

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Income tax nahin, income from tax.

Invest in ELSS :
Save tax upto Rs.46,350*
Grow wealth
Live your dreams

#TaxMeriJaan

Invest u/s 80C: ₹1,50,000, 80CCD: ₹50,000; 80D: ₹55,000 (Health Premium Including Sr. citizen Parents) & Save Tax.

Refer page 2 for ELSS Performance details

Be Empowered

How to Choose The Right Health Cover



Health Insurance is a must for all, but requirements vary. **Preeti Kulkarni** and **Himali Patel** hunt for the ideal approach for buying health insurance policies.

The month of January is when most salaried begin worrying about tax savings. It is that time of the year, when your bank relationship manager makes frantic calls to you, as does the friendly neighbourhood insurance agent, knocking on your door to sell you a new life insurance product.

However, not many exhort you to buy health insurance - a product that, in fact, is likely to see more frequent use. And, its importance only grows as one grows older. Poor health can directly translate into reduced working years, while lack of resources to fund appropriate treatment can strangle your finances - a fact of life yet to dawn on many, across age bands, **Contd. in page 3**

Source & Courtesy: Preeti Kulkarni and Himali Patel, Outlook Money

STAR HEALTH – Family Health Optima*



Single policy, wider coverage for whole family at an affordable premium.

- Get extra sum insured (auto recharge) at no extra cost,
- Health Checkup benefit for every claim free year
- 3 times Automatic restoration of Sum insured by 100% each time upon complete exhaustion
- Cover for Assisted Reproductive Treatment
- New-born baby cover from 16th day.
- Donor expenses for organ transplantation.

Sec. 80D benefit upto Rs.55,000 (Health Premium Including Sr. Citizen Parents)

ELIGIBILITY

- Any person aged between 18 yrs and 65 yrs, residing in India, can take this insurance.
- Beyond 65 yrs only renewals
- Child from 16th day of age can be covered as part of the family.

Policy Benefits:

- Room, boarding and nursing expenses all inclusive as per the limits.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees, Oxygen, Operation Theatre, Diagnostics, imaging modalities and Medicines and Drugs, Oxygen, Blood, Operation theatre, Diagnostic and Cost of pacemaker.
- Ambulance charges for emergency transportation to hospital as per specified limits.
- Air Ambulance charges upto 10% of the Basic Sum Insured during the entire policy period.
- Pre-Hospitalization expenses up to 60 days prior to admission in the hospital.
- Post-hospitalisation expenses incurred up to 90 days after discharge from the hospital.
- Organ Donor Expenses: Cover upto 10% of the Sum Insured or Rupees One lakh, whichever is less.
- Cost of Health Checkup: Expenses incurred towards cost of health check-up up to the limits
- New Born Baby cover: Cover starts from 16th day after birth and subject to a limit of 10% of the Sum Insured or Rupees Fifty Thousand, whichever is less
- Recharge Benefit: Available up to the limits. ***Conditions apply**

Bonus: Following a claim free year bonus of 25% of the expiring basic sum insured in the second year and additional 10% for subsequent years (max.100%) would be allowed. Where there is a claim, the Bonus would be reversed in the same order in which it was given.

Insurance is the subject matter of solicitation.

Please call ECS Insurance: Srividya - 040 - 27845814/35 & Shyam - 070959 05511

Selected ELSS Funds (ELSS U/S 80C of IT ACT)

- Aditya Birla Sun Life Tax Relief 96 Fund
- DHFL Pramerica Long Term Equity Fund
- HDFC Long Term Advantage Fund
- Invesco India Tax Plan
- Tata India Tax Savings Fund

DHFL Pramerica Long Term Equity Fund

Scheme Obj : Equity- ELSS, Scheme Type: Open End,
Launch Date : December 2015, Fund Manager : Avinash Agarwal
Entry Load : Nil & Exit Load : Nil

| Top 10 Holdings (as on 31/01/2018) | | Fund Performance | |
|------------------------------------|---------------|------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| HDFC Bank | 9.69 | 1 Year | 19.50 |
| ICICI Bank | 4.17 | 3 Years | - |
| Kotak Mahindra Bank | 2.70 | 5 Years | - |
| Indusind Bank | 2.55 | 10 Years | - |
| ITC | 3.11 | | |
| HCL Technologies | 2.41 | | |
| Reliance Industries | 2.34 | | |
| Maruti Suzuki India | 2.23 | | |
| Tata Global Beverages | 2.18 | | |
| Tata Steel | 2.16 | | |

