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INVESTMENT NEWS

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Be Empowered

Scammers use psychological tricks to dupe people online

Fraudsters play on our emotions and persuade us into making hurried decisions, says **Uma Shashikant**.



Our elderly aunt is now an active Internet user after discovering the joys of the World Wide Web. It surely is a web, she says, for she receives countless number of junk emails, robocalls, and online requests that leaves her baffled. It is easy to explain to her how to identify a scam and to not click on a link or take a call from an unknown number. But the concern is that she might learn the technology but the scammers may be targeting her emotions.

Research shows that online scams are a large industry and notoriously difficult to catch. Shame of being duped by a fraudster is so immense for the victim that very few report the crime. Even if they do, most trails go unearched as scammers use fake identities or simply vanish without trace.

Technology has made it easy to reach the masses through group emailing techniques. **Contd. in page 3**
Source & Courtesy: Uma Shashikant, ET Wealth

L&T Mutual Fund

L&T Focused Equity Fund

(An open ended equity scheme investing in maximum 30 stocks in large, mid and small cap companies)

Investment Objective: The scheme is to provide capital appreciation by investing in equity and equity related instruments of maximum 30 stocks. There is no assurance that the investment objective of the scheme will be realized.

Allocation: Equity and equity related securities including derivatives : 65%-100%, Debt and money market instruments : 0-35%, Units issued by REITs and InvITs : 0-10%.

Options: Growth / Dividend (Re-investment and Payout).

Fund Manager: Mr. S. N. Lahiri and Mr. Vihang Naik

Min. Amt: ₹5,000 and in multiples of ₹10/-

Benchmark: Nifty 500 TRI Index

Entry Load: Nil, **Exit Load:** For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% of applicable NAV.

Moderately High Risk

NFO Closes on 29/10/2018


RISK FACTORS: Mutual Fund & 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.

Be Empowered

Invest more to save more

Dhirendra Kumar explains how investing more results in saving even more. But for this to happen, three conditions must be fulfilled.

In a Reddit discussion on savings and investment, I saw someone ask whether others in the group also found themselves saving more after they started investing. This person said that when he never invested, he would spend a lot of money on useless small expenses that could well be avoided. However, after he started a regular investing plan in a fund, just by monitoring it and seeing it grow, he found himself having a higher awareness of his financial situation. As a result, he started spending much less on useless things and started saving even more. Interestingly, a number of others in that discussion also said that something similar had happened to them.



If you were to read through what is shoved in your face every day in the media, then the dominant message is 'SPEND!'. There's almost nothing where the message is 'SAVE!'

Contd. in page 3
Source & Courtesy: Dhirendra Kumar, Value Research, Mutual Fund Insight

Attractive Fixed Deposits

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	8.75	9.10
DHFL	CARE AAA	36	8.70	9.10
HDFC Ltd	FAAA/MAAA	33/66	8.19	8.44
LIC Housing Finance	FAAA	36	7.70	7.95
Mahindra & Mahindra Fin	FAAA	36	8.65	8.90
P.O.NSC VIII Issue(U/S80C) 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	8.75	9.00
Shriram City Union Finance	FAAA	36	8.75	9.00

Please Check the Latest Interest Rates with RBI before Investing. Compiled as on 22/10/18

Thoughtful Inspirational Quotable Quotes

"You don't have to be brilliant, only a little bit wiser than the other guys, on average, for a long time."
- Charlie Munger

"Courage is resistance to fear, mastery of fear, not absence of fear."
- Mark Twain

"Align yourself with people that you can learn from, people who want more out of life, people who are stretching and searching and seeking some higher ground in life."
- Les Brown

"Technology will definitely solve all our problems, but in the process it will create brand new ones. But that's O.K. because the most you can expect from life is to get to solve better and better problems."
- Scott Adams

"Environment is no one's property to destroy; it's everyone's responsibility to protect."
- Mohith Agadi

GIFT YOUR CHILD A BRIGHT FUTURE.

Consider HDFC Children's Gift Fund.

