

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

World Water Day
March 22



Conservation
is the key to
sustainability



Save water just as
your finance for prosperity

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

Invest Rightly. Live Happily.

Be Empowered



LET INDIA
MAKE YOU
RICH

Did you miss the bus? Don't be sad, embarrassed, or defensive. Some 90+ percent of our country also missed it. That's the bad news. The good news is that you can still get on, and not just that, the bus will go even farther and faster now.

We're talking, of course, about equity investing. At this magazine, we have a special history of suggesting that savers ignore all apparent problems and go head first into equity investing. Two decades ago, we were in the depths of the post dotcom crash, the Indian equity markets were still below a peak they had hit two-and-half years ago



in 2000 - in fact, it was around the same level right before the Harshad Mehta scam erupted in 1992 - and people were still scared of even breathing the word equity. In that dark time, we published our landmark 'Equity Without Fear' in just the magazine's second issue.

At that time, in November 2002, we strongly felt that India was on the cusp of a years-long bull run and investors who got in and stayed in would make an extraordinary amount of money.

Were we right? You know the answer to that one! Despite all kinds of crashes and crises, here's what happened:

Since we asked you to get into Equity Without Fear, ₹10 L invested in the BSE Sensex would be ₹2.47 cr today.

COMPARED TO:

₹10 L invested in a fixed income fund would become ₹40 L

This is not just a difference of scale, but an entirely different kind of investment. Let's be blunt:

Source & Courtesy: Value Research Mutual Fund Insight

Thoughtful Inspirational Quotable Quotes

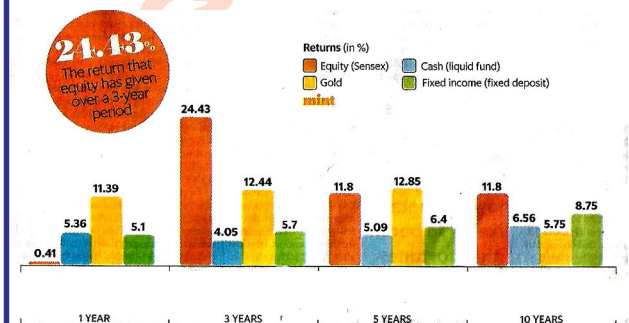
"It's in the nature of stock markets to go way down from time to time. There's no system to avoid bad markets. You can't do it unless you try to time the market, which is a seriously dumb thing to do. Conservative investing with steady savings without expecting miracles is the way to go." - Charlie Munger

"Your future is hidden in what you do daily." - Mike Murdock

Contd. in Page 4

Returns on Investments

Building a portfolio is a complex exercise, and it has to be maintained too. A person's portfolio holds different types of assets based on her financial goals, and each asset class gives different types of returns, which is why a portfolio must have an ideal mix of financial products. One must also keep in mind the volatility risk of the asset class, liquidity, lock-in rules and taxation. Here's a look at how four commonly used asset types - equity, cash, gold and fixed income-have done in different periods.



Date as on 20 March 2023. Equity is the benchmark Sensex return (price); cash refers to the average returns for liquid funds category as defined by Valueresearchonline; gold refers to domestic gold prices available on Valueresearchonline; and fixed income is historic SBI fixed deposit rates.

All returns are annualized. Source & Courtesy: mint money

Kindly note, the above Data indicates Asset Allocation is key to building a portfolio to overcome the volatility and earn better returns.

To know more and to invest rightly & Save Tax, please call ECS Financial.

Mobile: 70325 33609, Toll Free: 1800 425 2969,
www.ecsfinancial.co.in,
Missed call / SMS / WhatsApp: 094416 93111

Secunderabad	: 99489 80066	Telangana RO	: 98480 27443
Basheerbagh	: 98480 66255	Vijayawada	: 98480 27503
Ameerpet	: 99480 97642	Vizag	: 98480 50477
Malkajgiri	: 98488 11501	Rajamahendravaram	: 98486 29443
Kukatpally	: 98488 23656	Bengaluru RO	: 99809 66112
Dilsukhnagar	: 98480 44868	Shastri Nagar	: 99800 60787
Habsiguda	: 98489 91242	Mallechwaram	: 83174 19139
Trimulgherry	: 99128 22611	Chennai RO	: 98410 11705
Yapral	: 76590 08855	T- Nagar	: 98410 01787
	: 70362 07831	Madipakkam	: 98410 10082
Madhapur	: 70363 83065	Coimbatore	: 83411 30969
Bagh Amberpet	: 99480 90022	Head Office	: 70325 33609
Suchitra	: 81210 42180		: 98480 32339
Warangal	: 98488 23220	E-mail: grow@ecsfinancial.co.in	

