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ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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

kotak Mutual Fund

Kotak Business Cycle Fund

(An open ended equity scheme following business cycle theme fund)

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

Allocation & Risk: Equity and Equity Related Securities selected on the basis of business cycle: 80% -100% (Very High), Other Equity and Equity Related Securities of companies: 0 - 20% (Very High), Debt and Money Market Securities: 0 - 20% (Low to Moderate), Units of REITs & InvITs: 0 - 10% (Very High).

Plans and Options: Growth and IDCW.

Fund Manager: Mr. Pankaj Tibrewal will be the fund manager for equity investment of the scheme Mr. Abhishek Bisen will be the Fund Manager for debt investment of the Scheme and Mr. Arjun Khanna will be the Dedicated Fund Manager for investments in foreign securities

Benchmark Index: NIFTY 500 TRI.

Min. Amt: ₹5,000 and in multiples of ₹1/- thereafter.

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

NFO Closes on 21/09/2022

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

Be Empowered

Make most of high interest rates

Rising rates may be bad for the equity markets, debt funds and borrowers. But investors can also benefit from them.

Even though inflation has pushed up their monthly expenses, some investors have reasons to smile. The hike in repo rates has forced banks and NBFCs to raise their deposit rates. Five-year fixed deposits in some banks now offer 7-7.5% interest, up from 5.5% about a year ago. This is also higher than the 6.8% offered on the NSCs and very close to the 7.4% that the Senior Citizens' Saving Scheme gives. NBFCs are even more generous. Shriram Transport is offering 8.25% on 5 year deposits. What's more, senior citizens get 0.5% more on deposits than regular customers. A 60-month deposit by a senior citizen will fetch 8.75%.

Contd. in Page 3

Source & Courtesy: Babar Zaidi and Sameer Bhardwaj - ET Wealth

7.15%p.a. Floating rate

"Attractive Investment Opportunity with 100% safety"

Payable 1st January & 1st July

Safe way to get more

99 months **7.20%** payable annually, for Sr. Citizens

(For Individuals 6.95% for 99 months)

HDFC DEPOSITS

BAJAJ FINSERV

BAJAJ FINANCE LTD

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

44 months: **7.75%*** p.a.

For Individuals 0.25% p.a. less

To know your monthly SIP amount to achieve your Goals

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

Please see SIP calculator in P4

Most Important

Kind attention: Mutual Fund Investors

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws, Please refer the Tax Ready Reckoner www.ecsfinancial.co.in

To know more and for further clarifications, Pl. call your RM / nearest **ECS Financial** / 1800 425 2969

Attractive Fixed Deposits

Compiled as on 07/09/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.50	7.75
HDFC Ltd.	FAAA	99	6.95	7.20
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	7.25	7.50
Shriram Transport Finance	AA+	36	8.00	8.50

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to know more about investments

Thoughtful Inspirational Quotable Quotes

"Things can get bad faster than you imagine and recover faster than you expected. That's part of why long-term investing beats darting in and out." - Morgan Housel

"When we think we know, we cease to learn." - Sarvepalli Radhakrishnan

"Enthusiasm finds the opportunities, and energy makes the most of them." - Henry Hoskins

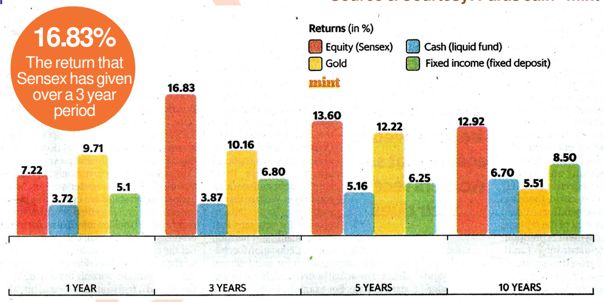
"Life can be much broader once you discover one simple fact: Everything around you that you call life was made up by people that were no smarter than you. And you can change it, you can influence it… Once you learn that, you'll never be the same again." - Steve Jobs

"Happiness does not consist in pastimes and amusements but in virtuous activities." - Aristotle

Returns on my investments

Building a portfolio is a complex exercise, and it has to be maintained, too. A person's portfolio holds different types of assets based on his/her financial goals, and each asset class gives different types of returns, which is why a portfolio must have an ideal mix of financial products. One must also keep in mind the volatility risk of the asset class, liquidity, lock-in rules and taxation. Here's a look at how four commonly used asset types - equity, cash, gold and fixed income have done in different periods.

