

# ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

## INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 309, 3rd floor, Jade Arcade, Paradise, M.G.Road, Secunderabad-03  
Toll Free No. 1800 425 2969. Tel : 27845814 / 35, website: www.ecsconsultants.co.in. Printed at Sai Krishna Graphics & Printers, 3-5-242 & 243, Vittalwadi, Narayanguda, Hyderabad.

**HAPPY NEW YEAR 2019**

**Wishing you a year full of happiness and prosperity**

**"The key to making money in Equity is not to get scared out of them."**

**Invest rightly Live happily**  
1800 425 2969

**ECS Financial**  
Empowering & Enabling Growth Since 1996

**Be Empowered**

**Buy low, sell high is a dicey approach**

**Don't time the market. Invest according to the quality of an investment and whether it is fairly priced based on its fundamentals, says Dharendra Kumar.**

This is said to have been an old Wall Street joke. The newcomer asks a grizzled veteran, "How do I make money on the stock market?" The old master replies, "Why, that's the simplest thing: buy low, sell high." So the young man asks, "Yes, but how do I do that?" The veteran replies: "That's very difficult. It takes a lifetime to learn."

Not a great joke, but it rings true. It seems almost self-evident that the interpretation of 'buy low, sell high' is to buy when the markets have fallen, as they have over the last few months. Investors and advisers are universally of the opinion that a 'correction' (a foolish euphemism) is the right time to buy. As proof, one can look back and do all kinds of calculations showing that investors who bought when the markets had dropped

Contd. in page 3  
Source & Courtesy: Dharendra Kumar, ET Wealth

**TATA MUTUAL FUND**

**TATA BALANCED ADVANTAGE FUND**  
(An open ended dynamic Asset Allocation Fund)

**Investment Objective:** The Scheme is to provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

**Allocation:** Equity and equity related instruments 65% to 100%, Debt, Securitized debt and Money Market Securities: 0% to 35%.

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

**Plans and Options:** Regular Plan (1) Growth Option (2) Dividend payout (3) Reinvest Dividend.

**Fund Manager:** Rahul Singh (will manage the unhedged equity portfolio of the scheme), Sonam Udasi (will manage the unhedged equity portfolio of the scheme), Sailesh Jain (will manage the hedged / derivative exposure of the scheme), Akhil Mittal (will manage the fixed income portfolio of the scheme).

**Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index

**Entry Load:** Nil, **Exit Load:** 1% of the applicable NAV, if redeemed on or before expiry of 365 days from the date of allotment.

**NFO Closes on 23/01/2019**

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**Page 4** FD's, Bandhan SWP, Liquid, Short Term Debt, TATA Balanced Advantage Fund, & Branch Contact details.

**SHIRAM**  
A WINNING RELATIONSHIP  
Vishwas jeet ka

**TOGETHER LET'S WIN**

**SHIRAM**  
A WINNING RELATIONSHIP  
Vishwas jeet ka

**Shriram Transport Finance Co. Ltd.**  
Secured redeemable "NCDs"

**Rating:** CRISIL AA+ / Stable by CRISIL IND AA+  
Outlook Stable by India Ratings.

**Issuance:** Demat Only. **Listing:** BSE & NSE  
**Opens on 07/01/19 & Closes on 31/01/19**

for Sr. Citizens

**9.65% p.a. / 9.75% p.a. / 9.95% p.a.**  
3 years 5 years 10 years

**9.37% p.a. / 9.55% p.a.**  
5 years Monthly 10 years Monthly

**0.25% p.a. less for Individuals**

**Allotment on First come First Serve Basis**

**Tenor:** 3 / 5 / 10 years

**Min. Amt.:** ₹10,000/- Multiples of ₹1000/-  
ASBA - Mandatory - Cheques are not accepted

**To know more & to invest rightly at your Doorstep, please call your nearest ECS / 1800 425 2969**

Secunderabad : 99489 80066	Yapral : 70362 01829
Basheerbagh : 98480 66255	Madhapur : 70363 83065
Ameerpet : 99480 97642	Baghamburpet : 99480 43743
Malkajgiri : 98488 11501	Vijayawada : 98480 27503
Kukatpally : 98488 23656	Vizag : 98480 50477
Dilsukhnagar : 98480 44868	Rajamahendravaram : 98486 29443
Habsiguda : 98489 91242	Bengaluru : 99809 66112
Trimulgherry : 99128 22611	Chennai : 98410 10082

