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ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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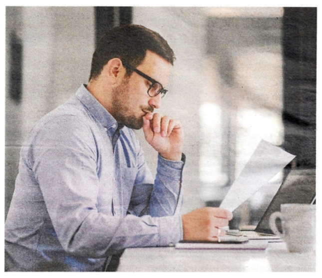
Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

Be Empowered

Buy in excitement, sell in panic and lose out

Investors earn less than the investments they make. Confused about how that could be? Dhirendra Kumar explains what happens.

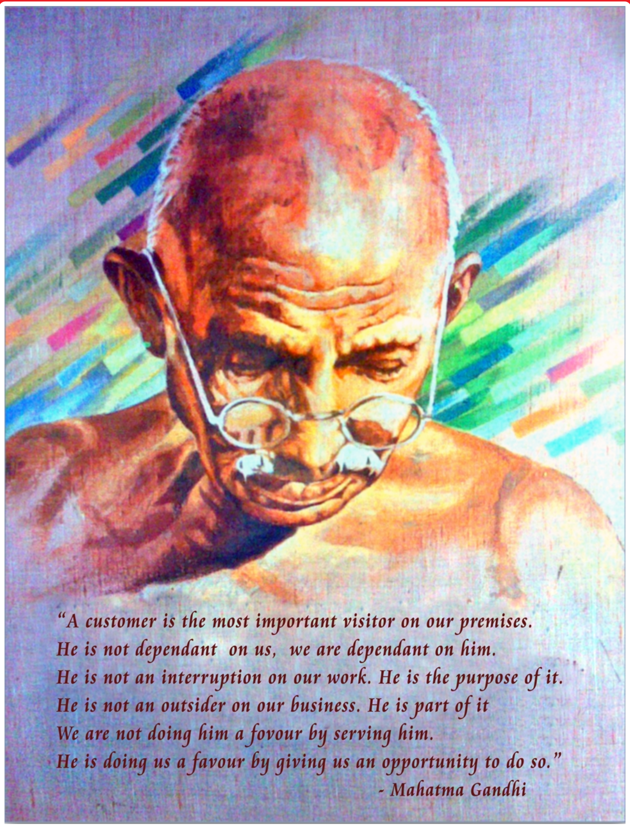


A few days back, there was this news that a Axis Mutual Fund study has found that investors earn lower returns than the unds they invest in. At first, this must sound illogical to anyone who understands the maths of any investing. However, a closer reading shows what is going on. The secret is not in the maths but in human behaviour.

According to the reports, the asset managment company studied mutual fund returns generated over 20 years ending March 2022. Overthis period, actively-managed equity funds generated returns of 19.1% per annum. But investors in such funds earned only 13.8%. This is a huge difference, and I really do mean huge. Over 20 years, 19.1% means that ₹1 lakh would grow to ₹33 lakh while 13.8% means just ₹13.3 lakh.

Contd. in Page 3

Source & Courtesy: Dhirendra Kumar - ET Wealth



Strongly following the said path...
The Team of ECS Financial
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World Investor Week - 2022

10th Oct '22 - 16th Oct '22

"Many financial problems people face today started when they were young and making their first few financial decisions. Taking on too much debt, not investing early and failing to plan can take decades to recover from and puts their long-term financial security at risk." - Vince Shorb

INVEST RIGHTLY LIVE HAPPILY

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Compiled as on 08/10/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
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HDFC Ltd.	FAAA	99	7.10	7.35
LIC Housing Finance	FAAA	60	6.95	7.20
ICICI Home Finance	FAAA	65	7.00	7.25
Mahindra Finance	FAAA	36	7.25	7.50
PNB Housing Finance	FAA+	36	7.55	7.80
Shriram Transport Finance	AA+	36	8.00	8.50

RBI Floating Rate Savings Bonds 7.15% p.a.

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Here's the Golden Opportunity in Fixed Income space due to recent increase in interest rates

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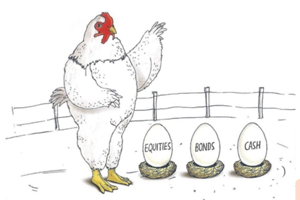
"Remember that inflation will **eat into your savings.**"

Returns on risk-free cash investments always sound good. But take into consideration the effects of inflation and you won't be impressed. Equity-oriented investments are more suited toto generate better post-inflation returns.



"I never put all my eggs in one basket - it's just too risky."