Source & Courtesy: Paras Jain - mint



Data as on 19 August. Equity is the benchmark Sensex return (price); cash refers to the average return for liquid funds category as defined by Valueresearchonline; gold refers to domestic gold prices available on Valueresearchonline; and fixed income is historic SBI fixed deposit rates. All returns are annualized.

Govt. Guaranteed Schemes

PO 5 Year Time Deposit	6.7% p.a.
PO 5 Year Sr. Citizen Savings Scheme	7.4% p.a.
PO 5 Year Monthly Income Account	6.6% p.a.
PO 5 Year NSC	6.8% p.a.
PO Kisan Vikas Patra (124M)	6.9% p.a.

To know more, risk factors and to choose the right SIP, Please call your neaest **ECS Financial**, Mobile: 70325 33609, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

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

Secunderabad	: 99489 80066	Warangal	: 98488 23220
Basheerbagh	: 98480 66255	Telangana RO	: 98480 27443
Ameerpet	: 99480 97642	Vijayawada	: 98480 27503
Malkajgiri	: 98488 11501	Vizag	: 98480 50477
Kukatpally	: 98488 23656	Rajamahendravaram	: 98486 29443
Dilsukhnagar	: 98480 44868	Bengaluru	: 99809 66112
Habsiguda	: 98489 91242	Chennai RO	: 98410 11705
Trimulgherry	: 99128 22611	T- Nagar	: 98410 01787
Yapral	: 76590 08855	Madipakkam	: 98410 10082
	: 70362 07831	Coimbatore	: 83411 30969
Madhapur	: 70363 83065	Head Office	: 70325 33609
Bagh Amberpet	: 99480 43743		: 98480 32339
Suchitra	: 81210 42180	E-mail: grow@ecsfinancial.co.in	

● 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

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

Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/09/2022 IDCW	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	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	6,861	22.77	74.16	--	1.259	1.289	2.09	12.41	8.19	11.59	9.37	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,607	11.9	20.11	0.16	0.48	0.6	1.06	9.52	7.14	-	8.49	2
3	HDFC Balanced Advantage Fund	Feb-94	***	46,130	29.73	309	3.41	2.76	2.94	15.94	17.91	11.26	14.84	18.02	3
4	Edelweiss Balanced Advantage Fund	Aug-09	*****	8,458	20.2	36.17	1.35	2.11	1.71	1.6	15.86	10.93	11.49	10.36	4
5	Tata Balanced Advantage Fund	Jan-19	****	5,466	15.01	15.01	--	--	--	4.61	13.38	--	--	11.95	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,607	14.44	26.05	--	--	--	4.59	13.97	9.13	11.33	9.82	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	41,742	17.69	51.69	0.89	0.68	0.91	7.98	13.56	10.08	13.09	13.05	7
8	Kotak Balanced Advantage Fund	Aug-18	****	14,157	14.76	14.76	-	-	-	3.37	11.95	-	-	10.01	8

Multi Asset Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Axis Triple Advantage Fund	Aug-10	***	1,761	18.85	29.75	1.44	1.65	1.65	-1.57	14.66	10.73	9.62	9.48	1
2	HDFC Multi Asset Fund	Aug-05	***	1,555	14.85	48.62		1	1.25	4	15.88	10.22	10.28	9.72	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	13,728	24.39	448.76	1.22	2.02	1.92	15.98	20.09	13.23	15.66	21.12	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,136	13.16	13.16	-	-	-	2.6	-	-	-	14.61	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,416	15.8	15.8	-	-	-	5.06	-	-	-	20.09	5