Most urgent & very very important:

Kind Attention: Mutual Fund Investor's who have not provided the Nomination till today

Those the Mutual Fund Investor's who (Individual Sole/ Joint Applicant's) have not provided the Nomination details, till now, in their existing Folio's, must provide the nomination form or Opt - Out declaration form, on or before 31/03/23, failing which their folios shall be frozen for debit (Redemption).

Just a few days away for this FY Tax Savings

Hurry!

Last date 31/03/23 For this FY 2022-23 Tax Savings

Save through Tax Saving Schemes

U/S 80C (up to ₹1,50,000/-)

U/S 80D (up to ₹75,000/-)

U/S 80CCD (up to ₹50,000/-)

and reduce your tax burden.

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 Kotak Tax Saver Fund
- ① Tata India Tax Savings Fund

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

To CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF

Please Call ECS Financial

- 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 17/03/2023		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	****	6,386	22.11	74.22	--	1.259	1.289	2.97	16.05	8.34	10.59	9.14	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,771	11.27	19.53	0.16	0.48	0.6	0.04	9.82	6.61	-	7.63	2
3	HDFC Balanced Advantage Fund	Feb-94	****	51,042	29.34	321.31	3.41	2.76	2.94	13.15	27.81	12.01	14.16	17.82	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,780	19.15	35.88	1.35	2.11	1.71	1.04	15.89	10.38	10.98	9.86	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,397	15.09	15.09	--	--	--	3.61	16.01	-	-	10.47	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,533	13.43	25.55	--	--	--	2.27	13.47	8.49	10.25	9.2	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,516	16.22	52.04	0.89	0.68	0.91	5.52	18.03	9.51	11.86	10.7	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,280	14.82	14.82	-	-	-	3.79	15.54	-	-	8.89	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	**	1,478	16.75	27.79	1.44	1.65	1.65	-7.5	15.38	8.83	8.4	8.47	1
2	HDFC Multi Asset Fund	Aug-05	****	1,644	13.82	49.34	-	1	1.25	4.7	20.41	9.65	9.99	9.5	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	16,450	24.83	474.58	1.22	2.02	1.92	10.51	29.04	13.18	15.16	20.82	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,134	13.32	13.32	-	-	-	2.73	-	-	-	11.93	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,489	15.99	15.99	-	-	-	3.77	19.29	-	-	16.6	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	157	39.55	42.94	-	-	-	0.54	16.51	8.88	11.65	9.16	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	Unrated	18,394	70.37	84.41	-	-	-	7.19	19.17	11.55	11.48	11.71	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	118	13	13	-	-	-	6.47	--	--	--	13.27	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,697	-	31.02	-	-	-	10	31.2	13.14	-	17.39	1
2	ICICI Prudential Retirement Fund	Feb-19	****	209	16.66	16.66	-	-	-	-2.23	27.65	-	-	13.42	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,229	13.45	13.45	-	-	-	5.09	-	-	-	15.21	3
4	Axis Children's Gift	Dec-15	***	685	18.54	18.54	-	-	-	-8.49	15.17	8.46	-	8.86	4
5	HDFC Children's Gift Fund	Mar-01	****	6,157	198.35	-	-	-	-	9.15	24.05	11.85	14.88	15.88	5
6	Tata Young Citizens Fund	Oct-95	Unrated	258	40.34	-	-	-	-	-0.27	24.97	9.11	10.62	12.31	6
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,450	114.42	1,082	6.32	5.63	7.75	-3.39	22.43	9.27	15.12	21	1
2	HDFC Flexi cap Fund	Jan-95	****	31,673	53.48	1,112	4.25	5	5.75	11.21	32.59	13.05	14.68	18.17	2