Depending on your goals, life-stage and attitude to risk, you will probably want to spread your money across different types of investments - equities, bonds and cash. You will be less likely to lose out if one type of investment does badly.

Investor education initiative by

ECS Financial Invest rightly. Live happily. & L&T Mutual Fund

Thoughtful Inspirational Quotable Quotes

"Success in investing doesn't correlate with IQ ... what you need is the temperament to control the urges that get other people into trouble in investing."
- Warren Buffett

"Courage taught me no matter how bad a crisis gets ... any sound investment will eventually pay off."
- Carlos Slim Helu

"Play long-term games with long-term people. All returns in life, whether in wealth, relationships or knowledge, come from compound interest." - Naval Ravikant

"Financial independence is the ability to live from the income of your own personal resources."
- Jim Rohn

"Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this."
- Dave Ramsey

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/10/2022 IDCW	NAV as on 04/10/2022 Growth	Year wise IDCW in ₹ FY 2018-19	Year wise IDCW in ₹ FY 2019-20	Year wise IDCW in ₹ FY 2020-21	Return (%) 1 Year	Return (%) 3 Years	Return (%) 5 Years	Return (%) 10 Years	Since Inception (%)	Sl. No.
	Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)										Source & Courtesy: Value Research, Mutual Fund Insight				
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,907	22.64	74.13	--	1.259	1.289	0.95	11.97	8.12	10.85	9.33	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,608	11.81	20.03	0.16	0.48	0.6	0.61	8.68	7.17	-	8.35	2
3	HDFC Balanced Advantage Fund	Feb-94	***	48,055	29.45	308.83	3.41	2.76	2.94	10.21	17.78	11.37	13.66	17.96	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	8,733	20	36.1	1.35	2.11	1.71	0.7	15.34	10.74	11.06	10.27	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,712	15	15	--	--	--	3.59	13.03	--	--	11.61	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,604	14.22	26.11	--	--	--	4.19	13.98	9.18	10.58	9.76	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	42,930	17.72	51.76	0.89	0.68	0.91	6.33	12.92	9.99	12.28	10.98	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,587	14.69	14.69	-	-	-	1.96	11.27	-	-	9.65	8
	Multi Asset Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	Axis Triple Advantage Fund	Aug-10	***	1,817	18.45	29.35	1.44	1.65	1.65	-4.56	13.05	10.46	9.07	9.28	1
2	HDFC Multi Asset Fund	Aug-05	****	1,595	14.79	48.44	-	1	1.25	3.27	15.1	9.88	9.98	9.64	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	14,227	24.62	455.94	1.22	2.02	1.92	10.55	20.84	13.46	14.98	21.1	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,108	13.11	13.11	-	-	-	1.41	-	-	-	13.72	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,459	15.84	15.84	-	-	-	3.39	-	-	-	19.21	5
	Asset Allocator Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	139	39.74	43.15	-	-	-	0.14	14.89	9.37	11.84	9.46	1
2	ICICI Prudential Asset Allocator (FOF) Fund	Dec-03	****	17,342	74.61	81.89	-	-	-	5	13.33	10.99	11.29	11.83	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	106	12.83	12.83	-	-	-	5.14	--	--	--	16.17	3
	Children's Gift Funds & Retirement Savings Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	HDFC Retirement Savings Fund	Feb-16	*****	2,414	-	30.35	-	-	-	4.9	22.74	13.69	-	18.27	1
2	ICICI Prudential Retirement Fund	Feb-19	****	188	17.39	17.39	-	-	-	10.62	20.64	-	-	16.57	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	950	13.74	13.74	-	-	-	8.35	-	-	-	21.22	3
4	Axis Children's Gift	Dec-15	***	719	19.62	19.62	-	-	-	-4.34	12.91	10.15	-	10.37	4
5	HDFC Children's Gift Fund	Mar-01	****	5,793	192.45	-	-	-	-	4.34	17.5	12.02	14.73	16.07	5
6	Tata Young Citizens Fund	Oct-95	Unrated	267	41.23	-	-	-	-	-0.95	18.68	9.5	11.03	12.62	6
	Flexi Cap Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,103	124.65	1,109	6.32	5.63	7.75	-5.73	17.12	9.92	15.43	21.56	1
2	HDFC Flexi cap Fund	Jan-95	***	30,473	57.51	1,080	4.25	5	5.75	9	19.96	13.21	14.33	18.36	2
3	Kotak Flexi cap Fund	Sep-09	***	37,435	31.74	52.57	1.2	0.88	-	-1.52	14.98	10.65	15.42	13.54	3
4	Axis Flexi cap Fund	Nov-17	***	11,251	13.68	18.08	-	0.97	1.2	-6.9	14.31	-	-	12.92	4
5	PGIM India Flexi cap Fund	Mar-15	*****	5,081	17.38	24.86	0.51	0.64	1.37	-7.45	24.32	14.3	-	12.74	5
6	SBI Flexi cap Fund	Sep-05	***	16,208	33.62	75.09	-	-	-	-2.13	15.65	10.75	15.45	12.57	6
7	UTI Flexi cap Fund	May-92	****	26,503	159.13	240.69	2.65	3	4.5	-9.76	20.11	14.35	14.81	12.75	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	12,275	11.38	11.38	-	-	-	5.76	-	-	-	11.19	8
9	SBI Focused Equity Fund	Oct-04	****	27,450	42.68	233.38	-	-	-	-3.31	18.33	14.18	15.82	19.13	9
10	Parag Parikh Flexi Cap Fund	May-13	*****	25,996	-	47.38	-	-	-	-4.9	23.95	16.53	-	18.08	10
11	Quant Flexi Cap Fund	Oct-08	unrated	538	43.47	60.94	-	-	-	4.57	37.56	18.36	17.55	13.8	11
12	Sundaram Focused Fund	Nov-05	****	756	33.44	107.64	2.9	1.35	2.59	-2.21	19.85	13.11	13.79	15.09	12
	Large & Midcap Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	DSP Equity Opportunities Fund	May-00	***	7,092	29.06	355.3	2.66	2.7	2.8	-3.41	17.81	11.2	15.39	17.28	1
2	IDFC Core Equity Fund	Aug-05	**	2,416	18.86	70.64	0.8	1.03	0.95	2.28	18.59	10.5	12.9	12.06	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,824	25.77	52.02	-	-	-	-1.48	15.5	11.44	14.72	11.49	3
4	Tata Large & Mid Cap Fund	Mar-93	***	3,316	56.43	349.97	-	-	-	5.98	19.95	13.47	15.14	12.79	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,329	15.25	16.37	-	-	1.05	-1.65	-	-	-	18.08	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,571	108.13	604.73	5.31	4.96	7.00	-12.08	16.27	7.21	14.64	16.81	6
7	Hdfc Large and Midcap Fund	Feb-94	***	7,006	25.86	194.04	2.00	2.00	2.00	3.85	21.8	13.38	12.07	12.07	7
	Debt Short Term Funds										Source & Courtesy: Value Research, Mutual Fund Insight				
1	Aditya Birla Sun Life Short Term Fund	May-03	****	5,813	17.12	38.92	0.55	0.57	0.89	3.36	6.27	6.59	8.13	7.25	1
2	HDFC Short Term Debt Fund	Jun-10	****	13,619	17.47	25.99	-	0.13	0.48	2.61	6.29	6.82	7.86	8.09	2
3	ICICI Prudential Short Term Fund	Oct-01	****	14,686	12.07	48.93	0.89	2.60	1.54	3.65	6.55	6.64	7.86	7.87	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	9,743	10.5	46.64	1.06	1.97	1.71	1.97	5.34	6.15	7.26	7.31	4
5	SBI Short Term Debt Fund	Jul-07	***	13,465	11.92	26.3	1.22	-	-	2.41	5.44	6.05	7.35	7.37	5

