

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Safe way to get more

8.15% p.a.

33/66 months, payable annually, for Sr. Citizens

(For Individuals 7.90% for 33/66 months)

Attractive Fixed Deposits



Compiled as on 06/07/2018

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	8.40	8.75
DHFL	CARE AAA	36	8.45	8.85
HDFC Ltd	FAAA/MAAA	33/66	7.90	8.15
LIC Housing Finance	FAAA	36	7.45	7.70
Mahindra & Mahindra Fin	FAAA	36	8.50	8.75
P.O.NSC VIII Issue(U/S80C)	Govt.	60	7.60	7.60
PNB Housing Finance	FAAA	44	8.00	8.25
Shriram Transport Finance	FAAA	36	8.60	8.85
Shriram City Union Finance	FAAA	36	8.60	8.85

Please Check the Latest Interest Rates with ECS before Investing



Corrigendum

In our last Newsletter (dt.16/06/18), we inadvertently carried the logo of HDFC MF instead of HDFC deposits. We regret. - Editor



Be Empowered



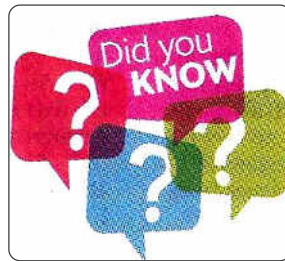
Pitfalls of not filing tax returns within due date

If you fail to file the tax return within the stipulated due date, 31 July, you may have to face multiple consequences. Filing a tax return after the due date is known as belated tax return and in such cases some of the benefits get seized. If you fail to file your tax return before due date, you can still file a belated return till 31 March of the same assessment year (AY). So if you fail to file returns for the current AY19 till 31 July, you can file a belated return till 31 March 2019. However, you will have to pay a late fee at the time of filing returns.

THE PITFALLS Penalty payment: A return filed till 31 December of the AY attracts a penalty of ₹5,000 (₹1,000 if income is below ₹5 lakh), whereas a belated return filed between 1 January and 31 March of the AY attracts a late fee of ₹10,000. While earlier late fee was not mandatory,

Contd. in page 3

Source & Courtesy: Mint - Personal Finance



Opening Shortly



HDFC AMC - IPO

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

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

"Investment success accrues not so much to the brilliant as to the disciplined." - William J Bernstein

Be Empowered

Insurance Uncovered

Duties of a policyholder

A smart customer should be aware of his duties when he buys an insurance cover. Below are some of the duties of a policyholder compiled from IRDAI's website:

When you buy a policy

1. Fill the proposal form correctly and truthfully; it is the basis of the insurance contract.

Contd. in page 3

Source & Courtesy: BusinessLine - Your Money

Thoughtful Inspirational Quotable Quotes

"Unexpected money is a delight. The same sum is a bitterness when you expected more."

- Mark Twain

"Be paranoid of success - never take it for granted. realize success can be temporary and transient."

- Rakesh Jhunjhunwala

Contd. in page 3



WHAT'S DRIVING INDIA'S CONSUMPTION

Fact 1

India is a very young country with median age of just **26.7 years** and millennial (20-35 years age) forming **35%** of total population

Source: HSBC Research, NCAER



YOUNG MEDIAN AGE

INVEST IN INDIA'S CONSUMPTION STORY

IDFC Equity Opportunities s - 6

NFO Opens on 09/07/2018

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



Post Office Small Savings Schemes Rates w.e.f. 01/07/2018

Sl No.	Scheme Name	Interest Rate	Frequency of Compounding
1	Savings Deposit	4%	NA
2	Term Deposit 1 Yr	6.60%	Qly
3	Term Deposit 2 Yrs	6.70%	Qly
4	Term Deposit 3 Yrs	6.90%	Qly
5	Term Deposit 5 Yrs	7.40%	Qly
6	RD-5 Yrs	6.90%	Qly
7	NSC-5 Yrs	7.60%	Yearly
8	Post Office Monthly Income Scheme (MIS)	7.30%	NA
9	Public Provident Fund (PPF)	7.60%	Yearly
10	Senior Citizen Savings Scheme (SCSS)	8.30%	NA
11	Kisan Vikas Patra (KVP)	7.30%	Yearly
12	Sukanya Samriddhi Scheme	8.10%	Yearly

