RNI NO.: TELENG/2022/81796, November 16th - 30th 2022, Vol. I - Issue 03 - ₹1/-, POSTAL REGN. NO.: L1/HQ/SD/527/2022-24

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.

Be Empowered

The 123 of Money Lessons

Teaching children the essence of money from an early age is important. That will help them understand the value of money, how much effort it goes in earning money, and why it is important to save and spend wisely, and not be a spendthrift

Children learn their lessons in money management through experience. Whether it is receiving money as a gift from family or relatives on festivals or occasions, or spending that at the school canteen, or raising funds for a charity.

As most schools in India impart little to no training on how to handle money, the responsibility of teaching children the fundamentals often falls on the parents. The easiest way to do that is by making money a part of the child's everyday experiences. Here are some ways to develop the right habits.

Make It Fun

Playing games related to money could help familiarise children with the concept.

Contd. in Page 3

Source & Courtesy: Meghna Maiti - Outlook Money

To know your monthly SIP amount to achieve your Goals

For example: To accumulate ₹1 crore (assuming the returns @ 12%) in 20 years, you should invest monthly ₹10,000. If ₹50 lakhs is goal, ₹5,000 a month for 20 years to be invested. To know more to achieve your Financial Goals

Please see SIP calculator in P4

Be Empowered

Key To Financial Goals Planning And Intelligent Investing

Financial planning is the bedrock of thoughtful investing. Without proper financial planning, investments can go haywire. But it is easier said than done. Financial planning requires diligent understanding of one's financial resources, future goals and how those resources can be utilised in pursuit of such goals.

A recent discussion with Ghazal Jain, Fund Manager - Alternative Investments, Quantum Mutual Fund, as part of Outlook Money's 'Investment Made Easy' webinar series threw some light on the strategy one should adopt for thoughtful financial planning. Jain was in conversation with Sutirtha Sanyal, Assistant Editor, Outlook Money.

Here are some edited excerpts from the discussion:

How would you define financial planning for thoughtful investors?

Financial planning is a long-term strategy for intelligently managing your money so that you are able to accomplish your goals and objectives in life, while you navigate the ups and downs that inevitably come at every stage of life.

What would you define as the four-five stages of financial planning?

The foremost would be having an emergency fund.

Source & Courtesy: Outlook Money

Attractive Fixed Deposits

Compiled as on 22/11/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.70	7.95
HDFC Ltd.	FAAA	45	7.50	7.75
LIC Housing Finance	FAAA	60	7.40	7.65
ICICI Home Finance	FAAA	65	7.05	7.30
Mahindra Finance	FAAA	36	7.50	7.75
PNB Housing Finance	FAA+	36	7.55	7.80
Shriram Transport Finance	AA+	36	8.05	8.55
Sundaram Home Finance	AAA	36	7.30	7.65

75 Azadi Ka Amrit Mahotsav

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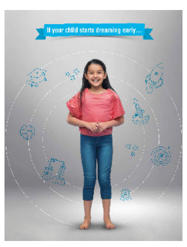
If your child starts dreaming early... You too must start investing early. Plan to support your child's aspirations with Children-Oriented Mutual Funds.



SET GOALS 1) Observe your childrens' interests and aspirations for their future. 2) Identify the target amount required to meet those aspirations, cost of higher education or capital for their own venture. 3) Take the help of a financial adviser if required. **INVEST** 1) Start investing early to give your investments the gift of time to grow. 2) Equity as an asset class is suitable when planning long-term goals. 3) Increase your investment amount with every rise in your income to keep up with the current costs of the set goals. 4) Stay invested over a long term to create the required corpus for your child's goals. **CHOOSE CHILDREN-ORIENTED INVEST MUTUAL FUNDS FOR THEIR GOALS** 1) Offers plans with different mix of equity and debt to suit your investing objectives. 2) Convenient to invest either through a Systematic Investment Plan (SIP). 3) Facility to top-up your SIP amount regularly with an increase in your income. 4) Lock-in period of 5 years (or till they attain age of majority) ensures you are committed to the goal of buildin

Selected Children's Funds

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

To know more & Invest through SIP or in Lump sum, please call your nearest **ECS Financial** / 1800 425 2969

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

"Remember that inflation will eat into your savings."

