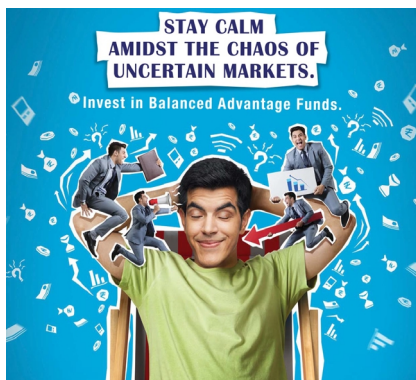


# ECS CONSULTANTS

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## 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.



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

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### Thoughtful Inspirational Quotable Quotes

"Putting money in a savings account is not going to make anybody rich. It is making the depositors poor every day if you count the inflation."

- Naved Abdali

"At the young age of thirty two, retirement is not much of a consideration, but when considering a thirty year transaction it should be."

- Dale vermillion

"Great minds have purposes, others have wishes."

- Washington Irving

"Think about your goals at every opportunity throughout the day."

- Brian Tracy

"He/she that is overcautious will accomplish little."

- Johann friedrich Von Schiller

"He/she that plants trees loves others besides him/herself."

- Thomas Fuller Schiller



### Be Empowered



### How NRIs can invest in Indian Funds

Non-residents cannot make investment in MFs in a foreign currency

Many Indians settled abroad want to have investments in the home country to accumulate wealth in the long run. As mutual funds are one of the favoured options, we lay down a few key points that non-resident Indians have to note when investing in the Indian MF space.



#### Pre-requisites

A Non-Resident Indian (NRI) can invest in MFs in India. For this, there is no requirement to obtain any special approval from regulatory bodies.

NRIs cannot make investment in MFs in a foreign currency. Thus, the NRI investor is mandated to have a bank account in India. He/she can open an NRE/NRO (Non-Resident External/Non-Resident Ordinary) denominated account in any bank.

An NRE is a rupee account from which funds are freely repatriable, which means funds in the account can be transferred abroad. This account can be opened with either funds remitted from abroad

Contd. in Page 3

Source & Courtesy: BL Research Bureau



**Investment Strategy:** The scheme seeks to generate income through investing predominantly in floating rate instruments while maintaining the optimum balance of yield, safety and liquidity.

- ICICI Prudential Floating Interest Fund
- Aditya Birla Sun Life Floating Rate Fund
- HDFC Floating Rate Debt Fund
- Kotak Floating Rate Fund
- UTI Floater Fund

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

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- Canara roboeco 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

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Safe way to get more

99 months

**7.20%**

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**HDFC DEPOSITS**

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### Attractive Fixed Deposits

