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ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Balanced Advantage Funds

Balanced Advantage Funds or Dynamic Asset Allocation Funds invest in both debt and equity and the proportion is managed dynamically as per the market conditions, so that your portfolio gets better.

- ABSL Balanced Advantage
- HDFC Balanced Advantage
- ICICI Pru Balanced Advantage
- Kotak Balanced Advantage
- Nippon Balanced Advantage
- PGIM India Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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

Corrections in Equity offers good entry points to Long Term Investors

Invest in MF ELSS Funds (u/s 80C, upto ₹1.5L) and create wealth in addition to saving tax and earning the Tax Efficient Returns

Selected ELSS Funds

- Aditya Birla Sun Life Tax Relief 96
- DSP Tax Saver Fund
- IDFC Tax Advantage Fund
- Kotak Tax Saver Fund
- Tata India Tax Savings Fund

u/s 80C Investments upto **₹1,50,000.**

u/s 80D **Health Insurance (Self / Spouse / Children):** Premium paid upto **₹25,000.**

u/s 80D **Health Insurance (Dependent Parents Above 60):** Premium paid upto **₹30,000/-.**

u/s 80CCD (1B) **NPS Investment** upto **₹50,000.**

Selected ELSS Funds Performance details - Page 2

Thoughtful Inspirational Quotable Quotes

"Good investing is not a matter of buying good things but buying things well. And if you don't know the difference, then you shouldn't be doing much investing."
- Howard Marks

"If you will make the sacrifices now that most people aren't willing to make, later on you will be able to live as those folks will never be able to live." **- Dave Ramsey**

"Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity."
- W. Clement Stone

"Children have to be educated, but they have also to be left to educate themselves." **- Ernest Dimnet**

"Leadership is not bullying and leadership is not aggression. Leadership is the expectation that you can use your voice for good. That you can make the world a better place." **- Sheryl Sandberg**

Be Empowered

BE PREPARED FOR THE 'IF' IN LIFE

IS RETIREMENT A SCARY WORD?

YES, INDEED FOR SOME, BUT IT IS LIKE MUSIC FOR OTHERS!

Why scary for some? Improper or absence of a plan for the retirement years may be the key reason. Not planning for it leads to insecurity and brings in an element of uncertainty and in turn makes you worry about the future. In the absence of retirement planning, uncertainty creeps into one's life either at the end of a career or during an unforeseen career break or a sabbatical. The fear of not being able to have a steady source of income to take care of expenses or maintain current lifestyle.

Why music to some others? The reason is exactly opposite to the above.

Contd. in Page 3

Source & Courtesy: T. Venkatesan, Head - TCS Global Treasury - SBI MF Retirement Essays

Selected Retirement Savings Funds

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

RBI Floating Rate Savings Bonds 7.15% p.a.

BAJAJ FINSERV

BAJAJ FINANCE LTD

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

44 months: 7.45%* p.a.

* For Individuals 0.25% p.a. less

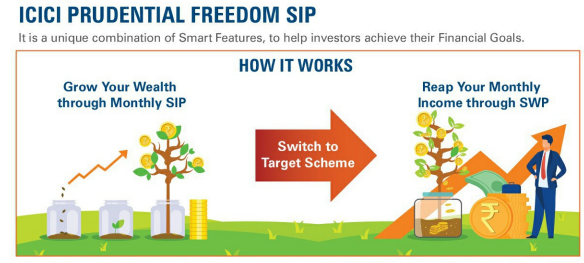
Attractive Fixed Deposits

Compiled as on 09/05/22

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	5.90	6.15
Mahindra Finance	FAAA	36	6.30	6.55
Shriram Transport Finance	FAAA	12	6.50	6.80

ICICI Prudential Freedom SIP is an optional feature that allows initial investments through SIP, switch to another scheme after a pre-defined tenure and SWP post that. The SWP will be processed either till Dec 2099 or till the units are available in target scheme, whichever is earlier. Please read terms and conditions in the application form before investing or visit www.ecsfinancial.co.in

