

# ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

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



Be Empowered



### TOWARDS A JOYFUL RETIREMENT

"Retirement" - Doesn't this word have different meanings and connotations to different individuals? It means a lot to some of us while for some, it really doesn't matter, or they just don't care for it. But eventually it is something that each of you will encounter and hence being aware of its implications on all aspects of our life is necessary, important and inevitable.

Often, when one thinks about "Retirement Planning", it is generally associated with financial planning and building an adequate kitty of savings such that it sustains our current lifestyle forever.

While that no doubt, is very important but surely it is also not the only aspect which concerns your retirement. With the average retirement age being in the 60s, most of us will have an active retired life for another 10 to 15 years considering the increasing life expectancy in India.

SO IN MY VIEW "RETIREMENT PLANNING" SHOULD COVER 3 ASPECTS -



#### 1. BEING PRODUCTIVELY OCCUPIED:

Once our active corporate/entrepreneur careers come to an end (which it will at some stage for most of us),

Contd. in Page 3

Source & Courtesy: Kashyap Mody - SVP Treasury - Reliance Industries Ltd.

### Thank you Investors

**RESPONSIBILITY**  
**GROWTH** **INTEGRITY**  
**TRUST** **SECURITY**  
**ENRICH** **TECHNOLOGY**  
**INTEGRITY** **KNOWLEDGE**  
**SECURITY** **EMPOWERMENT**  
**INTRINSIC** **GROWTH**  
**FINANCE** **FINANCE**  
**WELL-BEING** **TRUST** **SERVICE**  
**REPUTATION** **WELL-BEING**  
**PROFESSIONAL** **SECURITY**  
**COMMITMENT** **KNOWLEDGE**  
**SOLUTIONS** **WELL-BEING** **INVESTMENT**  
**SERVICE** **FINANCE** **PROSPERITY**

Thank you for supporting us in our journey

Invest Rightly. Live Happily

Team **ECS Financial**  
Mutual Funds Distributor

Give your portfolio a dynamic mix of equity and debt. Funds in the Balanced Advantage category aim to offer optimum market linked returns while helping you manage market volatility.

Diversify your investments with Balanced Advantage Funds



- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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

To know more, risk factors and invest, Please Call Toll Free: 1800 425 2969, Missed call / SMS / WhatsApp: 094416 93111

Secunderabad : 99489 80066	Warangal : 98488 23220
Basheerbagh : 98480 66255	Telangana RO : 98480 27443
Ameerpet : 99480 97642	Vijayawada : 98480 27503
Malkajgiri : 98488 11501	Vizag : 98480 50477
Kukatpally : 98488 23656	Rajamahendravaram : 98486 29443
Dilsukhnagar : 98480 44868	Bengaluru : 99809 66112
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
Madhapur : 70362 07831	Head Office : 62814 91571
Bagh Amberpet : 70363 83065	
Suchitra : 99480 43743	E-mail: grow@ecsfinancial.co.in
	Toll Free: 1800 425 2969

### Selected Retirement Savings Funds

- SBI Retirement Benefit Fund
- HDFC Retirement Savings Fund
- Nippon India Retirement Fund
- Tata Retirement Savings Fund

### USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



### Systematic Transfer Plans can be Useful Tools in volatile markets.

It is a smart investing tool that helps you to transfer specific amounts at regular intervals from one lumpsum investment into another mutual fund scheme in the same fund house. It helps to minimize the effects of market volatility on your investments and also gives you an opportunity to generate better growth over the long term.

#### Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

#### Selected Funds for STP

- ICICI Pru Flexi Cap
- SBI Flexi Cap
- HDFC Flexi Cap
- Canara Robeco Emerging Equity
- Motilal Large & Mid Cap
- ABSL Equity Advantage

Just click

[www.ecsfinancial.co.in](http://www.ecsfinancial.co.in)  
to know more about investments

### Thoughtful Inspirational Quotable Quotes

"Money is like manure. It stinks when you pile it; it grows when you spread it." - J. R. D. Tata

"Inflation must be tamed in order to keep the Indian economy resolute on its course to sustained and inclusive growth." - Shaktikanta Das

"For the investor who knows what he is doing, volatility creates opportunity." - John Train