Top 5 Sectors

| Instruments | % |
|--------------|-------|
| Financial | 30.07 |
| Construction | 11.19 |
| Metals | 8.75 |
| Technology | 7.85 |
| Automobile | 7.80 |

Mutual Fund investments are subject to market risks, read all scheme related documents carefully **Contd. in page 3**

Edelweiss
Ideas create, values protect

Edelweiss Retail Finance Ltd.
Secured redeemable Non - Convertible Debentures

Rating: "CRISIL AA/Stable" and "[ICRA] AA" Outlook Stable

Opens on 07/03/2018 & Closes on 22/03/2018

Allotment on First come First Serve Basis

8.75%* / 9.00%*
3 years / 5 years ***Payable: Annually**

Kind Attention: Investor's (made LTCG through Property Sale) intend to invest in Capital Gain Bonds

Hurry! To have lower (3 yrs) lock in period, you must invest on or before 31/3/2018

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

REC / NHAI / PFC / IRFC: 5.25%^{p.a.} (Payable yearly)

Hurry! Your Aadhaar to be linked to all Financial Transactions including MF's & Insurance on or before 31/03/18. if not linked, please Call / Visit immediately ECS

New Cost Inflation Index Table

The detailed New Cost Inflation Index notified by GOI is given below.

| Fin. Year | Index | Fin. Year | Index | Fin. Year | Index |
|-----------|-------|-----------|-------|-----------|-------|
| 2001-02 | 100 | 2007-08 | 129 | 2013-14 | 220 |
| 2002-03 | 105 | 2008-09 | 137 | 2014-15 | 240 |
| 2003-04 | 109 | 2009-10 | 148 | 2015-16 | 254 |
| 2004-05 | 113 | 2010-11 | 167 | 2016-17 | 264 |
| 2005-06 | 117 | 2011-12 | 184 | 2017-18 | 272 |
| 2006-07 | 122 | 2012-13 | 200 | | |

To know more please call ECS Financial

Thoughtful Inspirational Quotable Quotes

"He / She Who Turns Over The Most Rocks - Wins."
- Peter Lynch

"Next to God we are indebted to women, first for life itself, and then for making it worth living."
- Mary Mc Leod Bethune

"Life is an echo, it all comes back. The good, the bad, the false, the true. So give the world the best you have and the best will come back to you."

"Silent gratitude isn't very much use to anyone."
- Gertrude Stein

"I know of no restorative of heart, body, and soul more effective against hopelessness than the restoration of the Earth."
- Barry Lopez

It's the time to submit 15G/15H forms

Submission of 15G/15H forms for the FY (Financial Year) 2018 - 19, AY (Assessment Year) 2019- 20 for getting exemption from TDS on your Investments (FD's / 7.75% Savings Bonds / NCD's holding in Physical Format).

Did you know? not renewing your Health Insurance on or before renewal date / allowed grace period, your policy becomes lapse & you cant continue the policy.

All the accumulated no claim bonus and continued cover will be lost and you will be made to start all over again and wait for prescribed period for existing diseases to get covered. Kindly inform us your due dates of Life / Health policies, so to enable you to renew on time at your Home and at your convenient time.

Please call ECS Insurance: Srividya - 040 - 27845814/35 & Shyam - 070959 05511

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI 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 Funds

Aditya Birla Sun Life Tax Relief 96 Fund- (ELSS U/S 80C of IT ACT)
 Scheme Obj : Equity- ELSS, Scheme Type: Open End
 Launch Date : March 1996, Fund Manager : Ajay Garg
 Entry Load : Nil & Exit Load : Nil

| Top 10 Holdings (as on 31/01/2018) | | Fund Performance | |
|------------------------------------|---------------|----------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| Sundaram-Clayton | 7.08 | 1 Year | 27.68 |
| Honeywell-Automation | 6.90 | 3 Years | 11.88 |
| Gillette | 6.41 | 5 Years | 21.53 |
| Bayer CropScience | 5.89 | 10 Years | 10.14 |
| Reliance Industries | 5.37 | Top 5 Sectors | |
| Johnson Controls - Hitachi | 4.98 | Instruments | % |
| Pfizer | 4.56 | Healthcare | 18.25 |
| Glaxosmithkline Pharma | 4.12 | Financial | 17.41 |
| Thomas Cook (India) | 3.92 | Automobile | 14.45 |
| Biocon | 3.92 | Services | 11.90 |
| | | FMCG | 9.75 |

