

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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HSBC Multi Cap Fund

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

Investment Objective: The fund is to generate long-term capital growth from an actively managed portfolio of equity and equity related securities across market capitalization. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Allocation: Equity and equity related securities: 75% to 100%, (minimum investment in Equity & equity related instruments of Large Cap Companies - 25% of net asset, minimum investment in Equity & equity related instruments of Mid Cap Companies - 25% of net asset, minimum investment in Equity & equity related instruments of Small Cap Companies - 25% of net asset), the fund can invest balance 25% in any of the market i.e., Large, Mid or Small Caps, Debt securities & money market instruments (including cash and cash equivalents): 0% to 25%, Units of REITs and InvITs: 0% to 10%.

Plans and Options: Growth and IDCW.

Fund Manager: Venugopal Manghat (For Domestic equities), Sonal Gupta (For overseas investments) & Kapil Punjabi (for fixed income).

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

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

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

NFO Closes on 24/01/2023

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

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

Update for all the RBI FRS Bond Investors:

RBI FRS Bond rates have been increased to 7.35% p.a. w.e.f. 01/01/2023.

All the existing & new investors will get 7.35% p.a. w.e.f. from 01/01/2023 till further change.

To know more & invest Please call ECS Financial

Dear Investor,

Are you into 20% or 30% Tax slab?

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

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

(For simple understanding surcharges are not included) whereas,

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

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

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

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

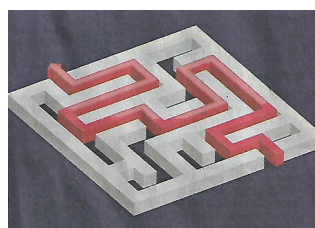


Be Empowered



Asset allocation and subsequent re-balancing are key elements in any Investment plan

Investors generally tend to research thoroughly when they start investing in a mutual fund (MF). However, decisions regarding selling of their MF units usually happens in a haphazard manner. Here is a lowdown on when an investor can sell his / her investments in MFs.



UNDERPERFORMANCE

Consistent underperformance might be one of the most natural reasons for an investor to sell holdings in a particular MF. An investor shouldn't sell units just because a fund's performance has been underwhelming in the recent past (say, for a few months). But an investor can sell a fund if it consistently underperforms its peers and benchmark for a long period (1-2 years) by a good margin. Further you can replace that underperforming funds by investing in good funds of same category.

Contd. in Page 3

Source & Courtesy: Parv Shah - BusinessLine

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Health & Star Health, HDFC Ergo

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Insurance is the subject matter of solicitation.

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Through the

Attractive Fixed Deposits

Compiled as on 06/01/2023

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

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Since 26 years with Utmost Trust & Integrity.



ADITYA BIRLA CAPITAL

Aditya Birla Sun Life Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt and Commodities)

Investment Objective: The Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

Allocation: Equity & Equity related instruments: 65% to 80% (High), Debt and Money market instruments: 10% to 25% (Low to Moderate), Commodities: 10% to 25% (Moderate to High), Units issued by REITs & InvITs: 0% to 10% (Moderate to High).

Plans and Options: Growth and IDCW.

Fund Manager: Mr. Dhaval Shah for equity investments, Mr. Bhupesh Bameta for fixed income, Mr. Sachin Wankhede for commodity derivatives, Mr. Dhaval Joshi for overseas investments.

Min. Amt: ₹500/- and in multiples of ₹1/- thereafter.

Benchmark Index: 65% S&P BSE 200 + 25% CRISIL Short Term bond Fund Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver.

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

NFO Closes on 25/01/2023

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

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

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Thoughtful Inspirational Quotable Quotes

"The best way to measure your investing success is not by whether you're beating the market but by whether you've put in place a financial plan and a behavioral discipline that are likely to get you where you want to go."

- Benjamin Graham

"Youth is the best time. The way in which you utilize this period will decide the nature of coming years that lie ahead of you."

- Swamy Vivekananda

"A nation's culture resides in the hearts and in the soul of its people."

- Mahatma Gandhi

"Energy and persistence conquer all things."

- Benjamin Franklin

"Nature always wears the colors of the spirit."

