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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.

ICICI Prudential PSU Equity Fund

(An open-ended equity scheme following the PSU theme)

Investment Objective: To generate long term capital appreciation by investing predominantly in equity and equity related securities of Public Sector Undertakings (PSUs). However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Allocation & Risk: Equity & Equity related instruments of Public Sector Undertakings: 100% - 80% (High), Other Equity & Equity related instruments: 0 - 20% (Very High), Debt instruments, Units of Debt Mutual Fund schemes, and Money market instruments @ and Preference shares: 0 - 20% (Low to Medium), Units issued by REITs & InvITs: 0 - 10% (Very High).

Fund Manager: Mittul Kalawadia, Anand Sharma

Benchmark Index: S&P BSE PSU TRI.

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

Plans and Options: Growth and IDCW.

NFO Closes on 06/09/2022

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

Be Empowered

Financial Independence is a Need, Not A Choice For Women

Irrespective of the social status, it's imperative for women to be financially independent to be prepared for life altering events or emergencies

Why is it important for women to become financially independent?

In India, a general perception prevails that if the man of the house is earning sufficiently to provide financial stability, why do women need to worry about it. Financial independence however is a much larger perspective than just making a living, which gives a feeling of fulfilment. Financial independence must be considered as a need and not as a choice. Irrespective of the social status of being married, single, separated, widowed, or divorced it's imperative for women to be financially independent for preparing herself for life altering events or emergencies such as lay- off spouse, untimely demise of earning member of the family or any other medical emergencies.The rising cost of living is another driver for ensuring financial independence so that the lifestyle is not compromised with the rising inflation and last but not the least is to feel morally strong and responsible.

Contd. in Page 4

Source & Courtesy: T.S. Ramakrishnan, Managing Director & CEO, LIC Mutual Fund Asset Management Ltd - Outlook Money

Be Empowered

Make Your Finances Atma Nirbhar

Mutual fund SIPs can pave the way to financial freedom and help you pave the way to live lfie on your own terms

We are slated to celebrate our 75th Independence Day!!! As a country, we have moved to a trajectory of 'atma nirbhar bharat' in many facets of upliftment of the poor and many technological developments. With social freedom, we also need to aspire to gain financial freedom. Freedom from dependence on money to realize your dreams and goals, freedom from remaining hostage to working for money for longer life and freedom to live life on your own terms.

Systematic Investment Plans (SIPs) have come out as a blessing in disguise for the common man, the inability of not being able to accumulate big money to invest and make more, has been addressed through this route of small amounts being invested regularly ending up creating long-term wealth, in actual realising financial freedom for many.

Despite heightened volatility in debt and equity, the mutual fund (MF) industry is witnessing increased interest of retail investors contributing to the SIP book which crossed the ₹12,000 crore mark and surpassed 5.5 crore folios at the end of June 2022, from ₹3,122 crore and 4,335 folios in April 2016.

Contd. in Page 3

Source & Courtesy: K.S. Rao, Head - Investor Education & Distribution Development, Aditya Birla Sun Life Asset Management Company Ltd - Outlook Money

RBI Floating Rate Savings Bonds 7.15% p.a.

Attractive Fixed Deposits

Compiled as on 23/08/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.50	7.75
HDFC Ltd.	FAAA	99	7.05	7.30
LIC Housing Finance	FAAA	60	6.95	7.20
ICICI Home Finance	FAAA	65	7.00	7.25
Mahindra Finance	FAAA	36	7.00	7.25
PNB Housing Finance Ltd.	FAA+	36	7.25	7.50
Shriram Transport Finance	AA+	36	8.00	8.50

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to know more about investments

Thoughtful Inspirational Quotable Quotes

"Money is your independence, it's how you can be free to do what you want to do in your life." - Mona Stephen

"All achievements, all earned riches, have their beginning in an idea." - Napoleon Hill

"All know the way, but few actually walk it."

