

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Investment Objective: To seek to generate consistent by investing in equity and equity related instruments falling under the category of large cap companies. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.

Allocation: Equity and Equity Related Instruments 65-100% High, Debt and Money Market Instruments 0-35% Low to Medium, Units of REITs & InvITs 0%-10% Medium to High.

Fund Manager: Mr. Sandeep Tandon, Mr. Ankit Pande, Mr. Sanjeev Sharma and Mr. Vasav Sahgal.

Benchmark Index: NIFTY 100 TRI.

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

Entry Load: Not applicable. **Exit Load:** Nil.

NFO Closes on 03/08/2022

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



Be Empowered



The obvious solution to inflation woes

Deposits and debt funds cannot cope with high inflation and end up destroying your savings. The solution lies elsewhere.

At this point in time, and in the months to come, it will be almost impossible for savers to earn more than the inflation rate if they stick to fixed income assets. Bank FDs, Debt Mutual Funds and pretty much every other kind of deposit will earn you such meagre returns that the real value of your money will go down. We are squarely in the realm of what are called negative real interest rates.



Consumer inflation is now running at a rate of 7.5% .

You need equity in your investment portfolio. For beginners it generally means investing in equity-based mutual funds. This may sound like a dogmatic statement, but it's actually a realistic one.

For most of us, our real personal rate of inflation is much higher. If you go to Value Research Online and look at the 1-year return of debt fund categories, you will see that the bulk of them are between 3 and 4% and

Contd. in Page 3

Source & Courtesy: Dharendra Kumar, ET Wealth



Mirae Asset Balanced Advantage Fund

Type of Scheme: An open-ended dynamic asset allocation fund

- ✓ Endeavours to provide an optimum equity market participation for an investor.
- ✓ The scheme may seek to invest in arbitrage opportunities to provide equity taxation to investors.
- ✓ Seeks to provide an income approach to the fund through debt instruments.
- ✓ Attempts to provide a risk adjusted return experience while smoothening the volatility by actively managing the net equity position in the fund.

● **Fund Manager:** Harshad Borawake (Equity portion) Mahendra Kumar Jajoo (Debt portion)

● **Benchmark:** Nifty 50 Hybrid Composite Debt 50:50 Index

● **Min. Investment:** ₹5000/- and in multiples of ₹1/- thereafter.

● **Entry Load:** Nil. **Exit Load:** 1% of applicable NAV, if redeemed within 1 year from the date of allotment.

NFO Closes on 03/08/2022

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

To know more and invest rightly for your happy retired life, Please Call your RM / nearest ECS Financial, Mobile: 62814 91571, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

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Malkajgiri : 98488 11501	Vizag : 98480 50477
Kukatpally : 98488 23656	Rajamahendravaram : 98486 29443
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Attractive Fixed Deposits

Compiled as on 22/07/22

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
Mahindra Finance	FAAA	36	7.00	7.25
Shriram Transport Finance	FAAA	36	7.75	8.25

You have to file tax returns if...

- Your gross total income (before deductions and exemptions) exceeded the basic exemption limit of ₹2.5 lakh (₹3 lakh for senior citizens and ₹5 lakh for very senior citizens under the old tax regime).
- Your total sales, turnover, or gross receipts in business exceeded ₹60 lakh.

Contd. in Page 4

Source & Courtesy: ET Wealth

Thoughtful Inspirational Quotable Quotes

"To be an investor you must be a believer in a better tomorrow." - Benjamin Graham

"Discipline without freedom is tyranny; freedom without discipline is chaos." - Cullen Hightower

"I know of no more encouraging fact than the unquestionable ability of man to elevate his life by a conscious endeavor." - Henry David Thoreau

"There is a life that is worth living now as it was worth living in the former days, and that is the honest life, the useful life, the unselfish life, cleansed by devotion to an ideal." - Henry Dan Dyke

"It is well to give when asked, but it is better to give unasked, through understanding." - Kahlil gibran

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 www.ecsfinancial.co.in

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

HOW MUCH TAX DO YOU PAY ON EQUITY INVESTMENTS?

Equity, as an asset class, is an important portion of an investor's portfolio. However, tax rules vary for different types of equity instruments. For example, capital gains tax is based on the period of holding For stocks and equity-oriented mutual funds, long term is defined as more than one year but this parameter does not apply for Ulips: Taxes reduce the overall returns that you can get from a product. Given that different equity assets have different tax rules, an investor must take a careful look at the suitability of an investment in terms of taxes too. Here's a look at what the various taxes are:

LISTED STOCKS:

(Long term: More than one year)

Securities transaction tax: Delivery: 0.1% (buyer and seller pay); intraday: 0.025% (seller pays).