3	Kotak Flexi cap Fund	Sep-09	***	35,775	31.55	52.25	1.2	0.88	-	2.22	22	10.4	15.17	13.01	3
4	Axis Flexi cap Fund	Nov-17	***	10,077	11.57	16.56	-	0.97	1.2	-10.2	15.14	10.76	-	9.94	4
5	PGIM India Flexi cap Fund	Mar-15	****	5,199	16.9	24.18	0.51	0.64	1.37	-5.1	29.44	13.2	-	11.61	5
6	SBI Flexi cap Fund	Sep-05	***	15,603	32.76	73.17	-	-	-	-2.63	21.95	9.69	14.85	12.06	6
7	UTI Flexi cap Fund	May-92	****	23,945	144.1	217.95	2.65	3	4.5	-10.67	19.67	11.31	13.55	12.19	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	10,914	11	11	-	-	-	4.36	-	-	-	5.88	8
9	SBI Focused Equity Fund	Oct-04	****	26,561	39.79	217.59	-	-	-	-5.95	18.61	10.79	14.55	18.18	9
10	Parag Parikh Flexi Cap Fund	May-13	****	29,953	-	49.28	-	-	-	1.85	31.02	16.2	-	17.66	10
11	Quant Flexi Cap Fund	Oct-08	unrated	1,045	42.09	58.91	-	-	-	5.69	45.59	17.1	18.81	13.08	11
12	Sundaram Focused Fund	Nov-05	****	771	31.11	103.7	2.9	1.35	2.59	-3.61	21.88	12.04	13.49	14.43	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,111	26.27	348.5	2.66	2.7	2.8	2.7	23.59	10.25	14.85	16.81	1
2	Bandhan Core Equity Fund	Aug-05	***	2,391	18.87	70.71	0.8	1.03	0.95	4.87	25.52	9.83	12.45	11.75	2
3	Invesco India Growth Opportunities Fund	Aug-07	**	3,665	24.71	49.87	-	-	-	-1.09	20.01	9.45	13.77	10.84	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,681	55	341.76	-	-	-	8.38	25.8	12.39	14.76	12.5	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,416	15.56	15.56	-	-	1.05	7.93	24.55	-	-	16.19	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	4,836	101.31	566.6	5.31	4.96	7.00	-11.23	18.99	6.83	13.96	16.25	6
7	Hdfc Large and Midcap Fund	Feb-94	****	7,898	24.06	191.55	2.00	2.00	2.00	5.06	31.34	12.32	11.3	11.82	7
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	May-03	****	3,539	17.02	47.18	-	-	-	3.37	5.79	6.5	7.42	7.62	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	****	6,755	19.11	30.73	-	-	-	5.68	6.56	7.4	9.21	8.9	2
3	Kotak Medium Term Fund	Oct-01	***	1,934	11.55	18.8	-	-	-	2.83	5.51	5.59	-	7.29	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	7,088	16.57	42.77	-	-	-	4.01	6.34	7.31	8.5	7.8	4
5	Sundaram Medium Term Bond Fund	Jul-07	*	45	12.18	59.94	-	-	-	1.39	3.61	4.3	5.85	7.35	5

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 17/03/2023		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	**	28,754	19.08	60.25	1.86	2.25	2.3	-12.4	13.26	8.49	15.2	14.55	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,686	34.64	111.33	1.95	2.65	2	-1.01	24.78	14.11	14.43	14.62	2
3	DSP Tax Saver Fund	Jan-07	****	10,129	17.55	79.71	0.4	1.01	1.7	0.47	26.04	12.11	15.9	13.7	3
4	HDFC Tax Saver Fund	Mar-96	****	9,723	51.58	793.46	2.37	3.75	5.75	9.03	29.08	9.36	12.94	22.9	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	9,819	19.31	572.43	2.48	2.4	2.8	-1.89	25.06	10.59	14.21	18.72	5
6	Bandhan Tax Advantage (ELSS) Fund	Dec-08	****	4,024	25.76	97.59	-	-	1.6	1.3	32.61	11.45	16.18	17.36	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,167	27.46	73.38	-	-	-	3.25	25.63	12.92	14.46	12.19	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	14,043	29.83	29.83	0.84	1.6	1.75	-1.38	27.19	13.45	-	16.34	8
9	SBI Long Term Equity Fund	Mar-93	***	12,158	52.41	232.3	3.01	-	5	7.57	28.12	10.78	13.62	15.9	9
10	Tata India Tax Savings Fund	Mar-96	***	3,078	67.74	27.89	3.28	-	5.15	0.46	23.55	10.25	15.13	17.99	10
11	Quant Tax Plan	Jan-13	****	2,779	31.19	224.62	-	-	-	3.56	46.95	20.33	20.79	14.51	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 28/02/2023