**Thoughtful Inspirational Quotable Quotes**

"Equity mutual funds are the perfect solution for people who want to own stocks without doing their own research."  
- Peter Lynch

"Strengthening our identity is one way of reinforcing people's confidence."

"Forgive others, not because they deserve forgiveness, but because you deserve peace." - Jonathan Lockwood Huie

"Necessity is the mother of invention but its father is creativity."

"The three great elemental sound in nature are the sound of rain, the sound of wind in a primeval wood, and the sound of outer ocean on a beach." - Henry Beston

**What is Securities Transaction Tax and why is it levied?**

Securities transaction tax (STT) is a tax levied at the time of purchase and sale of securities listed on stock exchanges in India. Securities are tradable investment instruments such as shares, bonds, debentures, equity-oriented mutual funds (MFs)

Contd. in page 3  
Source & Courtesy: Ashwini Kumar Sharma - mint

**Some things shouldn't wait till the last minute. Like Tax-Saving.**

**Invest u/s 80C: ₹1,50,000. Also avail u/s 80CCD: ₹50,000, 80D: ₹75,000 (Health Premium Including Senior citizen Parents).**

**SAVE TAX + BUILD WEALTH = ELSS**

**Benefit from tax saving and wealth creation with ELSS**

Refer page 2 for ELSS Performance details

- Mutual Funds ● Fixed Deposits / Small Savings ● GOI 7.75% Savings (Taxable) 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 ● Housing / Mortgage Loans ● 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.