"Be who you are and say what you feel, because those who mind don't matter and those who matter don't mind." - Bernard Baruch

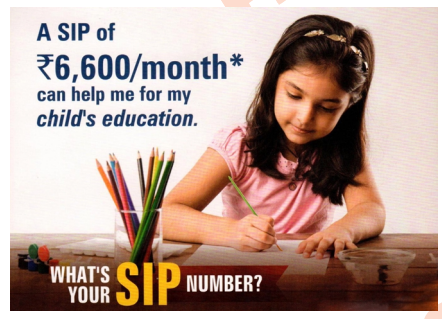
"Happiness can exist only in acceptance." - Denis De Rougamont

A systematic investment plan will give you all the financial freedom to keep you stress free

Time to break the shackles of financial stress.

Start your SIP today
Invest Rightly. Live Happily.

1800 425 2969, M: 70325 33609
www.ecsfinancial.co.in



*Calculations based on 11% CAGR for 15 years for a goal amount of ₹30,00,000. This is an illustration, actual results may vary.

To know more, risk factors and to choose the right SIP, Please call your neaest **ECS Financial**, Mobile: 70325 33609, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

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

Secunderabad	: 99489 80066	Warangal	: 98488 23220
Basheerbagh	: 98480 66255	Telangana RO	: 98480 27443
Ameerpet	: 99480 97642	Vijayawada	: 98480 27503
Malkajgiri	: 98488 11501	Vizag	: 98480 50477
Kukatpally	: 98488 23656	Rajamahendravaram	: 98486 29443
Dilsukhnagar	: 98480 44868	Bengaluru	: 99809 66112
Habsiguda	: 98489 91242	Chennai RO	: 98410 11705
Trimulgherry	: 99128 22611	T- Nagar	: 98410 01787
Yapral	: 76590 08855	Madipakkam	: 98410 10082
	: 70362 07831	Coimbatore	: 83411 30969
Madhapur	: 70363 83065	Head Office	: 70325 33609
Bagh Amberpet	: 99480 43743		: 98480 32339
Suchitra	: 81210 42180	E-mail: grow@ecsfinancial.co.in	

Don't put off Tax Saving till the last minute

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

Start investing in ELSS funds through STP or SIP, Right now

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

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

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5% p.a. and Pay Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

- REC (XVI) (Y-ly Int dt. 30th June)
- PFC (VI) (Y-ly Int dt. 1st April)
- NHAI (XXIII) (Y-ly Int dt. 31st July)
- IRFC (VI) (Y-ly Int dt. 15th Oct)