- Ralph Waldo Emerson

- 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 02/01/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,860	22.89	76.09	--	1.259	1.289	4.47	10.72	8.34	10.71	9.35	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,312	11.62	19.96	0.16	0.48	0.6	0.18	7.2	6.94	-	8.07	2
3	HDFC Balanced Advantage Fund	Feb-94	***	51,250	30.43	326.8	3.41	2.76	2.94	19.35	17.06	11.09	13.64	18.03	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	9,108	19.94	36.8	1.35	2.11	1.71	2.49	14.08	10.46	11.25	10.23	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,300	15.38	15.38	--	--	--	5.87	12.28	-	-	11.58	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,619	14.3	26.72	--	--	--	6.04	14	9.23	10.21	9.76	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,618	16.52	53	0.89	0.68	0.91	8.14	11.46	9.64	11.78	10.97	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,662	15.01	15.01	-	-	-	4.06	9.96	-	-	9.63	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	**	1,746	18.07	29.47	1.44	1.65	1.65	-5.36	10.96	10.02	8.76	9.13	1
2	HDFC Multi Asset Fund	Aug-05	****	1,645	15.3	50.11	-	1	1.25	4.78	13.99	9.88	10.07	9.71	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	15,473	25.75	482.9	1.22	2.02	1.92	17.59	20.07	12.75	15.24	21.15	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,170	13.62	13.62	-	-	-	3.52	-	-	-	13.9	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,487	16.47	16.47	-	-	-	7.47	-	-	-	19.22	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	158	40.52	44	-	-	-	1.78	13.47	9.17	11.57	9.44	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	18,017	76.86	84.36	-	-	-	8.39	12.58	11.38	11.2	11.84	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	110	13.14	13.14	-	-	-	7.23	--	--	--	15.99	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,634	-	31.69	-	-	-	9.25	22.1	12.88	-	18.32	1
2	ICICI Prudential Retirement Fund	Feb-19	****	211	17.7	17.7	-	-	-	2.77	18.43	-	-	15.99	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,125	13.97	13.97	-	-	-	8.29	-	-	-	19.34	3
4	Axis Children's Gift	Dec-15	***	723	19.51	19.51	-	-	-	-7.08	10.61	9.12	-	9.91	4
5	HDFC Children's Gift Fund	Mar-01	****	6,179	198.34	-	-	-	-	7.06	16.38	11.08	14.52	16.03	5
6	Tata Young Citizens Fund	Oct-95	Unrated	279	42.56	-	-	-	-	1.21	17.56	9.61	11.05	12.69	6
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,805	121.38	1,148	6.32	5.63	7.75	-0.5	14.24	9.58	15.12	21.49	1
2	HDFC Flexi cap Fund	Jan-95	***	32,894	61.76	1,160	4.25	5	5.75	18.88	19.33	12.4	14.49	18.49	2
3	Kotak Flexi cap Fund	Sep-09	***	38,295	33.39	55.3	1.2	0.88	-	5.55	13.55	10.67	15.15	13.7	3
4	Axis Flexi cap Fund	Nov-17	**	11,213	13.51	17.85	-	0.97	1.2	-8.51	11.77	12.08	-	11.98	4
5	PGIM India Flexi cap Fund	Mar-15	****	5,380	17.87	25.55	0.51	0.64	1.37	-5.76	21.98	13.43	-	12.71	5
6	SBI Flexi cap Fund	Sep-05	***	16,549	34.36	76.73	-	-	-	1.13	14.15	9.66	15.03	12.52	6
7	UTI Flexi cap Fund	May-92	****	26,102	153.33	231.93	2.65	3	4.5	-13.38	14.88	12.3	13.85	12.51	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,861	11.69	11.69	-	-	-	9.1	-	-	-	11.24	8
9	SBI Focused Equity Fund	Oct-04	****	28,453	42.32	230.48	-	-	-	-8.25	14.37	11.08	14.04	18.77	9
10	Parag Parikh Flexi Cap Fund	May-13	****	28,546	-	47.75	-	-	-	-7.1	21.05	15.41	-	17.68	10
11	Quant Flexi Cap Fund	Oct-08	unrated	825	46.18	64.73	-	-	-	12.15	37.75	17.84	18.58	14.03	11
12	Sundaram Focused Fund	Nov-05	****	809	34.48	110.97	2.9	1.35	2.59	0.59	16.87	12.37	13.51	15.06	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,457	30.19	369.1	2.66	2.7	2.8	5.08	15.96	10.04	14.85	17.27	1
2	IDFC Core Equity Fund	Aug-05	***	2,532	19.88	74.48	0.8	1.03	0.95	7.45	17.12	9.99	12.49	12.22	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	4,008	26.43	53.36	-	-	-	0.06	13.39	10.38	14.44	11.57	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,695	58.76	364.47	-	-	-	11.86	18.09	12.62	15.12	12.83	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,406	16.09	17.27	-	-	1.05	1.82	16.96	-	-	18.53	5
6	Aditya Birla Sun Life Equity Advantage Fund	Feb-95	*	5,445	107.99	603.95	5.31	4.96	7.00	-12.69	12.1	6.31	13.85	16.64	6
7	Hdfc Large and Midcap Fund	Feb-94	***	7,917	26.86	201.56	2.00	2.00	2.00	8.86	19.61	12.42	11.59	12.11	7
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	May-03	****	3,669	16.85	46.7	-	-	-	2.91	5.87	6.49	7.48	7.65	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	****	6,074	11.06	30.35	-	-	-	4.56	6.71	7.37	9.25	8.94	2
3	Kotak Medium Term Fund	Oct-01	***	1,898	11.51	18.76	-	-	-	3.24	5.35	5.75	-	7.42	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	8,811	16.38	42.26	-	-	-	3.43	6.36	7.28	8.42	7.83	4
5	Sundaram Medium Term Bond Fund	Jul-07	*	45	12.06	59.37	-	-	-	0.67	2.81	4.26	5.94	7.37	5