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	11757.20 -3.76	45723.36 16.22	83235.05 1308.00	231126.27 12.59	1656125.44 16.25	245000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11646.81 -5.45	42909.95 11.78	- -	- -	72776.69 14.44	53000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	11817.23 -2.83	43860.66 13.30	84414.05 13.65	286032.78 16.57	1230589.54 17.07	216000
4	DSP Flexi Cap- Gr	Apr-97	12144.92 2.27	42910.79 11.78	82290.94 12.61	237402.21 13.09	576554.45 12.98	189000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12641.68 10.15	50830.22 23.82	96869.34 19.27	274520.50 15.81	1364952.14 17.12	223000
6	Bandhan Emerging Businesses Fund - Gr	Feb-20	11731.94 -4.15	- -	- -	- -	47913.1 17.11	37000
7	Mirae Asset Great Consumer Fund - Gr	Mar-11	12037.53 0.59	45008.01 15.11	84643.23 13.76	256316.68 14.53	379299.09 15.15	144000
8	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12724.69 11.48	53867.58 28.1	102088.99 21.44	- -	233654.09 16.17	109000
9	Nippon India Multi Cap Fund - Gr	Mar-05	12517.54 8.16	51820.43 25.23	93273.31 17.72	248396.62 13.94	970253.19 14.89	216000
10	Parag Parikh Flexi Cap Fund-Gr	May-13	12246.84 3.87	45692.07 16.17	93092.3 17.64	- -	277054.46 16.59	118000
11	SBI Small Cap Fund -Gr	Sep-09	12260.22 4.08	50657.78 23.57	101174.37 21.06	378571.77 21.77	795539.42 21.45	162000
12	Tata Large & Mid Cap Fund-Gr	Mar-93	12409.01 6.43	46082.74 16.77	87741.3 15.22	244952.56 13.68	4524909.20 17.15	309000

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

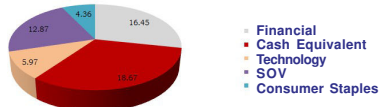
</

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 28/02/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI FRB 22/09/2033	5.47	1 Year	7.00
GOI Sec 5.74 15/11/2026	3.68	3 Years	10.72
GOI Sec 7.10 18/04/2029	2.71	5 Years	-
GOI Sec 7.38 20/06/2027	2.18	10 Years	-
GOI Sec 04/10/2028	1.99		
HDFC Bank	3.56		
Reliance	3.26		
ICICI Bank	3.02		
Infosys	2.80		
APSE Zone	2.70		

Top 5 Sectors

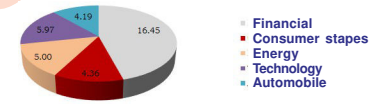


Sundaram Balanced Advantage Fund

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 28/02/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFCBank	8.35	1 Year	5.97
ICICI Bank	5.73	3 Years	13.31
Reliance	5.12	5 Years	8.71
Infosys	3.66	10 Years	10.54
Housing Development Finance	3.13		
RBI T bills 364D 05/01/2023	3.14		
GOI Sec 7.38 20/06/2027	2.59		
Embassy Office Parks REIT	2.54		
GOI Sec 5.22 15/06/2025	2.17		
HDFCL SR AA-006 B/N7_40 02/06/2025	1.59		
HPCLSR IV Deb4.79 23/10/2023	1.58		

Top 5 Sectors

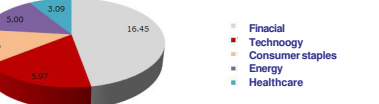


Nippon India Balanced Advantage Fund

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 28/02/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.44	1 Year	6.48
HDFC Bank	6.36	3 Years	10.48
Infosys	3.98	5 Years	7.94
State Bank Of India	3.56	10 Years	11.46
Reliance	2.65		
GOI Sec 7.26 22/08/2032	2.96		
GOI Sec 7.10 18/04/2029	1.47		
Canara Bank CD 23/08/2023	1.43		
GOI Sec 5.15 2025	1.42		
P FLtd CP 364-D 22/01/2024	1.38		