HDFC Long Term Advantage Fund
 Scheme Obj : Equity- ELSS, Scheme Type: Open End
 Launch Date : January 2011, Fund Manager : Chirag Setalvad
 Entry / Exit Load : Nil

| Top 10 Holdings (as on 31/01/2018) | | Fund Performance | |
|------------------------------------|---------------|----------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| Reliance Industries | 7.61 | 1 Year | 21.67 |
| ICICI Bank | 6.99 | 3 Years | 11.48 |
| HDFC Bank | 6.62 | 5 Years | 18.17 |
| Larsen & Toubro | 5.16 | 10 Years | 11.78 |
| Infosys | 5.02 | Top 5 Sectors | |
| State Bank Of India | 4.89 | Instruments | % |
| HDFC | 4.70 | Financial | 25.91 |
| Balkrishna Industries | 4.66 | Automobile | 13.53 |
| BPCL | 3.65 | Energy | 13.13 |
| Tata Consultancy Services | 3.64 | Technology | 12.95 |
| | | Construction | 8.77 |

Invesco India Tax Plan
 Scheme Obj : Equity-ELSS, Scheme Type: Open End,
 Launch Date : December 2006, Fund Manager : Taher Badshah,
 Entry / Exit Load : Nil

| Top 10 Holdings (as on 31/01/2018) | | Fund Performance | |
|------------------------------------|---------------|----------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| HDFC Bank | 9.04 | 1 Year | 21.45 |
| Maruti Suzuki India | 8.32 | 3 Years | 9.72 |
| Reliance Industries | 7.77 | 5 Years | 19.58 |
| Larsen & Toubro | 6.72 | 10 Years | 13.04 |
| Kotak Mahindra Bank | 6.22 | Top 5 Sectors | |
| ICICI Bank | 4.59 | Instruments | % |
| Infosys | 4.53 | Financial | 31.37 |
| Indusind Bank | 4.36 | Automobile | 10.89 |
| United Spirits | 4.03 | Energy | 10.70 |
| Tata Consultancy Services | 3.31 | Technology | 8.34 |
| | | Construction | 6.72 |

Tata India Tax Savings Fund
 Scheme Obj : ELSS, Scheme Type: Open End,
 Launch Date : March 1996, Fund Manager : Rupesh Patel,
 Entry / Exit Load : Nil

| Top 10 Holdings (as on 31/01/2018) | | Fund Performance | |
|------------------------------------|---------------|----------------------|-------|
| Holdings | Net Asset (%) | Period | % |
| ICICI Bank | 4.56 | 1 Year | 23.11 |
| Reliance Industries | 4.05 | 3 Years | 12.55 |
| HDFC Bank | 3.12 | 5 Years | 20.21 |
| Yes Bank | 2.39 | 10 Years | 11.63 |
| Kotak Mahindra Bank | 2.15 | Top 5 Sectors | |
| Interglobe Aviation | 2.14 | Instruments | % |
| Future Consumer Enterprise | 2.12 | Financial | 28.37 |
| Future Retail | 2.12 | Construction | 13.68 |
| Larsen & Toubro | 2.06 | Energy | 10.72 |
| Avenue Supermarts | 1.99 | Services | 9.32 |
| | | Healthcare | 7.82 |

A very attractive Investment opportunity

Government of India Savings (Taxable) Bonds, 2018

7.75% p.a.