Asset Allocator Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla Sun Life Asset Allocator FoF	Aug-06	Unrated	134	39.79	43.21	-	-	-	1.44	15.2	9.39	12.75	9.54	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	16,869	74.04	81.28	-	-	-	5.9	13.43	10.64	11.72	11.84	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	100	12.7	12.7	-	-	-	6.19	--	--	--	16.42	3

Children's Gift Funds & Retirement Savings Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	HDFC Retirement Savings Fund	Feb-16	*****	2,288	-	30.34	-	-	-	8.33	23.65	13.89	-	18.55	1
2	ICICI Prudential Retirement Fund	Feb-19	*****	176	17.38	17.38	-	-	-	14.12	20.23	-	-	17.03	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	881	13.8	13.8	-	-	-	13.08	-	-	-	23	3
4	Axis Children's Gift	Dec-15	****	693	19.88	19.88	-	-	-	-0.08	14.63	10.64	-	10.74	4
5	HDFC Children's Gift Fund	Mar-01	****	5,609	192.26	-	-	-	-	5.9	17.93	12.04	15.48	16.13	5
6	Tata Young Citizens Fund	Oct-95	Unrated	257	41.18	-	-	-	-	0.2	19.62	9.72	11.27	12.66	6

Flexi Cap Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	15,652	124.81	1,110	6.32	5.63	7.75	-2.73	17.76	9.85	16.73	21.65	1
2	HDFC Flexi cap Fund	Jan-95	***	29,096	58.06	1,091	4.25	5	5.75	17.16	20.49	12.95	15.96	18.47	2
3	Kotak Flexi cap Fund	Sep-09	***	36,316	32.26	53.43	1.2	0.88	-	1.43	16.26	10.78	16.69	13.78	3
4	Axis Flexi cap Fund	Nov-17	***	10,839	13.83	18.27	-	0.97	1.2	4.3	16.28	-	-	13.42	4
5	PGIM India Flexi cap Fund	Mar-15	*****	4,761	17.8	25.46	0.51	0.64	1.37	-3.01	26.48	14.44	-	13.26	5
6	SBI Flexi cap Fund	Sep-05	***	15,671	34.02	75.97	-	-	-	1.69	17.13	11.04	16.4	12.72	6
7	UTI Flexi cap Fund	May-92	****	25,448	166.15	244.62	2.65	3	4.5	5.84	21.8	14.78	15.99	12.85	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	12,143	11.54	11.54	-	-	-	9.8	-	-	-	13.49	8
9	SBI Focused Equity Fund	Oct-04	****	26,218	42.17	230.58	-	-	-	-0.55	19.43	14.1	16.78	19.16	9
10	Parag Parikh Flexi Cap Fund	May-13	*****	24,595	-	47.97	-	-	-	-0.42	24.85	17.37	-	18.43	10
11	Quant Flexi Cap Fund	Oct-08	unrated	475	43.12	60.34	-	-	-	7.86	37.67	17.04	19.29	13.53	11
12	Sundaram Focused Fund	Nov-05	****	711	35.47	110.05	2.9	1.35	2.59	2	21.75	13.36	15.04	15.33	12

Large & Midcap Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	DSP Equity Opportunities Fund	May-00	***	6,841	29.17	356.7	2.66	2.7	2.8	-1.26	19.18	11.13	16.5	17.37	1
2	IDFC Core Equity Fund	Aug-05	**	2,351	18.85	70.61	0.8	1.03	0.95	4.35	19.57	10.25	13.84	12.13	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,787	25.77	52.03	-	-	-	0.97	16.34	11.49	15.52	11.56	3
4	Tata Large & Mid Cap Fund	Mar-93	***	3,102	55.72	345.56	-	-	-	5.98	20.16	13.01	15.63	12.79	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	unrated	1,258	15.23	16.34	-	-	1.05	-2.4	-	-	-	18.61	5
6	Aditya Birla SLEquity Advantage Fund	Feb-95	*	5,420	109.62	613.06	5.31	4.96	7.00	7.67	17.93	7.49	16.05	16.93	6
7	Hdfc Large and Midcap Fund	Feb-94	***	6,579	26.05	195.48	2.00	2.00	2.00	10.38	22.67	13.03	13.11	12.14	7