"Success is achieved twice. Once in the mind and the second time in the real world." - Azim Premji

"Please help others rise. Greatness comes not from a position, but from helping build the future. We have an obligation to pull others up." - Indra Nooyi

"He that plants trees loves others besides himself." - Thomas Fuller

### MORE HAPPINESS AT 60

Avail the following schemes specially meant for you

	(p.a.)
■ GOI Savings FRS Bonds	7.15%
■ HDFC Ltd	6.90%
■ PO M-Iy Income Scheme	6.60%
■ Kisan Vikas Patra	6.90%
■ LIC's PMVVY	7.40%

### Attractive Fixed Deposits

Compiled as on 24/05/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.20	7.45
HDFC Ltd.	FAAA	33	6.35	6.60
LIC Housing Finance	FAAA	36	6.40	6.65
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	6.50	7.00

- 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 (Cr.)	NAV as on 16/05/2022		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		
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	6,761	22	70.23	--	1.259	1.289	4.66	10.51	7.48	11.51	9.23	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,649	11.42	18.95	0.16	0.48	0.6	0.89	7.82	6.54	-	8.03	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43,950	28.15	282.08	3.41	2.76	2.94	14.73	13.39	9.54	14.04	17.85	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,008	19.66	34.15	1.35	2.11	1.71	6.62	13.66	10.27	11.13	10.11	4
5	Tata Balanced Advantage Fund	Jan-19	****	4,863	14.28	14.28	--	--	--	7.85	11.73	--	--	11.41	5
6	Sundaram Balanced Advantage Fund	Dec-10	**	1248	14.36	25.01	--	--	--	7.98	12.03	9.48	10.9	9.83	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	39,761	15.74	48.87	0.89	0.68	0.91	8.43	11.53	9.57	13.06	10.86	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,573	13.95	13.95	-	-	-	5.13	10.45	-	-	9.2	8
<b>Multi Asset Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Axis Triple Advantage Fund	Aug-10	****	1,722	18.19	27.76	1.44	1.65	1.65	5.24	13.32	10.24	9.56	9.09	1
2	HDFC Multi Asset Fund	Aug-05	***	1,517	14.02	45.92	-	1	1.25	8.51	13.61	9.28	9.92	9.52	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,115	23.93	428.65	1.22	2.02	1.92	21.73	18.06	12.73	15.71	21.19	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,150	12.59	12.59	-	-	-	7.4	-	-	-	13.33	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,366	14.94	14.94	-	-	-	9.37	-	-	-	19.28	5
<b>Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	119	37.93	41.19	-	-	-	5.87	13.34	9.56	12.52	9.4	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15,636	71.35	78.32	-	-	-	8.73	12.47	10.98	11.85	11.82	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	89	11.89	11.89	-	-	-	10.45	-	-	-	14.54	3
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Retirement Savings Fund	Feb-16	****	2,163	-	27.56	-	-	-	16.33	18.93	12.94	-	17.68	1
2	ICICI Prudential Retirement Fund	Feb-19	Unrated	157	16.09	16.09	-	-	-	26.79	16.66	-	-	15.92	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	776	12.08	12.07	-	-	-	14.78	-	-	-	16.13	3
4	Axis Children's Gift	Dec-15	****	695	18.54	18.55	-	-	-	7.13	12.75	10.33	-	10.07	4
5	HDFC Children's Gift Fund	Mar-01	****	5,371	175.24	-	-	-	-	9.15	14.11	10.86	14.87	15.87	5
6	Tata Young Citizens Fund	Oct-95	Unrated	261	37.88	-	-	-	-	8.99	15.36	8.96	11.04	12.46	6
<b>Flexi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,596	116.64	1,038	6.32	5.63	7.75	5.79	13.6	9.69	16.83	21.6	1
2	HDFC Flexi cap Fund	Jan-95	**	27,770	51.84	974	4.25	5	5.75	15.91	14.35	10.86	15.1	18.19	2