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 04/10/2022 IDCW	NAV as on 04/10/2022 Growth	Year wise IDCW in ₹ FY 2018-19	Year wise IDCW in ₹ FY 2019-20	Year wise IDCW in ₹ FY 2020-21	Return (%) 1 Year	Return (%) 3 Years	Return (%) 5 Years	Return (%) 10 Years	Since Inception (%)	Sl. No.
1	Axis Long Term Equity Fund	Dec-09	***	32,654	23.62	67.08	1.86	2.25	2.3	-12.02	13.28	11.47	16.6	16.07	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	4,198	36.36	115.67	1.95	2.65	2	-0.26	22.1	15.73	15	15.01	2
3	DSP Tax Saver Fund	Jan-07	****	10,219	18.67	80.66	0.4	1.01	1.7	-1.99	18.86	14.46	16.33	14.2	3
4	HDFC Taxsaver Fund	Mar-96	**	9,788	56.69	785.53	2.37	3.75	5.75	7.45	17.21	9.56	12.86	23.28	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	10,146	21.14	591.04	2.48	2.4	2.8	-1.56	18.47	12.46	14.7	19.38	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,851	26.05	98.71	-	-	1.6	3.01	24.19	13	16.76	18.07	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,936	27.46	73.37	-	-	-	3.34	19.69	12.84	14.25	12.54	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	13,148	20.61	30.33	0.84	1.6	1.75	-3.38	20.91	14.46	-	17.8	8
9	SBI Long Term Equity Fund	Mar-93	***	11,204	51	226.1	3.01	-	5	2.07	19.25	1069	13.27	16.05	9
10	Tata India Tax Savings Fund	Mar-96	***	3,119	72.19	28.48	3.28	-	5.15	2.26	17.12	11.06	15.62	16.05	10
11	Quant Tax Plan	Jan-13	*****	1,787	33.39	240.67	-	-	-	10.72	39.51	22.01	20.04	15.17	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2022