Debt Short Term Funds

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV IDCW	NAV Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Aditya Birla Sun Life Short Term Fund	May-03	****	4,698	17.09	38.85	0.55	0.57	0.89	3.38	6.44	6.6	8.21	7.27	1
2	HDFC Short Term Debt Fund	Jun-10	****	13,533	17.45	25.96	-	0.13	0.48	2.76	6.45	6.87	7.97	8.14	2
3	ICICI Prudential Short Term Fund	Oct-01	****	15,543	12.07	48.73	0.89	2.60	1.54	3.62	6.59	6.57	7.94	7.89	3
4	IDFC Bond Fund Short Term Plan	Dec-00	***	10,181	10.52	46.71	1.06	1.97	1.71	2.17	5.71	6.24	7.4	7.35	4
5	SBI Short Term Debt Fund	Jul-07	***	11,058	11.89	26.26	1.22	-	-	2.47	5.56	6.08	7.48	7.41	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 02/09/2022 IDCW	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	***	31,361	24.31	69.03	1.86	2.25	2.3	7.58	15.93	12.35	18.03	16.45	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	*****	3,957	36.77	116.97	1.95	2.65	2	1.87	23.48	15.8	16.16	15.1	2
3	DSP Tax Saver Fund	Jan-07	****	9,966	18.84	81.38	0.4	1.01	1.7	0.51	20.28	12.57	17.54	14.35	3
4	HDFC Taxsaver Fund	Mar-96	**	9,409	56.74	786.23	2.37	3.75	5.75	10.86	18.15	9.3	13.95	23.37	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	9,900	21.96	594.31	2.48	2.4	2.8	2.18	18.87	12.81	15.8	19.38	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,692	26.07	98.79	-	-	1.6	8.45	24.87	13.12	17.83	18.21	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	2,794	27.68	73.97	-	-	-	5.81	20.7	12.75	15.51	12.66	7
8	Mirae Asset Tax Saver Fund	Dec-15	*****	12,615	20.98	30.86	0.84	1.6	1.75	0.39	21.64	14.96	-	18.36	8
9	SBI Long Term Equity Fund	Mar-93	***	10,746	51.73	229.31	3.01	-	5	5.59	20.18	10.62	14.32	16.16	9
10	Tata India Tax Savings Fund	Mar-96	***	3,014	73.02	28.81	3.28	-	5.15	6.28	18.1	11.46	16.48	18.53	10
11	Quant Tax Plan	Jan-13	*****	1,584	33.28	239.89	-	-	-	16.32	40.15	21.67	21.6	15.22	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/08/2022

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	12410.37	6.40	52928.38	26.72	91058.94	16.71	264392.82	15.10	1273815.16	15.94	239000
2	Axis Growth Opportunities Fund - Gr	Oct-18	12263.43	4.10	50837.14	23.76	-	-	-	-	68200.05	19.22	47000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12458.93	7.17	50758.34	23.65	93603.52	17.83	333524.76	19.41	1233856.26	18.55	210000
4	DSP Flexi Cap- Gr	Apr-97	12144.39	2.24	47156.33	28.62	88391.54	15.49	259454.40	14.74	4834859.26	18.44	304000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	12813.22	12.8	54304.26	28.62	98355.88	19.86	286772.96	16.61	1265625.23	16.90	217000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12104.11	1.61	-	-	-	-	-	-	44440.4	29.36	31000
7	L&T Emerging Businesses Fund - Gr	May-14	12822.38	12.95	61227.66	37.75	105315.17	22.69	-	-	227839.38	19.12	100000
8	Mirae Asset Great Consumer Fund - Gr	Mar-11	13061.86	16.81	50918.28	23.88	93741.42	17.89	290027.14	16.82	390933.33	16.99	138000
9	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13474.59	23.55	58396.32	34.11	105633.99	22.81	-	-	223203.93	17.41	103000
10	Nippon India Multi Cap Fund - Gr	Mar-05	13216.97	19.33	55818.33	30.68	97158.42	19.36	263479.67	15.03	916310.01	17.28	210000
11	Parag Parikh Flexi Cap Fund-Gr	May-13	11933.72	-1.02	50406.94	23.14	99036.37	20.15	-	-	268784.9	17.97	112000
12	SBI Small Cap Fund -Gr	Sep-09	13155.66	18.33	58527.75	34.28	109609.08	24.35	435545.54	24.34	768963.32	20.27	156000
13	Tata Large & Mid Cap Fund-Gr	Mar-93	13003.83	15.87	50466.04	23.23	93336.16	17.71	265468.46	15.17	5345313.23	13.10	347000