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

Attractive Fixed Deposits Compiled as on 08/03/2018

| Name | Credit Rating | Period in months | Individual (%) | Sr. Citizen (%) (60+) |
|----------------------------|---------------|------------------|----------------|-----------------------|
| Bajaj Finance Ltd. | FAAA | 36 | 7.85 | 8.10 |
| DHFL | CARE AAA | 14 | 7.75 | 8.00 |
| HDFC Ltd | FAAA/MAAA | 44 | 7.55 | 7.80 |
| LIC Housing Finance | FAAA | 36 | 7.45 | 7.70 |
| Mahindra & Mahindra Fin | FAAA | 36 | 7.55 | 7.80 |
| P.O.NSC VIII Issue(U/S80C) | Govt. | 60 | 7.60 | 7.60 |
| PNB Housing Finance | FAAA | 44 | 7.55 | 7.80 |
| Shriram Transport Fin. | FAAA | 60 | 8.00 | 8.25 |
| Shriram City Union Fin. | FAAA | 60 | 8.00 | 8.25 |

Be Empowered (contd. from page 1)

How to Choose The Right Health Cover

who continue to rely either on their employer-funded health cover or simply, pray for good health.

Even those who are convinced about the importance of health insurance would do well to bear certain key factors in mind. "Factors such as age and location matter the most," says Sanjay Datta, chief, underwriting, claims and reinsurance, ICICI Lombard. This is because, the cost of healthcare in bigger cities are far higher. "The costs are 35-40 per cent higher in metros than those in smaller cities." says Shreeraj Deshpande, head, health insurance, Future Generali India Insurance.

The young and restless

While insurance premiums are indeed linked to age, it is not the only factor that should influence your sum insured. "There is nothing as an 'ideal sum insured: It depends on various factors such as income, city of residence, preferred hospitals, family size, etc,' says Ashish Mehrotra, MD and CEO, Max Bupa. However, you can look at a minimum sum insured. "Typically, in the age group of 25-35 years, you do not require a high sum insured and ₹5 lakh should be sufficient," says Nikhil Apte, chief product officer, product factory (health insurance), Royal Sundaram.

More the responsibilities, higher the cover

If you are a married individual in the age group of 35-45 years with a family to take care of, your health cover requirement is bound to increase. Look at buying a minimum cover of ₹10 lakh to guard against any health exigencies. "Try to buy a higher sum insured when you are healthy, as insurance is a long term contract. Start with a ₹10 lakh plan early in life, so that in five years, your sum insured will further grow due to accumulation of no claim bonus. This will also take care of medical inflation," points out Apte. Many at this life stage tend to opt for family floaters. While it offers flexibility and reduces the premium, it has its share of limitations. "Make sure the sum insured opted for is sufficiently high, as situations where more than one person in a family needs hospitalisation in the same year cannot be ruled out," says Deshpande. Given the higher frequency of elderly parents' hospitalisation, it is best to buy a separate cover for them.

When middle age beckons

It is best to start early, as premiums go up while chances of smooth policy issuance without medical underwriting go down. Pre-issuance health check-up typically is a common requirement once an individual turns 45. "You can opt for a sum insured of ₹15-20 lakh at this stage says Apte. Depending on the affordability, one can look at a higher cover, given that income levels spike considerably at this age, which, in turn, necessitate larger sum insured. You can also enhance your cover by adding a top-up to your portfolio to reduce total premium outgo. "While most corporates provide health cover for employees, it could be inadequate due to rising medical inflation. So going for a top-up cover is advisable says Mehrotra.

The retirement stage

Those who are approaching retirement should aim to buy as large a cover as possible. Would-be retirees, who are covered under group policies, must look to convert it into an individual plan, as it will ensure retention of continuity benefits like waiver of waiting period for pre-existing ailments. Those over the age of 65, can consider buying specialised senior citizen policies. Though they carry several restrictions, they provide access to health cover. This is the age-group that often sees its application for health covers being rejected.

Get your selection right

Many insurance-seekers tend to focus solely on premiums, which is not a healthy habit. You must closely study the restrictions and other features too. For instance, cheaper health policies usually impose sublimits on, say, hospital room rent or operation theatre charges. And, if your room rent exceeds the cap, your overall claim payable will be reduced proportionately as other charges, including nursing charges and doctor's fees, are linked to room rent. A high value policy is likely to come with fewer restrictions. You should also study no claim, or cumulative, bonus structure, which plays a critical role. "It acts as a cushion in case of a heavy claim. Check the maximum bonus that can be accumulated," advises Apte.