## Selected Equity Funds - Dividend Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 01/01/2019		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
					Dividend	Growth	FY 2015-16	FY 2016-17	FY 2017-18	1 Year	3 Years	5 Years	10 Years		
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right; font-size: 8px;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	3011.59	20.29	51.55	-	0.33	1.47	1.14	10.48	12.33	13.07	9.17	1
2	HDFC Balanced Advantage Fund	Feb-94	Unrated	37426.72	29.09	189.56	2.70	3.60	3.60	-2.37	10.62	15.67	18.23	18.59	2
3	ICICI Prudential Balanced Advantage Fund	Dec-06	****	28994.09	15.05	34.43	1.55	1.80	1.14	2.78	9.29	12.5	15.27	10.84	3
4	Invesco India Dynamic Equity Fund	Oct-07	**	1059.56	17.58	27.65	1.56	-	2.24	-3.99	8.47	11.13	15.02	9.46	4
5	Motilal Oswal Dynamic Fund	Sep-16	Unrated	1717.77	11.52	11.94	-	-	0.15	-0.38	-	-	-	8.16	5
<b>Balanced Funds</b> <span style="float: right; font-size: 8px;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	***	13777.2	131.44	735.22	20.50	14.11	18.20	-4.52	9.07	14.88	16.47	19.91	1
2	Canara Robeco Equity Debt Allocation Fund	Feb-93	***	1812.38	77.24	150.78	4.55	7.20	7.53	1.87	9.36	15.21	16.18	12.26	2
3	DHFL Pramerica Hybrid Equity Fund	Jan-04	Unrated	201.9	12.79	65.15	0.82	-	1.79	-3.32	5.28	10.48	11.98	13.37	3
4	DSP Equity & Bond Fund	May-99	***	6457.02	22.14	142.29	3.48	2.70	2.10	-4.44	9.25	14.78	14.71	14.49	4
5	Franklin India Equity Hybrid Fund	Dec-99	***	1940.64	21.06	113.56	2.50	1.75	2.31	-1.17	8.43	14.54	14.74	13.58	5
6	HDFC Children's Gift Fund	Mar-01	****	2425.16	115.24	-	-	-	-	-0.83	11.52	15.29	19.47	16.37	6
7	ICICI Prudential Equity & Debt Fund	Nov-99	****	26566.2	22.19	126.12	1.74	2.10	2.88	-1.4	11.58	15.64	16.87	14.13	7
8	Kotak Equity Hybrid Fund	Nov-99	**	1681.6	14.56	23.15	0.78	1.43	1.48	-5.58	8.59	10.99	12.53	13.88	8
9	L&T Hybrid Equity Fund	Jan-11	***	10202.85	18.48	25.12	1.12	1.14	1.55	-3.42	8.58	15.28	-	12.32	9
10	Reliance Equity Hybrid Fund	Jun-05	****	13325.62	16.07	52.05	-	2.84	1.86	-3.99	8.71	14.89	16.75	12.92	10
11	SBI Equity Hybrid Fund	Dec-95	****	28062.09	27.98	127.23	1.90	0.60	2.80	0.54	9.69	15.29	15.82	15.96	11
12	Sundaram Equity Hybrid Fund	Jun-00	***	1322.62	14.09	85.63	0.40	0.62	1.48	3.46	11.45	10.74	12.37	12.28	12
13	Tata Hybrid Equity Fund	Oct-95	**	4854.18	59.57	202.88	6.14	6.30	6.35	-1.9	6.53	14.14	16.84	15.34	13
<b>Large Cap Funds</b> <span style="float: right; font-size: 8px;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla SL Frontline Equity Fund	Aug-02	****	20884.49	25.40	216.78	5.25	2.77	2.35	-2.04	10.77	14.8	17.59	20.70	1
2	Canara Robeco Bluechip Equity Fund	Aug-10	***	143.53	15.68	23.54	1.25	1.32	1.35	4.44	11.32	13.42	-	10.77	2
3	Franklin India Bluechip Fund	Dec-93	**	7723.1	39.80	447.74	3.50	3.50	4.00	-2.81	8.99	12.65	15.89	20.45	3
4	ICICI Prudential Bluechip Fund	May-08	****	19458.34	22.52	40.67	1.60	2.00	3.15	0.12	12.34	14.88	18.74	14.13	4
5	Kotak Bluechip Fund	Dec-98	***	1346.49	32.11	221.64	11.00	2.75	6.62	-1.35	9.13	14.01	14.41	18.50	5
6	L&T India Large Cap Fund	Oct-07	**	434.32	15.85	25.64	1.30	1.30	1.50	-0.89	8.47	13.09	16.55	8.77	6
7	Reliance Large Cap Fund	Aug-07	*****	11410.2	15.41	33.46	1.70	1.50	1.85	0.89	12.23	17.29	17.13	11.17	7
8	SBI Bluechip Fund	Feb-06	****	20287.28	21.22	37.31	2.50	1.00	-	-3.39	9.34	15.86	17.1	10.76	8
9	Sundaram Select Focus Fund	Jul-02	****	873.31	12.73	168.78	-	2.00	0.50	2.35	11.48	12.72	12.27	18.76	9
10	Tata Large Cap Fund	May-98	**	749.47	45.11	206.84	3.35	3.70	4.00	-2.65	8.73	12.2	14.95	20.27	10
<b>Multi Cap / Diversified Equity Funds</b> <span style="float: right; font-size: 8px;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Equity Fund	Aug-98	*****	10092.23	95.39	703.42	10.00	7.70	10.30	-3.33	13.77	18.82	17.79	23.23	1
2	DSP Focus Fund	Jun-10	**	2239.22	13.45	21.97	2.30	1.30	1.60	-4.43	8.67	14.71	-	9.62	2
3	Franklin India Equity Fund	Sep-94	***	11302.11	37.76	572.70	2.50	2.50	3.50	-3.61	9.34	16.5	17.53	18.15	3
4	HDFC Equity Fund	Jan-95	***	20327.13	53.53	634.05	4.50	5.00	5.50	-2.39	12.26	15.76	18.65	18.86	4
5	Invesco India Contra Fund	Apr-07	*****	2842	25.14	46.46	2.65	-	5.85	-2.27	14.45	20.56	20.03	13.99	5
6	Kotak Standard Multicap Fund	Sep-09	****	21369.29	22.31	33.41	1.00	1.25	1.50	0.04	13.23	18.88	-	13.83	6
7	L&T Equity Fund	May-05	***	2646.04	31.84	79.85	2.00	2.25	2.50	-3.84	9.79	14.89	17.17	16.46	7
8	Mirae Asset India Equity Fund	Apr-08	*****	9697.09	17.12	48.25	1.35	1.50	3.70	0.44	14.09	18.84	21.42	15.77	8
9	Motilal Oswal Multicap 35 Fund	Apr-14	*****	13286.34	23.20	25.23	1.00	-	2.05	-6.89	12.26	-	-	21.86	9
10	Reliance Multi Cap Fund	Mar-05	**	9813.45	30.20	95.82	2.75	3.00	4.75	-1.73	8.56	15.62	20.82	17.83	10
11	SBI Magnum Multicap Fund	Sep-05	****	6191.72	20.64	46.12	2.90	1.90	4.40	-4.98	10.86	18.64	16.5	12.21	11
12	UTI Equity Fund	May-92	***	8345.36	100.72	136.28	2.80	2.80	2.80	4.52	10.75	15.1	17.73	12.25	12
<b>Large &amp; Midcap Funds</b> <span style="float: right; font-size: 8px;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Equity Opportunities Fund	May-00	****	5549.53	27.03	210.67	2.50	2.60	3.30	-8.44	11.95	16.86	17.75	17.76	1
2	IDFC Core Equity Fund	Aug-05	***	2877.27	15.35	44.12	1.00	1.18	1.00	-4.73	11.89	13.75	13.88	11.71	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	969.33	16.26	32.82	-	-	1.50	0.55	12.85	16.56	16.6	10.98	3
4	Tata Large & Mid Cap Fund	Mar-93	**	1313.3	31.05	193.39	2.35	2.50	2.80	-4.37	8.09	15.02	16.81	12.18	4