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

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen

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

Top 10 Holdings (as on 31/08/2022)

Holdings	Net Asset (%)
GOI 22/09/2033	5.86
GOI Sec. 5.74% 15/11/2026	3.96
GOI Sec.7.10% 18/04/2029	2.77
RBI Tresury Bills 364D 22/06/23	2.73
Kotak Liquid - P-A - Direct P-Gr	2.43
Reliance Industries	3.88
AP Special Economic Zone Ltd.	3.43
ICICI Bank	3.42
HDFC Bank	2.94
Bharti Airtel	2.31

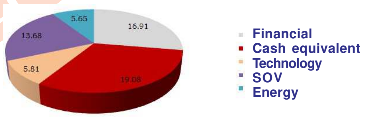
Fund Performance

Period	%
1 Year	3.35
3 Years	12.31
5 Years	-
10 Years	-

Top 5 Sectors

Instruments	%
Financial	16.91
Cash equivalent	19.08
Technology	5.81
SOV	13.68
Energy	5.65

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 31/08/2022)

Holdings	Net Asset (%)
HDFCBank	7.74
ICICI Bank	5.30
Infosys	5.11
Reliance Industries	4.92
Axis Bank	2.73
RBI T bills 364D 05/01/2023	3.03
Punjab National Bank CD 2022	2.17
4.79% HPC 23/10/2023	1.52
PIIT	1.25
HDFC Bank LTd CD	1.49
GOI Sec. 6.69% 27/06/2024	1.25

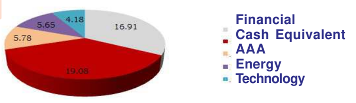
Fund Performance

Period	%
1 Year	4.81
3 Years	14.29
5 Years	9.26
10 Years	11.42

Top 5 Sectors

Instruments	%
Financial	16.91
Cash Equivalent	19.08
AAA	5.78
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 31/08/2022)

Holdings	Net Asset (%)
ICICI Bank	7.06
HDFC Bank	5.15
Infosys	4.20
Reliance Industries	2.90
State Bank of India	3.52
GOI CGL 8.13% 21/09/2022	2.15
GOI Sec.5.22% 15/06/2025	1.92
GOI Sec. 5.15% 2025	1.46
LiC HFL Debe 7.61% 30/07/25	1.39
GOI Sec. 4.45% 30/10/2034	1.34

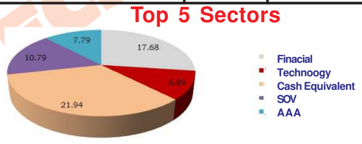
Fund Performance

Period	
1 Year	3.89
3 Years	12.37
5 Years	8.62
10 Years	12.83

Top 5 Sectors

Instruments	%
Finacial	17.68
Technoogy	6.89
Cash Equivalent	21.94
SOV	10.79
AAA	7.79

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 31/08/2022)

Holdings	Net Asset (%)
ICICI Bank	7.27
State bank of India	5.67
Reliance Industries	4.49
Infosys	4.44
Larsen & Toubro	3.72
Axis Bank	3.37
ITC	3.36
SRF	3.22
HDFC Bank	2.02
Tata Consultancy Services	2.62