Evaluate premium offerings and riders

Certain high-end variants of health plans also offer additional benefits like coverage of outpatient department treatment, international hospitalisation, wellness solutions doctor on chat, second opinion, discount on pharmacy bills, dental treatment and domestic evacuation. You can fortify your protection basket with add-ons and riders like critical illness, personal accident, hospital cash, outpatient and maternity plans. "Look for daily cash benefits in your policy," says Parthiv Majumdar, head, insurance, BankBazaar. It can meet expenses such as food and commuting. Personal accident covers are simply indispensable, as they cover hospitalisation during accidents, in addition to compensating loss of income due to permanent or temporary disabilities.

Critical illness covers bridge the gap between modest base health covers and massive treatment costs of ailments such as cancer or heart attack. "Designing a product that is suitable for all is not possible, as health needs vary," explains Datta. Hence, the need for optional covers. "These make it possible for everyone to have a customised product, which is tailor-made for their needs," he adds. Source & Courtesy: Preeti Kulkarni and Himali Patel, Outlook Money

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

FINAL CALL

Save tax upto ₹61,500@

Don't wait till 31st March. Invest now.

Life Insurance: u/s 80C Premium paid upto ₹1,50,000

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

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

@at highest tax slab bracket of 30%

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 35 45 | 30 20 10 | 7266 9677 14487 | 12630 17175 26137 |
| "HDFC Life" Click 2 protect 3D Plus | 25 35 45 | 30 20 10 | 7928 9316 13825 | 14433 17274 25180 |
| ICICI PRU iPROTECT | 25 35 45 | 30 20 10 | 5103 6476 11151 | 8347 11547 19752 |
| LIC AMULYA JEEVAN | 25 35 45 | 30 20 10 | 9912 13983 22360 | 19824 27966 44722 |
| SBI Life Smart Shield | 25 35 45 | 30 20 10 | 6904 9187 13897 | 11506 15311 23162 |

* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

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

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

MILLENNIALS NOT READY FOR RETIREMENT

- Millenials are not saving enough for their retirement, a study has found.
- 25% of the population in 2015 is millennials significant segment of the workforce might not be prepared for retirement.
- Compared to older generations, millennials are less likely to have employer - provided pension or defined benefit retirement plans.
- Millennials are likely to live longer.
- Advanced degree holders were more likely to have a retirement account compared to those with a high school diploma or below.
- However, the advanced degree holders saved a smaller amount.

Invest today to retire in style.

Presenting **HDFC Retirement Savings Fund[§]**

A fund that offer you three plans, each suited for life's different stages. So, invest today and live it up post retirement.

[§]Investing in the Scheme shall be eligible for tax benefits u/s 80C of the Income-tax Act, 1961.

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

LIC Jeevan Akshay VI

| Age | 1 Lakh | 2.5 Lakhs | 5 Lakhs | 7.5 Lakhs | 10 Lakhs |
|-----|--------|-----------|---------|-----------|----------|
| 50 | 6240 | 16538 | 33200 | 50025 | 66750 |
| 60 | 6320 | 16738 | 33600 | 50625 | 67550 |
| 70 | 6440 | 17038 | 34200 | 51525 | 68750 |

Stay Invested in Equities, Increase Allocation to Debt Instruments

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

| LIQUID FUNDS RETURNS AS ON 06/03/2018 | 15D | 30D | 3M | 6M | 1Y |
|---|------|------|------|------|------|
| Birla SL - Cash Mgr Reg (G) | 0.23 | 0.54 | 1.09 | 2.35 | 6.12 |
| DSP BlackRock - Money Manager Fund Reg Plan (G) | 0.26 | 0.53 | 1.32 | 2.71 | 6.01 |
| HDFC Cash Management Fund - Treasury Advantage Plan | 0.12 | 0.41 | 0.90 | 2.26 | 6.06 |
| ICICI Prudential Savings Fund | 0.30 | 0.59 | 1.03 | 2.23 | 6.09 |
| Reliance Liquid Fund - Cash Plan | 0.24 | 0.48 | 1.42 | 2.84 | 5.82 |

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.