Compiled as on 09/06/22

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

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

\*Income Distribution cum Capital Withdrawal

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 03/06/2022		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 SL Balanced Advantage Fund	Apr-00	***	6,761	22.08	70.87	-	1.259	1.289	2.73	9.42	7.71	11.68	9.26	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,649	11.42	19.04	0.16	0.48	0.6	-0.23	7.66	6.62	-	8.04	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43,950	28.34	286.62	3.41	2.76	2.94	11.82	11.45	10.11	14.18	17.88	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,008	19.66	34.41	1.35	2.11	1.71	4.27	12.33	10.43	11.29	10.14	4
5	Tata Balanced Advantage Fund	Jan-19	****	4,863	14.34	14.34	-	-	-	5.82	10.61	-	-	11.37	5
6	Sundaram Balanced Advantage Fund	Dec-10	**	1,248	14.36	25.01	-	-	-	7.98	12.03	9.48	10.9	9.83	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	39,761	15.87	49.28	0.89	0.68	0.91	6.9	10.73	9.75	13.16	10.89	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,573	14.12	14.12	-	-	-	3.87	9.75	-	-	9.41	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	18.28	28.13	1.44	1.65	1.65	2.3	12.01	10.29	9.66	9.17	1
2	HDFC Multi Asset Fund	Aug-05	***	1,517	14.22	46.55	-	1	1.25	6.48	12.46	9.61	10.06	9.58	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,315	23.91	431.16	1.22	2.02	1.92	19.22	16.67	12.95	15.83	21.17	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,150	12.84	12.84	-	-	-	7.64	-	-	-	15.21	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,366	15.04	15.04	-	-	-	7.39	-	-	-	19.9	3
<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	38.16	41.44	-	-	-	2.97	12.22	9.56	12.55	9.41	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15,636	71.91	78.93	-	-	-	7.54	12.04	10.83	11.85	11.83	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	89	12	12	-	-	-	7.46	-	-	-	14.78	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	-	27.95	-	-	-	10.39	17.06	13.33	-	17.8	1
2	ICICI Prudential Retirement Fund	Feb-19	Unrated	157	16.29	16.29	-	-	-	23.69	15.1	-	-	16.12	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	776	12.59	12.6	-	-	-	13.32	-	-	-	19.31	3
4	Axis Children's Gift	Dec-15	****	695	18.75	18.76	-	-	-	3.98	11.14	10.44	-	10.18	4
5	HDFC Children's Gift Fund	Mar-01	****	5,371	179.55	-	-	-	-	6.79	13.31	11.39	15.29	15.96	5
6	Tata Young Citizens Fund	Oct-95	Unrated	261	38.76	-	-	-	-	6.54	14.84	9.4	11.35	12.53	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	117.28	1,043	6.32	5.63	7.75	2.16	11.81	9.85	16.99	21.58	1
2	HDFC Flexi cap Fund	Jan-95	**	27,770	53.17	999	4.25	5	5.75	12.77	12.44	11.65	15.33	18.27	2
3	Kotak Flexi cap Fund	Sep-09	***	36,463	29.71	49.21	1.2	0.88	-	2.73	9.77	9.81	16.79	13.33	3
4	Axis Flexi cap Fund	Nov-17	****	10,504	12.7	16.78	-	0.97	1.2	0.9	11.78	-	-	12.08	4
5	PGIM India Flexi cap Fund	Mar-15	****	4,180	16.47	23.56	0.51	0.64	1.37	2.61	19.21	13.44	-	12.54	5
6	SBI Flexi cap Fund	Sep-05	***	15,449	31.93	71.32	-	-	-	4.78	11.84	10.77	16.76	12.49	6
7	UTI Flexi cap Fund	May-92	****	24,649	151.07	222.42	2.65	3	4.5	-1.21	15.21	13.51	15.89	12.61	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,677	10.44	10.44	-	-	-	-	-	-	-	4.4	8
9	SBI Focused Equity Fund	Oct-04	****	24,707	39.27	214.72	-	-	-	4.64	13.22	14	17.07	18.97	9
10	Parag Parikh Flexi Cap Fund	May-13	****	21,907	-	46.37	-	-	-	11.85	22.75	17.82	-	18.54	10
11	Quant Flexi Cap Fund	Oct-08	unrated	311	38.88	54.41	-	-	-	10.91	27.66	16.5	18.36	13.22	11
12	Sundaram Focused Fund	Nov-05	****	686	32.34	100.32	2.9	1.35	2.59	2.98	14.77	12.16	15.03	14.93	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	26.61	325.4	2.66	2.7	2.8	-0.33	12.88	10.27	16.44	17.1	1
2	IDFC Core Equity Fund	Aug-05	**	2,377	18.07	64.41	0.8	1.03	0.95	3.8	11.79	9.12	13.96	11.71	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,706	23.78	48.01	-	-	-	3.18	11.22	11.22	15.58	11.16	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,924	49.96	309.76	-	-	-	4.94	13.56	11.28	15.49	12.48	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,184	13.77	14.77	-	-	1.05	2.59	-	-	-	16.01	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	**	5,655	108.24	568.29	5.31	4.96	7.00	-2.93	10.59	7.67	16.03	16.77	6
7	Hdfc Large and Midcap Fund	Feb-94	***	5,945	23.83	178.79	2.00	2.00	2.00	11.24	15.2	11.32	13.24	11.9	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	16.76	38.11	0.55	0.57	0.89	2.96	6.61	6.74	8.34	7.26	1
2	HDFC Short Term Debt Fund	Jun-10	****	14,549	17.15	25.51	-	0.13	0.48	2.5	6.78	6.98	8.02	8.16	2
3	ICICI Prudential Short Term Fund	Oct-01	****	16,623	12.02	47.69	0.89	2.60	1.54	2.76	6.67	6.64	7.98	7.87	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	11,134	10.32	45.81	1.06	1.97	1.71	1.53	5.81	6.29	7.45	7.34	4
5	SBI Short Term Debt Fund	Jul-07	***	13,260	11.74	25.9	1.22	-	-	2.33	6.02	6.25	7.61	7.44	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 03/06/2022		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	21.73	61.72	1.86	2.25	2.3	-5.59	9.75	11.07	17.91	15.76	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	3,629	33.5	106.58	1.95	2.65	2	4.21	15.91	14.2	15.9	14.87	2
3	DSP Tax Saver Fund	Jan-07	****	9,811	17.99	75.79	0.4	1.01	1.7	4.82	14.97	12.09	17.62	14.07	3
4	HDFC Tax Saver Fund	Jan-96	*	9,185	52.13	722.38	2.37	3.75	5.75	14.73	10.25	7.93	13.47	23.22	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,752	21.34	557.74	2.48	2.4	2.8	8.03	12.61	11.3	15.93	19.28	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,742	25.53	92.05	-	-	1.6	9.78	16.62	13.04	18.17	17.95	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,670	25.27	67.53	-	-	-	6.57	13.5	11.3	15.46	12.24	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	11,963	19.77	29.08	0.84	1.6	1.75	5.17	16.72	14.89	-	18.04	8
9	SBI Long Term Equity Fund	Mar-93	***	10,575	47.53	210.72	3.01	-	5	6.04	12.69	9.52	14.43	15.97	9
10	Tata India Tax Savings Fund	Mar-96	***	2,978	72.55	26.51	3.28	-	5.15	7.24	11.9	11.02	16.67	18.35	10
11	Quant Tax Plan	Jan-13	****	1,316	30.02	216.36	-	-	-	13.84	30.73	20.64	20.24	14.86	11