The information contained herein is solely for private circulation for reading / understanding



Decide your Secondary Income through ICICI Prudential Freedom SIP

Monthly SIP Amount	SIP Tenure	Monthly payout through SWP	As multiples of SIP installment
₹ 10,000	8 Years	₹ 10,000	1.0X
₹ 10,000	10 Years	₹ 15,000	1.5X
₹ 10,000	12 Years	₹ 20,000	2.0X
₹ 10,000	15 Years	₹ 30,000	3.0X
₹ 10,000	20 Years	₹ 50,000	5.0X
₹ 10,000	25 Years	₹ 80,000	8.0X
₹ 10,000	30 Years	₹ 1,20,000	12.0X

ICICI Prudential Freedom SIP is an optional feature offered by ICICI Prudential AMC. This feature does not in any way give assurance of the performance of any of the Schemes of ICICI Prudential Mutual Fund or provide any guarantee of withdrawals through SWP mode. Freedom SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP will continue from the target scheme. The investor may select any other SWP Amount and will be based on the initial SIP installment, above multiples are default SWP multiples

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

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

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Ameerpet	: 99480 97642	Vijayawada	: 98480 27503
Malkajgiri	: 98488 11501	Vizag	: 98480 50477
Kukatpally	: 98488 23656	Rajamahendravaram	: 98486 29443
Dilsukhnagar	: 98480 44868	Bengaluru	: 99809 66112
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● Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
● Stock Broking ● Insurance (Life & Health) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

