

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Saved money through deals on shopping online? BUT HAVE YOU SAVED ON YOUR TAXES?

#Tax Bachaya Kya?



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.

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

- ① Canara Robeco Equity Tax Saver
- ① DSP Tax Saver Fund
- ① IDFC Tax Advantage Fund
- ① Kotak Tax Saver Fund
- ① Mirae Asset Tax Saver Fund
- ① Tata India Tax Savings Fund

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

Make most of High Interest Rates

Through the

Attractive Fixed Deposits



Compiled as on 18/01/2023

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.70	7.95
HDFC Ltd.	AAA	45	7.60	7.85
LIC Housing Finance	AAA	60	7.50	7.75
ICICI Home Finance	AAA	65	7.50	7.75
Mahindra Finance	AAA	36	7.50	7.75
PNB Housing Finance	AA	36	7.55	7.80
Shriram Finance	AA+	36	8.15	8.65
Sundaram Home Finance	AAA	36	7.30	7.80

RBI Floating Rate Savings Bond, 2020 (Taxable) **7.35%** p.a.

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26th Jan

Be proud to be an Indian. Not everyone get this privilege of being born in this great Nation.

Happy 74th Republic Day!

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Be Empowered



Making children financially responsible

How to make children understand the importance of money

Around a decade back, a classmate of mine gambled away his MBA semester fees of around ₹5 lakh! Sadly, he isn't the first. Nor would he be the last. While we retell such stories excitedly, do we stop to think what causes such moments of madness? Can it happen to our children?



Twenty years back, 'Mutual Fund Insight' had groaned about a lack of financial literacy among children. To quote what it had then said: "...children feel money magically flows out of their parents' pockets to get them whatever they ask for". Unfortunately, not much has changed, which is dangerous, especially if you spend years and years of your hard-earned money to ensure your child gets the best higher education possible. Sure, it is your moral duty as a parent, but what good is it if your child doesn't appreciate your hard work?

Contd. in Page 3

Source & Courtesy: Value Research Mutual Fund Insight

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)
- IRFC (VI) (Y-ly Int dt. 15th Oct)

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

TATA
MULTICAP FUND
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)
(SCHEME CODE TATA/IE/ICF/22/10/0053)

TATA MUTUAL FUND



NFO opens: 16th January, 2023
NFO closes: 30th January, 2023

TATA Multi Cap Fund

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

Investment Objective: The scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

Allocation: Equity and Equity related instruments as follows: 75% to 100%, Equity & Equity related instruments of Large Cap companies: 25% to 50%, Equity & Equity related instruments of Mid Cap companies: 25% to 50% (Very High), Equity & Equity related instruments of Small Cap companies: 25% to 50%, Debt & Money market instruments (including Fixed Income Derivatives): 0 to 25% (Medium to Low), Units of REITs & InvITs: 0 to 10% (Very High), ADR/GDR/Foreign securities/ Overseas ETFs: 0 to 20% (Very High), Mutual Fund Units: 0 to 20% (Very High).

Plans and Options: Growth and IDCW.

Fund Manager: Rahul Singh(Equity), Murthy Nagarajan(Debt), Arvindkumar Chetty(Overseas).

Min. Amt: ₹5000/- and in multiples of ₹1/- thereafter.

Benchmark Index : NIFTY 500 Multicap 50:25:25 TRI.

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

NFO Closes on 30/01/2023

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

To know more and invest rightly, Please Call your RM / nearest **ECS Financial**, Mobile: 70325 33609, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

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Ameerpet : 99480 97642	Vijayawada : 98480 27503
Malkajgiri : 98488 11501	Vizag : 98480 50477
Kukatpally : 98488 23656	Rajamahendravaram : 98486 29443
Dilsukhnagar : 98480 44868	Bengaluru : 99809 66112
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Trimulgherry : 99128 22611	T- Nagar : 98410 01787
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Thoughtful Inspirational Quotable Quotes

"Cultivation of mind should be the ultimate aim of human existence."
- B. R. Ambedkar