Subject to the terms and conditions of the Scheme & the Group Personal Accident Insurance Policy as detailed in SID.

Every birthday of your child or milestone achieved is an occasion to invest more for them, thus enabling them to be better prepared for future.

PROJECTED COST OF EDUCATION (approximates)

	2018	2033
MBA	17.42 Lakhs	72.8 Lakhs
Engineering	10 Lakhs	41.8 Lakhs
Medical	50.13 Lakhs	2.09 Crore

Monthly savings needed for professional education in 2033?

MBA	Rs. 14,566
Engineering	Rs. 8,362
Medical	Rs. 41,916

The above figures are rounded off to the nearest hundred.

Source: Indian Institute of Management - Ahmedabad, IIT - Bombay, Manipal University - Mangalore. Costs depicted based on the education costs for the PGDM course at Indian Institute of Management - Ahmedabad, B.Tech 4 year programme at IIT - Bombay (Fees extrapolated for 4 year course) & MBBS program at Manipal University - Mangalore. 2033 figures based on Inflation figures assumed at 10% p.a. Monthly investment needed to build such corpus by 2033 calculated based on a 15 Year SIP investment returning 12% p.a.

The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

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)

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

Safe way to get more

8.44% p.a.

33/66 months **HDFC DEPOSITS** payable annually, for Sr. Citizens

(For Individuals 8.19% for 33/66 months)

BAJAJ FINSERV

Bajaj Finance Ltd

FAAA by CRISIL, MAAA by ICRA "Highest Safety"