Returns on risk-free cash investments always sound good. But take into consideration the effects of inflation and you won't be impressed. Equity-oriented investments are more suited toto generate better post-inflation returns.

Thoughtful Inspirational Quotable Quotes

"Legendary investor Peter Lynch always emphasized the importance of being patient: 'Frequently, years of patience are rewarded in a single year."

- Francois Rochon

"The object of education was to produce a desire to serve the community as a whole and to apply the Knowledge gained not only for personal but for public welfare."

- Jawaharlal Nehru

"When you stop chasing the wrong things, you give the right things a chance to catch you."

- Lolly Daskal

"Try to be a rainbow in someone's cloud."

- Maya Angelou

"I firmly believe that nature brings solace in all troubles."

- Anne Frank

● 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

Equity Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 16/11/2022 IDCW	NAV as on 16/11/2022 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
	Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,843	23.13	76.12	--	1.259	1.289	2.81	11.43	8.77	11.3	9.41	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,433	11.759	20.031	0.16	0.48	0.6	-0.51	7.63	7.17	_	8.23	2
3	HDFC Balanced Advantage Fund	Feb-94	***	49,709	30.565	323.305	3.41	2.76	2.94	14.03	17.7	10.97	14.42	18.07	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	8,927	20.32	36.94	1.35	2.11	1.71	1.07	14.47	11.06	11.52	10.37	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,069	15.3749	15.3749	--	--	--	4.64	12.65	_	_	11.98	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,595	14.5112	26.6425	--	--	--	4.29	14.07	9.37	10.93	9.85	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,002	16.44	52.76	0.89	0.68	0.91	6.16	12.01	9.97	12.36	11.03	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,553	14.962	14.962	-	-	-	2.54	10.46	_	_	9.85	8
	Multi Asset Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Axis Triple Advantage Fund	Aug-10	**	1,763	18.57	29.8	1.44	1.65	1.65	-6.94	12	10.74	9.2	9.33	1
2	HDFC Multi Asset Fund	Aug-05	****	1,624	15.23	49.88	-	1	1.25	2.47	15.02	10.09	10.27	9.76	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	14,875	25.47	474.75	1.22	2.02	1.92	11.97	20.84	13.26	15.61	21.22	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,145	13.56	13.56	-	-	-	0.95	-	-	-	14.71	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,452	16.38	16.38	-	-	-	4.92	-	-	-	20.04	5
	Asset Allocator Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	150	40.36	43.83	-	-	-	-0.16	14.25	9.59	12.11	9.51	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	17,660	76.13	82.87	-	-	-	6.01	12.91	11.25	11.52	11.87	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	108	13	13	-	-	-	3.88	--	--	--	15.92	3
	Children's Gift Funds & Retirement Savings Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	HDFC Retirement Savings Fund	Feb-16	*****	2,524	-	31.21	-	-	-	4.21	22.43	13.4	-	18.43	1
2	ICICI Prudential Retirement Fund	Feb-19	****	200	17.73	17.73	-	-	-	0.91	19.46	-	-	16.64	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,058	14.08	14.08	-	-	-	4.93	-	-	-	21.41	3
4	Axis Children's Gift	Dec-15	***	716	19.83	19.83	-	-	-	-6.57	11.74	10.21	-	10.36	4
5	HDFC Children's Gift Fund	Mar-01	*****	5,968	198.25	-	-	-	-	3.97	17.14	11.74	15.3	16.13	5
6	Tata Young Citizens Fund	Oct-95	Unrated	273	42.91	-	-	-	-	-0.58	18.31	10.44	11.57	12.73	6
	Flexi Cap Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,422	130.25	1,159	6.32	5.63	7.75	-2.48	16.02	10.52	16.24	21.66	1
2	HDFC Flexi cap Fund	Jan-95	***	31,686	61.7	1,159	4.25	5	5.75	14.68	20.57	12.79	15.57	18.58	2