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2022

Source & Courtesy: Morningstar

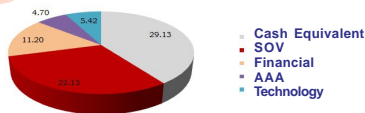
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	11731.74 -4.14	50653.71 23.53	85605.87 14.20	254602.81 14.40	1616824.89 17.03	236000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11236.23 -11.63	48424.65 20.2	- -	- -	62941.41 19.92	44000
3	Canara Robeco Emerging Equities Fund-Gr	Mar-05	11588.16 -6.33	48534.32 20.43	88286.31 15.46	323173.77 18.83	1183321.56 17.90	207000
4	DSP Flexi Cap- Gr	Apr-97	11061.01 -14.23	44815.98 14.78	83287.52 13.09	247059.27 13.83	4919936.40 18.81	301000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12570.04 8.96	53588.93 27.67	95648.16 18.73	283944.48 16.43	1232994.99 17.34	214000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	11125.15 -13.28	- -	- -	- -	37978.51 27.48	28000
7	L&T Emerging Businesses Fund - Gr	May-14	12045.29 0.70	58069.80 33.72	97881.06 19.68	- -	203693.59 17.83	97000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	11966.96 -0.51	47286.08 18.57	86449.55 14.60	270949.87 15.56	346886.37 15.83	135000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	12627.18 9.88	54059.38 28.32	95660.97 18.74	- -	194416.13 15.49	100000
10	Nippon India Multi Cap Fund - Gr	Mar-05	12286.65 4.48	51311.96 24.47	88873.90 15.73	244059.11 13.61	851280.01 14.72	207000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11731.48 -4.14	51373.83 24.56	99599.1 20.4	- -	257211.73 18.16	109000
12	SBI Small Cap Fund -Gr	Sep-09	12078.69 1.22	55389.42 30.14	101934.83 21.35	415279.81 23.47	718625.28 22.22	153000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	11705.91 -4.59	46384.32 17.20	85067.20 13.95	245126.16 13.69		