3	Kotak Flexi cap Fund	Sep-09	***	36,463	29.35	48.6	1.2	0.88	-	6.62	11.85	9.66	16.57	13.27	3
4	Axis Flexi cap Fund	Nov-17	****	10,504	12.58	16.63	-	0.97	1.2	5.72	13.63	-	-	11.99	4
5	PGIM India Flexi cap Fund	Mar-15	****	4,180	16.45	23.53	0.51	0.64	1.37	8.13	21.97	13.42	-	12.6	5
6	SBI Flexi cap Fund	Sep-05	***	15,449	31.76	70.93	-	-	-	9.94	14.24	10.78	16.62	12.49	6
7	UTI Flexi cap Fund	May-92	****	24,649	150.16	221.08	2.65	3	4.5	3.54	17.1	13.56	15.73	12.61	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,677	10.12	10.12	-	-	-	-	-	-	-	1.2	8
9	SBI Focused Equity Fund	Oct-04	****	24,707	39.35	215.14	-	-	-	11.92	15.39	14.01	16.9	19.04	9
10	Parag Parikh Flexi Cap Fund	May-13	****	21,907	-	45.45	-	-	-	11.96	22.41	17.53	-	18.38	10
11	Quant Flexi Cap Fund	Oct-08	unrated	311	38.66	54.11	-	-	-	14.97	30.52	16.41	18.04	13.22	11
12	Sundaram Focused Fund	Nov-05	****	694	33.19	102.98	2.9	1.35	2.59	13.96	17.35	13.36	14.87	15.19	12
<b>Large &amp; Midcap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	***	6,522	26.39	322.7	2.66	2.7	2.8	3.91	15.08	9.96	16.28	17.09	1
2	IDFC Core Equity Fund	Aug-05	**	2,377	17.95	63.99	0.8	1.03	0.95	9.24	14.08	8.98	13.8	11.7	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,882	23.3	47.04	-	-	-	7.32	12.66	10.9	15.3	11.04	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,924	49.09	304.37	-	-	-	8.58	14.92	10.74	15.25	12.43	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,184	13.52	14.51	-	-	1.05	8.36	-	-	-	15.51	5
6	Aditya Birla Sun Life Equity Advantage Fund	Feb-95	***	5,655	108.72	570.8	5.31	4.96	7.00	3.61	13.29	7.8	16.01	16.82	6
7	Hdfc Large and Midcap Fund	Feb-94	***	5,945	23.42	175.75	2.00	2.00	2.00	15.39	17.06	11.3	12.93	11.85	7
<b>Debt Short Term Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Short Term Fund	May-03	****	7,640	16.75	38.07	0.55	0.57	0.89	3.14	6.99	6.82	8.38	7.28	1
2	HDFC Short Term Debt Fund	Jun-10	****	14,549	17.13	25.49	-	0.13	0.48	2.7	7.06	7.04	8.05	8.18	2
3	ICICI Prudential Short Term Fund	Oct-01	****	16,623	12.01	47.63	0.89	2.60	1.54	2.87	7.01	6.74	8.01	7.88	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	11,134	10.32	45.83	1.06	1.97	1.71	1.75	6.18	6.4	7.5	7.36	4
5	SBI Short Term Debt Fund	Jul-07	**	13,260	11.72	25.86	1.22	-	-	2.51	6.37	6.31	7.65	15.79	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 (Cr.)	NAV as on 16/05/2022		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	****	31,656	21.66	61.52	1.86	2.25	2.3	-0.17	12.25	11.14	17.69	16.4	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,629	32.91	104.7	1.95	2.65	2	8.34	18.14	13.87	15.67	14.83	2
3	DSP Tax Saver Fund	Jan-07	***	9,811	18.29	75.21	0.4	1.01	1.7	9.49	17.29	11.78	17.51	14.06	3
4	HDFC Tax Saver Fund	Mar-96	*	9,185	50.82	704.13	2.37	3.75	5.75	18.04	11.49	7.24	13.17	23.14	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,752	20.97	548.13	2.48	2.4	2.8	11.41	13.75	10.64	15.74	19.24	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,742	25.34	91.35	-	-	1.6	14.89	18.95	13.03	18.06	17.95	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,670	25.18	67.29	-	-	-	11.81	15.89	11.22	15.39	12.26	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	11,963	19.54	28.75	0.84	1.6	1.75	9.72	18.97	14.65	-	17.98	8
9	SBI Long Term Equity Fund	Mar-93	***	10,575	46.57	206.46	3.01	-	5	9.96	14.44	9.26	14.08	15.92	9
10	Tata India Tax Savings Fund	Mar-96	***	2,978	71.01	25.95	3.28	-	5.15	10.37	13.49	10.41	16.31	18.29	10
11	Quant Tax Plan	Jan-13	****	1,316	29.77	214.64	-	-	-	17.39	34.2	20.76	20.21	14.86	11