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

For Individuals 0.35 less

- 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 15/10/18		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		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	***	3061	20.22	50.24	-	0.33	1.47	-0.12	10.22	12.47	12.24	9.13	1
2	HDFC Balanced Advantage Fund	Feb-94	Unrated	36892	28.61	179.79	2.70	3.60	3.60	-0.64	8.5	17.01	17.14	18.51	2
3	ICICI Prudential Balanced Advantage Fund	Dec-06	****	28616	15.04	33.02	1.55	1.80	1.14	2.03	7.9	12.87	15.21	10.65	3
4	Invesco India Dynamic Equity Fund	Oct-07	**	1084	18.02	27.53	1.56	-	2.24	-3.96	8.3	13.15	14.78	9.61	4
5	Motilal Oswal Dynamic Fund	Sep-16	Unrated	1741	11.13	11.53	-	-	0.15	-1.51	-	-	-	7.22	5
Balanced Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	***	13827.49	129.26	710.5	20.50	14.11	18.20	-4.96	7.81	15.24	16.64	19.91	1
2	Canara Robeco Eq. Debt Allocation Fund	Feb-93	***	1702.87	76.13	144.78	4.55	7.20	7.53	1.06	8.18	15.58	16.01	12.18	2
3	DHFL Pramerica Hybrid Equity Fund	Jan-04	Unrated	214.04	12.99	64.47	0.82	-	1.79	-0.98	4.24	10.85	11.32	13.5	3
4	DSP Equity & Bond Fund	May-99	***	6516.72	22.1	137.55	3.48	2.70	2.10	-3.85	7.65	15.33	13.63	14.47	4
5	Franklin India Equity Hybrid Fund	Dec-99	***	1958.45	20.71	111.69	2.50	1.75	2.31	-1.14	6.78	15.2	13.85	13.65	5
6	HDFC Children's Gift Fund	Mar-01	****	2320.52	111.89	-	-	-	-	1.09	10.08	16.26	18.2	16.4	6
7	ICICI Prudential Equity & Debt Fund	Nov-99	****	27341.81	12.38	124.46	1.74	2.10	2.88	0.88	10.52	16.59	17.07	14.22	7
8	Kotak Equity Hybrid Fund	Nov-99	**	1744.48	14.51	22.49	0.78	1.43	1.48	-4.64	6.51	10.74	11.69	13.84	8
9	L&T Hybrid Equity Fund	Jan-11	****	10218.85	18.21	24.67	1.12	1.14	1.55	-3.21	7.8	16.14	-	12.43	9
10	Reliance Equity Hybrid Fund	Jun-05	****	13602.82	16.09	52.11	-	2.84	1.86	-2.6	8.76	16.46	17.32	13.15	10
11	SBI Equity Hybrid Fund	Dec-95	****	27304.67	26.81	121.92	1.90	0.60	2.80	0.64	8.4	16.36	14.93	15.9	11
12	Sundaram Equity Hybrid Fund	Jun-00	***	1259.26	14.3	84.03	0.40	0.62	1.48	4.35	9.63	10.96	11.09	12.32	12
13	Tata Hybrid Equity Fund	Oct-95	**	4830.29	58.72	196.02	6.14	6.30	6.35	-3.41	4.76	14.2	16.19	15.33	13
Large Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Frontline Equity Fund	Aug-02	****	20227.38	25.97	206.42	5.25	2.77	2.35	-3.66	7.92	15.03	16.62	20.64	1
2	Canara Robeco Bluechip Equity Fund	Aug-10	***	135.51	16.18	22.43	1.25	1.32	1.35	1.81	8.41	12.74	-	10.41	2
3	Franklin India Bluechip Fund	Dec-93	**	7703.53	38.57	433.85	3.50	3.50	4.00	-3.91	6.50	13.16	14.51	20.49	3
4	ICICI Prudential Bluechip Fund	May-08	****	18966.3	21.64	39.08	1.60	2.00	3.15	0.92	10.26	15.06	17.7	14.00	4
5	Kotak Bluechip Fund	Dec-98	***	1338.48	31.78	211.58	11.00	2.75	6.62	-1.59	6.31	13.93	13.16	18.44	5
6	L&T India Large Cap Fund	Oct-07	**	417.9	16.46	24.58	1.30	1.30	1.50	-1.89	5.96	12.91	15.13	8.53	6
7	Reliance Large Cap Fund	Aug-07	****	10897.96	14.83	31.33	1.70	1.50	1.85	1.63	9.27	17.79	15.56	10.74	7
8	SBI Bluechip Fund	Feb-06	****	19212.61	20.09	35.32	2.50	1.00	-	-4.38	7.33	15.79	15.62	10.47	8
9	Sundaram Select Focus Fund	Jul-02	****	833.72	12.51	162.64	-	2.00	0.50	2.25	9.00	12.83	10.86	18.76	9
10	Tata Large Cap Fund	May-98	**	740.98	42.79	196.18	3.35	3.70	4.00	-3.69	5.96	11.66	14.22	20.19	10
Multi Cap / Diversified Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Equity Fund	Aug-98	****	9418.98	98.36	668.43	10.00	7.70	10.30	-4.92	11.16	19.99	16.74	23.19	1
2	DSP Focus Fund	Jun-10	**	2383.45	12.81	20.91	2.30	1.30	1.60	-7.07	5.99	15.31	-	9.24	2
3	Franklin India Equity Fund	Sep-94	***	11253.4	36.37	551.61	2.50	2.50	3.50	-2.14	7.32	17.44	16.34	18.14	3
4	HDFC Equity Fund	Jan-95	**	20210.82	50.48	597.88	4.50	5.00	5.50	1.05	9.16	16.97	17.22	18.75	4
5	Invesco India Contra Fund	Apr-07	****	2490	24.24	44.79	2.65	-	5.85	-4.14	13.31	23.16	18.92	13.9	5
6	Kotak Standard Multicap Fund	Sep-09	****	20381.58	21.12	31.62	1.00	1.25	1.50	-1.97	10.68	18.57	-	13.49	6
7	L&T Equity Fund	May-05	***	2614.76	30.47	76.42	2.00	2.25	2.50	-3.03	7.71	15.1	15.71	16.36	7
8	Mirae Asset India Equity Fund	Apr-08	****	8754.53	17.95	46.15	1.35	1.50	3.70	0.86	12.23	19.73	20.9	15.62	8
9	Motilal Oswal Multicap 35 Fund	Apr-14	****	12769.25	21.76	23.67	1.00	-	2.05	-9.25	9.97	-	-	21.27	9
10	Reliance Multi Cap Fund	Mar-05	**	9411.14	27.39	86.89	2.75	3.00	4.75	-0.68	5.35	16.65	19.46	17.29	10
11	SBI Magnum Multicap Fund	Sep-05	****	5776.79	19.66	43.91	2.90	1.90	4.40	-4.95	10.31	19.28	15.04	12.01	11
12	UTI Equity Fund	May-92	***	8129.04	98.03	132.6	2.80	2.80	2.80	5.71	8.94	15.69	16.43	12.23	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	****	5424.65	25.91	201.96	2.50	2.60	3.30	-5.84	10.59	17.27	16.68	17.71	1
2	IDFC Core Equity Fund	Aug-05	***	2805.49	14.82	42.62	1.00	1.18	1.00	-2.91	11.49	13.78	12.47	11.61	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	862.75	15.67	31.62	-	-	1.50	1.7	10.89	17.21	16.35	10.83	3
4	Tata Large & Mid Cap Fund	Mar-93	**	1255.7	29.16	181.57	2.35	2.50	2.80	-4.28	6.2	14.51	14.98	12.01	4