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

● 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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 19/08/2022 IDCW	NAV as on 19/08/2022 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	***	6,861	22.92	74.28	--	1.259	1.289	3.63	12.54	8.36	11.49	9.39	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,607	11.96	20.12	0.16	0.48	0.6	2.54	9.68	7.4		8.54	2
3	HDFC Balanced Advantage Fund	Feb-94	***	46,130	29.75	306.55	3.41	2.76	2.94	7.36	17.21	11.29	14.47	18.02	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	8,458	20.39	36.25	1.35	2.11	1.71	4.47	15.84	11.13	11.53	10.41	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,466	15.02	15.02	--	--	--	6.47	13.51	--	--	12.12	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,607	14.4	25.98	--	--	--	6.2	13.86	9.15	11.14	9.83	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	41,742	74.04	81.27	0.89	0.61	0.91	8.98	13.5	10.11	12.85	11.04	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,157	14.08	14.08	-	-	-	5.46	12.19	-	-	10.19	8
Multi Asset Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Axis Triple Advantage Fund	Aug-10	***	1,761	19.11	29.92	1.44	1.65	1.65	2.3	15.26	11.11	9.74	9.57	1
2	HDFC Multi Asset Fund	Aug-05	***	1,555	14.89	48.76	-	1	1.25	6.03	16.12	10.37	10.29	9.76	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,728	24.65	450.65	1.22	2.02	1.92	19.17	20.14	13.52	15.56	21.19	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,136	13.38	13.38	-	-	-	6.27	-	-	-	15.9	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,416	15.73	15.73	-	-	-	6.78	-	-	-	20.23	5
Asset Allocator Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	134	39.96	43.4	-	-	-	3.34	15.42	9.67	12.62	9.6	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	885	10.18	10.18	-	-	-	7.47	13.48	10.79	11.68	1.83	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	100	12.62	12.62	-	-	-	7.34	--	--	--	16.4	3
Children's Gift Funds & Retirement Savings Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	HDFC Retirement Savings Fund	Feb-16	*****	2,288	-	30.09	-	-	-	10.25	23.23	13.9	-	18.52	1
2	ICICI Prudential Retirement Fund	Feb-19	****	176	17.41	17.41	-	-	-	17.4	20.32	-	-	17.29	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	881	13.68	13.67	-	-	-	16.33		-	-	22.88	3
4	Axis Children's Gift	Dec-15	****	639	19.9	19.9	-	-	-	3.57	14.88	10.94	-	10.82	4
5	HDFC Children's Gift Fund	Mar-01	****	5,609	191.35	-	-	-	-	7.73	17.89	12.09	15.27	16.14	5
6	Tata Young Citizens Fund	Oct-95	Unrated	257	41.22	-	-	-	-	4.48	19.57	10.13	11.4	12.68	6
Flexi Cap Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,652	125.79	1,119	6.32	5.63	7.75	1.3	17.9	10.45	16.54	21.73	1
2	HDFC Flexi cap Fund	Jan-95	***	29,096	57.84	1,086	4.25	5	5.75	20.18	19.81	13.22	15.55	18.48	2
3	Kotak Flexi cap Fund	Sep-09	***	36,316	32.26	53.43	1.2	0.88	-	5.77	16.16	11.16	16.46	13.82	3
4	Axis Flexi cap Fund	Nov-17	***	10,839	13.78	18.21	-	0.97	1.2	0.33	16.34	-	-	13.46	4
5	PGIM India Flexi cap Fund	Mar-15	*****	4,761	17.68	25.29	0.51	0.64	1.37	-0.78	26.35	14.83	-	13.23	5
6	SBI Flexi cap Fund	Sep-05	***	15,671	33.97	75.88	-	-	-	5.14	17.03	11.46	16.39	12.74	6
7	UTI Flexi cap Fund	May-92	****	25,448	166.08	244.52	2.65	3	4.5	-1.55	22.22	15.16	15.83	12.87	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	543	14.17	15.96	-	-	-	12.33	-	-	-	25.25	8
9	SBI Focused Equity Fund	Oct-04	****	26,218	42.57	232.77	-	-	-	5.54	19.88	15.05	16.65	19.26	9
10	Parag Parikh Flexi Cap Fund	May-13	*****	24,595	-	48.96	-	-	-	6.21	25.99	18.43	-	18.77	10
11	Quant Flexi Cap Fund	Oct-08	unrated	475	42.19	59.04	-	-	-	9.41	36.59	17.88	18.49	13.68	11
12	Sundaram Focused Fund	Nov-05	****	711	35.05	108.73	2.9	1.35	2.59	4.45	21.32	13.46	14.72	15.28	12
Large & Midcap Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	DSP Equity Opportunities Fund	May-00	***	6,841	29.22	357.3	2.66	2.7	2.8	2.04	19.38	11.61	16.42	17.41	1
2	IDFC Core Equity Fund	Aug-05	**	2,351	18.74	70.23	0.8	1.03	0.95	6.65	19.01	10.54	13.56	12.12	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,787	25.66	51.8	-	-	-	3.39	16.4	11.83	15.4	11.56	3
4	Tata Large & Mid Cap Fund	Mar-93	***	3,102	55.45	343.85	-	-	-	8.6	19.76	13.29	15.59	12.78	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,258	15.23	16.34	-	-	1.05	1.97	-	-	-	18.89	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	**	5,420	117.06	614.61	5.31	4.96	7.00	-2.86	17.36	8.84	15.76	16.96	6
7	Hdfc Large and Midcap Fund	Feb-94	***	6,579	25.94	194.63	2.00	2.00	2.00	13.24	22.49	13.23	12.96	12.14	7
Debt Short Term Funds														Source & Courtesy: Value Research, Mutual Fund Insight	
1	Aditya Birla Sun Life Short Term Fund	May-03	*****	4,698	17.05	38.75	0.55	0.57	0.89	3.46	6.51	6.62	8.23	7.27	1
2	HDFC Short Term Debt Fund	Jun-10	****	13,533	17.41	25.9	-	0.13	0.48	2.88	6.54	6.9	7.98	8.13	2
3	ICICI Prudential Short Term Fund	Oct-01	****	15,543	12.12	48.54	0.89	2.60	1.54	3.59	6.61	6.56	7.93	7.88	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	10,181	10.39	46.68	1.06	1.97	1.71	2.38	5.74	6.29	7.42	7.36	4
5	SBI Short Term Debt Fund	Jul-07	***	11,058	14.49	26.21	1.22	-	-	2.56	5.78	6.1	7.5	7.41	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 19/08/2022 IDCW	NAV as on 19/08/2022 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	***	31,361	24.16	68.6	1.86	2.25	2.3	-1.9	15.84	12.63	17.71	16.45	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	3,957	36.74	116.87	1.95	2.65	2	6.1	23.68	16.1	15.99	15.12	2
3	DSP Tax Saver Fund	Jan-07	****	9,966	18.92	81.73	0.4	1.01	1.7	4.24	20.38	13.12	17.4	14.42	3
4	HDFC Taxsaver Fund	Mar-96	**	9,409	56.61	784.47	2.37	3.75	5.75	14.93	17.84	9.56	13.77	23.4	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,900	22.08	597.65	2.48	2.4	2.8	6.45	18.76	13.23	15.69	19.45	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,692	25.99	98.49	-	-	1.6	10.17	24.22	13.66	17.56	18.24	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,794	27.47	73.41	-	-	-	8.65	19.97	12.95	15.2	12.64	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	12,615	21.16	31.14	0.84	1.6	1.75	5.3	22.15	15.56	-	18.64	8
9	SBI Long Term Equity Fund	Mar-93	***	10,746	51.57	228.62	3.01	-	5	8.76	19.77	10.97	14.35	16.17	9
10	Tata India Tax Savings Fund	Mar-96	***	3,014	72.85	28.74	3.28	-	5.15	10.09	18.13	12.02	16.36	18.55	10
11	Quant Tax Plan	Jan-13	*****	1,584	32.7	235.68	-	-	-	17.59	39.13	22.01	20.09	15.15	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2022