To know more details and to invest, please call ECS

- 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 03/07/18		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	***	3338	20.49	49.74	-	0.33	1.47	1.55	9.73	13.1	10.27	9.21	1
2	DHFL Pramerica Hybrid Equity Fund	Jan-04	Unrated	237	13.71	66.36	0.82	-	1.79	3.36	4.38	12.72	9.05	14.01	2
3	ICICI Prudential Balanced Advantage Fund	Dec-06	****	27600	14.21	33.34	1.55	1.80	1.14	7.31	8.82	14.6	13.38	11.02	3
4	Motilal Oswal Dynamic Fund	Sep-16	Unrated	1776	11.60	12.02	-	-	0.15	6.78	-	-	-	11.03	4
5	Invesco India Dynamic Equity Fund	Oct-07	***	1060	19.15	28.53	1.56	-	2.24	11.14	8.80	15.69	14.04	10.24	5
Balanced Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	***	14637	136.56	736.96	20.50	14.11	18.20	4.18	9.39	16.94	15.50	20.38	1
2	Canara Robeco Equity Debt Allocation Fund	Feb-93	***	1614	79.74	147.80	4.55	7.20	7.53	7.43	9.26	17.04	15.15	12.38	2
3	DSP BlackRock Equity & Bond Fund	May-99	***	7139	23.72	143.33	3.48	2.70	2.10	4.43	9.35	16.38	12.86	14.95	3
4	Franklin India Equity Hybrid Fund	Dec-99	***	2090	21.20	114.31	2.50	1.75	2.31	5.76	7.66	16.05	13.22	14.02	4
5	HDFC Balanced Advantage Fund	Feb-94	Unrated	37997	29.48	178.86	2.70	3.60	3.60	6.21	10.08	16.18	13.20	17.57	5
6	HDFC Children's Gift Fund	Mar-01	****	2239	113.92	-	-	-	-	7.02	10.44	18.20	16.84	16.81	6
7	ICICI Prudential Equity & Debt Fund	Nov-99	****	28744	23.20	124.02	1.74	2.10	2.88	4.97	10.28	17.68	14.54	14.43	7
8	Kotak Equity Hybrid Fund	Nov-99	**	2115	15.68	23.71	0.78	1.43	1.48	2.02	8.01	12.68	10.97	14.40	8
9	L&T Hybrid Equity Fund	Jan-11	****	10656	19.45	25.87	1.12	1.14	1.55	4.78	10.01	18.42	-	13.66	9
10	Reliance Equity Hybrid Fund	Jun-05	****	13539	17.01	53.67	-	2.84	1.86	6.08	10.27	17.49	15.79	13.71	10
11	SBI Equity Hybrid Fund	Dec-95	****	24461	28.32	125.39	1.90	0.60	2.80	10.00	9.38	17.40	13.51	16.26	11
12	Sundaram Equity Hybrid Fund - Regular Plan	Jun-00	***	1042	15.13	86.15	0.40	0.62	1.48	10.88	10.05	12.38	10.13	12.68	12
13	Tata Hybrid Equity Fund - Regular Plan	Oct-95	**	5349	63.47	203.32	6.14	6.30	6.35	2.73	6.02	15.95	14.67	15.72	13
Large Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Frontline Equity Fund	Aug-02	****	20331.61	26.78	212.88	5.25	2.77	2.35	5.62	8.86	16.81	14.88	21.28	1
2	Canara Robeco Bluechip Equity Fund	Aug-10	****	120.76	16.64	23.07	1.25	1.32	1.35	11.76	9.23	14.56	-	11.21	2