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 15/10/18		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	*****	6627.64	149.83	29.43	5.75	4.67	17.10	6.52	13.11	22.34	15.35	24.72	1
2	Axis Long Term Equity Fund	Dec-09	*****	16998.9	20.79	39.87	2.25	2.23	2.50	7.41	10.73	22.87	-	17.40	2
3	Canara Robeco Equity Tax Saver Fund	Feb-09	***	848.46	24.87	58.22	1.89	1.90	2.00	9.57	10.47	16.68	16.59	14.57	3
4	DHFL Pramerica Long Term Equity Fund	Dec-15	Unrated	304.84	10.52	13.15	0.50	-	3.65	4.29	-	-	-	11.55	4
5	DSP Tax Saver Fund	Jan-07	****	4373.17	14.45	42.24	1.85	1.65	3.38	-0.33	11.85	19.66	15.55	13.43	5
6	Franklin India Taxshield Fund	Apr-99	***	3650.83	41.42	523.29	3.50	3.50	4.50	4.85	9.05	18.96	15.68	22.70	6
7	HDFC Tax saver Fund	Mar-96	**	6832.21	56.27	486.9	3.50	3.75	4.50	3.38	10.89	18.34	14.29	25.49	7
8	ICICI Pru Long Term Equity Fund (Tax Saving)	Aug-99	***	5386.01	21.06	346.43	1.50	2.55	2.80	11.51	11.15	19.29	16.6	20.54	8
9	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	1614.29	15.53	51.9	1.40	1.24	1.30	1.52	12.37	19.94	-	18.67	9
10	Invesco India Tax Plan	Dec-06	****	609.32	19.36	47.39	2.00	2.00	2.20	10.27	11.79	21.31	17.2	14.39	10
11	Kotak Tax Saver Regular Plan	Nov-05	***	743.2	17.47	39.24	2.05	1.47	1.58	2.32	9.75	19	12.46	11.42	11
12	L&T Tax Advantage Fund	Feb-06	****	3180.99	22.65	52.31	2.40	2.00	2.40	1.3	12.18	18.66	15.49	14.07	12
13	Motilal Oswal Long Term Equity Fund	Jan-15	*****	1065.92	14.18	15.7	-	-	1.10	-1.09	14.11	-	-	14.26	13
14	Reliance Tax Saver (ELSS) Fund	Sep-05	*	9630.21	17.38	51.28	1.80	1.35	2.40	-9.7	8.45	21.11	16.12	13.79	14
15	SBI Magnum Taxgain Scheme	Mar-93	**	6217.98	39.16	131.09	4.00	4.00	4.00	1	6.89	16.42	12.75	16.39	15
16	Sundaram Diversified Equity Fund	Nov-99	***	2558.47	11.27	92.18	2.00	3.00	1.50	-2.53	10.33	17.17	12.63	16.81	16
17	Tata India Tax Savings Fund	Mar-96	****	1416.59	60.09	15.87	9.00	9.00	10.00	-1.67	11.04	19.23	14.7	18.99	17
18	UTI Long Term Equity Fund	Dec-99	**	1015.21	18.18	79.98	2.50	1.35	2.70	4.66	9.16	15.39	11.55	14.55	18