3	Kotak Flexi cap Fund	Sep-09	***	37,766	33.28	55.11	1.2	0.88	-	1.55	14.29	11.19	16.25	13.82	3
4	Axis Flexi cap Fund	Nov-17	**	11,244	13.88	18.34	-	0.97	1.2	-9.21	13.36	-	-	12.92	4
5	PGIM India Flexi cap Fund	Mar-15	*****	5,291	18.03	25.78	0.51	0.64	1.37	-7.53	23.41	14.46	-	13.07	5
6	SBI Flexi cap Fund	Sep-05	***	16,495	34.53	77.12	-	-	-	-2.09	14.87	10.76	16.05	12.66	6
7	UTI Flexi cap Fund	May-92	****	26,133	160.46	242.7	2.65	3	4.5	-12.94	17.89	14.26	15.17	12.73	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,911	11.85	11.85	-	-	-	7.05	-	-	-	13.54	8
9	SBI Focused Equity Fund	Oct-04	****	28,407	42.82	234.139	-	-	-	-9.88	15.8	13.12	15.37	19.02	9
10	Parag Parikh Flexi Cap Fund	May-13	*****	27,712	-	49.16	-	-	-	-5.7	22.97	16.83	-	18.3	10
11	Quant Flexi Cap Fund	Oct-08	unrated	711	45.41	63.66	-	-	-	7.37	35.99	18.85	19.27	14.03	11
12	Sundaram Focused Fund	Nov-05	****	787	35.065	112.84	2.9	1.35	2.59	-1.67	18.78	13.29	14.65	15.3	12
	Large & Midcap Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	DSP Equity Opportunities Fund	May-00	***	7,268	30.13	368.4	2.66	2.7	2.8	-0.28	16.92	10.98	15.88	17.37	1
2	IDFC Core Equity Fund	Aug-05	**	2,493	19.84	74.319	0.8	1.03	0.95	3.88	18.33	10.79	13.46	12.31	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,960	26.49	53.48	-	-	-	-0.82	13.94	11.13	15.13	11.6	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,504	58.35	361.89	-	-	-	8.11	18.69	13.63	15.68	12.87	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,378	15.86	17.02	-	-	1.05	-1.51	17.43	-	-	18.83	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,458	109.97	615.03	5.31	4.96	7.00	-13.38	13.71	7.37	15.16	16.8	6
7	Hdfc Large and Midcap Fund	Feb-94	***	7,519	26.77	200.86	2.00	2.00	2.00	2.75	20.76	12.58	12.59	12.15	7
	Debt Medium Term Funds — Source & Courtesy: Value Research, Mutual Fund Insight														
1	HDFC Medium Term Debt Fund	May-03	****	3,666	16.73	46.37	-	-	-	2.59	6.02	6.37	7.53	7.66	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	*****	5,938	10.99	30.15	-	-	-	3.95	7.1	7.25	9.3	8.98	2
3	Kotak Medium Term Fund	Oct-01	***	1,928	11.44	18.64	-	-	-	2.79	5.46	5.65	-	7.46	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	8,969	16.26	41.96	-	-	-	3	6.63	7.18	8.6	7.83	4
5	Sundaram Medium Term Bond Fund	Jul-07	**	44	12.01	59.12	-	-	-	0.26	2.9	4.19	6.1	7.39	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 16/11/2022 IDCW	NAV as on 16/11/2022 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Axis Long Term Equity Fund	Dec-09	***	31,624	23.536	66.83	1.86	2.25	2.3	-14.43	10.91	11.05	16.85	15.88	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	4,407	37.51	119.34	1.95	2.65	2	-1.43	20.78	15.98	15.64	15.07	2
3	DSP Tax Saver Fund	Jan-07	****	10,428	19.538	84.39	0.4	1.01	1.7	0.77	18.45	12.85	16.89	14.42	3
4	HDFC Taxsaver Fund	Mar-96	**	10,066	59.8	828.58	2.37	3.75	5.75	9.17	17.46	9.13	13.85	23.41	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	10,405	22.06	616.62	2.48	2.4	2.8	-0.39	17.46	12.61	15.27	19.39	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,986	26.97	102.21	-	-	1.6	2.31	23.73	13.01	17.18	18.2	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,063	28.65	76.57	-	-	-	3.01	18.75	13.01	15.1	12.73	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	13,546	21.54	31.69	0.84	1.6	1.75	-2.01	19.35	14.44	-	18.22	8
9	SBI Long Term Equity Fund	Mar-93	***	11,600	53.9	238.96	3.01	-	5	2.18	18.56	10.66	14.22	16.2	9
10	Tata India Tax Savings Fund	Mar-96	***	3,191	76.2	30.069	3.28	-	5.15	4.03	16.62	11.92	16.45	18.57	10
11	Quant Tax Plan	Jan-13	*****	2,127	34.736	250.24	-	-	-	10.14	37.32	22.42	20.98	15.28	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/10/2022