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

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

*Income Distribution cum Capital Withdrawal

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/05/2022 IDCW	NAV as on 04/05/2022 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6744	22.26	71.07	--	1.259	1.289	7.41	10.41	7.85	11.34	9.31	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4699	11.52	19.13	0.16	0.48	0.6	2.89	8.17	6.92	-	8.19	2
3	HDFC Balanced Advantage Fund	Feb-94	**	43052	28.61	286.66	3.41	2.76	2.94	22.29	13.09	10.19	13.85	17.94	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	7,843	20.02	34.77	1.35	2.11	1.71	10.42	13.92	11	11.42	10.3	4
5	Tata Balanced Advantage Fund	Jan-19	****	4662	15.28	15.28	--	--	--	12.27	13.61	--	--	13.87	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	****	39479	15.82	49.11	0.89	0.68	0.91	10.71	11.37	9.9	12.9	10.92	7
8	Kotak Balanced Advantage Fund	Aug-18	****	13,493	14.08	14.08	-	-	-	7.13	10.43	-	-	9.56	8
Multi Asset Funds															
1	Axis Triple Advantage Fund	Aug-10	****	1,745	18.79	28.69	1.44	1.65	1.65	10.7	14.27	10.99	9.71	9.42	1
2	HDFC Multi Asset Fund	Aug-05	***	1505	14.18	46.43	-	1	1.25	12.11	13.23	9.63	10	9.62	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13115	24.22	433.89	1.22	2.02	1.92	28.04	17.63	13.36	15.5	21.31	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1181	12.82	12.82	-	-	-	12.31	-	-	-	16.5	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1338	15.16	15.16	-	-	-	14.74	-	-	-	22	5
Asset Allocator Funds															
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	116	38.51	41.82	-	-	-	9.35	13.4	10.11	12.23	9.53	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	15552	72.78	71.72	-	-	-	11.44	12.62	11.38	11.7	11.87	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	75	12.12	12.12	-	-	-	14.98	-	-	-	16.82	3
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Savings Fund Equityn	Feb-16	****	2099	-	28.21	-	-	-	23.67	18.65	13.79	-	18.23	1
2	ICICI Prudential Retirement Fund	Feb-19	Unrated	157	16.28	16.28	-	-	-	31.18	16.15	-	-	16.54	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	779	12.27	12.27	-	-	-	19.26	-	-	-	18.2	3
4	Axis Children's Gift	Dec-15	****	717	19.2	19.21	-	-	-	12.71	13.71	11.29	-	10.73	4
5	HDFC Children's Gift Fund	Mar-01	****	5,385	178.52	-	-	-	-	14.34	14.09	11.54	14.75	16	5
6	Tata Young Citizens Fund	Oct-95	Unrated	268	39.11	-	-	-	-	15.64	15.81	9.74	11.3	12.61	6
Flexi Cap Funds															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,012	119.95	1,067	6.32	5.63	7.75	11.84	13.73	10.68	16.72	21.78	1
2	HDFC Flexi cap Fund	Jan-95	**	27,496	53.1	997	4.25	5	5.75	25.72	14.16	11.84	14.83	18.32	2
3	Kotak Flexi cap Fund	Sep-09	***	37,126	30.16	49.95	1.2	0.88	-	12.31	12.04	10.56	16.46	13.56	3
4	Axis Flexi cap Fund	Nov-17	****	10,848	13.06	17.25	-	0.97	1.2	11.72	14.74	-	-	13.02	4
5	PGIM India Flexi cap Fund	Mar-15	*****	4,083	16.94	24.23	0.51	0.64	1.37	14.78	22.06	14.44	-	13.13	5
6	SBI Flexi cap Fund	Sep-05	***	15,736	32.56	72.71	-	-	-	15.83	14.2	11.69	16.45	12.69	6
7	UTI Flexi cap Fund	May-92	*****	24,899	157.55	231.96	2.65	3	4.5	10.44	17.92	14.85	15.95	12.8	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,853	10.3	10.31	-	-	-	-	-	-	-	3.1	8
9	SBI Focused Equity Fund	Oct-04	****	24,905	40.59	221.95	-	-	-	16.12	15.94	15.18	17	19.29	9
10	Parag Parikh Flexi Cap Fund	May-13	*****	21,768	-	46.72	-	-	-	17.42	23.08	18.47	-	18.82	10
11	Quant Flexi Cap Fund	Oct-08	unrated	198	40.07	55.95	-	-	-	28.04	29.6	18.05	17.96	13.54	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
Large & Midcap Funds															
1	DSP Equity Opportunities Fund	May-00	***	6,514	28.29	331.8	2.66	2.7	2.8	10.75	14.8	10.85	16.19	17.27	1
2	IDFC Core Equity Fund	Aug-05	**	2,421	18.48	65.9	0.8	1.03	0.95	15.84	13.92	9.95	13.73	11.92	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,882	24.09	48.63	-	-	-	13.33	12.79	12.06	15.2	11.32	3
4	Tata Large & Mid Cap Fund	Mar-93	***	2,898	50.47	312.96	-	-	-	13.63	15.49	11.65	15.17	12.56	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,168	14.00	15.02	-	-	1.05	14.29	-	-	-	17.34	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	***	5,862	114.3	600.3	5.31	4.96	7.00	9.63	14.15	9.29	16.08	17.06	6
7	Hdfc Large and Midcap Fund	Feb-94	***	5,797	24.25	181.94	2.00	2.00	2.00	24.45	17	12.35	12.83	12	7
Debt Short Term Funds															
1	Aditya Birla Sun Life Short Term Fund	May-03	*****	7,640	16.75	38.07	0.55	0.57	0.89	3.36	7.15	6.91	8.43	7.29	1
2	HDFC Short Term Debt Fund	Jun-10	****	14,636	17.14	25.5	-	0.13	0.48	2.93	7.22	7.1	8.1	8.21	2
3	ICICI Prudential Short Term Fund	Oct-01	****	18376	11.99	47.54	0.89	2.60	1.54	2.93	7.1	6.79	8	7.89	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	12075	10.34	45.91	1.06	1.97	1.71	2.08	6.43	6.5	7.54	7.38	4
5	SBI Short Term Debt Fund	Jul-07	***	13903	11.75	25.92	1.22	-	-	2.9	6.62	6.43	7.7	7.49	5