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/01/2023		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	***	31,583	22.92	65.1	1.86	2.25	2.3	-11.87	9.65	9.5	15.78	15.48	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,583	36.87	117.89	1.95	2.65	2	0.21	19.75	14.64	14.63	14.95	2
3	DSP Tax Saver Fund	Jan-07	****	10,715	19.05	84.38	0.4	1.01	1.7	5.13	17.37	11.88	15.93	14.29	3
4	HDFC Tax Saver Fund	Mar-96	**	10,354	59.32	821.94	2.37	3.75	5.75	10.86	16.09	8.14	12.72	23.25	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	10,564	21.97	612.14	2.48	2.4	2.8	2.68	15.57	11.44	14.37	19.23	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	4,091	26.97	102.19	-	-	1.6	4.85	22.34	11.45	16.39	18.02	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,163	28.83	77.05	-	-	-	7.51	17.63	12.53	14.19	12.67	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	14,255	21.41	31.5	0.84	1.6	1.75	0.69	17.79	13.27	-	17.76	8
9	SBI Long Term Equity Fund	Mar-93	***	12,092	54.1	239.85	3.01	-	5	7.63	18.2	9.97	13.45	16.14	9
10	Tata India Tax Savings Fund	Mar-96	***	3,280	75.8	29.91	3.28	-	5.15	6.46	15.38	10.29	15.58	18.45	10
11	Quant Tax Plan	Jan-13	****	2,327	34.69	249.92	-	-	-	13.16	38.13	21.5	20.59	15.18	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/12/2022