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 28/02/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.88	1 Year	10.93
State bank of India	5.28	3 Years	17.74
Axis Bank	4.99	5 Years	12.88
Larsen & Toubro	4.06	10 Years	14.85
Infosys	3.90		
Reliance	3.74		
Maruti Suzuki India	3.54		
ITC	3.48		
Jindal Steel & Power	2.51		
SRF	2.50		

Top 5 Sectors

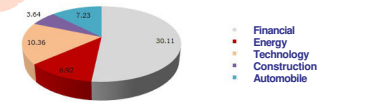


SBI Long Term Equity Fund

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 28/02/2023)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.11	1 Year	13.72
Larsen & Toubro	4.34	3 Years	19.81
Mahindra & Mahindra	3.90	5 Years	10.48
Cummins India	3.67	10 Years	14.06
Reliance	3.58		
State Bank Of India	3.52		
HDFC Bank	3.51		
Axis Bank	3.24		
Infosys	3.22		
Bharti Airtel	3.00		
Cipla	2.87		

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



LET INDIA MAKE YOU RICH

A person who has ₹2.47 crore in an investment is rich, and someone who has ₹40 lakh is not rich. These two individuals are going to live entirely different kinds of lives. Their children are going to have different kinds of opportunities, they are going to live in different kinds of houses, drive different kinds of cars, and go on different kinds of vacations.

Wealth may not guarantee happiness, but let's be frank--in today's world, it's a necessary precondition for living a happy and fulfilled life. And yet, the only difference between individuals above is that one believed in Equity Without Fear, and the other did not!

Why India will make you rich

However, this is not just about the past. The years to come present a far greater opportunity to generate wealth. The growth engine fitted into the Indian economy is so powerful that if you just hitch your wagon to it, it'll take you along on the journey to wealth and prosperity. You just have to believe, and act on that belief.

The funny thing is that since about 2015, so much has happened in the Indian economy that the reality has outstripped the wishes of even the most optimistic people. What follows are some doses of reality about India. Much of this story is inspired by a short speech by Deepak Bagla, who is the head of Invest India, our country's investment promotion and facilitation agency. In just about 15 minutes, Mr Bagla put into perspective the incredible pace and scale at which some truly significant things are happening in our country. You can view the speech at <https://bit.ly/inv-india>.

India's GDP is roughly **USD 3.5 trillion**. It took **67 yrs** to reach the first trillion, **8 yrs** to the second trillion, and **5 yrs** to the third trillion.

Do you see where this is going? Since 2015, we have crossed Russia, Italy, Brazil, France and UK and are now snapping at Germany's heels. That's from 10th to 5th. Each and every rupee of this giant amount of money flowing through the economy is someone's opportunity, someone's business. 2/3rd of this GDP is driven by domestic demand. People who earn more spend more, save more, and pay more taxes, creating a virtuous circle of more investments, infrastructure, and wealth.

The metrics of India's infrastructure expansion show this happening.

India has spent a total of **USD 14 trillion** on infrastructure since 1947.

Half of this - **7 trillion** - has happened in the last eight years.

Another **7 trillion** will be spent in the next six years

Infrastructure produces growth and wealth. It's now a hackneyed, often-quoted statement that "American roads are not good because America is a rich country, but America is a rich country because American roads are good," but it's true. India's roads (and the rest of the infrastructure) are also well on their way to proving this right.

The scale at which India's digital revolution has happened is absolutely flabbergasting and sometimes hard to believe.

India's rank in per capita data consumption, in the world:

120th In 2015 **1st** Now

Per capita data consumption is a reliable indicator of how much a population is transitioning to the new digital world. Small moves in these rankings are not relevant but for a country with a billion phones to move from near the bottom of the table to the very top in eight years flat is indicative of a very deep shift.

The transition to real-time digital payment transactions is a great demonstration of this scale.

41% of the world's real-time digital payment transactions took place in India in 2020-21, **48 bn** of them.