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/04/2022

Source & Courtesy: Morningstar

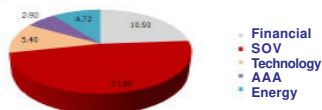
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return	Amount Invested Since inception*	
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	12716.53	11.35	54285.99	28.66	91258.17	16.82	273269.99	15.72	1711815.45	17.61	235000
2	Axis Growth Opportunities Fund - Gr	Oct-18	12299.98	4.70	52983.26	26.86	-	-	-	-	66742.98	25.35	43000
3	Canara Robeco Emerging Equities Fund-Gr	Mar-05	12199.05	3.11	50946.69	23.97	92308.53	17.28	340512.49	19.80	1224921.93	18.37	206000
4	DSP Flexi Cap-Gr	Apr-97	11592.57	-6.28	47109.65	18.32	87268.80	14.99	259397.05	14.75	4919939.35	19.06	300000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13117.50	17.86	55485.98	30.30	98606.69	20.01	294222.30	17.09	1258586.8	17.66	213000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12001.92	0.03	-	-	-	-	-	-	39215.81	35.75	27000
7	L&T Emerging Businesses Fund - Gr	May-14	13154.04	18.45	62512.17	39.45	104886.91	22.55	-	-	215232.93	19.62	96000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	12506.85	7.99	49203.38	21.44	89896.63	16.20	282303.59	16.32	355632.92	16.49	134000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13836.59	29.80	58292.77	34.04	102438.52	21.57	-	-	205566.2	17.19	99000
10	Nippon India Multi Cap Fund - Gr	Mar-05	13179.38	18.87	54209.83	28.56	93781.09	17.93	258330.26	14.67	889494.30	15.27	206000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	12197.99</										

## 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI 22/09/2023	6.38	1 Year	10.31
6.67% GOI 15/12/2025	6.25	3 Years	12.05
Kotak liquid - Plan A-Direct Plan-Gr	3.35	5 Years	-
GOI 2028	2.23	10 Years	-
6.10% GOI 2031	2.16	<b>Top 5 Sectors</b>	
ICICI Bank	3.62	<b>Instruments</b>	<b>%</b>
Adani Ports and Special Economic Zone Ltd.	3.41	Financial	10.93
Reliance Industries	3.38	SOV	21.89
HDFC Bank	2.39	Technology	5.40
Infosys	2.34	AAA	2.92
		Energy	4.72

### Top 5 Sectors

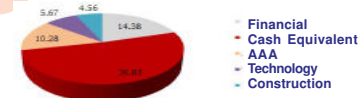


## Sundaram Balanced Advantage Fund

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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	5.74	1 Year	12.69
ICICI Bank	4.45	3 Years	12.24
Infosys	3.32	5 Years	9.61
State Bank of India	3.76	10 Years	11.36
HDFC	2.78	<b>Top 5 Sectors</b>	
8.05% HDFC 20/06/2022	1.58	<b>Instruments</b>	<b>%</b>
4.79% HPC 23/10/2023	1.55	Financial	14.38
PIT	1.27	Cash Equivalent	36.83
6.40% NBARD 31/07/2023	0.95	AAA	10.28
5.22% GOI 15/06/2025	0.93	Technology	5.67
7.32% GOI 28/01/2024	0.78	Energy	4.56

### Top 5 Sectors

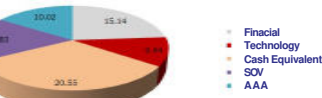


## Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwanji; Entry Load : N.A., 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.69	1 Year	11.48
Infosys	5.11	3 Years	10.42
HDFC Bank	3.75	5 Years	9.42
Reliance Industries	2.60	10 Years	12.37
State Bank of India	2.70	<b>Top 5 Sectors</b>	
8.35% GOI 2022	2.20	<b>Instruments</b>	<b>%</b>
5.22% GOI 15/06/2025	2.16	Financial	15.14
4.45% GOI 30/10/2034	1.94	Technology	6.94
5.15% GOI 2025	1.71	Cash Equivalent	20.55
8.15% GOI 2022	1.32	SOV	10.83
		AAA	10.02