Tax on dividend: Slab rate, Short-Term Capital Gains Tax: 15.6%, Long-Term Capital Gains Tax*: 10.4%.

EQUITY-ORIENTED MUTUAL FUNDS:

(Long term: More than one year)

Securities transaction tax: 0.001%.

Tax on dividend: Slab rate, Short-Term Capital Gains Tax: 15.6%, Long-Term Capital Gains Tax*: 10.4%.

*For gains in excess of ₹1 lakh

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

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

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

*Income Distribution cum Capital Withdrawal

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 18/07/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,586	22.01	70.98	--	1.259	1.289	0.34	10.09	7.62	11.06	9.21	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,391	11.5	19.26	0.16	0.48	0.6	-0.94	7.96	6.62	-	8.07	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43,079	28.23	288.17	3.41	2.76	2.94	10.12	12.76	9.63	13.69	17.82	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	7,964	19.47	34.35	1.35	2.11	1.71	1.5	13.43	10.03	11.1	10.02	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,100	14.41	14.41	--	--	--	4.16	11.35	--	--	11.11	5
6	Sundaram Balanced Advantage Fund	Dec-10	**	1,248	14.36	25.01	--	--	--	7.98	12.03	9.48	10.9	9.83	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	40,064	15.67	49.78	0.89	0.68	0.91	6.76	11.52	9.54	12.77	10.87	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,494	14.13	14.13	-	-	-	2.26	10.09	-	-	9.14	8

Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	****	1,591	18.02	27.98	1.44	1.65	1.65	-1.75	12.16	9.98	9.32	9.03	1
2	HDFC Multi Asset Fund	Aug-05	***	1,476	14.22	46.56	-	1	1.25	3.6	13.04	9.31	9.86	9.51	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,016	23.52	427.18	1.22	2.02	1.92	15.88	16.81	12.16	15.01	20.97	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,089	12.74	12.74	-	-	-	2.19	-	-	-	13.26	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,326	14.94	14.94	-	-	-	2.67	-	-	-	18.09	5

Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	122	38.39	41.69	-	-	-	-0.23	13.15	8.83	12.31	9.38	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15,636	72.01	79.05	-	-	-	5.4	11.95	10.26	11.53	11.76	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	93	12.02	12.02	-	-	-	2.79	--	--	--	13.58	3

Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,088	-	28.17	-	-	-	3.03	18.71	12.44	-	17.57	1
2	ICICI Prudential Retirement Fund	Feb-19	****	163	16.43	16.43	-	-	-	19.38	16.26	-	-	15.78	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	785	12.59	12.59	-	-	-	8.33	-	-	-	15.47	3
4	Axis Children's Gift	Dec-15	****	640	18.57	18.58	-	-	-	-0.64	11.54	9.75	-	9.82	4
5	HDFC Children's Gift Fund	Mar-01	****	5,217	180.74	-	-	-	-	2.88	14.41	10.78	14.77	15.9	5
6	Tata Young Citizens Fund	Oct-95	Unrated	238	38.17	-	-	-	-	0.36	15.54	8.75	10.73	12.4	6

Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	14,349	116.55	1,037	6.32	5.63	7.75	-3.64	13.13	8.97	16.03	21.43	1
2	HDFC Flexi cap Fund	Jan-95	***	26,511	53.06	997	4.25	5	5.75	10.68	13.95	10.93	14.44	18.17	2
3	Kotak Flexi cap Fund	Sep-09	***	33,341	29.66	49.12	1.2	0.88	-	-0.99	11.53	9.48	15.86	13.18	3
4	Axis Flexi cap Fund	Nov-17	****	9,696	12.69	16.76	-	0.97	1.2	-3.38	12.75	-	-	11.72	4
5	PGIM India Flexi cap Fund	Mar-15	****	4,241	16.4	23.46	0.51	0.64	1.37	-3.64	21.08	12.93	-	12.25	5
6	SBI Flexi cap Fund	Sep-05	***	14,491	31.66	70.7	-	-	-	-0.09	12.92	10.22	15.86	12.34	6
7	UTI Flexi cap Fund	May-92	****	22,657	152.31	224.24	2.65	3	4.5	-5.66	17.4	13.12	15.12	12.58	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,449	10.7	10.7	-	-	-	-	-	-	-	6.96	8
9	SBI Focused Equity Fund	Oct-04	****	23,804	39.57	216.36	-	-	-	0.03	14.66	12.94	16.18	18.88	9
10	Parag Parikh Flexi Cap Fund	May-13	****	22,324	-	45.26	-	-	-	-0.51	21.61	16.56	-	17.95	10
11	Quant Flexi Cap Fund	Oct-08	unrated	409	38.88	54.41	-	-	-	0.45	28.74	16.06	17.12	13.1	11
12	Sundaram Focused Fund	Nov-05	****	649	32.18	99.83	2.9	1.35	2.59	-1.47	16.32	11.51	14.11	14.78	12

Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	6,170	27.2	332.6	2.66	2.7	2.8	-3.46	15.5	10.38	15.9	17.11	1
2	IDFC Core Equity Fund	Aug-05	**	2,165	18.34	65.38	0.8	1.03	0.95	0.44	14.05	9.13	13.29	11.71	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,503	23.87	48.19	-	-	-	-2.77	12.95	10.37	14.76	11.09	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,846	50.97	316.09	-	-	-	3.09	15.2	11.25	14.95	12.5	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,118	13.98	15.00	-	-	1.05	-1.5	-	-	-	15.88	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	**	4,930	107.49	564.35	5.31	4.96	7.00	-8.55	12.52	6.91	15.06	16.66	6
7	Hdfc Large and Midcap Fund	Feb-94	***	5,817	24.11	180.9	2.00	2.00	2.00	7.19	17.2	11.29	12.53	11.89	7

Debt Short Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	4,631	16.93	38.49	0.55	0.57	0.89	3.41	6.43	6.65	8.32	7.27	1
2	HDFC Short Term Debt Fund	Jun-10	****	13,834	17.28	25.71	-	0.13	0.48	2.72	6.52	6.89	7.98	8.14	2
3	ICICI Prudential Short Term Fund	Oct-01	****	15,492	12.13	48.12	0.89	2.60	1.54	3.28	6.52	6.54	7.93	7.87	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	10,297	10.42	46.26	1.06	1.97	1.71	2.01	5.73	6.25	7.42	7.35	4
5	SBI Short Term Debt Fund	Jul-07	***	11,159	11.82	26.08	1.22	-	-	2.66	5.75	6.14	7.54	7.42	5

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 18/07/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	****	27,628	21.88	62.15	1.86	2.25	2.3	-8.45	11.17	10.64	17.06	15.66	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,518	33.87	107.76	1.95	2.65	2	0.87	18.39	14.21	15.18	14.85	2
3	DSP Tax Saver Fund	Jan-07	****	9,091	18.15	76.47	0.4	1.01	1.7	0.46	16.84	11.96	16.9	14.02	3
4	HDFC Tax Saver Fund	Mar-96	*	8,716	52.36	725.52	2.37	3.75	5.75	9.49	12.21	7.61	12.86	23.12	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,072	20.6	557.49	2.48	2.4	2.8	3.54	14.17	11.14	15.07	19.17	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,399	25.51	91.94	-	-	1.6	4.05	18.81	12.44	17.2	17.77	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,529	25.42	67.92	-	-	-	2.49	15.36	11.08	14.54	12.19	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	11,495	19.69	28.97	0.84	1.6	1.75	0.73	17.59	13.99	-	17.61	8
9	SBI Long Term Equity Fund	Mar-93	***	9,878	48.21	213.72	3.01	-	5	2.97	14.93	9.29	13.74	15.96	9
10	Tata India Tax Savings Fund	Mar-96	***	2,743	67.07	26.46	3.28	-	5.15	4.08	12.99	10.1	15.76	18.25	10
11	Quant Tax Plan	Jan-13	****	1,359	29.82	214.95	-	-	-	5.67	31.56	19.9	19.34	14.74	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2022