LIC's Pradhan Mantri Vaya Vandana Yojana

Pension: 8.00% p.a. payable Monthly

Invest in Debt Funds and earn Tax efficient regular income through Systematic Withdrawal Plan As on 01/03/2018

| 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 | 11553 | 7.23 | 8.63 | 9.72 | 9.04 |
| 2 | DSP BlackRock Bond Fund | Apr-97 | 833 | 5.91 | 7.06 | 7.81 | 8.45 |
| 3 | DHFL Pramerica Credit Opportunities Fund | Sep-14 | 963 | 6.58 | 8.64 | - | 9.37 |
| 4 | Franklin India Income Opportunities Fund | Dec-09 | 3304 | 7.61 | 8.41 | 9.24 | 9.06 |
| 5 | HDFC Medium Term Opportunities | Jun-10 | 13251 | 5.95 | 8.13 | 8.67 | 8.77 |
| 6 | ICICI Prudential Regular Savings Fund | Dec-10 | 8528 | 6.31 | 8.00 | 8.62 | 8.74 |
| 7 | Kotak Income Opportunities Fund | May-10 | 5046 | 6.10 | 8.39 | 8.76 | 8.49 |
| 8 | L&T Income Opportunities | Oct-09 | 3452 | 6.29 | 8.44 | 8.66 | 8.40 |
| 9 | Reliance Regular Savings Fund - Debt Option | Jun-05 | 10229 | 6.16 | 8.17 | 8.76 | 7.08 |
| 10 | SBI Corporate Bond Fund | Jul-04 | 5069 | 6.09 | 8.40 | 9.36 | 7.73 |

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

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, please call your nearest ECS Financial: 09705011965

Equity markets are such that they are prone to fluctuations over the short term. Thus, when markets seem to stumble, don't withdraw in a hurry.

#JanhitMeinJaari

ECS Financial

L&T Financial Services Mutual Fund

An Investor Education Initiative. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. CL04977

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, 3rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 500 003. | 040 - 2784 4411 | 99489 80066 |
| BASHEERBAGH | Room No: 202, Shop No: 3-6-290/12/2, 11 th 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 | 5-3-106/18/B, Shop No. 4, Sai Krupa Colony, Adj. Road to Andhra Bank, 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 |

Andhra Pradesh Region

| | | | |
|----------------------------|--|----------------|-------------|
| VJAYAWADA | 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 | 7-27-4, Krishna Complex, Baruvari Street, T. Nagar, Rajamahendravaram - 533101. | 0883 - 2437124 | 98486 29443 |

Bengaluru Region

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

Chennai Region

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| 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 |

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969
Give a missed call / SMS : 094416 93111

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ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.30 pm. Saturday - 9.30 am to 5.00 pm. Second Saturday & Sunday - Holiday.

I help you grow your wealth

| ₹1 invested@ | 7 yrs | 10 yrs | 15 yrs | 20 yrs |
|--------------------------|-------|--------|--------|--------|
| 6% (Fixed Deposit) | 1.5x | 1.8x | 2.4x | 3.2x |
| 8% (Debt Fund) | 1.7x | 2.2x | 3.2x | 4.7x |
| 10% (Asset Allocation) | 1.9x | 2.6x | 4.2x | 6.7x |
| 12% (Equity Mutual Fund) | 2.2x | 3.1x | 5.5x | 9.6x |

To know more and choose the right investment please call **ECS Financial**

See how much you are gaining over Fixed Deposit

| | |
|----------------------------------|---------------|
| Post Tax Returns* | FD 11.9 lakhs |
| | DF 12.6 lakhs |
| ₹ 72,677 GAIN | |
| In a ₹10 lakhs investment | |

* Applicable tax rates for the period between 2014-17.

To know correctly, as per your tax bracket, please call **ECS Financial**

Tax on FD in highest tax bracket - 30.9%. Long term indexation tax - 20.6% (eligible for only MF Debt Funds for a holding period of more than 3 yrs). The Tax benefits are as per the current income tax laws and rules. *Data for an investment of ₹10 lakhs for the period between 2014-17. The Data source for FD rates: SBI Bank website. The Data source for DF: MFI software. DF is the Short Term Fund category average. The Short Term Fund category average consists of peer group funds categorized as per internal sources. Effective interest rate (calculated after deduction of tax) on FD between 01/04/2014 to 10/04/2017 = 6.05%. Source & Courtesy: DSP BR MF

"Charity is just writing checks and not being engaged. Philanthropy, to me, is being engaged, not only with your resources but getting people and yourself really involved and doing things that haven't been done before." - Eli Broad

Our Toll Free Helpline : 1800 425 2969

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