### 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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.69	1 Year	23.6
Infosys	5.68	3 Years	19.36
State bank of India	5.6	5 Years	14.43
Larsen & Toubro	4.33	10 Years	15.48
SRF	3.80	<b>Top 5 Sectors</b>	
Axis bank	3.38	<b>Instruments</b>	<b>%</b>
Tata Consultancy Services	3.31	Financial	26.22
Hdfc bank	3.25	Technology	12.14
Reliance Industries	2.93	Construction	5.33
Bajaj Finance	2.75	Capital Goods	6.15
		Chemicals	5.13

### Top 5 Sectors

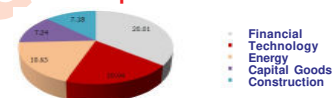


## SBI Long Term Equity Fund

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 31/03/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.35	1 Year	22.23
Larsen & Toubro	4.35	3 Years	15.62
Infosys	4.22	5 Years	11.9
Reliance Industries	4.21	10 Years	14.25
Tech Mahindra	3.64	<b>Top 5 Sectors</b>	
State Bank of India	3.61	<b>Instruments</b>	<b>%</b>
ICICI Pru Life Ins. Co. Ltd.	3.21	Financial	20.01
HDFC Bank	3.01	Technology	10.94
Cipla	3.06	Energy	10.63
Cummins India	3.06	Capital Goods	7.24
Mahindra & Mahindra	2.60	Construction	7.18

### 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

## TOWARDS A JOYFUL RETIREMENT

It becomes extremely essential to think about how we should stay gainfully occupied in those afteryears. Apart from spending more time with your loved ones (which is necessary too), we should also spend more time with our hobbies, passions or causes which are closer to our heart. Why I say this is important, because giving quality time to the things we like will help not only to cope with ageing better but also to keep us fitter and healthier mentally. I know of friends who have cultivated long distance running or have started training to become an endurance athlete in their 40s and are now eagerly waiting to retire to follow these passions completely. And it doesn't stop at this. Two of my other friends always loved learning about various businesses and how to run them effectively.

They have already planned on how they could be an active part of small businesses and use their expertise to groom them into becoming better. This is their post retirement plan.

Apart from following interests and passions, I personally feel very strongly about taking an active part in contributing back to the society in whatever form and shape we can. Working with a NGO, setting up your own NGO, being an active fundraiser for a cause that's close to your heart, or simply consulting an NGO, the list of options is endless.

So what am I going to do? Well, I guess I might end up doing a bit of all.

And yes, creating the building blocks to help us follow such pursuits should not start in the 60s but much earlier than that. "Being Productively Occupied" is a choice and not surprisingly, there are an increasing number of us who will do that after their routine worklife is over.

**2. STAYING HEALTHY:** None of us want to spend our golden years visiting doctors, hospitals and consuming more medicines than food. To be in that state of health then, we got to start taking care of our fitness and our bodies now.

Spend 6 to 10 hours a week on staying physically and mentally fit and healthy. Whether you are walking daily or running or hitting the gym, do it regularly, do it consistently and make it a way of life. Swimming, cycling, trekking, yoga, meditation, zumba, there are several options to think about. But unfortunately, many of us ignore this when we are in our 30s and 40s only to realise it later that our sedentary lifestyle has already triggered lifestyle diseases in us. Don't reach that stage.

Wake up and work out! The worst days of retirement will be the ones spent in visiting doctors and hospitals. I love long distance running and today I desire to be as fit and to run as much in my 60s too. Ambitious, but then aiming low has never helped anyone, has it?

**3. FINANCIAL PLANNING:** Financial planning is the most necessary and important aspect of life but one that is the least focussed on, debated, and discussed about. Because a lot of us make the cardinal mistake of thinking about it only when we are in our 40s and by starting late, we give up the benefit of the "8th Wonder of the World" - Compounding.