### 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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI 22/09/2033	6.16	1 Year	3.87
6.67% GOI 15/12/2035	4.57	3 Years	9.75
HDFC Bank 24/05/2022	2.94	5 Years	-
Kotak Liquid - Plan A	2.51	10 Years	-
GOI 2028	2.15		
Reliance Industries	3.99		
APand S E Z Ltd.	3.97		
ICICI Bank	2.65		
HDFC Bank	2.44		
Bharti Airtel	2.42		

#### Top 5 Sectors

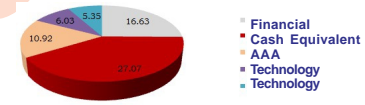


### Sundaram Balanced Advantage Fund

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	6.75	1 Year	4.03
HDFC Bank	5.52	3 Years	11.35
ICICI Bank	4.43	5 Years	8.12
Infosys	3.48	10 Years	11.34
Axis Bank	2.74		
RBI 182-D 14/07/2022	3.08		
8.05% HDFC 20/06/2022	1.56		
4.79% HPC 23/10/2023	1.53		
PIIT	1.36		
6.40% NBARD 31/07/2023	0.94		
5.22% GOI 15/06/2025	0.91		

#### Top 5 Sectors

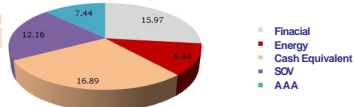


### Nippon India Balanced Advantage Fund

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

Top 10 Holdings (as on 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.64	1 Year	3.82
HDFC Bank	4.60	3 Years	8.49
Infosys	4.32	5 Years	7.94
Reliance Industries	3.16	10 Years	13.19
State Bank of India	3.48		
8.13% GOI 21/09/2022	2.36		
5.22% GOI 15/06/2025	2.10		
5.74% GOI 15/11/2026	1.60		
5.15% GOI 2025	1.60		

#### Top 5 Sectors

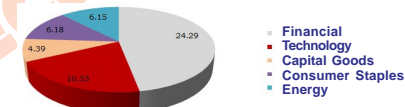


### Kotak Tax Saver

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.96	1 Year	6.57
Reliance Industries	5.22	3 Years	13.5
State bank of India	5.2	5 Years	11.30
Infosys	4.70	10 Years	15.46
Larsen & Toubro	3.62		
SRF	3.62		
Axis Bank	3.35		
Linde India	3.02		
Tata Consultancy Services	2.94		
ITC	2.92		

#### Top 5 Sectors

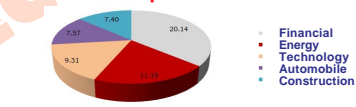


### SBI Long Term Equity Fund

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 31/05/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.21	1 Year	6.01
Reliance Industries	4.85	3 Years	13.50
Larsen & Toubro	3.96	5 Years	9.64
Infosys	3.75	10 Years	14.18
State Bank of India	3.61		
ICICI Pru Life Ins Co. Ltd.	3.43		
Tech Mahindra	3.17		
Cipla	3.16		
Cummins India	3.01		
HDFC Bank	2.84		
Axis Bank	2.61		

#### 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



### How NRIs can invest in Indian funds

or local funds maintained in another NRE/FCNR (foreign currency non-resident) account. An NRO account is also rupee-denominated, but it is a non-repatriable account that can be opened with funds either remitted from abroad or from inside the country.

The other condition for NRIs to invest in Indians that they must be KYC-compliant investors. The required KYC documents may include a recent photograph, PAN card, address proof (domestic as well as overseas) and a certified copy of the passport.

Next, these documents should be transferred to either a mutual fund house or a KRA (KYC Registration Agencies) in India.