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2018

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹1,20,000 (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	Birla Sun Life Equity fund - Gr	Aug-98	11399.99	-9.17	41296.26	9.13	83731.64	13.30	268457.78	15.38	2451699.30	19.76	242000
2	DSP BR Equity Opportunities Fund - Gr	May-00	11316.63	-10.42	40999.28	8.64	82231.44	12.57	286259.28	16.57	1630057.68	18.99	221000
3	Franklin India Prima Fund - Gr	Dec-93	11038.50	-14.56	39668.16	6.41	84095.43	13.48	364746.1	21.06	7216256.30	21.09	298000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	10898.59	-16.61	40039.15	7.04	85036.28	13.93	328470.08	19.09	401690.83	18.19	



Be Empowered



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Invest more to save more

I believe this is actually a very common experience. I have seen it in several of my young colleagues at Value Research. At some stage, money is mostly a way to buy the next mobile phone or planning for your first car. Then, those who start investing - typically in an ELSS for saving tax - suddenly start thinking of money in a different way. They have less to spend, so they become more aware of what they're spending. When they don't spend, they tell themselves that it's better because the money is growing. And then they want to save even more. I've lost count of how many young people I have seen this happen to. They start with a small saving, typically just for tax saving. And then, in no time at all, they start saving more. But here's the important thing - this doesn't happen to those who mechanically put in some money into PPF or some other tax-saving deposit. The fifteen year lock-in and the lack of any upside surprise means that such savings don't make investors out of savers, which happens only when a few conditions are met.

One, regular investing, such as through an SIP Two, an asset class that has potential for an upside surprise. And three, a sufficiently short lock-in period, something whereby a young person can look forward to actually reaping the rewards of self-denial.

It's the combination of all three that makes people invest more after they start investing a bit. All this ties in with what I believe is the biggest problem when it comes to people saving and investing. If you were to read through what is shoved in your face every day in the media, then the dominant message is 'SPEND!'. There's almost nothing where the message is 'SAVE!'. On top of that, if you do come across whatever is published about investing, then it would appear to you that the biggest problem in investing is deciding where to invest. However, that's actually a secondary problem.

The biggest problem is that the overwhelming mass of people doesn't save, or doesn't save enough. Whatever they do save is without real awareness, without projecting into the future, and thus without triggering the thought process that would lead them to save more and save better.

In fact, all of us in the investment media are culpable because we try to focus so much on where to invest. This sends out a subconscious message that if your savings are not growing to some level that you want them to, then the way to solve it is to find a better investment. This is the dominant theme in all investment media and in all questions that savers ask about money. However, the true answer often lies in the fact that most savers don't save enough.

And one effective way for saving more is to just start investing systematically in equity.

Source & Courtesy: Dharendra Kumar, Value Research, Mutual Fund Insight



Be Empowered



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Scammers use psychological tricks to dupe people online

Fraudsters leverage technology not only to mask identity and create fake emails and websites but also to reach a large number of people all over the world at a very low cost. But, the success of scammers cannot be attributed to technology alone. Scams work because of our several emotional vulnerabilities and behavioral limitations. Technology has only made it easier for the scammers to play on our emotions and speedup our responses in urgency.

Often, it is the savvy and the smart who make for an easy target for the scammers. The play is on their ability to engage assuming that the risk is small, they understand technology enough to not fall for any trick and there may actually be benefits. Once we begin to engage with the scammer, the web tightens as we refuse to believe that we can fall victim to a fraud. Even after we have sensed the scam and begin to worry that we are being fooled, we slip into denial about the loss. We cannot deal with the guilt of our decision and admit our foolishness. So, we refuse to end the communication with the scammer, hoping to recover something.