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	12019.82	0.31	51785.81	25.14	88287.83	15.45	258382.43	14.67	1682162.30	21.27	238000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11846.19	-2.38	49846.87	22.35	-	-	-	-	68279.05	20.14	46000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12026.21	0.41	49615.23	22.02	90761.50	16.58	326289.14	19.01	1233576.26	17.26	209000
4	DSP Flexi Cap- Gr	Apr-97	11785.71	-3.31	46484.56	17.35	86619.34	14.68	255129.23	14.43	5081991.02	19.00	303000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12566.39	8.9	53461.39	27.49	96125.22	18.93	281896.41	16.29	1266024.23	19.79	216000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	11506.97	-7.55	-	-	-	-	-	-	41482.21	27.20	30000
7	L&T Emerging Businesses Fund - Gr	May-14	12292.23	4.57	59301.01	35.32	100955.95	20.95	-	-	215642.29	18.29	99000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	12664.24	10.14	49558.45	21.93	90729.36	16.57	281870.36	16.29	378300.45	16.68	137000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13039.01	16.50	56509.56	31.64	101155.56	21.03	-	-	213337.54	20.32	102000
10	Nippon India Multi Cap Fund - Gr	Mar-05	12870.58	13.77	54282.00	28.62	93998.23	18.01	257290.32	17.11	916256.53	17.11	209000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11666.79	-5.12	50068.20	22.68	97756.02	19.62	-	-	262780.23	18.54	111000
12	SBI Small Cap Fund -Gr	Sep-09	12331.97	5.19	55612.63	30.43	103155.49	21.84	391274.10	22.37	768783.52	20.20	155000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	12305.14	4.77	48106.91	19.79	88506.50	15.56	259393.00	12.71	5347053.60	12.46	346000