"Well done is better than well said.."- Benjamin Franklin

"Investing is not about a once-in-a-lifetime opportunity. It is a life-long journey of prudent investments that grow with time. You need to start small and let the magic of compounding do its trick."
- Naved Abdali

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."
- John F. Kennedy

"Nature holds the key to our aesthetic, intellectual, cognitive and even spiritual satisfaction."
- E.O. Wilson

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

Note : All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision, go through or ask for risk factor. Risk Factors : Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/01/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,707	22.83	75.87	--	1.259	1.289	1.84	10.17	8.1	10.61	9.32	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,097	11.59	19.92	0.16	0.48	0.6	-1.12	6.79	6.94	-	8	2
3	HDFC Balanced Advantage Fund	Feb-94	***	51,027	30.26	325.6	3.41	2.76	2.94	13.1	16.95	10.33	13.6	17.98	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,962	19.79	36.53	1.35	2.11	1.71	-0.79	13.4	9.96	11.11	10.14	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,366	15.37	15.37	--	--	--	3.49	12	-	-	11.44	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,593	14.18	26.49	--	--	--	2.42	13.52	8.87	10.09	9.65	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,634	16.45	52.78	0.89	0.68	0.91	5.62	11.05	9.39	11.66	10.91	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,445	15.01	15.01	-	-	-	2.43	9.74	-	-	9.55	8

Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	**	1,661	17.8	29.03	1.44	1.65	1.65	-9.87	9.97	9.21	8.64	8.97	1
2	HDFC Multi Asset Fund	Aug-05	****	1,636	15.32	50.18	-	1	1.25	2.92	13.42	9.81	10.05	9.7	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	15,770	25.48	480.84	1.22	2.02	1.92	11.63	19.31	12.36	14.77	21.1	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,144	13.73	13.73	-	-	-	2.21	-	-	-	14.2	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,494	16.43	16.43	-	-	-	3.51	-	-	-	18.86	5

Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	159	40.49	43.97	-	-	-	-0.24	12.81	9.12	11.4	9.43	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	18,160	77.05	84.57	-	-	-	7.63	12.43	11.08	11.17	11.83	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	113	13.15	13.15	-	-	-	4.17	--	--	--	15.13	3

Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,641	-	31.53	-	-	-	4.08	21.03	12.14	-	18.12	1
2	ICICI Prudential Retirement Fund	Feb-19	****	210	17.54	17.54	-	-	-	-1.13	17.67	-	-	15.54	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,144	13.83	13.83	-	-	-	2.78	-	-	-	18.28	3
4	Axis Children's Gift	Dec-15	***	706	19.23	19.23	-	-	-	-11.18	9.64	8.43	-	9.63	4
5	HDFC Children's Gift Fund	Mar-01	****	6,100	197.6	-	-	-	-	2.47	15.71	10.6	14.51	15.98	5
6	Tata Young Citizens Fund	Oct-95	Unrated	270	42.21	-	-	-	-	-2.99	16.41	9.28	10.93	12.58	6

Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,192	119.85	1,133	6.32	5.63	7.75	-5.78	13.06	8.87	14.99	21.38	1
2	HDFC Flexi cap Fund	Jan-95	***	32,155	61.5	1,155	4.25	5	5.75	10.91	19.28	11.4	14.41	18.44	2
3	Kotak Flexi cap Fund	Sep-09	***	37,418	33.18	54.96	1.2	0.88	-	-1.05	12.74	10.11	15.13	13.61	3
4	Axis Flexi cap Fund	Nov-17	**	10,764	13.16	17.38	-	0.97	1.2	-14.17	10.21	11.33	-	11.3	4
5	PGIM India Flexi cap Fund	Mar-15	****	5,284	17.58	25.15	0.51	0.64	1.37	-10.97	20.05	12.63	-	12.42	5
6	SBI Flexi cap Fund	Sep-05	***	16,549	33.92	75.76	-	-	-	-4.51	13.11	8.96	14.82	12.41	6
7	UTI Flexi cap Fund	May-92	****	24,929	150	226.92	2.65	3	4.5	-17.34	11.24	12.3	13.61	12.41	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,469	11.43	11.43	-	-	-	2.51	-	-	-	9.28	8
9	SBI Focused Equity Fund	Oct-04	****	27,819	41.2	225.29	-	-	-	-8.25	12.46	10.32	13.95	18.58	9
10	Parag Parikh Flexi Cap Fund	May-13	****	28,248	-	48.25	-	-	-	-6.71	20.65	15	-	17.72	10
11	Quant Flexi Cap Fund	Oct-08	unrated	920	45.44	63.69	-	-	-	-12.15	36.1	17.74	18.43	13.86	11
12	Sundaram Focused Fund	Nov-05	****	793	33.77	108.68	2.9	1.35	2.59	-6.24	11.4	12.37	13.25	14.88	12

Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,295	30.06	367.5	2.66	2.7	2.8	-0.15	15.05	9.58	14.82	17.22	1
2	IDFC Core Equity Fund	Aug-05	***	2,471	19.76	74.02	0.8	1.03	0.95	0.94	16.12	9.19	12.35	12.15	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,008	26.03	52.53	-	-	-	-5.32	12.05	9.63	14.07	11.33	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,705	57.44	356.29	-	-	-	4.04	16.73	11.5	14.66	12.73	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,405	15.85	17.00	-	-	1.05	-4.46	15.2	-	-	17.73	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,216	105.29	588.8	5.31	4.96	7.00	-12.69	10.35	5.72	13.7	16.51	6
7	Hdfc Large and Midcap Fund	Feb-94	***	7,866	26.61	199.69	2.00	2.00	2.00	2.18	18.72	11.67	11.51	12.05	7

Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	May-03	****	3,691	16.91	46.86	-	-	-	3.33	5.9	6.53	7.47	7.65	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	****	6,264	18.92	30.43	-	-	-	5.18	6.84	7.34	9.24	8.93	2
3	Kotak Medium Term Fund	Oct-01	***	1,933	11.54	18.8	-	-	-	3.45	5.32	5.75	-	7.41	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	7,146	16.43	42.39	-	-	-	3.79	6.41	7.3	8.41	7.82	4
5	Sundaram Medium Term Bond Fund	Jul-07	*	45	12.11	59.59	-	-	-	1.25	2.92	4.31	5.83	7.37	5

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/01/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	**	30,472	22.19	63.03	1.86	2.25	2.3	-17.61	7.76	8.21	15.6	15.14	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,583	36.4	116.37	1.95	2.65	2	-5.12	18.47	13.91	14.48	14.88	2
3	DSP Tax Saver Fund	Jan-07	***	10,445	18.97	84.04	0.4	1.01	1.7	-0.84	16.77	11.29	15.9	14.22	3
4	HDFC Tax Saver Fund	Mar-96	**	9,993	59.09	818.76	2.37	3.75	5.75	6.69	15.93	7.75	12.58	23.2	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	10,241	21.2	606.36	2.48	2.4	2.8	-2.54	14.7	10.62	14.07	19.15	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	4,026	26.84	101.72	-	-	1.6	-1.55	21.27	10.74	16.1	17.93	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,161	28.57	76.35	-	-	-	0.4	16.26	11.94	13.97	12.57	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	14,020	21.24	31.24	0.84	1.6	1.75	-4.71	16.82	12.4	-	17.51	8
9	SBI Long Term Equity Fund	Mar-93	***	11,924	54.11	239.86	3.01	-	5	2.31	17.35	9.39	13.45	16.12	9
10	Tata India Tax Savings Fund	Mar-96	***	3,192	74.9	29.56	3.28	-	5.15	0.07	14.66	9.65	15.43	18.36	10
11	Quant Tax Plan	Jan-13	****	2,506	34.12	245.83	-	-	-	4.42	36.85	20.43	20.33	15.18	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/12/2022