Source & Courtesy: Morningstar

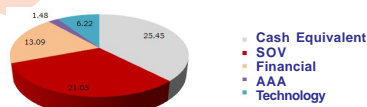
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return	Amount Invested Since inception*	
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11047.48	-14.46	47887.22	19.49	81261.86	12.10	239647.91	13.27	1532567.23	20.81	237000
2	Axis Growth Opportunities Fund - Gr	Oct-18	10591.54	-21.13	45342.61	15.61	-	-	-	-	60551.07	16.97	45000
3	Canara Robeco Emerging Equities Fund-Gr	Mar-05	10980.61	-15.45	45835.84	16.37	83597.17	13.25	239647.91	13.27	1126658.32	16.66	208000
4	DSP Flexi Cap- Gr	Apr-97	10387.63	-24.05	41682.23	9.78	77582.80	10.23	229278.70	12.44	4496292.52	18.50	302000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	11910.25	-1.39	50847.49	23.82	91102.75	16.74	268717.58	15.41	1166862.35	19.36	215000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	10626.52	-20.62	-	-	-	-	-	-	37088.26	31.85	29000
7	L&T Emerging Businesses Fund - Gr	May-14	11393.75	-9.29	55265.00	29.99	93582.85	17.84	-	-	197347.32	16.65	98000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	11413.00	-8.99	45037.55	15.14	82368.82	12.65	257004.13	14.57	334905.48	15.02	136000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	11921.35	-1.22	51521.21	24.79	91697.23	17.01	-	-	188793.01	14.43	1

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 30/06/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI 22/09/2023	6.10	1 Year	0.76
6.10% GOI 2031	5.35	3 Years	9.13
Kotak Liquid - Plan A - Direct Plan-Gr	2.50	5 Years	-
7.10% GOI 18/04/2029	2.32	10 Years	-
GOI 2028	2.10	Top 5 Sectors	
Reliance Industries	3.91	Instruments	
APSEZ Ltd.	3.40	Cash Equivalent	25.45
ICICI Bank	3.08	SOV	21.05
HDFC Bank	2.72	Financial	13.09
Bharti Airtel	2.39	AAA	1.48
		Technology	6.22

Top 5 Sectors

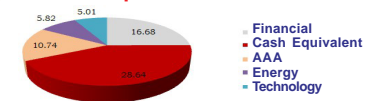


Sundaram Balanced Advantage Fund

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 30/06/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC Bank	6.99	1 Year	1.05
Reliance Industries	5.51	3 Years	10.44
ICICI Bank	4.69	5 Years	7.66
Infosys	4.42	10 Years	10.57
Axis Bank	2.63	Top 5 Sectors	
RBI 182-D 14/07/2022	3.15	Instruments	
8.05% HDFC 20/06/2022"	1.59	Financial	16.68
4.79% HPC on 23/10/2023	1.55	Cash Equivalent	28.64
PIIT	1.35	AAA	10.74
6.40% NBARD 31/07/2023	0.95	Energy	5.82
5.22% GOI 15/06/2025	0.91	Technology	5.81

Top 5 Sectors

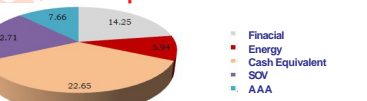


Nippon India Balanced Advantage Fund

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 30/06/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.92	1 Year	1.44
HDFC Bank	4.75	3 Years	8.12
Infosys	4.20	5 Years	7.75
Reliance Industries	2.96	10 Years	12.11
State Bank of India	3.26	Top 5 Sectors	
8.13% GOI 21/09/2022	2.33	Instruments	
5.22% GOI 15/06/2025	2.05	Financial	14.25
5.74% GOI 15/11/2026	1.56	Energy	5.94
5.15% GOI 2025	1.56	Cash Equivalent	22.65
8.15% GOI 2022	1.24	SOV	12.71
		AAA	7.66

Top 5 Sectors

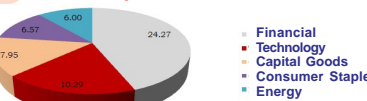


Kotak Tax Saver

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 30/06/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.22	1 Year	0.2
Reliance Industries	5.05	3 Years	12.42
State bank of India	5.03	5 Years	10.95
Infosys	4.62	10 Years	14.06
Larsen & Toubro	3.65	Top 5 Sectors	
SRF	3.50	Instruments	
Axis Bank	3.42	Financial	24.27
ITC	3.22	Technology	10.29
HDFC bank	2.93	Capital Goods	7.95
Tata Consultancy Services	2.86	Consumer Staples	6.57
		Energy	6.00

Top 5 Sectors

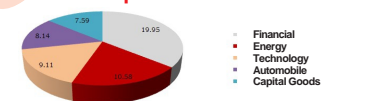


SBI Long Term Equity Fund

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 30/06/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.44	1 Year	1.07
Reliance Industries	4.71	3 Years	12.21
Larsen & Toubro	3.98	5 Years	8.87
Infosys	3.71	10 Years	13.25
State Bank of India	3.50	Top 5 Sectors	
ICICI Pru Life Ins Co. Ltd.	3.51	Instruments	
Mahindra & Mahindra	3.44	Financial	19.95
Cipla	3.29	Energy	10.58
Cummins India	3.09	Technology	9.11
Tech Mahindra	3.06	Automobile	8.14
HDFC Bank	2.94	Capital Goods	7.59

Top 5 Sectors



RISKEFACTORS: 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 obvious solution to inflation woes

a couple of them are between 4 and 5% . Bank fixed deposits range from under 3% for the shortest tenures to somewhere around 5.5% at the other end. If you want certainty of rate with zero or minimal risk, then the real value of your money is going to go down. That is it.