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

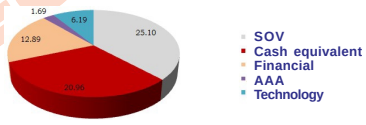
Entry Load : N.A., Exit Load : For units in excess of 8% of the "investment,1% will be charged for redemption within 365 "days

Top 10 Holdings (as on 31/07/2022)	
Holdings	Net Asset (%)
GOI 22/09/2033	6.11
6.10% GOI 2031	4.43
RBI 364-D 22/06/2023	2.85
7.10% GOI 18/04/2029	2.56
Kotak Liquid - Plan A	2.54
Reliance Industries	4.10
APSE Zone Ltd.	3.16
ICICI Bank	3.03
HDFC Bank	2.83
Bharti Airtel	2.40

Fund Performance	
Period	%
1 Year	4.20
3 Years	11.73
5 Years	-
10 Years	-

Top 5 Sectors	
Instruments	%
SOV	25.10
Cash equivalent	20.96
Financial	12.89
AAA	1.69
Technology	6.19

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;

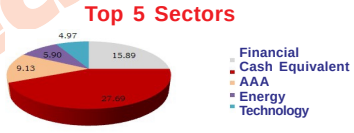
Entry Load: NA, Exit Load: For units in excess of 25% of the investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 31/07/2022)	
Holdings	Net Asset (%)
HDFCBank	6.92
Reliance Industries	5.55
ICICI Bank	4.50
Infosys	4.38
Axis Bank	2.49
RBI 182-D 14/07/2022	3.23
Punjab National Bank 2022	2.25
4.79% HPC 23/10/2023	1.58
PIIT	1.25
6.40% NBARD 31/07/2023	0.97
5.22% GOI 15/06/2025	0.93

Fund Performance	
Period	%
1 Year	4.73
3 Years	13.32
5 Years	8.72
10 Years	11.21

Top 5 Sectors	
Instruments	%
Financial	15.89
Cash Equivalent	27.69
AAA	9.13
Energy	5.90
Technology	4.97

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;

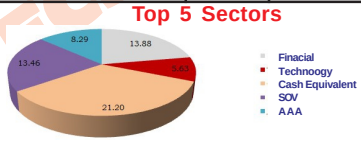
Entry Load :N.A., Exit Load : For units in excess of 10% of the "investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 31/07/2022)	
Holdings	Net Asset (%)
ICICI Bank	5.87
HDFC Bank	4.69
Infosys	4.31
Reliance Industries	2.91
State Bank of India	3.31
5.74% GOI 15/11/2026	2.34
5.22% GOI 15/06/2025	2.04
8.13% GOI 21/09/2022	2.32
5.74% REC 20/06/2024	1.60
8.15% GOI 2025	1.55

Fund Performance	
Period	
1 Year	3.73
3 Years	11.48
5 Years	8.00
10 Years	12.67

Top 5 Sectors	
Instruments	%
Finacial	13.88
Technoogy	5.63
Cash Equivalent	21.20
SOV	13.46
AAA	8.29

Top 5 Sectors



Kotak Tax Saver

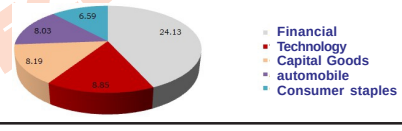
Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya; Entry Load : NA,Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/07/2022)	
Holdings	Net Asset (%)
ICICI Bank	7.27
State bank of India	5.34
Reliance Industries	5.13
Infosys	4.62
Larsen & Toubro	3.54
SRF	3.30
Axis Bank	3.27
HDFC bank	2.93
Tata Consultancy Services	2.86
Linde india	2.66

Fund Performance	
Period	%
1 Year	6.35
3 Years	19.58
5 Years	12.09
10 Years	15.30

Top 5 Sectors	
Instruments	%
Financial	24.13
Technology	8.85
Capital Goods	8.19
automobile	8.03
Consumer staples	6.59