Source & Courtesy: Morningstar

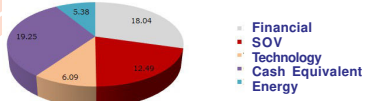
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11812.80 -2.88	47682.00 19.13	85274.74 14.03	240463.99 13.32	1737509.14 16.11	243000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11746.94 -3.88	45174.23 15.31	- -	- -	72513.66 16.69	51000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12253.17 3.93	47015.53 18.13	89332.46 15.92	308146.95 17.94	1321526.34 17.59	214000
4	DSP Flexi Cap- Gr	Apr-97	12237.62 3.69	44557.20 14.35	84882.80 13.84	246461.83 13.78	4834382.32 17.52	308000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13068.77 16.91	53572.02 27.60	100147.18 20.60	286487.46 16.59	1403567.2 16.05	221000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12126.47 1.96	- -	- -	- -	48078.79 22.45	35000
7	Mirae Asset Great Consumer Fund - Gr	Mar-11	12729.15 11.45	48302.00 20.06	90197.31 16.31	275491.06 15.86	406659.53 14.68	142000
8	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12940.26 14.83	55659.37 30.46	104081.23 22.19	- -	232199.27 16.74	107000
9	Nippon India Multi Cap Fund - Gr	Mar-05	13065.75 16.86	54596.70 29.01	97079.54 19.32	260380.18 14.81	1017115.25 14.81	214000
10	Parag Parikh Flexi Cap Fund-Gr	May-13	11938.87 -0.94	46481.07 17.32	93566.52 17.81	93566.52 17.81	270397.58 16.74	116000
11	SBI Small Cap Fund -Gr	Sep-09	12849.47 13.37	54724 29.19	106696.52 23.22	106696.52 23.22	835516.05 22.15	160000
12	Tata Large & Mid Cap Fund-Gr	Mar-93	13176.27 18.65	49604.85 21.97	93			

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 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI GOI FRB 22/09/2033	5.61	1 Year	3.71
GOI GOI Sec 7.10 18/04/2029	3.68	3 Years	10.01
GOI Sec 5.74 15/11/2026	3.62	5 Years	-
Kotak Liquid Direct-G	2.39	10 Years	-
GOI Sec 7.38 20/06/2027	2.21		
APSEZ	3.82		
Reliance	3.69		
ICICI Bank	3.62		
HDFC Bank	3.41		
Infosys	2.83		
		Top 5 Sectors	
		Instruments	%
		Financial	18.04
		SOV	12.49
		Technology	6.09
		Cash Equivalent	19.25
		Energy	5.38

Top 5 Sectors

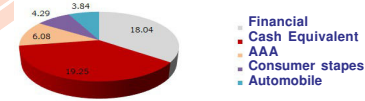


Sundaram Balanced Advantage Fund

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 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC Bank	8.12	1 Year	5.44
ICICI Bank	6.70	3 Years	14.06
Infosys	5.49	5 Years	9.25
Reliance	5.06	10 Years	10.19
Housing Development Finance	3.58		
RBI T bills 364D 05/01/2023	3.07		
Embassy Office Parks REIT	2.54		
HPCLtd SR IV D 4.79 23/10/23	1.51		
HDFC Bank Ltd CD 13/04/2023	1.50		
GOI Sec 5.22 15/06/2025	1.48		
GOI Sec 6.69 27/06/2024	1.23		
		Top 5 Sectors	
		Instruments	%
		Financial	18.04
		Cash Equivalent	19.25
		AAA	6.08
		Consumer staples	4.29
		Automobile	3.84

Top 5 Sectors

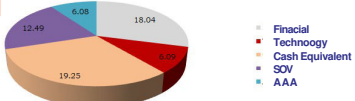


Nippon India Balanced Advantage Fund

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 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.57	1 Year	4.87
HDFC Bank	5.84	3 Years	10.52
Infosys	4.67	5 Years	8.23
State Bank of India	3.98	10 Years	10.85
Reliance	2.99		
GOI Sec 6.54% 17/01/2032	3.19		
Kotak SLCP 63-D 01/12/22	2.37		
GOI Sec 5.22 15/06/2025	1.91		
GOI Sec 5.15 2025	1.46		
LIC HFL Deb 7.61 30/07/2025	1.30		
		Top 5 Sectors	
		Instruments	%
		Financial	18.04
		Technology	6.09
		Cash Equivalent	19.25
		SOV	12.49
		AAA	6.08