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11812.80 -2.88	47682.00 19.13	85274.74 14.03	240463.99 13.32	1737509.14 16.11	243000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11746.94 -3.88	45174.23 15.31	- -	- -	72513.66 16.69	51000
3	Canara Robeco Emerging Equities Fund-Gr	Mar-05	12253.17 3.93	47015.53 18.13	89332.46 15.92	308146.95 17.94	1321526.34 17.59	214000
4	DSP Flexi Cap-Gr	Apr-97	12237.62 3.69	44557.20 14.35	84882.80 13.84	246461.83 13.78	4834382.32 17.52	308000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13068.77 16.91	53572.02 27.60	100147.18 20.60	286487.46 16.59	1403567.2 16.05	221000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12126.47 1.96	- -	- -	- -	48078.79 22.45	35000
7	Mirae Asset Great Consumer Fund - Gr	Mar-11	12729.15 11.45	48302.00 20.06	90197.31 16.31	275491.06 15.86	406659.53 14.68	142000
8	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12940.26 14.83	55659.37 30.46	104081.23 22.19	- -	232199.27 16.74	107000
9	Nippon India Multi Cap Fund - Gr	Mar-05	13065.75 16.86	54596.70 29.01	97079.54 19.32	260380.18 14.81	1017115.25 14.81	214000
10	Parag Parikh Flexi Cap Fund-Gr	May-13	11938.87 -0.94	46481.07 17.32	93566.52 17.81	93566.52 17.81	270397.58 16.74	116000
11	SBI Small Cap Fund -Gr	Sep-09	12849.47 13.37	54724 29.19	106696.52 23.22	106696.52 23.22	835516.05 22.15	160000
12	Tata Large & Mid Cap Fund-Gr	Mar-93	13176.27 18.65	49604.85 21.97	93548.73 17.8	93548.73 17.8	5345301.49 16.17	351000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen
Entry Load : N.A., Exit Load : For units in excess of 8% of the "investment, 1% will be charged for redemption within 365 "days

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

Top 5 Sectors	
Instruments	%
Financial	18.04
SOV	12.49
Technology	6.09
Cash Equivalent	19.25
Energy	5.38

Sundaram Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : March '20, Fund Manager: Mr.S Bharath;
Entry Load: NA, Exit Load : For units in excess of 25% of the investment, 1% will be charged for redemption within 365 days.

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

Top 5 Sectors	
Instruments	%
Financial	18.04
Cash Equivalent	19.25
AAA	6.08
Consumer staples	4.29
Automobile	3.84

Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwani;
Entry Load :N.A., Exit Load : For units in excess of 10% of the "investment, 1% will be charged for redemption within 365 days.

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

Top 5 Sectors	
Instruments	%
Financial	18.04
Technology	6.09
Cash Equivalent	19.25
SOV	12.49
AAA	6.08

Kotak Tax Saver

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

Top 10 Holdings (as on 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.83	1 Year	6.36
State bank of India	5.71	3 Years	17.79
Axis Bank	5.13	5 Years	12.53
Reliance	4.32	10 Years	14.19
Infosys	4.13		
Larsen & Toubro	3.77		
ITC	3.33		
SRF	2.69		
Ambuja Cements	2.54		
Tata Consultancy Services	2.37		

Top 5 Sectors	
Instruments	%
Financial	31.71
Automobile	7.29
Capital Goods	5.13
Technology	10.33
Consumer staples	5.37

SBI Long Term Equity Fund

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

Top 10 Holdings (as on 31/12/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.84	1 Year	6.79
Larsen & Toubro	4.24	3 Years	18.35
Reliance Industries	4.15	5 Years	9.93
State Bank Of India	3.83	10 Years	13.45
Mahindra & Mahindra	3.69		
Cummins india	3.61		
HDFC Bank	3.51		
Infosys	3.42		
Axis Bank	3.35		
Cipla	3.21		
ICICI Pru Life Insurance	2.72		

Top 5 Sectors	
Instruments	%
Financial	31.71
Energy	6.81
Technology	10.33
Capital Goods	5.13
Construction	3.60

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

Asset allocation and subsequent re-balancing are key elements in any Investment plan

GOALS MET BEFORE TIME

When the corpus you intended to accumulate is achieved well before the timelines you set for specific goals, you can sell units and move the amount to safer investments.

This is especially critical for goals such as children's higher education, their marriage and retirement.

One can start selling 1-2 years ahead of goal systematically especially when markets are good so that his / her corpus is protected from volatility and nasty corrections just before the goal is due. Further, the redemption proceeds can be invested in liquid funds or fixed deposits.

PORTFOLIO REBALANCING

Asset allocation and subsequent re-balancing are key elements in any investment plan as it ensures that you stay within risk tolerance limits by changing allocation among assets in line with your goals and investment objectives. There are times when equity MFs give spectacular returns in a very short time-frame leading to rise of equity component in the mix.