Top 5 Sectors



SBI Long Term Equity Fund

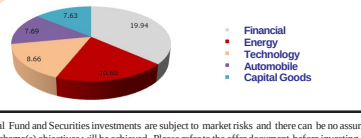
Scheme Obj :Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran; Entry Load : NA,Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 31/07/2022)	
Holdings	Net Asset (%)
ICICI Bank	5.31
Reliance Industries	4.83
Larsen & Toubro	3.98
Infosys	3.75
State Bank of India	3.63
ICICI Pru Life Ins. Co. Ltd.	3.42
Mahindra & Mahindra	3.78
Cipla	3.16
HDFC Bank	2.97
Ambuja Cements	2.73

Fund Performance	
Period	%
1 Year	5.90
3 Years	18.79
5 Years	9.95
10 Years	14.20

Top 5 Sectors	
Instruments	%
Financial	19.94
Energy	10.60
Technology	8.66
Automobile	7.69
Capital Goods	7.63

Top 5 Sectors



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Be Empowered

Make Your Finances Atma Nirbhar

This trend shows the investors are more evolved and taking the path for wealth creation through the SIP route.

The Mutual Funds Sahi Hai campaign and other financial literacy initiatives undertaken by the industry and various fund houses are now showing results with increased participation of retail investors through the MF route and to be precise SIP route.

Road To Financial Freedom

Creating wealth is a matter of planning and practice, setting specific financial goals, and pursuing these goals with focused actions. Investing through SIP is one such action and it becomes a habit to save regularly, automating savings into investment.

While SIP has become a method of investing to accomplish financial goals, financial freedom too has become a buzzword.

Life gets easier when one gains sound financial skills and knowledge. L-I-F-E can be described as Living In Financial Empowerment when you have appropriate financial goals and you have taken action to achieve those goals. Otherwise, LIFE can become Living In Financial Entanglement.

Lack of financial planning, many people struggle with issues like growing debt, financial emergencies, spending exceeding earnings, etc. No matter whether you are financially savvy or not, adopting to automating savings into investments through SIP will put you on the path to Financial Freedom.

Follow basic steps for financial freedom like having specific financial goals, preparing a budget, restructuring debt, creating an emergency fund, distinguishing between needs and wants, starting saving at the earliest stage of life, investing with prudence, and allocating assets wisely.

SIP: The Trusted Companion

SIP is a simple, convenient way to invest regularly for a long period, keep investing during both ups and downs of the market would pave the way to create wealth leading to financial freedom.

The pandemic has taught us why we need to be financially prudent and save as much as we can. It also taught us that we not only need to save for our goals but also help the society around us. One needs to create an emergency fund of 6-9 months of monthly expenses, continuing investments to accomplish financial goals, and also contribute to philanthropy. SIP can become a tool for us to create all our three needs of Saving, Investing and Philanthropic contribution.

Saving: Invest regularly in liquid/debt funds to have an emergency fund/ contingency fund.

Investing: Invest in multiple SIPs in equity for accomplishing multiple financial goals. Invest in Flexi cap to take advantage of the entire equity universe across market capitalisation (large cap, mid and small cap) and across sectors.To take advantage of blue-chips with a proven business model, strong balance sheet, and commanding moat one can invest in large-cap funds. To tame the market volatility you can invest in a Balanced Advantage Fund.

Philanthropy: Create a separate account of SIP to contribute to society as part of the philanthropic contribution. For instance, instead of paying a full monthly salary to your domestic help or driver, you can start a small amount of SIP for them.This will help them in securing their financial future. This is the easiest and most convenient way to do philanthropy for our society. With this, you will not only accomplish your financial goals but also contribute well to the people/society around you.This is the true financial freedom that scriptures prescribed.

"Creating wealth is a matter of planning and practice, setting specific financial goals, and pursuing these goals with focused actions"

Source & Courtesy: K.S. Rao, Head - Investor Education & Distribution Development, Aditya Birla Sun Life Asset Management Company Ltd - Outlook Money

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5024* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

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

* Premium for 25 yrs old male for 30 yrs term

Insurance is the subject matter of solicitation.