Top 5 Sectors

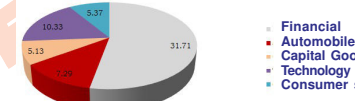


Kotak Tax Saver

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 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.83	1 Year	6.36
State bank of India	5.71	3 Years	17.79
Axis Bank	5.13	5 Years	12.53
Reliance	4.32	10 Years	14.19
Infosys	4.13		
Larsen & Toubro	3.77		
ITC	3.33		
SRF	2.69		
Ambuja Cements	2.54		
Tata Consultancy Services	2.37		
		Top 5 Sectors	
		Instruments	%
		Financial	31.71
		Automobile	7.29
		Capital Goods	5.13
		Technology	10.33
		Consumer staples	5.37

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 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.84	1 Year	6.79
Larsen & Toubro	4.24	3 Years	18.35
Reliance Industries	4.15	5 Years	9.93
State Bank Of India	3.83	10 Years	13.45
Mahindra & Mahindra	3.69		
Cummins India	3.61		
HDFC Bank	3.51		
Infosys	3.42		
Axis Bank	3.35		
Cipla	3.21		
ICICI Pru Life Insurance	2.72		
		Top 5 Sectors	
		Instruments	%
		Financial	31.71
		Energy	6.81
		Technology	10.33
		Capital Goods	5.13
		Construction	3.60

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



Making children financially responsible

Alternatively, what if you take out a student loan, but your child isn't equipped to be financially responsible? Not only will you find yourself in a financial dark hole but your child will blame you too. From their perspective, it doesn't seem fair that one fine day, they are thrust with the responsibility of repaying their loans. This is why we need to get it right on the money when we talk about raising our children. If you wish your child to grow into a responsible adult who can manage their finances well, you must teach them from an early age. No matter what they do in their lives and how they handle life's inevitable successes and disappointments, practical education in money is something they will definitely need.

Money is not a taboo

Many parents think money matters should not be discussed in front of kids. They consider it their duty to protect children from the 'harsh realities of the world'. Neither do schools teach the concept of money, which is a crying shame. The result often is that children grow up in a bubble, unaware of life's responsibilities.

But money is no evil. For a child, it can also be connected with fun things, such as eating at a restaurant, watching a movie or buying toys. And since these are the only expenses they are aware of, you can make your child financially literate by following three simple steps.

Step #1: Understanding how money works

As early as seven or eight, a child should learn what money is and how it flows. This can be done in a fun way, without getting too hung up on boring maths. You can instead explain how you spend time and energy to earn money for food, education, health and more.

You should also explain what happens to the money after you pay it to someone else. Here's an example that will make your child understand this concept: when you take your kid shopping the next time, explain how you give money to the shopkeeper to buy the toy. Then, the shopkeeper keeps a certain amount of money as profit and uses the rest to pay their employees. The employees, too, have families; what we pay for the toy is their income, and they, in turn, use the money for their child's livelihood. Hence, your child can learn how money flows in simple terms, making them more curious for the next stage.

Step #2: Appreciating the concept of saving

To give your child a first-hand feel for savings, interest and investments, set up a home bank when your child is about 10 or 11. Give your child a fixed allowance (say, ₹500) each month. Tell them that if they can save some money at the end of the month, their money will grow. This way, your child can get a first-hand feel of the power of saving. With this example, the idea of postponing gratification gets reinforced superbly. The child sees that if they resist the temptation of spending, their money grows. This lesson will help them in their adult lives, especially in today's consumerism and advertising-driven world.

Step #3: Moving to real finance

Your child should learn to handle some of their expenses in their mid-teens. At this point, the home bank can change to an actual savings account. You could give them a weekly or monthly pocket money so they can figure out their budget. This would make them financially responsible. For instance, the very act of cutting down on snacks to pay for their mobile phone would be excellent financial training for the future adult.