3	Franklin India Bluechip Fund	Dec-93	**	8098.56	39.57	445.17	3.50	3.50	4.00	5.78	7.32	14.19	13.32	20.88	3
4	ICICI Pru Focused Bluechip Equity Fund	May-08	****	17426.73	21.83	39.42	1.60	2.00	3.15	10.27	10.3	16.94	15.62	14.52	4
5	Kotak Bluechip Fund	Dec-98	**	1344.54	32.86	218.8	11.00	2.75	6.62	6.51	7.88	14.96	11.26	18.94	5
6	L&T India Large Cap Fund	Oct-07	**	393.2	17.14	25.60	1.30	1.30	1.50	7.87	6.48	15.31	13.38	9.19	6
7	Reliance Large Cap Fund	Aug-07	****	10053.92	15.29	31.34	1.70	1.50	1.85	6.77	8.77	18.38	13.36	11.04	7
8	SBI Bluechip Fund	Feb-06	****	19121.11	21.21	37.29	2.50	1.00	-	6.73	9.05	17.98	13.71	11.21	8
9	Sundaram Select Focus Fund	Jul-02	****	766.08	13.18	168.26	-	2.00	0.50	13.29	9.57	14.48	9.2	19.38	9
10	Tata Large Cap Fund	May-98	**	777.06	44.52	204.11	3.35	3.70	4.00	6.03	7.04	13.94	12.13	20.74	10
Multi Cap / Diversified Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Equity Fund	Aug-98	****	9250.62	103.93	706.3	10.00	7.70	10.30	8.71	13.66	21.93	12.31	24.02	1
2	DSP BlackRock Focus Fund	Jun-10	**	2852.06	13.52	22.07	2.30	1.30	1.60	6.24	7.07	17.03	-	10.31	2
3	Franklin India Equity Fund	Sep-94	**	11568.57	37.75	572.59	2.50	2.50	3.50	6.81	8.37	18.68	15.12	18.56	3
4	HDFC Equity Fund	Jan-95	**	21150.45	49.86	590.51	4.50	5.00	5.50	3.3	7.8	16.79	15.29	18.94	4
5	Invesco India Contra Fund	Apr-07	****	1689	24.87	45.95	2.65	-	5.85	15.83	13.7	24.46	18.21	14.54	5
6	Kotak Standard Multicap Fund	Sep-09	****	19613.81	23.38	32.78	1.00	1.25	1.50	7.83	12.03	20.84	-	14.42	6
7	L&T Equity Fund	May-05	**	2766.65	32.60	81.75	2.00	2.25	2.50	9.58	8.86	17.56	14.51	17.34	7
8	Mirae Asset India Equity Fund	Apr-08	****	7733.08	18.08	46.48	1.35	1.50	3.70	9.28	12	20.98	17.98	16.17	8
9	Motilal Oswal Multicap 35 Fund	Apr-14	****	13180.71	23.86	25.95	1.00	-	2.05	8.56	13.07	-	-	25.61	9
10	Reliance Multi Cap Fund	Mar-05	*	9686.76	27.45	87.08	2.75	3.00	4.75	4.07	5.39	16.6	16.77	17.71	10
11	SBI Magnum Multicap Fund	Sep-05	****	5338.4	20.59	46.00	2.90	1.90	4.40	8.35	11.87	20.79	12.6	12.70	11
12	UTI Equity Fund	May-92	**	7833.44	106.18	139.52	2.80	2.80	2.80	17.08	10.38	17.68	15.33	12.60	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP BlackRock Equity Opportunities Fund	May-00	****	5544	26.59	207.26	2.50	2.60	3.30	4.6	11.52	19.17	14.85	18.19	1