Let's say you have a portfolio mix 60 (equity): 40 (debt). In a year, if equity has given a return of 60 per cent while the debt delivered 6 per cent return, your portfolio mix would have changed to 70:30. In such situation, you can sell a portion of your equity MF and invest proceeds in debt funds.

It is also important to choose which MFs you can sell. The MF which you can sell may be either from the fund house, which has high concentration in your portfolio or those MFs on account of which your portfolio might be tilted towards a particular theme or sector.

Further, you can set certain tolerance levels. For example, whenever equity portion of your portfolio rises to 65 or 70 per cent, you can start rebalancing. This process can also help you in reviewing your MFs periodic performance, booking profits and reduce concentration risk.

OTHER REASONS

Many times, investors may have thematic or sectoral funds in order to make opportunistic gains.

However, after a bull run, a sector / theme may go out of favour due to change in fundamentals. For instance, IT stocks have been under pressure currently, due to rising Fed rates and recession fear in Europe and the US.

In such cases, it is better to book profits as change in fundamentals may expose you to un-known risks, which you may not be ready to have in your portfolio.

You can also consider exiting MFs which have seen a change in their fundamental attributes not in sync with your risk appetite.

For instance, in 2018, SEBI came up with categorisation rules which led to changes in investment style, scheme construct and portfolio allocation.

You can exit a fund if such changes lead to it not being aligned with your investment objective and risk appetite. Investors should also consider the impact of exit load and taxes before selling MFs.

Source & Courtesy: Parv Shah - BusinessLine

Be Empowered

Be prepared for medical contingencies

You should not only have adequate insurance, but also go over the logistics of handling a medical emergency.

Keep a buffer amount: Even if you have adequate insurance which covers hospitalisation, there are several out-of-pocket expenses for which you should have ready cash. A buffer amount can also be useful if there is a delay or an issue in cashless reimbursement and you have to pay upfront at the time of admission.

Besides insurance, you should also be ready for medical emergencies. Make sure you not only have mobile access to ambulance and doctor, but also have spouse's, children's or friends' numbers on speed dial. You should also inform your partner or friend about bank details in case money is required urgently in an emergency. Besides, they should be aware of where your insurance and medical documents are stored. Ideally, these should be saved digitally on your phone and shared with a relative or friend.

How to get the logistics in place...

Be document and transport ready before an emergency strikes.

KEEP POLICY DETAILS ON PHONE:

All that you need to make the hospital admission cashless is to have your insurance policy number. Store it on the main screen of your mobile phone at all times.

SHARE DETAILS WITH SPOUSE OR CLOSE FRIEND

Keep your spouse, adult child or friend aware about where you keep your insurance policy, be it offline or online, and relevant passwords. If funds are to be sourced, have at least one trustworthy person know the ATM / bank / credit card details.

BE TRANSPORT READY

Decide with the family how a sick member will be taken to the hospital, if needed, in an emergency. If ambulance is required, all members should store the relevant number on their phones.

SPEED DIAL

Keep the mobile numbers of people you would want to alert immediately about the medical emergency, of insurer and ambulance, on speed dial of your phone.

Source & Courtesy: ET Wealth

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
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

Don't put off Tax Saving till the last minute

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

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

MF ELSS Funds (u/s 80C, upto ₹1.5L)

☎ Canara Robeco Equity Tax Saver

☎ DSP Tax Saver Fund

☎ IDFC Tax Advantage Fund

☎ Kotak Tax Saver Fund

☎ Tata India Tax Savings Fund

ELSS Funds Performance - Refer Page 2

TATA MULTICAP FUND

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

(SCHEME CODE TATA/O/E/MCF/22/10/0053)

NFO Opens: 16th January 2023

NFO Closes: 30th January 2023

This product is suitable for investors who are seeking*:	Scheme Risk-O-Meter	Risk-O-Meter of Nifty 500 Multicap 50:25:25 TRI
<ul style="list-style-type: none"> To Generate Long Term Capital Appreciation An open ended equity scheme investing across large cap, mid cap and small cap stocks <p style="font-size: x-small;">*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<p style="font-size: x-small;">Investors understand that their principal will be at Very High Risk.</p>	

(It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis)

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

Please visit www.ecsfinancial.co.in or call **ECS Financial**. Toll Free: 1800 425 2969

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi Classic - Individual	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
HDFC ERGO Optima Restore	18-35	--	8741	--	9782
	36-45	--	9893	--	11494
ICICI Lombard	46-50	--	14984	--	16191
	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

For selecting the right policy with cost efficient and maximum benefits, Please Call: 070325 33609
Insurance is the subject matter of solicitation.