Source & Courtesy: Value Research, Mutual Fund Insight

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/05/2022 IDCW	NAV as on 04/05/2022 Growth	Year wise IDCW in ₹ FY 2018-19	FY 2019-20	FY 2020-21	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Axis Long Term Equity Fund	Dec-09	****	32053	22.99	65.3	1.86	2.25	2.3	7.07	13.83	12.75	17.93	16.4	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	3586	33.86	107.71	1.95	2.65	2	14.54	18.23	14.9	15.59	14.96	2
3	DSP Tax Saver Fund	Jan-07	****	9872	18.84	77.45	0.4	1.01	1.7	16.8	17.06	12.73	17.49	14.69	3
4	HDFC Taxsaver Fund	Mar-96	*	9216	51.92	719.41	2.37	3.75	5.75	24.08	10.95	8.02	12.94	23.28	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10049	21.45	560.57	2.48	2.4	2.8	17.26	13.68	11.42	15.63	19.39	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3716	26.45	95.34	-	-	1.6	24.37	19.25	14.47	18.04	18.38	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2696	25.76	68.83	-	-	-	16.81	15.92	11.91	15.19	12.44	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	11790	20.05	29.49	0.84	1.6	1.75	15.75	18.73	15.83	-	18.56	8
9	SBI Long Term Equity Fund	Mar-93	***	10602	47.86	212.18	3.01	-	5	16.53	13.86	10.36	14.06	16.05	9
10	Tata India Tax Savings Fund	Mar-96	***	3,063	73.07	26.7	3.28	-	5.15	17.2	13.9	11.24	16.26	18.44	10
11	Quant Tax Plan	Jan-13	*****	1,166	30.77	221.83	-	-	-	28.29	33.53	21.92	19.79	15.05	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	3.1	53519.39	27.60	103410.14	21.96	-	-	262483.8	18.97	108000
12	SBI Small Cap Fund -Gr	Sep-09	12890.25	14.15	58985.53	34.95	108084.35	23.80	443105.33	24.67	750784.56	23.08	152000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	12229.59	3.59	48428.61	20.30	88542.55	15.58	256031.29	14.50	5596059.42	12.63	343000

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

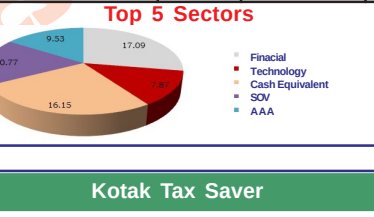
Entry Load : N.A., Exit Load : For units in excess of 8% of the "investment,1% will be charged for redemption within 365 "days

Top 10 Holdings (as on 30/04/2022)	
Holdings	Net Asset (%)
GOI 22/09/2033	6.21
6.67% GOI 15/12/2035	6.10
HDFC Bank 24/05/2022	2.95
Kotak Liquid - Plan A - Direct Plan-Gr	2.51
GOI 2028	2.16
Reliance Industries	3.79
Adani Ports and Special Economic Zone Ltd.	3.61
Infosys	2.64
ICICI Bank	2.60
HDFC Bank	2.58

Fund Performance	
Period	%
1 Year	8.00
3 Years	10.84
5 Years	-
10 Years	-

Top 5 Sectors	
Instruments	%
Cash Equivalent	29.80
SOV	20.77
Financial	11.66
AAA	4.68
Technology	6.61

Top 5 Sectors



Sundaram Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : March '20, Fund Manager: Mr.S Bharath;