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	12173.72	2.70	50581.00	23.39	88799.15	15.68	254154.53	14.36	1274386.45	15.12	241000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11917.11	-1.28	47587.00	18.99	-	-	-	-	72135.19	19.20	49000
3	Canara Robeco Emerging Equities Fund	Mar-05	12593.70	9.30	49625.82	22.01	93015.13	17.57	320813.95	18.69	1233807.32	18.57	212000
4	DSP Flexi Cap- Gr	Apr-97	12253.92	3.95	45889.64	16.42	86814.50	14.76	253415.13	14.30	4834902.14	18.58	306000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13068.35	16.92	54268.52	28.57	99833.22	20.48	288207.35	16.70	12657930.15	17.52	219000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12115.92	1.80	-	-	-	-	-	-	46236.01	25.53	33000
7	L&T Emerging Businesses Fund - Gr	May-14	12727.24	11.43	59638.53	35.71	104796.44	22.48	-	-	232615.90	18.74	102000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	13205.20	19.14	50649.03	23.49	94064.74	18.03	289147.16	16.76	391388.58	17.69	140000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13793.25	28.53	59632.74	35.7	109828.85	24.43	-	-	238485.46	18.08	105000
10	Nippon India Multi Cap Fund - Gr	Mar-05	13467.29	23.43	56438.04	31.51	99347.20	20.27	267980.3	15.35	916605.54	17.91	212000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	12115.17	1.8	49084.29	21.21	97668.93	19.57	-	-	273656.99	17.64	114000
12	SBI Small Cap Fund -Gr	Sep-09	13134.03	17.98	57234.94	32.57	109286.34	24.22	427244.45	23.98	770697.68	20.42	158000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	13234.54	19.62	50344.28	23.05	94096.44	18.04	266072.03	15.21	5345681.23	12.86	349000

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. if you need more details, since inception returns, please do call us

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen

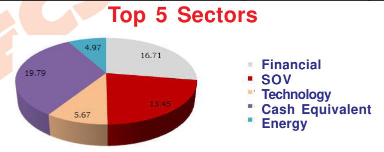
Entry Load : N.A., Exit Load : For units in excess of 8% of the "investment,1% will be charged for redemption within 365 "days

Top 10 Holdings (as on 31/10/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
GOI FRB 22/09/2033	6.19	1 Year	2.89
GOI Sec. 5.74% 15/11/2026	4.48	3 Years	10.37
GOI Sec.7.10% 18/04/2029	3.76	5 Years	-
RBI Tresury Bills 364D 22/06/23	2.72	10 Years	-
Kotak Liq - Plan A - Direct Plan	2.43		
Reliance Industries	3.66		
Adani Ports & Spl Eco Zone Ltd.	3.65		
ICICI Bank	3.58		
HDFC Bank	2.94		
Infosys	2.55		

Top 5 Sectors

Instruments	%
Financial	16.71
SOV	13.45
Technology	5.67
Cash Equivalent	19.79
Energy	4.97

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;

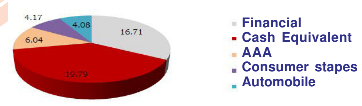
Entry Load: NA, Exit Load: For units in excess of 25% of the investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 31/10/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
HDFCBank	7.13	1 Year	4.32
ICICI Bank	6.25	3 Years	13.75
Infosys	4.34	5 Years	9.13
Reliance Industries	4.77	10 Years	10.75
HDFC	3.14		
RBI T bills 364D 05/01/2023	3.14		
Embassy Office Parks REIT	2.64		
HDFC Bank LTd CD	1.54		
HPCL SR IV D 4.79 23/10/2023	1.56		
PII Infra Invest Trust	1.32		
GOI Sec 6.69 27/06/2024	1.27		