2	IDFC Core Equity Fund	Aug-05	***	2778	15.29	43.98	1.00	1.18	1.00	5.85	10.85	16.23	10.73	12.16	2
3	Invesco India Growth Opportunities Fund	Aug-07	****	599	16.11	32.53	-	-	1.50	15.23	10.77	19.29	14.86	11.42	3
4	Tata Large & Mid Cap Fund	Mar-93	**	1084	29.91	186.24	2.35	2.50	2.80	1.94	7.42	16.62	12.04	12.27	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 03/07/18		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	****	6102.48	158.73	31.18	5.75	4.67	17.10	13.17	12.85	22.79	15.62	25.21	1
2	Axis Long Term Equity Fund	Dec-09	****	17546.16	22.54	43.21	2.25	2.23	2.50	17.6	11.64	23.88	-	18.75	2
3	Canara Robeco Equity Tax Saver Fund	Feb-09	**	858.21	25.52	59.74	1.89	1.90	2.00	9.91	8.34	16.47	16.5	14.71	3
4	DHFL Pramerica Tax Plan	Mar-06	Unrated	260.28	11.33	13.91	0.50	-	3.65	6.75	-	-	-	13.75	4
5	DSP BlackRock Tax Saver Fund	Jan-07	**	4294.79	15.59	44.16	1.85	1.65	3.38	4.08	10.72	19.71	15.04	13.84	5
6	Franklin India Taxshield Fund	Apr-99	**	3700.03	43.39	548.26	3.50	3.50	4.50	7.14	8.35	18.95	16.17	23.13	6
7	HDFC Tax saver Fund	Mar-96	**	6809.82	57.05	493.65	3.50	3.75	4.50	0.89	7.75	17.73	14.93	25.67	7
8	ICICI Pru Long Term Equity Fund (Tax Saving)	Aug-99	**	5218.36	22.22	354.64	1.50	2.55	2.80	10.01	9.88	19.99	15.86	20.80	8
9	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	1489.44	17.29	55.91	1.40	1.24	1.30	11.16	10.85	21.66	-	19.81	9
10	Invesco India Tax Plan	Dec-06	****	551.78	20.32	49.75	2.00	2.00	2.20	15.86	11.27	21.25	17.93	14.95	10
11	Kotak Tax Saver Regular Plan	Nov-05	**	742.15	18.33	40.32	2.05	1.47	1.58	3.02	8.4	17.98	11.97	11.69	11
12	L&T Tax Advantage Fund	Feb-06	****	3236.43	23.64	54.59	2.40	2.00	2.40	8.18	12.46	19.69	16.04	14.73	12
13	Motilal Oswal MOST Focused Long Term Fund	Jan-15	****	1065.07	15.85	17.54	-	-	1.10	9.22	16.21	-	-	17.70	13
14	Reliance Tax Saver Fund	Sep-05	*	9996.28	18.75	54.14	1.80	1.35	2.40	-7.25	5.01	19.96	16.43	14.12	14
15	SBI Magnum Taxgain Scheme	Mar-93	*	6267.5	40.03	134.02	4.00	4.00	4.00	-0.37	4.69	16.12	12.55	16.56	15
16	Sundaram Diversified Equity Fund	Nov-99	**	2710.34	12.76	100.34	2.00	3.00	1.50	3.22	10.16	17.66	13.12	17.45	16
17	Tata India Tax Savings Fund	Mar-96	****	1401.49	63.39	16.74	9.00	9.00	10.00	5.82	12.25	20.12	15.01	19.42	17
18	UTI Long Term Equity Fund	Dec-99	**	981.68	18.98	83.49	2.50	1.35	2.70	5.32	8.14	15.56	11.2	14.87	18