Three key takeaways for the modern parent

Guess what? These three steps were covered in the 'Mutual Fund Insight' article 20 years ago and still hold today. However, since technology has transformed our lives, there are three more steps you need to take to make your child financially empowered.

1. Introducing finance-related technologies:

Today, kids are born with phones in their hands. They have access to powerful tools such as net banking and UPI. It is essential to educate them on using these features. Show them how UPI works and handhold them while transferring the amount. This will give your child first-hand experience of how technology works and protect them from scammers on the internet.

2. Differentiating 'needs' and 'wants':

In-app purchases have made it easy for kids to shop left, right and centre. As a result, it is crucial to teach kids to distinguish between needs and wants. You can do so with a small trick: ask them to wait for 30 days before they buy it. This will allow them to distinguish whether the item is a 'need' or just a 'want'.

3. Tracking money: This will instil into your child the value of money in today's competitive world. If your child can maintain a diary of their expenses, it will give them tips on budgeting their pocket money.

Prepare them young

Even though understanding and managing money is a crucial skill we all need, this is the one thing few children get taught in schools. And even if they do, there is a disconnect with real life, like many other things we learn at school.

Therefore, the responsibility lies with you. Only if you make your child financially aware and competent would they understand the effort you put in to accumulate their higher-education fee. Only then would they be mentally prepared to repay their student loan or not gamble away their college fee. And only then might they thank you one day, for this might be the most valuable gift you gave them.

Ask your children to wait for 30 days before they buy something. This will allow them to distinguish whether the item is a 'need' or just a 'want'.

Source & Courtesy: Value Research Mutual Fund Insight

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5551* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	5551	9214
Click 2	35	20	7506	13448
Protect life	45	10	12605	23380
ICICI Pru	25	30	6556	10721
iProtect	35	20	8945	15025
Smart	45	10	14618	25700
LIC	25	30	7009	12744
Jeevan	35	20	9558	18054
Amar	45	10	14656	27683
SBI Life	25	30	7739	12896
Smart	35	20	10181	16968
Shield	45	10	15369	25613

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

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070325 33609

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	6795	8222	9045
Classic - Individual	36-44	--	8302	10045	11050
	46-50	--	11219	13575	14933
HDFC ERGO	18-35	--	8741	--	9782
Optima	36-45	--	9893	--	11494
Restore	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

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We deal

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

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Dear Investor,

Are you into 20% or 30% Tax slab?

If yes, 7% p.a. in FD is not equal to 7% in MF Debt Fund. (Assuming you earn 7% p.a. in MF Debt Fund with 3 years plus duration)

How? Being FD Income taxed at respective tax slab ie @ 20%* on 7% = 5.6% p.a. / @30%* on 7% = 4.9% p.a.

(For simple understanding surcharges are not included) whereas,

In MF Debt Funds Growth option, when you are holding for more than 3 years and on redemption the Long Term Capital Gains Tax will be 20% after indexation.

With this, tax outgo will be minimal and returns will be higher than FD rates. (for last 3 years 6%+ pa after LTCG).

To know more about Debt Funds & its advantages, risk factors & home service, please call **ECS Financial**

*For tax implications you may consult your tax consultant or auditor

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ITI
MUTUAL FUND
Long-term wealth creators

ITI Flexi Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

NFO Period: 27th Jan 2023 - 10th Feb 2023

Flexibility
to mould
your portfolio



FAQs – ITI FLEXI CAP FUND

About the Scheme & Investment Strategy

Q What is ITI Flexi Cap Fund?

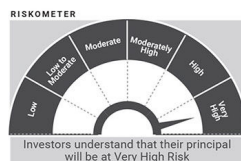
An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

Product Labelling

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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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
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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
BAGHAMBERPET	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 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
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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

Tamilnadu 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
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 17/01/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.5	1.56	2.7	4.32
DSP Ultra Short Fund (G)	0.11	0.54	1.53	2.56	4.15
HDFC Low Duration Fund (G)	0.16	0.52	1.56	2.92	4.24
ICICI Prudential Savings Fund (G)	0.11	0.52	1.57	3.69	4.70

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

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