How long is this situation going to last? I have no way of telling but despite whatever efforts the country's monetary authorities make, this inflation has been a long time coming and might be a long time going. Late last year, I wrote the following lines in The Economic Times: Depending on what the US government and central bank do about the historically high inflation levels in that country, our investments could face (or not face) considerable volatility and uncertainty.... If a huge quantity of money is being poured into the global economy anywhere, then it's going to boost prices in practically every asset market around the globe. As it happens, the US has been on a money creation frenzy. In 2008, the country's money supply stood at \$7.5 trillion. By 2019, it was more than double of that. Now, it has increased to \$21 trillion. Late last year, someone calculated that more than 20% of all dollars that existed had been created in the previous 10 months. I'm sure the figure is higher now.

Consider just the basics. Regardless of Ukraine or China's lockdowns or whatever reason is being trotted out, the most fundamental fact about inflation is that it is caused by too much money chasing too few things. Because of the unhinged manner in which major countries around, the world have created money in response to the Chinese virus, inflation was a certainty.

The question is, as a saver and an investor, what are you going to do about it? The answer is the same as always, you need equity in your investment portfolio.

Equity could mean buying shares, but for beginners it generally means investing in equity-based mutual funds. This may sound like a dogmatic statement, but it's actually a realistic one. To appreciate this, **one should understand the source of equity profits. The ultimate source of profits in equity is the general growth of the economy. On an average, stocks should grow at a rate that is at least equivalent to the growth of the economy. And the inflation rate is built into the growth of the economy. If inflation is 8% and the real economy grows at 8%, then stocks on the whole could match 16%. And that's just the average.** On top of that, as an investor, if you are able to select stocks that are better than the average (through a good equity mutual fund, for example), then you can beat the general rate of economic growth by a larger margin.

The fear that people have is that of volatility. The daily noise from the stock markets is such that the overwhelming impression we get is of volatility. However, this is but an illusion. Over even modestly long periods of time, the only thing that can save your savings from destruction is equity. **Source & Courtesy: Dharendra Kumar, ET Wealth**

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MF ELSS Funds (u/s 80C, upto ₹1.5L)

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

ELSS Funds Performance - Refer Page 2

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

Keep your trips hassle-free

Three things to note while choosing travel insurance

Insurance cannot be treated as a mere checkbox in preparation for overseas travel. The time you invest in understanding such policies will not only help in selecting the right product for travel, but also come in handy if you end up using the insurance. Very few people understand that travel insurance acts as a health, liability, accident, and loss insurance all rolled into one. We approached V Guranathan, Director and CEO, TVS Insurance Broking, and asked him to discuss the most frequent hassles insurance-holders face while travelling and the ways to avoid them.



Declare risk factors before buying: Insurance is provided to cover risks. While risks can be unknown, factors causing the risk are known. These factors need to be loaded onto the policy for a fair estimation of the premium and issuing a travel policy which adequately covers those risks.

One main example is of pre-existing diseases (PED). A travel policy with medical cover can cover emergency hospitalisation while on an overseas trip. But coverage will be affected if any other complications, arising out of the PED, are observed by the attending physician. The claim will most likely be rejected based on doctor's notes to the insurer - if the PED condition is not loaded onto the policy beforehand. Addition of a PED will have a marginal increase of premium, but the cost of not including it may be catastrophic, given the medical costs in developed countries. The same is true of adventure sports as well. The traveller must opt for policies specifically covering adventure sports as well and load it onto the policy. One cannot hold the misconception that the medical part of the insurance can cover any mishap.

People above the age of 70 years travelling overseas are also a significant portion of travellers. But as with health insurance, travel insurance can also be limiting for this group. The sum assured will be significantly lower, of around \$10,000-20,000. A policy with higher sub-limits may likely involve medical tests and be offered by only a few insurers in the first place.

Know your TPA, network hospitals: As with all insurance, the company underwriting the insurance and the third-party administrator (TPA) employed to dispense the services may be different. The policyholder should know the name of the WA and the ways to contact the organisation beforehand. The TPA can be the first point of contact, in guiding for not only claims resolution but also the scope of services offered in insurance.