Top 5 Sectors

Instruments	%
Financial	16.71
Cash Equivalent	19.79
AAA	6.04
Consumer stapes	4.17
Automobile	4.08

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;

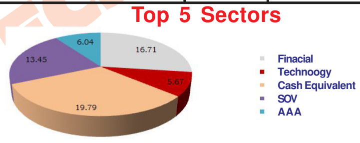
Entry Load :N.A., Exit Load : For units in excess of 10% of the "investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 31/10/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	
ICICI Bank	6.88	1 Year	3.78
HDFC Bank	5.01	3 Years	11.18
Infosys	4.06	5 Years	8.16
State Bank of India	3.52	10 Years	11.78
ITC	2.71		
NIFTY Bank ID 27/10/2022	1.98		
GOI Sec.5.22% 15/06/2025	1.91		
GOI Sec. 5.15% 2025	1.45		
LiC HFL D 7.61% 30/07/2025	1.38		
GOI Sec. 4.45% 30/10/2034	1.36		

Top 5 Sectors

Instruments	%
Finacial	16.71
Technoogy	5.67
Cash Equivalent	19.79
SOV	13.45
AAA	6.04

Top 5 Sectors



Kotak Tax Saver

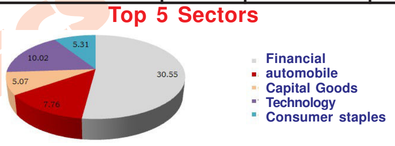
Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya; Entry Load : NA,Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/10/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	7.71	1 Year	6.24
State bank of India	5.48	3 Years	18.74
Reliance Industries	4.09	5 Years	12.54
Infosys	3.89	10 Years	14.89
Larsen & Toubro	3.65		
Axis Bank	3.85		
ITC	3.54		
SRF	3.10		
HDFC Bank	2.69		
Tata Consultancy Services	2.29		

Top 5 Sectors

Instruments	%
Financial	30.55
automobile	7.76
Capital Goods	5.07
Technology	10.02
Consumer staples	5.31

Top 5 Sectors



SBI Long Term Equity Fund

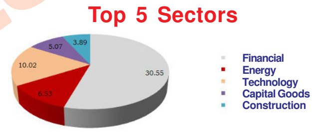
Scheme Obj :Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran; Entry Load : NA,Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/10/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	5.88	1 Year	3.14
Reliance Industries	4.02	3 Years	18.20
Larsen & Toubro	4.20	5 Years	10.15
Mahindra & Mahindra	3.99	10 Years	13.97
ICICI Pru. Life Insurance	3.34		
State Bank of India	3.75		
Infosys	3.29		
Cummins india	3.40		
Cipla	3.49		
HDFC Bank	2.84		
ABB India	2.03		

Top 5 Sectors

Instruments	%
Financial	30.55
Energy	6.53
Technology	10.02
Capital Goods	5.07
Construction	3.89

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

The 123 of Money Lessons

"Giving them practical lessons and making them go through basic experiences where they interact with money and comprehend its value is the best way to start," says Hemant Beniwal, certified financial planner and director at Ark Primary Advisors, a financial planning firm.

For instance, one could devise a game of coins, where they can match coins of the same value and make piles.

Taking them for grocery shopping and involving them in making purchases can help them assign a value to the coins they play with at home.

When they grow older, they can be encouraged to participate in small plans involving money. "Involving your children in areas of the budget, such as entertainment, dining out, vacation, clothing, birthday and holiday expenses, and streaming services, may be suitable," says Beniwal.

Let Them Handle It

Though children imbibe a lot from their surroundings, first-hand experience can benefit them a lot. The best way to do that is to let them make the run to the local grocer for immediate family needs. That will also hone their basic calculation skills.

Once they are past the basic phase, a monthly allowance can help them make money-related decisions regarding their spending pattern.

But this can happen only if parents set certain ground rules. "As parents, you must ensure that your children are aware that they will not receive additional funds if they spend their pocket money before the allotted time," says Beniwal.

It is also important to identify the expenses that the child will take care of from the pocket money.