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	12106.09	1.65	51074.16	24.12	88841.46	15.71	255961.18	14.49	1273715.39	14.78	240000
2	Axis Growth Opportunities Fund - Gr	Oct-18	11845.13	-2.39	48263.87	20.02	-	-	-	-	68992.07	19.92	48000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12169.11	2.63	48799.25	20.81	90837.76	16.61	320813.95	18.69	1233764.11	18.49	211000
4	DSP Flexi Cap- Gr	Apr-97	11895.02	-1.62	45354.89	15.61	85557.71	14.18	250273.90	14.07	4834889.26	18.49	305000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12410.70	6.42	52212.33	25.73	95349.06	18.60	276458.10	15.93	1265780.3	17.25	218000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12099.57	1.55	-	-	-	-	-	-	45358.84	27.41	32000
7	L&T Emerging Businesses Fund - Gr	May-14	12668.38	10.51	60071.15	36.30	104509.88	22.38	-	-	229021.10	18.81	101000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	13140.03	18.12	50803.94	23.73	94072.03	18.04	289973.38	16.82	391120.33	17.46	139000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13834.55	29.59	59924.11	36.11	109505.82	24.32	-	-	234529.17	18.11	104000
10	Nippon India Multi Cap Fund - Gr	Mar-05	13225.62	19.52	55702.33	30.55	97595.68	19.55	263751.07	15.05	916586.45	17.69	211000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11591.12	-6.27	48021.09	19.66	94990.14	18.44	-	-	262027.76	17.12	113000
12	SBI Small Cap Fund -Gr	Sep-09	13186.35	18.88	58086.14	33.72	109900.38	24.47	433040.02	24.24	769979.3	20.74	157000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	12825.62	13.03	49285.71	21.53	91722.41	17.01	259996.14	14.79	5345531.29	13.49	348000

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.

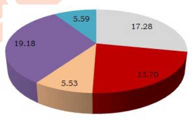
Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. if you need more details, since inception returns, please do call us

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 30/09/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
GOI FRB 22/09/2033	5.75	1 Year	0.92
GOI Sec. 5.74% 15/11/2026	3.65	3 Years	10.58
GOI Sec.7.10% 18/04/2029	2.37	5 Years	-
RBI Tresury Bills 364D 22/06/23	2.66	10 Years	-
Kotak Liquid-Plan A-Direct Plan	2.37	**Top 5 Sectors**	
Reliance Industries	3.98	**Instruments**	**%**
AP Special Economic Zone Ltd.	3.67	Financial	17.28
ICICI Bank	3.60	SOV	13.70
HDFC Bank	3.01	Technology	5.53
Bharti Airtel	2.17	Cash Equivalent	19.18
		Energy	5.59

Top 5 Sectors

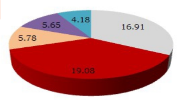


Sundaram Balanced Advantage Fund

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 30/09/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
HDFCBank	7.30	1 Year	4.81
ICICI Bank	5.65	3 Years	14.29
Infosys	4.49	5 Years	9.26
Reliance Industries	5.18	10 Years	11.42
HDFC	2.29		
RBI T bills 364D 05/01/2023	3.06	**Top 5 Sectors**	
Embassy Office Parks REIT	2.72	**Instruments**	**%**
PN Bank CD 06/09/2022	2.18	Financial	16.91
HPCL SR IV Debenture 4.79 23/10/23	1.53	Cash Equivalent	19.08
HDFC Bank LTd CD	1.50	AAA	5.78
P I I Infra Invest Trust	1.27	Energy	5.65
		Automobile	4.18