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 01/01/2019		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
					Dividend	Growth	FY 2015-16	FY 2016-17	FY 2017-18	1 Year	3 Years	5 Years	10 Years		
1	Aditya Birla Sun Life Tax Relief 96	Mar-96	*****	6984.25	146.27	30.85	5.75	4.67	17.10	-4.16	12.04	18.99	18.83	24.53	1
2	Axis Long Term Equity Fund	Dec-09	*****	17626.14	22.41	42.97	2.25	2.23	2.50	3.45	11.76	19.95	-	17.56	2
3	Canara Robeco Equity Tax Saver Fund	Feb-09	***	852.81	25.40	61.84	1.89	1.90	2.00	3.53	10.46	14.67	18.03	14.56	3
4	DHFL Pramerica Long Term Equity Fund	Dec-15	***	314.98	10.86	13.58	0.50	-	3.65	-5.56	9.61	-	-	10.52	4
5	DSP Tax Saver Fund	Jan-07	****	4567.23	14.90	45.09	1.85	1.65	3.38	-6.77	11.68	17.37	18.45	13.42	5
6	Franklin India Taxshield Fund	Apr-99	***	3686.58	43.41	548.44	3.50	3.50	4.50	-2.41	9.24	16.41	18.35	22.49	6
7	HDFC Tax saver Fund	Mar-96	**	6734.52	57.99	501.74	3.50	3.75	4.50	-9.94	9.83	14.31	17.44	25.13	7
8	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	5486.14	21.30	361.94	1.50	2.55	2.80	1.36	9.59	15.71	19.93	20.34	8
9	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	1688.58	16.14	53.96	1.40	1.24	1.30	-9.22	11.46	16.15	18.34	18.32	9
10	Invesco India Tax Plan	Dec-06	****	668.23	20.07	49.14	2.00	2.00	2.20	-0.18	11.52	17.79	19.35	14.17	10
11	Kotak Tax Saver Regular Plan	Nov-05	***	766.16	18.13	41.57	2.05	1.47	1.58	-3.16	11.21	17.09	15.63	11.48	11
12	L&T Tax Advantage Fund	Feb-06	****	3220.89	21.92	52.96	2.40	2.00	2.40	-7.69	12.04	16.05	18.19	13.85	12
13	Motilal Oswal Long Term Equity Fund	Jan-15	*****	1128.84	15.06	16.67	-	-	1.10	-7.76	13.51	-	-	13.83	13
14	Reliance Tax Saver (ELSS) Fund	Sep-05	**	9847.75	18.63	54.96	1.80	1.35	2.40	-20.11	6.41	16.53	18.36	13.68	14
15	SBI Magnum Taxgain Scheme	Mar-93	**	6377.39	41.21	137.96	4.00	4.00	4.00	-7.62	7.49	13.96	15.86	16.35	15
16	Sundaram Diversified Equity Fund	Nov-99	***	2607.1	11.35	97.01	2.00	3.00	1.50	-9.86	9.68	14.79	14.42	16.78	16
17	Tata India Tax Savings Fund	Mar-96	****	1511.73	64.34	16.99	9.00	9.00	10.00	-7.88	10.66	18.02	18.15	19.04	17
18	UTI Long Term Equity Fund	Dec-99	**	1054.52	19.06	83.84	2.50	1.35	2.70	-5.51	8.74	13.27	14.5	14.48	18