Entry Load: NA, Exit Load: For units in excess of 25% of the investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/04/2022)	
Holdings	Net Asset (%)
Reliance Industries	6.30
ICICI Bank	4.30
Infosys	4.18
State Bank of India	3.78
HDFC	2.95
RBI 182-D 14/07/2022	3.03
8.05% HDFC 20/06/2022	1.55
4.79% HPC 23/10/2023	1.53
PII Trust	1.29
6.40% NBARD 31/07/2023	0.93
5.22% GOI 15/06/2025	0.91

Fund Performance	
Period	%
1 Year	8.83
3 Years	10.92
5 Years	8.59
10 Years	11.28

Top 5 Sectors	
Instruments	%
Financial	15.63
Cash Equivalent	27.91
AAA	11.02
Technology	6.31
Energy	5.71

Top 5 Sectors

Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwani;

Entry Load :N.A., Exit Load : For units in excess of 10% of the "investment,1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/04/2022)	
Holdings	Net Asset (%)
Infosys	5.51
ICICI Bank	5.42
HDFC Bank	3.75
Reliance Industries	2.81
State Bank of India	2.77
8.13% GOI 21/09/2022	2.41
5.22% GOI 15/06/2025	2.09
4.45% GOI 30/10/2034	1.88
5.15% GOI 2025	1.65
8.15% GOI 2022	1.28

Fund Performance	
Period	%
1 Year	8.60
3 Years	9.18
5 Years	8.06
10 Years	12.52

Top 5 Sectors	
Instruments	%
Finacial	17.09
Technology	7.87
Cash Equivalent	16.15
SOV	10.77
AAA	9.53

Top 5 Sectors

Kotak Tax Saver

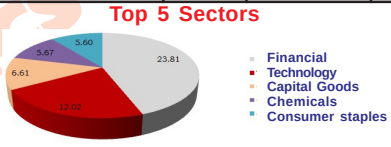
Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya; Entry Load : NA,Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 30/04/2022)	
Holdings	Net Asset (%)
ICICI Bank	6.77
Infosys	5.66
State bank of India	5.13
Larsen & Toubro	3.16
SRF	3.83
Linde India	3.16
Axis Bank	3.11
Tata Consultancy Services	3.07
HDFC Bank	3.00
Reliance Industries	2.93

Fund Performance	
Period	%
1 Year	18.42
3 Years	16.67
5 Years	12.45
10 Years	15.14

Top 5 Sectors	
Instruments	%
Financial	23.81
Technology	12.02
Capital Goods	6.61
Chemicals	5.67
Consumer staples	5.60

Top 5 Sectors



SBI Long Term Equity Fund

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

Top 10 Holdings (as on 30/04/2022)	
Holdings	Net Asset (%)
ICICI Bank	5.11
Reliance Industries	4.57
Infosys	4.55
Larsen & Toubro	4.12
Tech Mahindra	3.76
State Bank of India	3.58
Cummins India	3.27
Cipla	3.27
ICICI Pru Life Ins. Co. Ltd.	3.26
HDFC Bank	3.01
Axis Bank	2.72

Fund Performance	
Period	%
1 Year	16.53
3 Years	13.86
5 Years	10.36
10 Years	14.06

Top 5 Sectors	
Instruments	%
Financial	20.01
Technology	10.94
Energy	10.63
Capital Goods	7.24
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

Those with a retirement plan have their financial risk and uncertainty mitigated and are able to pursue their dreams which were lingering within them for a long period; simple things like spending more quality time with family, visiting places of their interest and giving back to the society through charity and philanthropy.

The concept of retirement planning has been there for ages, more so in the western countries but has been in vogue in India only during the last couple of decades. For a long time in India, the government was the major employer with superannuation benefits linked to the inflation benchmarks. Post faster industrialisation, globalisation, privatisation, corporatisation of entities and government directives, even private sector employees are offered superannuation benefits, of course not linked to any inflation benchmark.

Many of those who want to retire are incapable of determining the vesting age of retirement, except the salaried workers, who have a definite age at which they are forced to retire. Yet entrepreneurs, businessmen, and private workers in the unorganised sectors are unsure on the vesting age and they retire mostly only on their health grounds even though they would have chosen to retire on their own terms.