Giving children a lump sum during periods, such as summer holidays, and giving them a free hand on how they want to spend it can eventually teach them to differentiate between needs and wants. Once they realise they have to make the money last for a longer period, they will learn to budget their spending and focus on what they need.

That said, parents should pepper these steps with fruitful conversations on money matters. "Give them a budget and let them choose what they want to do with it. Engaging them is more important than preaching or reprimanding them," says Sweta Jain, financial planner and CEO, and founder, Investography, a financial planning firm.

Make Them Worldly Wise

According to Renu Maheswari, CEO and principal advisor, Finscholarz Wealth Manager and a Sebi-registered investment advisor, helping children earn extra money through small jobs,

Teaching children by way of practical experiences, such as by taking them to the market, can help them comprehend the idea and value of money

should they want to spend more than their allowance, would also prove helpful. "This will teach them the value of money and the efforts that go into earning money," she says

Interacting with handling money in public can also be a huge learning experience. "If you want to give them a taste of real-world finance, encourage them to put a stall in the school or community fair. This will be a huge learning and expose them to real-world issues," says Beniwal.

Build The Savings Habit

By the time they are teenagers, you should introduce them to basic financial ideas. "As your children grow up, list all their short-term goals (such as purchasing video games, clothing, and shoes) and long-term objectives (such as purchasing a bike or saving for college education). This will help your child in setting goals and also prioritising them," says Beniwal.

To help them understand how goal-based savings work, ensure the pocket money pays for their discretionary spending as well, such as buying a new phone. "This will encourage them to identify what is more important for them and help them save for bigger expenses. This will also help them understand the benefits of delayed gratification. For bigger goals or purchases, help them invest the savings from their pocket money and understand the concept of growth of money," says Maheshwari.

Making them aware of the effects of inflation on the price of a product and assisting them in estimating the potential future value can be useful.

"Telling them how much their school fee has increased in the last five years can be a good example," says Beniwal.

Make Them Assess Themselves

Children should also learn to assess their own spending habits and patterns to ensure they don't repeat any mistakes they may have committed.

Source & Courtesy: Meghna Maiti - Outlook Money

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

Contd. from Page 1

Be Empowered

Key To Financial Goals Planning And Intelligent Investing

This is a vital step and should never be taken for granted. Once this is taken care of, then you can think of definig and prioritising your financial goals.

The next stage would be that you start saving more, and right from the word go. That is, you start saving from now, not tomorrow.

Third would be that you need to make sure your investments beat inflation.

Fourth, don't keep your savings idle in a bank. Invest your money. Only then, will it grow. Lastly, diversify your investments. Don't keep all your investments in one basket. Have suitable asset allocation and stick with it in accordance with your goals.

What would you define as the first stage of investing?

To start with, you need to save to be able to invest. Then, you should clearly define your investment objectives and, accordingly, go about your investing plans. You should not invest in a haphazard manner. Likewise, don't blindly follow the advice of others in terms of your investment goals. Your investment objective should be defined by your time horizon, your risk-taking ability and, based on this, you should start your investing journey.

The clarity as to what you are trying to achieve through your investment, should be the first stage in your investment journey.

How should someone who is just starting out in his/her career go about financial planning?

Equity should ideally make up the bulk of their investment portfolio - about 65 - 100 per cent. That's because they need to grow their money over and above the rate of inflation over the years. Also, since they have a long investment horizon, equities would be most preferable because, historically, they have performed well over the long term, though they are volatile in the short term.That said, allocation should also be guided by one's individual risk capacity and risk appetite.

More importantly, one shouldn't get perturbed by the ups and downs of market movement. One should just be disciplined and keep investing. They will come out financially stronger.

How does one go about making changes in his/her asset allocation over time?

Asset allocation would change over time. Based on the risk we can take and the time left to achieve a goal, there are different avenues that can be considered for investing. For instance, for goals such as child's education and your retirement, which are long-term in nature, you could consider moderate- to high-risk investments, depending on how much time you have to achieve that goal. So, hybrid mutual funds could be a good option, as they are a mixture of equity and debt.The equity provides the return, while the debt component provides the stability.

Likewise, a young investor looking at retirement will have a pretty long-term horizon, and one should think of equity mutual funds for his goal. But someone in his 40s might consider hybrid mutual funds for the same, because he won't have that much time on his hand.