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**

To know your monthly SIP amount to achieve your Goals

For example: To accumulate ₹1 crore (assuming the returns @ 12%) in 20 years, you should invest monthly ₹10,009. If ₹50 lakhs is goal, ₹5,004 a month for 20 years to be invested. To know more to achieve your Financial Goals

Please see SIP calculator in P4

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-Jy Int dt. 30th June)
- **PFC (VI)** (Y-Jy Int dt. 1st April)
- **IRFC (VI)** (Y-Jy Int dt. 15th Oct)

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

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**

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
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
BAGHAMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

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

Bengaluru Region

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

Tamilnadu Region

T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.



Systematic Transfer Plans can be Useful Tools in volatile markets.

"True philanthropy requires a disruptive mindset, innovative thinking and a philosophy driven by entrepreneurial insights and creative opportunities." - Naveen Jain

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

LIQUID FUNDS RETURNS AS ON 02/01/2023	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.52	1.51	2.8	4.32
DSP Ultra Short Fund (G)	0.11	0.56	1.5	2.56	4.13
HDFC Low Duration Fund (G)	0.16	0.49	1.46	3.02	4.13
ICICI Prudential Savings Fund (G)	0.14	0.45	1.47	3.87	4.53

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

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: L1/HQ/SD/527/2022-24

Registered News Paper

To

HSBC Mutual Fund

Why stop at one



when you can aim to win them all?

Invest in HSBC Multi Cap Fund

(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)

NFO

Opens 10 January, 2023

Closes 24 January, 2023

Reopening 3 February, 2023

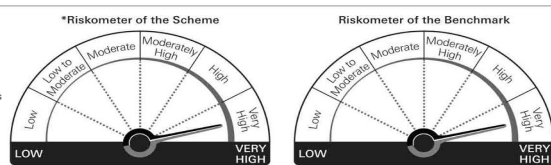
Indian economy is at an important juncture. While the trajectory of GDP growth looks promising, factors like slew of reforms, strong domestic demand have set the stage right for a decade of growth in the Indian economy. One of the smartest ways to benefit from this potential growth of the Indian equity market is investing in a diversified portfolio, which invest across a range of market cap can be a solution to build wealth. Multi Cap schemes can be a good choice for a core portfolio of investors looking to invest in equities and participate in broad-based growth.

HSBC Multi Cap Fund with a minimum weight of 25% each to Large, Mid and Small Caps and flexi allocation upto 25% to equity or Debt Securities & Money Market instruments, has potential to offer effective diversification and consistent better performance.

Access benefits in multiple market cycles through one fund

Large Caps	Mid Caps	Small Caps	Flexible	HSBC Multi Cap Fund
Well researched Large Caps have visibility on earnings growth with proven business and track record	Mid Caps are usually subject to mis-appraisal and mis-pricing as they are relatively under owned stocks	Big opportunities through Small Caps as they may offer valuation discount on account of under-research / under-owned features	Flexible asset allocation strategy for part of assets help as fund can go overweight on certain market cap in favourable market cycle or Debt Securities & Money Market Instruments (MMI)	The fund with a minimum weight in each Large, Mid and Small Caps (i.e. 25%) and flexi allocation to equity or debt/MMI upto 25% offers potential of better performance

HSBC Multi Cap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)
This product is suitable for investors who are seeking*:
• To create wealth over long-term
• Investment predominantly in equity and equity related securities across market capitalisation
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
(Benchmark: NIFTY 500 Multicap 50:25:25 TRI)



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

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Serving you.



Serving Nation.

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