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/12/2018

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 Equity fund - Gr	Aug-98	11878.05	-1.88	41464.35	9.40	82124.77	12.51	260843.40	14.82	2535602.59	19.66	245000
2	DSP Equity Opportunities Fund - Gr	May-00	11700.90	-4.59	40584.27	7.94	80020.92	11.46	246684.59	13.78	1674646.30	18.83	224000





Be Empowered



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### Buy low, sell high is a dicey approach

made more money than those who did so when the markets were high. Such calculations, of course, are a prime example of 20/20 hindsight. When the 'correction' happens and the market becomes correct (I'm extending the euphemism), how do you know that it's not going to become even more correct? And, then, what happens if it becomes extremely correct? How long will you wait for it to become incorrect again? The correct answers to all these questions are crystal clear when you are interpreting past events, but it's little more than guesswork, when you are trying to look into the future.

**The whole point of investing in a mutual fund, either through an SIP or otherwise, is to continue doing so in bad times. You do not know anything about the future.**

However, the real reason why this approach is less than ideal is different. The moment we say that we must invest because the markets are dipping, we are effectively telling ourselves that when the markets are not rising, we should not invest. Perhaps we should even sell our investments and then wait for the decline. That seems like a logical and sensible thing to do. Buy stocks or invest in equity mutual funds when markets fall. And if it's a good idea to buy when the markets are diving low, then the corollary-to sell when the markets are zooming up-must also hold true. Both steps seem to be exactly what will lead to higher returns, right? Superficially, it all seems to make sense.

Actually, it does not. The right thing to do is to never buy according to where you (or others) believe the market is heading. You need to invest according to the quality of an investment, and whether it is fairly priced according to its intrinsic characteristics, and not by guessing either that investment's or the market's future momentum. More than a century of experience has shown that trying to time the market is no better than acting randomly. This is even truer in the kind of knee jerk volatility that has become common in recent years.

Professional punters may do whatever they want to, but for mutual fund investors, the path is absolutely clear. They should choose three or four equity funds with good long-term track records and invest steadily through SIPs, and not bother with market crashes. The whole point of investing in a mutual fund, either through an SIP or otherwise, is to continue doing so in bad times. You do not know anything about the future. You do not know when the market will correct and when it will incorrect. You do not know how suddenly any of that could happen. All that you know, with a high degree of confidence, is that if sustained over years, equity investments will bring great returns, coupled with great volatility.