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

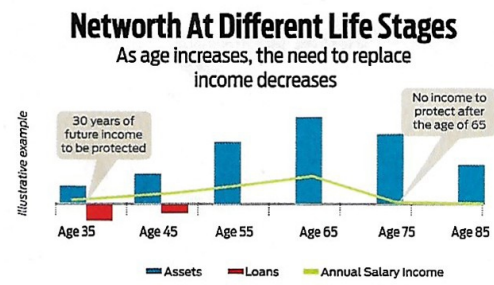
Be Empowered

Term Plan: Optimal Age, Max Cover

There is now a growing trend to increase the term insurance tenure to provide a cover till 70 years. But it is advisable to keep it till 60 or 65 years, and maximise the sum assured instead

There is a growing trend among people to buy term insurance cover that matures after they turn 70. This is fuelled by two factors, primarily. One, the basic construct and exclusions of term insurance does not vary across insurers. So, in a bid to offer a differentiated proposition, insurers have increased the maximum age of coverage, extending it to the magical age of 100 years. Two, several insurance platforms advocate maximising the duration of the insurance cover. This leads to significantly higher premium over a longer period of time. An argument often made in favour of a long-duration cover is that it assures a payout. That is because as you grow older, the possibility of death becomes very real. This argument is, however, flawed and leads to policyholders making poor choices that end in sub-optimal coverage.

The primary purpose of a term insurance cover is to replace the future salary or earnings of the insured (wage earner) in the event of premature or untimely death of the buyer. The dependents or nominees of such policyholders can then use the proceeds of the insurance policy to meet the financial obligations, which would be otherwise fulfilled with the policyholder's income if he were alive. Now, the retirement age, typically, varies between 58 and 65 years across organisations, and most people stop active work by the age of 65 years. So, a cover after retirement does not serve any purpose, as there is no real income to replace. After retirement, a person may still earn passive income through investments, in the form of dividends or interest income. However, such income does not need replacement, as these continue to accrue to nominees because of inheritance.



The right coverage for a term insurance plan decreases with age. At 35 years of age, the future financial responsibilities of an individual are at their peak. If a person dies at the age of 35 years, then the sum assured should be sufficient to cover the children's education, outstanding loans, living expenses for the family, retirement corpus-for the spouse, and any future obligations, such as children's wedding. Until 35 years of age, people have a limited earnings history and meagre savings. In the absence of the right term cover, the family would have to eat into these savings, which would trim the planned milestones. With age, people keep fulfilling their commitments, and building a savings corpus.

On the other hand, if a person dies at the age of 75 years, all the family milestones would have typically been completed, and some assets and a retirment corpus would probably be in place. At this age, even without a term insurance, the family would probably meet all its financial obligations.

In fact, buying long-tenure covers can be detrimental. Term insurance premium is majorly dependent on the age of the policyholder, the duration of coverage, and the sum assured. For example, for a 35-year-old person, the cost of a ₹1 crore term insurance till the age of 60 would be about ₹16,500. The same would cost ₹29,000 for coverage till 85 years. For the first 25 years of the plan, despite the coverage being identical, people end up paying 80 per cent higher premium. Instead, this extra premium can be used to buy an enhanced coverage till the age of 60, which is the period that matters most to the nominees. For a 35-year-old, a ₹2 crore cover till the age of 60 would cost less than ₹25,000.

To summarise, one should buy a term insurance until the age 60 or 65 years, and maximise the sum assured. A rule of thumb is to buy coverage equal to 10 times of one's annual income. Term insurance should be seen as a protection scheme, and not a savings plan. So, it should not be designed to assure a payout.

Source & Courtesy: Abhishek Bondia - Outlook Money

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

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Contd. from Page 1

Financial Independence is a Need, Not A Choice For Women

What can women do to achieve financial independence?