Top 5 Sectors

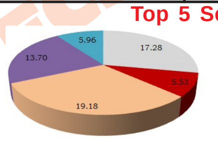


Nippon India Balanced Advantage Fund

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 30/09/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	7.06	1 Year	1.96
HDFC Bank	5.15	3 Years	11.12
Infosys	4.28	5 Years	8.51
Reliance Industries	2.90	10 Years	11.35
State Bank of India	3.52	**Top 5 Sectors**	
GOI CGL 8.13% 21/09/2022	2.15	**Instruments**	**%**
GOI Sec.5.22% 15/06/2025	1.92	Finacial	17.28
GOI Sec. 5.15% 2025	1.46	Technoogy	5.53
LiC HFL Deb. 7.61% 30/07/25	1.39	Cash Equivalent	19.18
GOI Sec. 4.45% 30/10/2034	1.34	SOV	13.70
		AAA	5.96

Top 5 Sectors

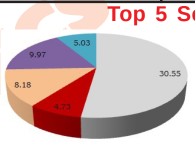


Kotak Tax Saver

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 30/09/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	8.16	1 Year	2.46
State Bank of India	5.43	3 Years	18.38
Reliance Industries	4.49	5 Years	12.53
Infosys	4.07	10 Years	14.13
Larsen & Toubro	3.77		
Axis Bank	3.33	**Top 5 Sectors**	
ITC	3.38		
SRF	3.12	**Instruments**	**%**
HDFC Bank	2.78	Financial	30.55
Tata Consultancy Services	2.42	Capital Goods	4.73
		automobile	8.18
		Technology	9.97
		Consumer staples	5.03

Top 5 Sectors

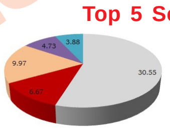


SBI Long Term Equity Fund

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 30/09/2022)		Fund Performance	
Holdings	**Net Asset (%)**	**Period**	**%**
ICICI Bank	5.87	1 Year	0.75
Reliance Industries	4.33	3 Years	17.83
Larsen & Toubro	4.24	5 Years	10.32
Mahindra & Mahindra	3.99	10 Years	13.10
ICICI Pru. Life Insurance	3.66	**Top 5 Sectors**	
State Bank of India	3.64		
Infosys	3.37	**Instruments**	**%**
Cummins india	3.29	Financial	30.55
Cipla	3.15	Energy	6.67
HDFC Bank	2.88	Technology	9.97
ABB India	2.08	Capital Goods	4.73
		Construction	3.88

Top 5 Sectors



Contd. from Page 1

Be Empowered

Buy in excitement, sell in panic and lose out

That's a life-changing difference - like being rich vs being middle class. Similarly, hybrid funds returned 12.5% , but investors earned around 7.4%. Again, the difference is gigantic. For investing ₹1 lakh, it's actually ₹10.5 lakh vs ₹4.2 lakh.

Based on my experience, this is typical.

Investing missteps whose root cause lies in human psychology are not easy to correct even when one understands them.

I've always had the impression that investors earn far less than the actual returns of the funds. Why does this happen? I'm sure everyone reading this newspaper can guess the answer very well.

We investors are our own worst enemies. On the one hand, we are obsessed with choosing the best mutual fund to invest in. On the other, we buy and sell funds at exactly the wrong time, in a manner guaranteed to reduce our returns. The result - we choose good funds and then manage to earn returns that are not much better than those from a bank fixed deposit. The behaviour is quite predictable. Basically, it can be summed up as 'buy in excitement, sell in panic'. I think I should copyright that phrase. It has zero hits on Google so I suppose I have coined it!

The meaning is self-evident. People invest only when there is great excitement in the equity markets. That is, when the prices are already sky-high. Then, they sell when there's great panic, when equity prices are crashing and mutual fund NAVs are sliding. In toto, that amounts to 'buy high, sell low,' the exact opposite of what one should be doing. Instead of finding an optimal investing strategy, doing this brings investors to the reverse, a 'pessimal' investing strategy.

Do note that while I've been talking about mutual funds here, that's just because my discussion started with an analysis done by a mutual fund company. Everything that I say here is even more applicable to equity investors, the only difference is that a neat packaged comparison like the above one cannot be done. In fact, what makes this happen in stocks are the twin mistakes of selling too early and selling too late. Of course that's in different investments.