### A FEW KEY POINTS WHEN YOU THINK ABOUT FINANCIAL PLANNING:

**a. START EARLY. START VERY EARLY:** Saving and investing as a discipline should start from the day you start earning. Do not, I repeat, do not postpone it for a later date. From day one, save and invest first, spend later. This is a habit which will hold you in good stead forever.

**b. THINK POST TAX RETURNS:** When choosing investment options always think "post tax" returns and assess different investment avenues based on their returns after tax. Yes, tax laws can change over a longer term but that's something you can't control much. However, keeping this in mind will not only help you stay up-to-date with the current tax laws but also ensure you get the most effective return on your savings and investments.

**c. INFLATION:** The retirement corpus should look to earn a real positive return i.e. return which consistently beats inflation over longer periods of time. This is of utmost importance to protect your purchasing power. Hence, for retirement, you should invest in assets which has the potential to earn returns higher than inflation. This way, you can ensure your lifestyle is maintained post retirement and does not have to get affected by higher prices and other costs of living.

**d. ASSET ALLOCATION:** The right asset allocation is not only extremely important from the perspective of diversification of risk but also in improving the consistency in returns of your portfolio. A healthy diversification across Fixed Income, Equities, Real Estate and Commodities becomes inevitable and prevents common investing mistakes like putting all your money in one type of investment.

**e. REVISIT YOUR PLANNING:** Investing in my view, is never a "do it and forget it" case. Once you decide on your financial plan and start actively saving and investing towards it, don't forget to revisit it every few years. As our life stages change, so do our financial goals. Our financial plans must keep pace with these changes; whether there is a need to increase investment amount or changing the asset allocation mix at fixed intervals, a review of the existing plan is necessary.

Retirement often comes with a new focus and renewed motivations. It is an event in life which needs us to be well prepared. I hope I have given some food for thought to you to make the most of your retirement and look forward to a happy and fulfilling life ahead.

Source & Courtesy: Kashyap Mody - SVP Treasury - Reliance Industries Ltd.



Be Empowered



## Why you must opt for comprehensive health insurance

Is it necessary to have a comprehensive health insurance policy if you are already covered under a corporate group health insurance scheme? Experts think it is wise to have a separate policy to avoid any hassles during hospitalization.

Let's take the hypothetical case of Gupta, a 35-year-old employee with a renowned firm. Gupta faced a big predicament when his wife had to be hospitalized. He was asked to submit a copy of the health policy at the time of admission but realized that his group health plan had expired and his employer hadn't renewed it. The employer told him that renewing a group health policy takes time and that he could seek reimbursement later on. Gupta was denied cashless facility and had to fall back on his savings for the hospital admission and other expenses.

Unlike Gupta, many people facing the same situation find themselves in dire straits because they do not have immediate access to cash. Thus, depending solely on corporate health policy plans can lead to problems. Here's how an individual health policy helps address those gaps.

**Necessity:** If you decide to change your career, retire, or start your own business, you will not get corporate health plan coverage. And in case you or any of your family members are hospitalized, you can be exposed to massive medical bills. Hence, it is critical to buy an individual policy, regardless of your employment status.



**Low sum insured:** The sum insured the primary component of any health insurance policy is critical when selecting a policy. Amit Chhabra, head of health and travel insurance at Policybazaar.com, said, "The scope of coverage provided by corporate insurance can frequently fall short of adequately protecting you. The average sum insured can range between ₹ 1 lakh and ₹ 3 lakh. This is significantly low, especially given the spiralling medical inflation and intermittent covid waves."

**Limitations:** Corporate group health plans frequently include a limit on either the sum insured or the extent of hospital room rent coverage. In a policy, these are known as sub-limits and co-payment clauses. While co-payment requires the policyholder to pay a portion of the total hospital bill, sub-limit clauses require the policyholder to pay a portion of the room rent. For instance, if your co-payment clause states that you must bear 20% of the hospital bill, you will end up paying ₹ 2 lakh if the bill is around ₹ 5 lakh.

Pooja Yadav, chief product officer of Edelweiss General Insurance, said, "Corporate health plans usually link the sum insured to the employee's grade and may have elements of co-pay, exclusions, waiting period, room rent capping, etc. which restrict access to quality health care. Employers may choose to restrict cover for elderly parents or not cover them at all. Hence, having an individual health plan along with the corporate plan will act as a cushion if your medical emergency goes over the corporate plan limits."