Fraudsters play on these emotions and some more. They exploit our ability to make irrational decisions under the influence of emotions. For example, an email from an 'authority', such as the government, the taxman, the banker or the police, will invoke fear. A warning that access to your bank account is being denied or that your debit card has been blocked will grab your attention and trigger an action arising out of fear. Names, designations and signatures of authority are traps that will make you open the email and click the link therein. From there, the slide downhill begins.

Fraud calls are meant to create a sense of higher benefit for lower cost. When you get a phone call declaring you have won a prize or that you are the chosen one, you are taken in by the praise. You let your guard down and continue to engage with the caller. But this can prompt the caller to make calls again from a position of familiarity and hence reduce your ability to say no or make an excuse or remain uninterested in the conversation. The trap thus deepens.

The most frequently used trick is to persuade us to act immediately. For instance, you get a call that is offering a hard-to-resist vacation deal. The bargaining instinct in you will invoke the fear of losing out a cheap deal if you don't act fast. The scammer will capitalise on your willingness to take a good bargain home.

There have been ample cases of romance scams as well. A 62-year old Swedish widow, Maria Grette, made news in 2016 for getting duped by a scammer she met on an online dating site. The scammer after taking her into confidence in over three months of communication convinced her into sending him money on the pretext of getting mugged and lost. There is no dearth of similar frauds in India either.

What could we do? The primary step is to modify our behavioral response. Some responses are hardwired in our brain based on experiences. For instance, not looking a solicitor in the eyes on the streets, not opening the door to a stranger, not sharing our location with our co-passenger etc are some tricks we have learned based on shared experiences about safety. They are now so well incorporated into our behaviour that our response is almost automatic. Protection from scams needs similar training.

Know that your bank, card provider or tax authorities will never ask you to reveal details over the phone or click a link on a mail. Make it a habit to not open such emails, no matter how authentic they may look. Learn that verifying before action is a safe rule, always. If you receive an unnerving emergency phone call from a hospital about a dear one, don't panic. Rather, cross check before making any rushed payments.

If a deal looks too good to be true, it probably is. Be careful to not make upfront payments or give advances, not without checking if the website is genuine. Practice to modify your immediate decisions positively. Identify quickly and dispose the offending email into trash, disconnect that phone, or tear up that snail mail. That response is something the scammer cannot prepare for.

Source & Courtesy: Uma Shashikant, 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*
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
	46-50	--	8496	10266	12626
ApolloMunich Easy Health Standard	18-35	3791	4739	5876	6445
	36-45	4290	5363	6650	7294
	46-50	6276	7845	9728	10669
ICICI Lombard - Health Protect	0-25	--	3479	3992	4242
	26-35	--	5015	6208	6506
	36-45	--	6549	7896	8298
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.

Government of India Savings (Taxable) Bonds, 2018

7.75% p.a.

Interest Payable : H-ly as on 1st February & 1st August

Insurance Uncovered

Motor insurance protects a vehicle owner against damages to their vehicle and pays for any third-party liability, determined as per law, against the owner. Third-party insurance is a statutory requirement. The vehicle owner is legally liable for any injury or damage to third-party life or property caused by or arising out of the use of the vehicle in a public place. Driving a motor vehicle without insurance in a public place is a punishable offence as per the Motor Vehicles Act, 1988.

Here are some dos and don'ts, as given by the Insurance Regulatory Authority of India (IRDAI), while buying motor insurance:

Dos

- You can buy a policy through anyone and not compulsorily through your vehicle dealer
- Fill the proposal form yourself and provide necessary proof (for verification) even if the vehicle dealer is arranging for the insurance.
- Fill the proposal form carefully, factually and thoroughly.
- Ask for information on any available add-on covers, and choose what suits you.
- Keep these documents updated from the authorities concerned.
- Check if the company selling the policy is registered with IRDAI
- Buy the insurance policy through a genuine licensed agent or broker. Ask for an identity card or licence.