China was number two with 18 billion. The current rate corresponds to almost 100 billion a year. Of course, growth requires capital, and the more you have, the better it is. How is India doing in FDI?

Since 1947, India has received a total of about **USD 950 bn** in FDI. Of this, **418** came in the **68** years till 2015, and **532** have come in the **eight** years since then.

Moreover, the nature of the investments is even more significant. In the last eight years, every single year has been a record, even the covid year of 2020. The investment destinations are spread across 31 states and 60 sectors of the economy. The days of development concentrated in just a handful of favoured targets are long gone. This time, a wide swathe of India, tier 2 and 3 cities and towns are also part of the development story.

Two decades ago, our campaign to promote equity investment was an article of faith. Our logic was based on the traditional equity-vs-debt argument. Fixed income can never keep pace with inflation and an equity investment makes you a partner in the ownership bonanza of a growing business.

Now, the story has moved much further. On the financial level, that old argument remains the basis of the logic to invest in equity. However, now we also have this absolutely blistering pace of growth that has been added to it.

This is the most unprecedented transformation in the history of our country, in both scale and pace. It's easy to get lost in the political and social trivia that occupies small minds on social media and in the legacy media. The underlying reality is that our time has come. It's up to you whether you want to enjoy its fruits.

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
	35	20	7506	13448
	45	10	12605	23380
ICICI Pru	25	30	6556	10721
	35	20	8945	15025
	45	10	14618	25700
LIC	25	30	7009	12744
	35	20	9558	18054
	45	10	14656	27683
SBI Life	25	30	7739	12896
	35	20	10181	16968
	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
	36-44	--	8302	10045	11050
Classic - Individual	46-50	--	11219	13575	14933
	18-35	--	8741	--	9782
HDFC ERGO	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
Restore	46-50	--	--	--	13138

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

Insurance is the subject matter of solicitation.

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.

EQUITY AND DEBT - LET THEIR POWERS COMBINE



Selected Hybrid Equity Funds

- Canara Robeco Equity Hybrid Fund
- HDFC Hybrid Equity Fund
- ICICI Prudential Equity & Debt Fund
- Kotak Equity Hybrid Fund
- Tata Hybrid Equity Fund

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

IT NEVER SEEMS LIKE A GOOD TIME TO BUY



To submit 15G/15H forms to exempt from TDS (if your Taxable income is remained below the basic threshold limit), for FY23-24, Please call your nearest **ECS Financial**.

Please Note NCD's @ Demat mode too will attract TDS wef 01/04/23

Contd. from Page 1

Thoughtful Inspirational Quotable Quotes

"You'll never be admired without being criticized first." - Grant Cardone

"The goal is not to be better than the other man, but your previous self." - Dalai lama

"I have learned over the years that when one's mind is made up, this diminishes fear." - Rosa Parks

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, Please visit / call your nearest **ECS Financial** or **097050 11965**

Just click www.ecsfinancial.co.in to know more about Savings, Insurance & Investments

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial** or Click www.ecsfinancial.co.in

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
-----------------	--	----------------	-------------

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

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03.	080 - 41462031	83174 19139

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

Point of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111

Follow us:



ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm. & all Sundays - Holiday.



Systematic Transfer Plans can be Useful Tools in volatile markets.

"Like is about making an impact, not making an income." - Kevin Kruse

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

LIQUID FUNDS RETURNS AS ON 17/03/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.44	1.42	2.75	4.79
DSP Ultra Short Fund (G)	0.20	0.47	1.52	2.81	4.64
HDFC Low Duration Fund (G)	0.15	0.45	1.45	2.78	4.67
ICICI Prudential Savings Fund (G)	0.12	0.53	1.6	3.12	5.53

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

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

Registered News Paper

To



TIER I Pension account for long term goals
TIER II Investment account for short term goals

Wealth creation through systematic investment
Pension account (Tier I) as well as investment account (Tier II)
Save for long-term goals under Tier I
Plan your savings for short-term goals under Tier II
Choice of pension fund manager and investment scheme
Switch from Tier II to Tier I anytime
Stay invested till the age of 75

To know more & invest in NPS, Please Call : 070325 33609

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.

Serving you. Serving Nation.

From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.