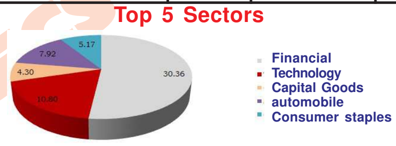
Fund Performance

Period	%
1 Year	5.62
3 Years	21.56
5 Years	12.83
10 Years	15.61

Top 5 Sectors

Instruments	%
Financial	30.36
Technology	10.80
Capital Goods	4.30
automobile	7.92
Consumer staples	5.17

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 31/08/2022)

Holdings	Net Asset (%)
ICICI Bank	5.65
Reliance Industries	4.29
Larsen & Toubro	4.15
State Bank of India	3.78
Mahindra & Mahindra	3.70
Infosys	3.65
ICICI Pru. Life Insurance	3.56
Cummins india	3.53
Cipla	3.10
HDFC Bank	2.90
ABB India	2.71

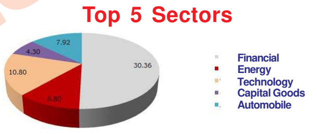
Fund Performance

Period	%
1 Year	5.75
3 Years	20.97
5 Years	10.78
10 Years	14.50

Top 5 Sectors

Instruments	%
Financial	30.36
Energy	6.80
Technology	10.80
Capital Goods	4.30
Automobile	7.92

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

Make most of high interest rates

Think short term

Before you lock in your money in a fixed deposit, keep in mind that the repo rate might be hiked further. Though inflation has moderated, it is still above the RBI's tolerance level. Many analysts believe there is room for another 35-50 bps hike in the repo rate. If that happnes, bond yields will also go up. Investors should therefore go for short term deposits of 12-15 months instead of locking in for the long term. More importantly, assess the fundamentals of the institution before you invest. If investing in a bank deposit, make sure the bank has a sound backing. Some banks, especially cooperative banks, offer very high interest but may not be able to repay your money. Similarly, check the credit rating of the NBFC before you take the plunge.

Small savings and RBI bonds

Rising bond yields is also good news for investors in small savings schemes and RBI bonds. The interest rates of small savings schemes are linked to the yields of government securities of the same duration. However, this rule has not always been followed to. The benchmark 10-year bond yield rose 140 basis points from 6.04% in June 2021 to 7.46% in June 2022. But the interest rates of small savings schemes were not hiked. Even if small savings rates stay elevated, investors in the RBI floating rate bonds also stand to benefit. The interest rate of these bonds is linked to that of NSCs. They offer 35 bps more than NSCs. The prevailing rate of NSCs is 6.8% , so the RBI floating rate bonds are offering 7.15% . If the NSC rate is hiked to 7%, the interest rate of these bonds will go up to 7.35%, which is comparable to the deposit rates of banks.

Debt funds look promising

The past one year has not been very good for debt funds, especially gilt funds and long duration schemes holding very long-term bonds. With bond yields shooting up by more than 100 basis points in the past one year, long term bond funds have delivered measly returns of 2-3 % . Even short-term funds, that are not so badly hit by interest rate movements, gave less than 4% . However, this doesn't mean investors should shun debt funds now. In fact, this is the time to get into these funds because there is limited upside in bond yields. Bond yields may start declining if the inflation is tamed by the interest rate hikes and other policy measures. If that happens, long duration and gilt funds can give good returns. While debt funds are subject to volatility because they are marked-to-market, they score over fixed deposits in the long term. While interest from fixed deposits is fully taxable at the normal rate, the gains from mutual funds are taxed only at the time of redemption. Also, if held for more than three years, the gains from debt funds are taxed at 20 % after indexation benefit. Indexation takes into account the inflation during the holding period, and accordingly adjusts the purchase price upwards to reduce the tax. During times of high inflation, indexation can reduce the tax to zero.