**The only way to use this combination of great returns and great volatility is to keep investing continuously, regularly and steadily, without interruption.**

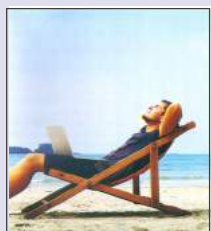
Source & Courtesy: Dharendra Kumar, ET Wealth

Contd. in page 3

### What is Securities Transaction Tax and why is it levied?

and so on and are issued either by companies or by the Indian government. This tax was introduced in the 2004 Union Budget and came into effect from 1 October 2004. The rate of STT differs based on the type of security traded and whether the transaction is a purchase or a sale. For instance, while buying or selling an equity share (delivery-based), purchaser and seller both need to pay 0.1% of share value as STT. Similarly, while buying unit of an equity-oriented mutual fund, buyer need not to pay any STT; however, while selling units of an equity oriented mutual fund, he / she will need to pay STT at the rate of 0.001% of the unit value. These rates are decided by the central government. The initiative behind introducing STT was to curb evading of capital gains tax on profits earned by transacting in securities.

Save/Invest through Selected Retirement Saving Funds and create adequate funds to lead a Happy Retired Life.



Retirement planning is perhaps one of the most important life-stage goals.

Monthly expenses of ₹30,000/- today, could be ₹2,00,000/- after 30 years.

Plan right... Retire better... Get freedom from dependence.

- Franklin India Pension
- HDFC Retirement Savings Fund
- Reliance Retirement Fund
- Tata Retirement Savings

To know more details about Retirement Planning, Risk factors & Doorstep Service, Please Call your nearest ECS or Toll Free: 1800 425 2969

### Postal Small Savings Schemes

Interest rates w.e.f. 01/01/2019

Instrument	Rate of Interest w.e.f. 01/01/2019	Compounding Frequency
Savings Deposit	4.0	Annually
1 Year Time Deposit	7.0	Quarterly
2 Year Time Deposit	7.0	Quarterly
3 Year Time Deposit	7.0	Quarterly
5 Year Time Deposit	7.8	Quarterly
5 Year Recurring Deposit	7.3	Quarterly
5 Year Senior Citizen Savings Scheme	8.7	Quarterly and Paid
5 Year Monthly Income Account	7.7	Monthly and Paid
5 Year National Savings Certificate	8.0	Annually
Public Provident Fund Scheme	8.0	Annually
Kisan Vikas Patra	7.7 (will mature in 112 months)	Annually
Sukanya Samridhi Account Scheme	8.5	Annually

**GIFT YOUR CHILD A BRIGHT FUTURE.**  
Consider HDFC Children's Gift Fund.

HDFC

### CHILDREN'S GIFT FUND

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)



### Selected Children's Goal Oriented Funds

- Axis Children's Gift
- HDFC Children's Gift
- ICICI Pru Child Care
- LIC MF Children Fund
- SBI Magnum Children's Benefit
- Tata Young Citizens
- UTI CCP Balanced

To know more & Invest through SIP or in Lump sum, please call ECS Financial

### Term plan premiums

Life insurance is not about investing your money to earn return on it, it's about financial protection for your loved ones. The most efficient way to do that is through a term insurance policy. You pay only for insurance and after the policy term ends, you don't get any money back. But on death during the policy term, it pays a huge corpus to the nominees. Look at the premium (cost of the term plan). We list premium rates for selected policies of a sum assured of ₹50 lakhs and for ₹1 crore across three age categories or policy terms of 30, 20 and 10 years.

### Term Insurance Plan (u/s.80C)

Pay Just ₹5103\* & 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*
Birla Sun Life Protect@Ease	25	30	7266	12630
	35	20	9677	17175
	45	10	14487	26137
"HDFC Life" Click 2 protect 3D Plus	25	30	7928	14433
	35	20	9316	17274
	45	10	13825	25180
ICICI PRU iPROTECT	25	30	5103	8347
	35	20	6476	11547
	45	10	11151	19752
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 : 070959 05511

### 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	--	4720	5328	5994
	36-45	--	5351	6148	6927
ApolloMunich Easy Health Standard	46-50	--	8496	10266	12626
	18-35	3791	4739	5876	6445
ICICI Lombard - Health Protect	36-45	4290	5363	6650	7294
	46-50	6276	7845	9728	10669
Aditya Birla Enhanced Plan	0-25	--	3479	3992	4242
	26-35	--	5015	6208	6506
Aditya Birla Enhanced Plan	36-45	--	6549	7896	8298
	46-50	--	10978	11795	12428
Aditya Birla Enhanced Plan	25	4899	5220	6210	6858
	35	5083	5395	6231	7324
	45	7600	8043	9349	10836

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070959 05511 Insurance is the subject matter of solicitation.

