle compromises make no one happy. What you need from your corpus, and assets, is a small, single-digit drawing. This should ideally be not more than 4-6% of your corpus each year. A small percentage will keep you in peace. However, the math is complicated by inflation. Your post-retirement corpus must also grow in value, so that you can keep drawing without depleting it. To draw, you must grow. Invest a small portion in equity or growth assets. Mentally earmark these for bequest so that you don't worry about risks.

The portion you draw and use is the one that must generate income. Invest it conservatively for a regular income. Periodically, move money from the untouched, appreciating equity growth bucket into the regular use, stable fixed income bucket.

Mistakes to avoid: First, thinking that the corpus must remain untouched and subject to no risk. This one mistake has killed the quality of life of many retired investors. This is true only if you want to leave the entire corpus as bequest. Use what you have earned and saved for yourself. Bequest is the residual balance.

Second, assuming that fixed income from the corpus is adequate, and later finding that inflation hits hard. Without transfers from the growth portion, a fixed corpus will deplete. If you have the energy and ability to earn an income, do it for as long as you can, especially if your corpus was small because you saved less and invested conservatively. Don't give up on earning an income too soon and too easily.

Third, investing the entire corpus conservatively out of fear. Interest rates run with inflation and are mostly lower than inflation rates for your specific basket of consumption. Let one portion appreciate and support you in fighting inflation. Investing 30% in equity is a good thumb rule.

The third is the 75-year plus phase. Many of us should plan for living beyond this age. Nothing is lost if we don't, but if we live long-er without resources, we will suffer. Focus on consolidating, simplifying and planning for bequest. Do not leave behind assets that are tough to transfer and manage. Sell off old properties and release the locked funds. You may not be able to use them now, but make it easy to pass on.

Simplify your life so you don't have to manage too many assets, accounts and paper work. Consolidate your investments and keep these easy to manage. One bank account, one demat account, and a few mutual fund folios is all you need. Make it two accounts if you must, but close all others.

Take a decision on how your health care costs will be met. Decide how you will use your assets in your lifetime and make a will to pass these on. Complete all paper work with respect to nominations and joint holdings. Keep it simple.

Retirement planning invokes so many fears about the unknown. The natural response is to forecast, plan and control, but these responses can also increase anxieties and worries. What matters is not how well you forecast the future, but how you act when a problem presents itself. We cannot waste life preparing to fight unknown problems. However, we can prepare to respond when an event occurs, if we have flexibility of resources, time and energy. Keep your money working, accessible and easily deployable. This will win over detailed work-sheets to forecast and formulae to control.

The biggest bugbear in retirement is regret. As one mulls over life's past, nostalgia feels so comforting, and regret, so searing. It is never too late to learn the art of living in the present. When there are no major external problems, looking inward might offer answers. You have all the time to work on the person that is you. Don't focus on others and your expectations for them.

Kabir Das beautifully says: 'All these years I kept making the same mistake; the dirt was on my face and I kept wiping the mirror.' Retirement is to become a better person. Look beyond money; a lot that matters might lie there.

Thinking that the retirement corpus must remain untouched and subject to no risk is a mistake. It has killed the quality of life of many retired investors. This is true only if you want to leave the entire corpus as bequest. Use what you have earned and saved for yourself. Bequest is the residual balance.

Source & Courtesy: Uma

Shashikant - ET

Wealth

Contd. from Page 1

Be Empowered

HOW TO PROTECT YOUR ONLINE FINANCIAL DATA

A simple effective tactic to increase complexity is the use of longer sentences which are easier to recall as your passwords. For instance, the sentence "Try Breaking in if You Can!" is easier to recall even with the use of capitalized first letters and numeric digits replacing the letter T with '1' forwards starting with T. Further, most of us write down our passwords and store them on our devices. But a better way of storing passwords is using 'password locker' apps. These allow you to use a single key to access all your passwords contained in the locker and encrypt stored passwords which secure the passwords from being compromised. However, it is important to use a reliable app, as these apps hold the key to all your passwords. While there are numerous commercial and free password locker or manager apps, it is best to go with apps reviewed and rated by reputable technology review portals. If you are using Apple devices, you could just use the iCloud Keychain, which is backed by the reliability of Apple. Similarly, as opposed to opting for OTPs, the use of authenticator apps, which generate your second-factor code, maybe a more secure option wherever supported. Use of authenticator apps such as Google Authenticator or Microsoft Authenticator is increasingly being supported by various online services, and wherever this option is available it is a good practice to use of the option. The second major area to focus on is the software on your mobile devices. It is essential to keep your device updated with both the latest software-the base software of the device (Android or iOS), as well as, the latest versions of the individual apps installed on the device. Apps are constantly improved to strengthen their security as well as, to fix issues and vulnerabilities. You can also set up an auto-update schedule on your device, which ensures that apps are automatically updated. Another aspect is to ensure that your devices are cleared of viruses, malware or ransomware. These are malicious bits of software that can get into your device's software from the internet or when you connect external storage devices such as USB flash drives to your device. Installing good anti-virus software protection on your device significantly reduces this risk and it is important to ensure that this software is auto-updated. The use of non-personal or public computers is a strict 'No' for performing financial transactions, as you have little control over what could be on that device. For instance, key loggers on such devices can capture what you type, including your passwords! The same applies for the use of public Wi-Fi connections, which must be avoided. The next area is to avoid being duped by fraudsters on the internet. This could come in multiple forms. Make sure that any links that you type into a browser address bar are correct. A small typo in what you type may redirect you to a malicious site. Such sites can easily capture sensitive information such as passwords by seeming to be genuine and letting you proceed with trying to log in with your credentials. In case you suspect that you have done this inadvertently, do change your passwords immediately. Another simple check is to see that the page is a secure HTTPS website. In most of the cases, you can spot this as a lock symbol that appears next to the address/URL. This indicates that the site is recognized by a trusted third party, and all traffic to this site is encrypted. Harish Prasad is head of banking HS.

Source & Courtesy: Harish Prasad, mint

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	5913	7114	7826
	36-45	--	6601	7951	8745
Classic - Individual	46-50	--	9472	11439	12582
	18-35	--	6282	--	7971
HDFC ERGO	36-45	--	7110	--	9020
Optima Restore	46-50	--	10399	--	13194

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

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
	35	20	9316	17274
	45	10	13825	25180
LIC	25	30	9912	19824
	35	20	13983	27966
	45	10	22360	44722
SBI Life	25	30	6904	11506
	35	20	9187	15311
	45	10	13897	23162

* Premium for 25 yrs old male for 30 yrs term

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd 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, II nd 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 - 35166704	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	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
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, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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Andhra Pradesh Region

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd 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, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Chennai Region

T.NAGAR	Flat No.304, 2 nd 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

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LIQUID FUNDS RETURNS AS ON 17/06/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.09	0.25	0.52	1.36	3.08
DSP Ultra Short Fund (G)	0.07	0.35	0.62	1.45	2.9
HDFC Low Duration Fund (G)	0.06	0.05	0.18	0.95	2.89
ICICI Prudential Savings Fund (G)	0.05	-0.24	0.14	0.53	2.73

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Registered News Paper

To

Happy National Doctor's Day
1st July



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