Source & Courtesy: Navneet dubey - mint

## 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
HDFC ERGO	36-45	--	7110	--	9020
	46-50	--	10399	--	13194

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

## Term plan premiums

### Term Insurance Plan (u/s.80C)

Pay Just `5024\* & get `50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(`) 50 lakhs*	(`) 1 crore*
"HDFC Life"	25	30	7928	14433
	35	20	9316	17274
	45	10	13825	25180
LIC	25	30	9912	19824
	35	20	13983	27966
	45	10	22360	44722
SBI Life	25	30	6904	11506
	35	20	9187	15311
	45	10	13897	23162

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

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

### Kind Attention Investors!!!

For all your investments, kindly ensure your PAN, KYC, E-Mail ID, Mobile Number, Bank Particulars, Nominees are correctly updated. If not, please call your nearest **ECS Financial** / RM or Visit your nearest **ECS Branch**. We will be very happy to assist you.



NPS allows you additional tax deduction on saving of ₹ 50,000/-\*, over and above the limit ₹ 1.50 Lakh# available under Section 80CCD (1B) of Income Tax Act, 1961.

So effectively, NPS subscribers can now claim up to ₹ 2 Lakh as tax deduction as against ₹ 1.50 Lakh earlier.

\* Under Section 80 CCD (1B) of Income Tax Act, 1961  
# 10% of salary/Income u/s 80 CCD (1)

### Very very Important. Don't ignore these

- It's essential to have an emergency fund equivalent to at least one's six-month expenses to meet any unforeseen financial situation.
- An adequate life cover through a pure term plan is a must if you have financial dependents.
- You should have adequate health insurance covering all his family members.



They are the future... The hope for a brighter tomorrow... They, the children of the world... Are symbols of promise... and potential



Start SIP's and enable them to achieve their dreams.

### Selected Children's Funds

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

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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY



Safe way to get more

33 months **6.60% p.a.** payable annually, for Sr. Citizens

(For Individuals 6.35% for 33 months)

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**

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

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](http://www.ecsfinancial.co.in)

### Telangana Urban Region

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 303, 3 <sup>rd</sup> floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
<b>BASHEERBAGH</b>	Room No: 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
<b>AMEERPET</b>	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 24152771	98480 44868
<b>HABSIGUDA</b>	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
<b>TRIMULGHERRY</b>	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	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
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGHAMBERPET</b>	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

### Telangana Rural Region

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
-----------------	--	----------------	-------------

### Andhra Pradesh Region

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

### Bengaluru Region

<b>REGIONAL OFFICE</b>	320/422, 1 <sup>st</sup> floor, 9 <sup>th</sup> cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
<b>SHASTRINAGAR BRANCH</b>	320/422, 1 <sup>st</sup> floor, 9 <sup>th</sup> cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

### Chennai Region

<b>T.NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082

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.**

### Capital Gain Bonds

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. 30<sup>th</sup> June)
- PFC (VI) (Y-ly Int dt. 1<sup>st</sup> April)
- IRFC (VI) (Y-ly Int dt. 15<sup>th</sup> Oct)

"If you knew what I know about the power of giving, you would not let a single meal pass without sharing it in some way." - Buddha

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

LIQUID FUNDS RETURNS AS ON 16/05/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	-0.12	-0.04	0.46	1.3	3.18
DSP Ultra Short Fund (G)	0.07	0.05	0.52	1.32	2.77
HDFC Low Duration Fund (G)	0.08	0.03	0.38	1.1	3.24
ICICI Prudential Savings Fund (G)	0.05	0.1	0.66	0.92	3.50

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.

R.N.I No.APENG/2004/12047 POSTAL REGN.NO.: L1/HQ/SD/510/2022-24

Registered News Paper

To

Please visit [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) or call **ECS Financial**. Mr. Karthik: 62814 91571 / Toll Free : 1800 425 2969

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

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 CONSULTANTS, 1-7-284/293, Office No. 303, 3<sup>rd</sup> floor, Jade arcade, M.G.Road, Secunderabad - 500 003.