SO WHY SHOULD YOU LOOK AT PLANNING WELL FOR YOUR RETIREMENT

- Longer lifespan: With the advent of medical technology, the lifespan of Indians has increased to 78 years now compared to just over 50 years at the time of independence
- To maintain a comfortable and decent lifestyle post retirement
- To enhance one's lifestyle and to meet a higher cost of living
- Higher education costs for their children and increasing medical costs
- Dwindling employment opportunities has led to reduction in the retirement age in the formal sectors ranging from 55 years to 60 years unlike in many western countries where it is around 65 years.

There are many factors like those detailed above which is required to arrive at the corpus needed at the time of an individual's vesting age. This process is a very daunting task as the corpus should yield annuity to take care of all requirements until one attains 75 to 80 yrs. And not to forget the legacy one wants to leave behind for their children.

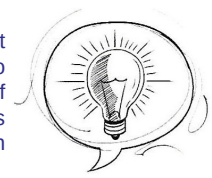
Various models are available with financial planners to advise their clients now on proper retirement planning. However, one basic tenet is to have a good clarity on the difference between needs and wants while adopting a retirement plan.

Retirement planning is not a process to be undertaken at the eleventh hour and repent later. Early adoption is a wise decision to lead a comfortable life later. Investments needed towards retirement during the pre-vesting period are lesser and the more time in hand gives you the benefit of the power of compounding. It is prudent to start at an early age to achieve the desired results of a good retirement plan. The key here is to have a longer horizon for retirement planning and willingness to invest in a financial product which meets one's risk profile.

Inflation, is the most important and a volatile variable one has to keep in mind while doing retirement planning as the investment returns should always beat inflation at all times to come.

'Life' is not only about living longer but to be prepared to take care of the two middle letters 'if'. There are many models, tools, and financial products available now and offered by many institutions - viz. term assurance, annuity plans, life insurance, medical insurance with super top-up plans, retirement-oriented mutual funds etc. An ideal risk coverage should take care until 85 years. However, it can be up to 90 or 95 years depending upon the clan and lineage.

SOME THOUGHTS



MEDICAL NEEDS: Often retirement planning is mistaken as related only to financial needs. It is not so. As part of retirement planning, one's medical needs should also be included. Many of us often miss this important point.

ESTATE PLANNING: Another critical aspect is leaving a will or probate for the estate. Indian culture and family habits generally doesn't lead to this, but a legally enforceable probate eliminates many problems and instils harmony in the family post one's life.

PROVIDENT FUND: It's always wise to invest the maximum limit allowed in provident funds as per regulations to take advantage of the tax benefits which are available. Many dip into their superannuation benefits like provident fund for completing their domestic duties, viz. marriages of their children, construction of house, or an investment into a new business venture that they are not acclimatised with. These should be avoided. At no instance, the provident fund should be utilised for anything other than retirement planning of oneself.

REVIEWING YOUR PLANS: Similarly, the investments in superannuation plans also need a review at the time of reaching vesting age depending upon the family circumstances, if a portion of that is needed to be encashed before the annuity starts as the annuity goes lower with refund of corpus to the nominees. Review of retirement plans are needed periodically pre and post vesting age and rebalancing of assets should be undertaken to be on track to meet the goals. It is necessary to understand the retirement planning products fully - the pros & cons before you sign the documents to avoid any mis-selling which do not conform to the set goals.

DIVERSIFY: General prudence suggests not to keep all the eggs in the same kitty. Invest in different asset classes based on your risk appetite. Early adoption could have higher allocation to equity and as one nears the vesting age, investments can be into debt for certainty in income. Adequate liquid assets are needed to address the emergency needs which can cover monthly expenses for 9 to 12 months.