The network of hospitals accepting the insurance is a critical assessment in travel insurance. The policyholder, literally holding the policy document or identification in hand, can approach a network hospital for emergencies in a foreign country. In emergencies, one cannot obviously prioritise network / non-network hospitals. But a cashless claim can make life that much simpler compared to upfront cash payment and a reimbursement later in case of non-network hospital. Most travellers or even residents of that country, for instance, cannot meet the hospital bills that run into \$100,000-200,000 for even basic hospitalisations in developed countries. Hence, the need for doing your homework.

Online discussion forums, specific to India to XYZ destination, are a good source for first-hand experience in TPA services and the breadth of network hospitals available.

Read TnC for unplanned risks: In the course of travel, there may be a wide variety of unplanned risks. The policyholder must make a list of the most-likely risks and opt for a policy that covers them. If the primary concern is of trip curtailment due to war/ weather/strikes (plenty ongoing now), the policy that offers the highest reimbursements on cancelled bookings should be opted, which generally ranges from \$1,000-2,000 from a sum insured of \$500,000. The policyholder can also arrange for a trip extension by contacting the TPA electronically and making the necessary purchase. But in case of unavoidable extraneous factors such as weather/disease or outbreak or war, automatic trip extension is also provided by few policies, mostly by seven days.

If the trip includes long self-driven stretches, the travel policy purchased domestically should cover third-party liability as with other liabilities being covered. With regards to baggage, knowing the limit of reimbursement helps distinguish between covered and uncovered carry-ons which may need extra security. In any case, while loss of baggage is covered not only in transit, but outside of transit as well, sufficient evidence of care should be established for reimbursement.

Source & Courtesy: Sai Prabhakar Yadavalli, BusinessLine

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

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

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

Insurance is the subject matter of solicitation.

Contd. from Page 1

You have to file tax returns if...

- Your total gross receipts from Profession exceeded ₹10 lakh.
- You spent more than ₹2 lakh on overseas travel.
- You deposited ₹50 lakh in a savings bank account or ₹1 crore in a current bank account
- Your electricity bills aggregated more than ₹1 lakh
- You have foreign assets or income or signing authority in a foreign bank account
- Your TDS or TCS was ₹25,000 (₹50,000 for senior citizens) or more
- You have to claim the refund of TDS or TCS paid.

Source & Courtesy: ET Wealth

What the AIS knows about you

Apart from personal details, the AIS has information on the following financial transactions

- Income from salary, profession or business
- Interest earned on deposits and bank accounts
- Interest earned on small savings
- Purchase and sale of stocks and mutual funds
- Income from dividends
- Rental income from property
- Income from lotteries, horse racing, etc
- Tax deducted at source (TDS) on income
- Purchase of foreign currency
- Tax collected at source (TCS) on specified expenses
- Tax refunds claimed

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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, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Bengaluru Region

REGIONAL OFFICE	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9 th 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, 2 nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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- Sundaram Balanced Advantage

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

Know your Income Tax filing Due Dates

- **Salaried, Pension - ITR 1 - July 31.**
- **Business Class, Non company assessee (whose accounts need not be compulsorily audited) - ITR 2 & ITR 3 - July 31. Co-operative Societies, Charitable Institutions claiming exemptions u/s 11 & Companies (whose accounts required to be compulsorily audited) - ITR 4, ITR 5, ITR 6 & ITR 7 - 30th September.**

THE MARKETS ARE FALLING! I WANT TO REDEEM!



Focus on your goal rather than market levels.

In your investment journey, it is a given that markets will correct many times. They are cyclical. You may be prone to regret and fear. But remember that market corrections will give you the opportunity to accumulate more units, which will appreciate in value when the market cycle turns.

Do not discontinue your SIPs when the markets correct and you will be on your way to achieving your financial goal. If you do, you might find it extremely difficult to enter back and you will miss the bus.

Cut out the emotion from your investing decisions. Stay the course with SIP, irrespective of market conditions

Source & Courtesy: HDFC Mutual Fund

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- Confucius

Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 18/07/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.59	0.74	1.6	3.29
DSP Ultra Short Fund (G)	0.16	0.45	0.78	1.57	3.06
HDFC Low Duration Fund (G)	0.19	0.61	0.55	1.29	3.06
ICICI Prudential Savings Fund (G)	0.26	0.57	0.24	0.97	2.86

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

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Registered News Paper

To

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