People buy a stock, and when they feel it has risen as much as it is going to, they sell it thereby locking in the gains and booking profits. In reality, they are afraid that the profits will go away, or even just reduce. The regret and the embarrassment are not worth it. The feeling of success, of closing a trade at a high point is too valuable to them. It's a victory. The evil twin of this behaviour is holding on to dud investments. In booking profits too early, investors are motivated by locking in a win. In holding on to a bad investment, they are motivated by not having to lock in a defeat. The net result is that investors tend to sell their winners and hold on to their losers.

At this point, I wish I could say that once investors understand this problem, they'll take steps not to make these mistakes. However, investing missteps whose root cause lies in human psychology are not easy to correct even when one understands them. Some will fix it, some will not be able to. That's the way the human mind works.

We investors are our own worst enemies, on the one hand, we are obsessed with choosing the best mutual fund to invest in. On the other, we buy and sell funds at exactly the wrong time, in a manner guaranteed to reduce our returns.

Source & Courtesy: Dhirendra Kumar - ET Wealth

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5% p.a. and Pay Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

- **REC (XVI)** (Y-ly Int dt. 30th June)
- **PFC (VI)** (Y-ly Int dt. 1st April)
- **NHAI (XXIII)** (Y-ly Int dt. 31st July)
- **IRFC (VI)** (Y-ly Int dt. 15th Oct)

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

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" 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

Insurance is the subject matter of solicitation.

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

Be Empowered

Health Insurance - FAQ

Q: I am 32 years old, married and have a 5-year-old son. My monthly income is ₹70,000. I want to get health insurance for my family. Kindly suggest. Mr. ABC.

A: The first thing to do while buying a health insurance plan is opt for a sum assured of at least ₹10 lakh. This could be a family floater sum assured, so anyone in the family can use up to the full sum assured. If you have a family history of any major illness, then you can consider increasing it.

I would recommend plans that have no room rent capping, no disease-wise restrition, no co-payment and a high no-claim bonus. Prefer a plan with low waiting period, and an insurer that has a cliam settlement ratio of at least 85%. A plan with all these conditions would cost you around ₹20,000 annually.

Source & Courtesy: Abhishek Bondia - mint

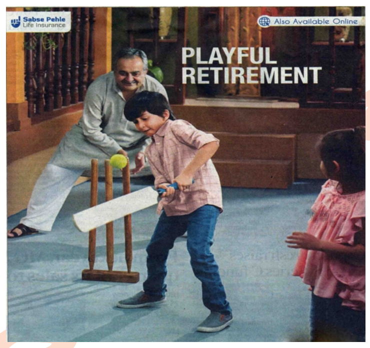
HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi Classic - Individual	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
	46-50	--	11219	13575	14933
HDFC ERGO Optima Restore	18-35	--	8741	--	9782
	36-45	--	9893	--	11494
	46-50	--	14984	--	16191
ICICI Lombard	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.



A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

LIC's JEEVAN AKSHAY VII

UIN- 512N337V01 Plan No. 857

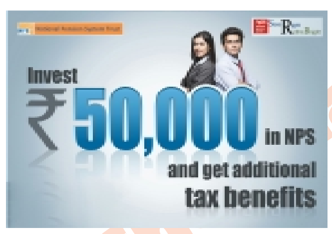
LIC भारतीय जीवन बीमा निगम LIFE INSURANCE CORPORATION OF INDIA

Har Pal Aapke Saath

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

To know more details, invest & for doorstep service, Please Call your nearest ECS Financial or Please Call : 070325 33609



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

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

* Under Section 80 CCD (1B) of Income Tax Act, 1961

\# 10% of salary/Income u/s 80 CCD (1)

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

Diversify your investments with Balanced Advantage Funds

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

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

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

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

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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 - 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, Trimulghery, 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 90022
SUCHITRA @	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180
Telangana Rural Region			
WARANGAL @	Door No: 1-7-1105/1,Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
Andhra Pradesh Region			
VIJAYAWADA @	40-9-99, 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
Tamilnadu 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
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

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"Wealth is not to feed our egos, but to feed the hungry and to help people help themselves." - Andrew Carnegie.

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

LIQUID FUNDS RETURNS AS ON 04/10/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.30	0.26	1.23	1.78	3.61
DSP Ultra Short Fund (G)	0.18	0.31	1.07	1.77	3.41
HDFC Low Duration Fund (G)	0.23	0.26	1.41	1.75	3.42
ICICI Prudential Savings Fund (G)	0.33	0.46	2.21	2.21	3.43

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Registered News Paper

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