Disclaimer

An Investor Education & Awareness Initiative by Mirae Asset Mutual Fund. For information on one-time KYC (Know Your Customer) process, Registered Mutual Funds and procedure to lodge a complaint, refer to the knowledge center section available on the website of Mirae Asset Mutual Fund Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source & Courtesy: Outlook Money

Kind attention: Mutual Fund Investors

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws, Please refer the Tax Ready Reckoner www.ecsfinancial.co.in

To know more and for further clarifications, Pl. call your RM / nearest **ECS Financial** / 1800 425 2969

Don't put off Tax Saving till the last minute

ELSS Funds Performance - Refer Page 2

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

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

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi Classic - Individual	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
	46-50	--	11219	13575	14933
HDFC ERGO Optima Restore	18-35	--	8741	--	9782
	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.

FAQ - Health Insurance

Q: I am joining my first corporate role soon. What should be my expectations in terms of health insurance provided by the employer? Should I buy a separate cover as well?

A: Employee medical insurance is an integral part of your health insurance portfolio. Generally, employee health insurance plans are simplistic as they cater to a large group in lieu of a tailored, individual policy. Specific features and benefits may also vary with each insurer. Thus, buying a separate personal cover that is specifically suited to your needs is important. Besides, you may change jobs over time. Not all firms will offer adequate health insurance, but if you have your own plan, you do not have to worry. Finally, personal insurance has some vital safeguards not available in group insurance. For instance, personal insurance is renewable for life, and the insurer cannot withdraw your coverage.

Source & Courtesy: Outlook Money - Mr. Siddharth Bhaumik & Mr. Kapil Mehta

Diversify your investments with Balanced Advantage Funds

- HDFC Balanced Advantage
- Nippon Balanced Advantage
- ICICI Pru Balanced Advantage
- SBI Balanced Advantage
- Kotak Balanced Advantage
- Sundaram Balanced Advantage
- Mirae Asset Balanced Advantage
- Tata Balanced Advantage

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

SIP Ready Reckoner

Monthly SIP installment amount for a target of Rs.1 lakh

No of Years	Conservative		Moderate			Aggressive	
	9%	10%	11%	12%	13%	14%	15%
1	7936	7892	7850	7807	7764	7722	7680
2	3790	3750	3710	3671	3632	3593	3554
3	2412	2374	2336	2298	2262	2225	2189
4	1726	1689	1653	1617	1582	1548	1514
5	1316	1281	1246	1212	1179	1147	1115
6	1045	1011	978	946	914	884	854
7	853	820	788	758	728	699	671
8	710	678	648	619	591	564	538
9	600	570	541	513	487	461	437
10	513	484	457	430	405	382	359
11	443	415	389	364	341	318	297
12	385	359	334	310	288	267	248
13	337	312	288	266	245	226	208
14	297	273	250	229	210	192	175
15	262	239	218	198	180	163	148
20	149	131	114	100	87	76	66
25	89	75	63	53	44	37	30
30	54	44	35	28	23	18	14

Eg: To make Rs.1 lakh in 5 years @ 15%, you need to invest Rs.1115 / month. To get Rs.5 lakhs for the same period, SIP amount will be 1115 x 5 = Rs.5575

Above values are computed internally based on the assumed rates of return and does not indicate assurance of returns for any scheme

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Telangana Urban Region			
SECUNDERABAD	1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, IInd floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET @	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY @	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 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, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
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
Andhra Pradesh Region			
VIJAYAWADA @	40-9-99, 1st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHENDRAVARAM @	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Bengaluru Region			
REGIONAL OFFICE	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
Tamilnadu Region			
T.NAGAR	Flat No.304, 2nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE @	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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LIQUID FUNDS RETURNS AS ON 16/11/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.17	0.63	1.33	2.59	3.87
DSP Ultra Short Fund (G)	0.13	0.54	1.2	2.33	3.65
HDFC Low Duration Fund (G)	0.15	0.64	1.45	2.57	3.67
ICICI Prudential Savings Fund (G)	0.21	0.75	2.19	3.00	3.90

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

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: L1/HQ/SD/527/2022-24

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