Safe way to get more

8.44% p.a.

33/66 months



payable annually, for Sr. Citizens

(For Individuals 8.19% for 33/66 months)



### Bajaj Finance Ltd

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

36-60 months: 9.10%\* p.a.

For Individuals 0.35 less

\*For Sr. Citizens

To subscribe IPOs / NCDs / Bonds & open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCDs / Perpetual / Tax Free Bonds, Please call your nearest

**ECS Financial:**

098480 32339 / 097050 11965



The present high interest rates not sustainable and the same expected to come down. Use the opportunity to your maximum advantage.



### Attractive Fixed Deposits



Compiled as on 08/01/2019

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	8.75	9.10
DHFL	CARE AAA	36	9.00	9.40
HDFC Ltd	FAAA/MAAA	33/66	8.19	8.44
LIC Housing Finance	FAAA	36	8.25	8.50
Mahindra & Mahindra Fin	FAAA	36	8.80	9.05
P.O.NSC VIII Issue(US80C) w.e.f. 01/10/2018	Govt.	60	8.00	8.00
PNB Housing Finance	FAAA	44	8.45	8.70
Shriram Transport Finance	FAAA	36	9.00	9.25
Shriram City Union Finance	FAAA	36	9.00	9.25

Please Check the Latest Interest Rates with ECS before Investing



Inflation is easing down. RBI recent Credit Policy left Repo rates unchanged. G-Sec yield is falling from its peak. If inflation continues to be low, RBI may cut the rates.

Use the current attractive rates to your maximum advantage. Even if you are in to high tax bracket, net of taxes, still it can be better than Tax Free Bonds Rates.

Invest in FDs / NCDs / Bonds / MF Debt Funds and earn better returns. To know more and to invest rightly, please call your nearest ECS Financial



Introducing Bandhan SWP, a unique facility by SBI Mutual Fund, that allows your father to enjoy his retirement with confidence. With Bandhan SWP, you can transfer a fixed amount every month from your mutual fund investments (growth option of select open-ended schemes) to eligible beneficiaries within your family for their cash flow needs. If you plan them well, these withdrawals can also be tax-efficient while giving your existing investments the potential to grow over a period of time. So, give your loved ones the confidence they deserve. Start a Bandhan SWP today.

For more information and to start Bandhan SWP, please visit your nearest ECS Financial or call Toll Free : 1800 425 2969.

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

For trusted advise and guidance Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood ECS or Click [www.ecsconsultants.co.in](http://www.ecsconsultants.co.in)

#### Telangana Region

SECUNDERABAD @	1-7-284/293, Office No. 303, 3 <sup>rd</sup> floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH @	Room No: 202, Shop No: 3-6-290/12/2, II <sup>nd</sup> floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET @	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyd - 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
DILSUKHNAGAR @	H.No:17-67, Shop No:5, Narayanadri Heights, Annapurna Kalyana Mandapam lane, Srinagar Colony, Dilsukhnagar, 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 @	H.No: 5-10-110/6, J.J. Nagar Colony, Near HP Petrol Bunk, Yapral, Sec'bad-87.	040 - 27863360	70362 01829
MADHAPUR @	H.No: 1-30, Ground Floor, Metro Pillar No: 49, IDEA Lane, Madhapur, Hyderabad - 500081.	040 - 48554612	70363 83065
BAGH AMBERPET @	H.No: 2-2-647/A/68, 4 <sup>th</sup> Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 43743

#### Andhra Pradesh Region

VIJAYAWADA @	40-9-99, 1 <sup>st</sup> Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM @	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM @	Door No. 7-26-22, Maturi Vari Street, T-Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