WASTEFUL EXPENSES: Avoid investing in time shares issued by holiday resorts which generally are not used at all. It would be a costly affair. Unless it is essential, the reverse mortgage should be avoided. Very few outlive the statistical models and the probabilities of benefiting the institution is more than the mortgager.

In our culture, we tend to rely or depend on our children to take care of our needs post retirement or during old age. However, with the advent of globalisation and India emerging as a Global technology leader, two things are happening; nuclear family setups are increasingly more common and old-age homes across the country are mushrooming. These do necessitate having retirement plans in place.

I consider retirement also as an opportunity to give back to the society many things other than money. A great chance to share intangible assets like knowledge and experience and help a younger generation. It's natural to dwell in the past as we age but wiser to learn to live for the day and plan for tomorrow. A prudent retirement plan keeps one's self-esteem and pride held high always and gives real meaning to a happy and fulfilling life.

Source & Courtesy: T. Venkatesan, Head - TCS Global Treasury - SBI MF Retirement Essays

LIC's JEEVAN AKSHAY VII
A Non-Linked, Non-Participating, Individual Immediate Annuity Plan
LIC

Sample Illustration: Age - 50, Annuity payable - Yearly, Mode - Offline

Purchase Price	25 L	50 L	1 Crore	5 Crore
Option A	1,79,750	3,60,250	7,21,500	36,07,500
Option F	1,46,250	2,93,250	5,87,500	29,37,500
Option J	1,45,500	2,91,750	5,84,500	29,22,500

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Term plan premiums

Term Insurance Plan (u/s.80C)

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TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life" Click 2 protect 3D Plus	25	30	7928	14433
	35	20	9316	17274
	45	10	13825	25180
LIC AMULYA JEEVAN	25	30	9912	19824
	35	20	13983	27966
	45	10	22360	44722
SBI Life Smart Shield	25	30	6904	11506
	35	20	9187	15311
	45	10	13897	23162

* Premium for 25 yrs old male for 30 yrs term

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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	--	5913	7114	7826
	36-45	--	6601	7951	8745
	46-50	--	9472	11439	12582
HDFC ERGO Optima Restore	18-35	--	6282	--	7971
	36-45	--	7110	--	9020
	46-50	--	10399	--	13194

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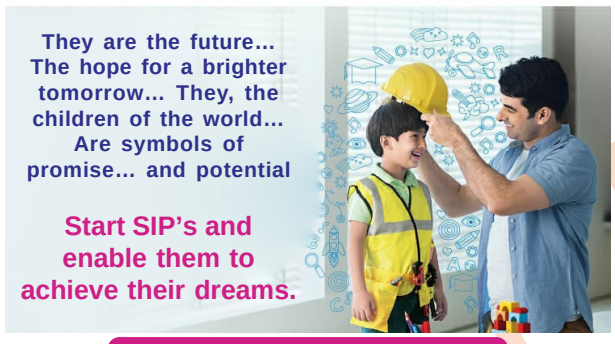

Selected Children's Funds

- 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

Kind Attention Investors!!!

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Telangana Urban Region			
SECUNDERABAD @	1-7-284/293, Office No. 303, 3rd 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, IInd 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 - 24152771	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL @	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
MADHAPUR @	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET @	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743
SUCHITRA @	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180
Telangana Rural Region			
WARANGAL @	Door No: 1-7-1105/1,Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
Andhra Pradesh Region			
VIJAYAWADA @	40-9-99, 1st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd 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, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
Chennai Region			
T. NAGAR	Flat No.304, 2nd 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

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LIQUID FUNDS RETURNS AS ON 04/05/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	-0.12	-0.04	0.71	1.49	3.34
DSP Ultra Short Fund (G)	0.19	0.07	0.71	1.49	2.88
HDFC Low Duration Fund (G)	-0.04	-0.12	0.63	1.3	3.45
ICICI Prudential Savings Fund (G)	0.16	0.1	0.75	1.2	3.77

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

Registered News Paper

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