Best of both worlds

The prevailing elevated bond yields mean that investments in target date funds can be very rewarding. They offer investors everything they look for in a fixed income instrument. If you want certainty of returns, the flexibility to withdraw any time and also the benefit of lower tax rate, target date funds are for you. Unlike open-ended mutual funds, these schemes have a maturity date. They invest in bonds and hold them till maturity, thus assuring investors a certain return on investment. The yield to maturity (YTM) of the fund is the indicative return an investor will get at the end of the fund's tenure. Right now, many target date funds have YTMs of more than 7%. Given the high inflation, the post-tax return from a target date fund with a YTM of 7.3 % and held for more than three years can be as high as 7%.

Source & Courtesy: Babar Zaidi and Sameer Bhardwaj - 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.

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.

Be Empowered

SMART THINGS TO KNOW

No claim bonus (NCB) in car insurance

1 NCB is a benefit givens to a vehicle insurance policy holder for not raising any claims during a policy year.

2 The NCB helps in getting a discount ranging between 20%-50% when renewing a policy.

3 The discount is incremental and depends upon the continuous number of years for which no insurance claim has been made.

4 NCB is linked to the policyholder and not to the vehicle. It can be switched from one car to another.

5 NCB encourages one to drive safe and reduce incidence of claims.

Source & Courtesy: ET Wealth

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 : 098410 01787

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

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

Insurance is the subject matter of solicitation.

WHITEOAK CAPITAL ASSET MANAGEMENT

ECS Financial
Empowering & Enabling Growth Since 1996

SIP Calculator

My Expected Rate of Return % p.a.	8%				12%				15%			
I will do a SIP for (years)	5	10	20	25	5	10	20	25	5	10	20	25
My Goal is to accumulate (₹)	My SIP should be* (Monthly investment) (₹)											
5,00,000	6,760	2,715	843	522	6,062	2,152	500	263	5,575	1,794	330	152
10,00,000	13,520	5,430	1,686	1,045	12,123	4,304	1,001	527	11,151	3,589	660	304
25,00,000	33,799	13,575	4,216	2,611	30,308	10,760	2,502	1,317	27,876	8,972	1,649	761
50,00,000	67,598	27,149	8,432	5,223	60,616	21,520	5,004	2,635	55,753	17,943	3,298	1,522
75,00,000	1,01,397	40,724	12,649	7,834	90,924	32,280	7,506	3,952	83,629	26,915	4,947	2,284
1,00,00,000	1,35,196	54,299	16,865	10,445	1,21,232	43,041	10,009	5,270	1,11,505	35,886	6,597	3,045
2,00,00,000	2,70,392	1,08,598	33,730	20,891	2,42,464	86,081	20,017	10,539	2,23,011	71,773	13,193	6,090
3,00,00,000	4,05,588	1,62,897	50,595	31,336	3,63,696	1,29,122	30,026	15,809	3,34,516	1,07,659	19,790	9,135
5,00,00,000	6,75,980	2,71,495	84,325	52,227	6,06,161	2,15,203	50,043	26,349	5,57,527	1,79,432	32,983	15,225
10,00,00,000	13,51,960	5,42,989	1,68,649	1,04,453	12,12,322	4,30,405	1,00,085	52,697	11,15,055	3,58,864	65,965	30,450

*Investments are considered to have been made on the first business day of the month. The above table is for illustrative purposes only and does not indicate the performance of any security or investments. Rates of return are assumed for the purpose of illustration and the actual returns will vary based on the nature of instruments/funds and market conditions.

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

Source & Courtesy: Whiteoak Capital Asset Management

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Telangana Urban Region			
SECUNDERABAD @	1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, 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, 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 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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"Constant kindness can accomplish much. As the sun makes ice melt, kindness causes misunderstanding, mistrust, and hostility to evaporate."
- Albert Schweitzer

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

LIQUID FUNDS RETURNS AS ON 02/09/2022	15D	30D	3 M	6 M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.21	0.47	1.38	2	3.41
DSP Ultra Short Fund (G)	0.16	0.39	1.16	1.8	3.19
HDFC Low Duration Fund (G)	0.21	0.65	1.43	1.88	3.27
ICICI Prudential Savings Fund (G)	0.2	1.09	1.56	2.24	3.2

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

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

Registered News Paper

To

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