#### Bengaluru Region

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

#### Chennai Region

REGIONAL OFFICE	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
T.NAGAR BRANCH	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24323692	98410 10082

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / SMS : 094416 93111

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

LIQUID FUNDS RETURNS AS ON 19/12/2018	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.39	0.76	2.29	3.92	7.19
DSP Ultra Short Fund (G)	0.34	-0.45	0.88	1.67	5.03
HDFC Low Duration Fund (G)	0.33	0.71	2.22	3.63	6.54
ICICI Prudential Savings Fund (G)	0.35	0.68	2.23	3.91	7.27
Reliance Ultra Short Duration Fund (G)	0.39	0.74	2.25	3.97	7.39

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.

Allocate more in your MF Portfolio, through Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) & Short -Term Debt Funds to ride through the volatility and earn decent returns.

#### Selected BAFs / DEFs (refer page 2)

#### Selected Short Term Debt Funds

- Aditya Birla Sun Life Short Term Opp.
- L & T Short Term Bond Fund
- HDFC Short Term Debt Fund
- Reliance Short Term Fund
- ICICI Prudential Short Term Fund
- Tata Short Term Bond Fund

"As the sun does not wait for prayers and incantations to be induced to rise, but immediately shines and is saluted by all, so do you also not wait for clapping of hands and shouts of praise to be induced to do good, but be a doer of good voluntarily and you will be beloved as much as the sun." - Epictetus

Our Toll Free Helpline : 1800 425 2969

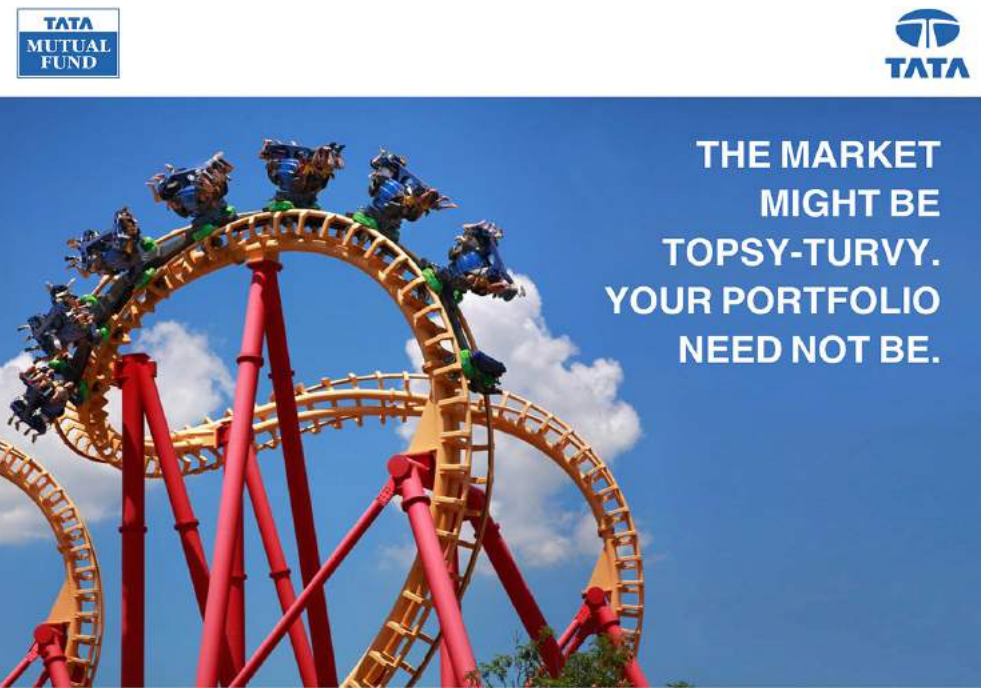
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To



## TATA BALANCED ADVANTAGE FUND

(An Open Ended Dynamic Asset Allocation Fund)

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This product is suitable for investors who are seeking\*:

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for more details, Please call ECS Toll Free : 1800 425 2969

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