If the NRI is already KYC-compliant (to invest in MFs) before leaving India, the KYC status has to be updated, after which she would be given an NRI KYC-compliant status. For this, one can download the KYC Modification Form that is available on the websites of Indian mutual fund houses or KRAs.

#### Mode of purchase

Once the pre-requisites are satisfied, an NRI can invest online through the fund house's website using the net-banking option available with the NRE/NRO account. An investment (SIP) mandate can also be given for periodical investments into the scheme.

One can also invest offline by sending the application form attached with KYC documents and a cheque or a DD (demand draft) from the NRE/NRO bank account.

When the MF units are purchased through DD/NEFT/RTGS payment options, the investor might be asked to submit the forward inward remittance certificate (FIRC) to ascertain that the funds are from a particular NRO account.

Note that third-party platforms that allow to undertake MF transactions is not open for NRI investors. NRIs can also invest through their KYC-compliant demat accounts. SIP mandate with a direct debit feature as well as lump-sum payments can be undertaken through demat.

#### Power of attorney

If an NRI does not wish to undergo the above-mentioned process, she can authorise another person in India through a power of attorney (POA) to invest/buy additional units or redeem on her behalf. POA is a legal document in which the principal designates another person to act on her behalf.

While applying for purchase of units, the POA holder needs to submit the original POA or an attested copy duly notarised, as per one fund-house. Note that the POA holder's signature needs to be verified for every transaction/request.

#### From US/Canada

For investors from the US and Canada, some fund houses take a declaration from the investor that the investment has been done by them without any solicitation from the mutual fund house or distributor. Also, compliance requirements are more with respect to NRI investments from these countries.

#### Be aware

Before an NRI invests in India, she must be fully cognizant of the fact that if the invested amount in India is remitted back abroad, currency risk plays a role in the overall returns from investments in the home country.

Source & Courtesy: BL Research Bureau

### Claiming life cover on maturity

#### PAPER WORK

Policyholders need to keep a record of maturity dates of the life insurance policies they hold, and if applicable, the sum assured as well as guaranteed bonus or additions applicable, if any. Once the policy nears the maturity date, the insurance company typically intimates the policyholder to submit necessary documents to be able to process the maturity claim.

#### Pre-requisites

Maturity benefit is payable only when the person insured survives the period of the policy. The policy should not have been surrendered or cancelled and the policyholder needs to have paid all the premiums.

#### When to initiate

Around a month prior to the maturity date of the policy, the policyholder should send the application with necessary documents to the insurance company in order to ensure that the proceeds are paid out immediately after the maturity date.

#### Form

A policy discharge form can be downloaded from the insurance company website or can be obtained from the company office. The form needs to be filled and signed by the policyholder as well as two witnesses. A revenue stamp needs to be affixed to the policy document

#### Documents needed

Along with the discharge form, the policyholder needs to enclose original policy document, cancelled cheque, duly filled bank mandate form for auto credit to the bank account and copy of identity and address proof documents such as PAN, Aadhaar card, etc.

#### Points to note

- One can also opt to receive a post-dated cheque to receive maturity benefits, which can then be deposited after the maturity date.
- If the insured passes away after the maturity date but before the policy discharge process, the maturity benefits are paid out to the legal heirs of the deceased. Source & Courtesy: ET Wealth

### 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 Insurance is the subject matter of solicitation.

### 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

## Thank you Investors



Thank you for supporting us in our journey

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- Nippon India Retirement Fund
- Tata Retirement Savings Fund

**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.



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

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**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, 11 <sup>th</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>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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 - 35166704	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>BAGH AMBERPET</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
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**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, 9th 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, 9th 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

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- Jane Goodall

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LIQUID FUNDS RETURNS AS ON 03/06/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.07	-0.1	0.64	1.39	3.16
DSP Ultra Short Fund (G)	0.09	0.04	0.65	1.42	2.85
HDFC Low Duration Fund (G)	0.04	-0.2	0.45	1.05	3.09
ICICI Prudential Savings Fund (G)	0.05	-0.27	0.59	0.81	3.14

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