Women have distinct emotional quotient than men when it comes to managing finances. They are more compassionate and thoughtful. Given the protective nature of women, the underlying motive for achieving financial independence is to ensuring wellbeing of her family, rather than meeting her own expense and lifestyle. Women generally tend to be future oriented and therefore tend to be more cautious about taking risks. But at the same time managing money efficiently is also important. With a disciplined and consistent way of investing, even the small amounts invested wisely on a consistent basis may generate fortune. To ensure it the first step is to create a budget and start saving a certain percentage at timely intervals. Next step is to open one separate bank account to operate it in desired way. 'Start investing not only saving' is the next step otherwise inflation would erode your savings, so starting an SIP with a small amount is recommended.

How can women strike a balance between their family's and their own financial well-being and needs?

Women take the driver seat when it comes to taking care of the family. Its always enriching and empowering for women to contribute in both ways i.e. physically and financially. Women have come a long way, fighting for equal rights and opportunities and therefore need to balance between their own needs along with fulfilling for family. Building an emergency corpus for themselves should be a distinct goal apart from contributing for the regular family needs. Taking an insurance cover is must to ensure the financial protection for the kids.

How important is it for women to have financial protection mechanisms in place?

The one- stop solution for all the possible hardships a woman can face is financial protection mechanism, be it a volatile domestic environment, financial and medical emergencies, discriminatory social policies. Financial independence makes them self-sufficient, confident and gives them a sense of fulfilment.

What do women need to watch out for?

Women should start saving with the growth mindset. For creating a Contingency fund, RD or debt mutual funds can be looked at to start with. Gradually with the increased savviness, Women should gradually start Equity SIPs for long term wealth creation. Higher inflation adjusted returns would fetch real growth to the savings in long term.

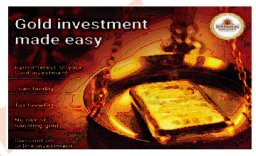
Source & Courtesy: T.S. Ramakrishnan, Managing Director & CEO, LIC Mutual Fund Asset Management Ltd - Outlook Money

Most Important

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 at www.ecsfinancial.co.in. To know more and for further clarifications, Pl. call your RM / visit nearest **ECS Financial** / 1800 425 2969

Sovereign Gold Bond



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Rate for online ₹5,147/-

Hurry! It closes on 26/08/2022

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- Issued by Reserve Bank of India on behalf of the Govt of India.
- **Eligible Investors:** Resident individuals, HUFs, Trusts, Universities and Charitable Institutions
- **Period of Issue:** 22/08/22 to 26/08/22
- **Tenor :** 8 years with exit option after 5th year
- **Issue price:** ₹5,197/- (Offline), ₹5147/- (Online)
- **Mode of issue:** Demat or Physical
- **Discount :** ₹50 per gram on online application and digital payment
- **Minimum size:** 1 gram of gold and in multiples of one gram thereafter
- **Maximum limit:** 4 Kg for individuals and HUFs and 20 Kg for trusts and similar entities
- **Interest rate:** 2.5 % per annum payable semi-annually on the nominal value
- **Redemption(Maturity):** After 8 Years in Indian Rupees (As per simple average of closing price of gold of 999 purity of the previous 3 working days as published by IBJA)
- Eligible as collateral for loans.
- **KYC:** required.
- **Tax treatment on interest:** Taxable as per the provision of Income Tax Act, 1961 (43 of 1961)
- **Capital Gains Tax:** Exempted for an individual on redemption. Indexation benefit in case of Long Term Capital Gains on Transfer to any person
- **Tradability:** Will be tradeable on exchanges.
- **Transferability:** Yes.
- **Nomination Facility:** Available.

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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			
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Andhra Pradesh Region			
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VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM @	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
Bengaluru Region			
REGIONAL OFFICE	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
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
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Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 19/08/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.22	0.46	1.29	1.77	3.36
DSP Ultra Short Fund (G)	0.14	0.37	1.15	1.67	3.13
HDFC Low Duration Fund (G)	0.25	0.5	1.19	1.55	3.12
ICICI Prudential Savings Fund (G)	0.24	0.62	0.98	1.53	2.86

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

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Registered News Paper

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