Don'ts

- Don't leave any column blank in the proposal form.
- Don't forget to renew your policy without any break.
- Don't forget to find out the correct procedure to transfer the insurance when you buy a second-hand car.
- Don't make false declarations about the actual use of the vehicle.

Source & Courtesy: BusinessLine



STAR Health Insurance
The Health Insurance Specialist

STAR FAMILY HEALTH OPTIMA INSURANCE PLAN

with Loaded Benefits

A single protection plan with wider coverage for the entire family now comes with awesome benefits.

Benefits

- 3 times Automatic restoration of Sum Insured
- Additional Sum Insured for Road Traffic Accident
- Recharge benefits upto ₹1.5 Lakh
- Cover for Assisted Reproductive Treatment
- New-born baby cover

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070959 05511

Benefit from tax saving and wealth creation with ELSS

Refer page 2 for ELSS Performance details

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).

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**

Convert your physical shares into demat before deadline (05/12/18) ends

The SEBI new rules say that after 5th December, requests for the transfer of shares shall not be processed unless the securities are held in demat form. Hurry! To demat, please call **ECS**. Toll Free : 1800 425 2969

To subscribe, 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

Volatility is temporary.

By its own nature, volatility is temporary. Once the volatility phase is over, markets return to normalcy. For better returns over the long term, it makes sense to stay invested.

Smart investors stay invested at all times.



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.

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- 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

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

Telangana Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd 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 nd 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, Annapoorna 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. (w.e.f.02/11/18)	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 th 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 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st 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 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Chennai Region

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

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Invest in Debt Funds and earn Tax efficient regular income through Systematic Withdrawal Plan

As on 15/10/2018

Sl. No.	Selected Debt Funds	Launch Date	AUM (₹ Crs.)	Return (%)			Since Inception
				1 Year	3 Years	5 Years	
1	Aditya Birla Sun Life Medium Term Plan	Mar-09	10983	3.93	7.44	8.95	8.75
2	DSP BlackRock Bond Fund	Apr-97	594	2.52	6.48	8.05	8.30
3	DHFL Pramerica Credit Risk Fund	Sep-14	1027	4.03	7.41	-	8.60
4	Franklin India Income Opportunities Fund	Dec-09	3769	5.92	7.87	9.00	8.88
5	HDFC Corporate Bond Fund	Jun-10	11641	4.13	7.44	8.46	8.53
6	ICICI Prudential Regular Savings Fund	Mar-04	1584	3.15	8.28	11.39	10.02
7	Kotak Credit Risk Fund	May-10	5135	4.86	7.62	8.54	8.27
8	L&T Credit Risk Fund	Oct-09	3945	4.23	7.41	8.66	8.15
9	Reliance Credit Risk Fund	Jun-05	10895	4.72	7.50	8.44	7.01
10	SBI Credit Risk Fund	Jul-04	5388	4.47	7.52	8.76	7.64

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

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

LIQUID FUNDS RETURNS AS ON 19/10/2018	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.30	0.58	1.56	3.07	6.07
DSP Ultra Short Fund (G)	0.30	0.56	0.80	2.44	5.55
HDFC Low Duration Fund (G)	0.32	0.50	1.40	2.70	5.58
ICICI Prudential Savings Fund (G)	0.31	0.57	1.61	3.09	6.33
Reliance Ultra Short Duration Fund (G)	0.30	0.55	1.65	3.49	6.60

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

"The purpose of life is not to be happy. It is to be useful, to be honorable, to be compassionate, to have it make some difference that you have lived and lived well." - Ralph Waldo Emerson

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GOOD MOVES START SMALL



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TATA SMALL CAP FUND
(An open ended equity scheme predominantly investing in small cap stocks)

NFO opens: 19th October, 2018 | NFO closes: 2nd November, 2018

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation.
- Predominant investment in equity/equity related instruments of small cap companies.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



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

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