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2018

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹1,00,000 (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	11876.04 -1.92	43837.22 13.25	91591.45 16.96	283900.74 16.39	2555803.77 20.64	239000
2	DSP BR Equity Opportunities Fund - Gr	May-00	11510.26 -7.53	42447.44 11.02	86943.61 14.84	267747.09 15.30	1680748.47 19.71	218000
3	Franklin India Prima Fund - Gr	Dec-93	11716.03 -4.39	42727.13 11.47	94256.05 18.14	349638.24 20.24	7750840.71 21.86	295000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	11709.90 -4.48	43746.24 13.11	96867.93 19.26	370515.38 21.58	433393.53 20.26	132000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	12133.22 2.08					



Be Empowered

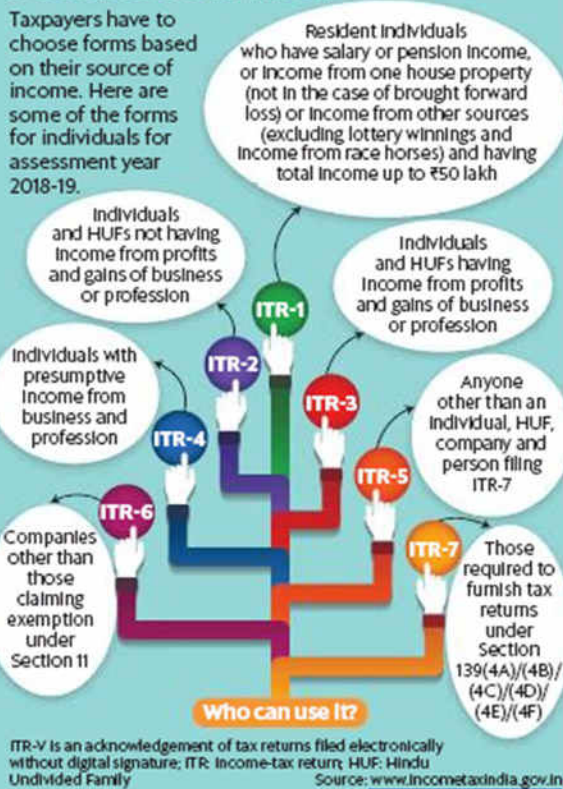


Pitfalls of not filing tax returns within due date

after the introduction of Section 274F in Finance Act, 2017, you can't escape paying it. Interest payment: You are also supposed to pay interest under Sections 234A, 234B and 234C of the Income Tax Act, 1961 on due taxes each month until you file returns. Setting off losses not allowed: You are not allowed to carry forward certain losses to subsequent years for set-off. For instance, capital losses can be carried forward for the next eight AYs and can be adjusted against gains during these years, but only if the return is filed by the due date. No interest on refund: If any tax refund is due to you and you file the return in time, you can earn interest on refund claim, that is, the excess tax paid on your income during the year as per Section 244A. However, in case of belated returns, you may lose the interest that would be due on the refund amount. No provision to revise returns: Also, there is no window to file a revised return. This is because filing a revised return is allowed only when original return has been filed within the due date. It makes sense to file your return before the due date, ideally well in advance to avoid last-minute rush and glitches.

Source & Courtesy: Mint Personal Finance

WHICH INCOME-TAX RETURN FORM IS FOR YOU?



ITR-V is an acknowledgement of tax returns filed electronically without digital signature; ITR: Income-tax return; HUF: Hindu Undivided Family
Source: www.incometaxindia.gov.in

Thoughtful Inspirational Quotable Quotes

"[As a doctor] people will trust you, confide in you, and appreciate your efforts. You can do amazing things for people if you don't let the system get you down."
- Wes Fischer

"A lot of the lessons that are taught in football will promote success in anything you get into after football; for me, it just happens to be music. Being disciplined. Good character. Trying to do the right thing, and working hard."
- Sam Hunt

"Rain is grace; rain is the sky descending to the earth; without rain, there would be no life."
- John Updike

Senior Citizens Service (60+).
Any financial transactions related assistance or queries, please call: 1800 425 2969. We will assist you and do the needful.

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

"Without health insurance, getting sick or injured could mean going bankrupt, going without needed care, or even dying needlessly." - Jan Schakowsky

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
ICICI Lombard - Health Protect	0-25	--	3479	3992	4242
	26-35	--	5015	6208	6506
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.



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Insurance Uncovered

You should not leave any column blank or empty and never sign a blank proposal form. This is because you will be responsible for any information in this document as it bears your signature. 2. Disclose all material information about the risk you want to cover 3. Select the term of the policy as per your needs, select the mode of premium payment - single or regular payment - and the premium amount you can afford to pay 4. You must register nomination under your policy and fill the nominee's name correctly

After you buy the policy

1. Once the proposal is submitted, you should hear from the insurance company in 15 days. If you don't, take up the matter in writing and, if any additional documents are asked for, comply immediately 2. Once your proposal is accepted by the insurance company, the policy should reach you within a reasonable time. If not, contact the insurer 3. When the policy bond is received, check it and be sure that the policy is the one you wanted 4. Read the policy documents and ensure that you were made aware of all that is explained by the agent or other intermediary or insurer directly at the time of sale. In case of doubts, contact the insurer or agent immediately for clarification

Maintaining the policy

1. Pay your premium regularly on the due dates or within the grace period 2. Don't wait for a premium notice for making the payment; pay premium to avoid lapsation or other penalties. 3. In case of change of addresses, intimate the insurance company at the earliest 4. You can change your nominee after the policy is issued by filing a notice of change of nomination and sending the same to the insurer

At the time of a claim

Whenever required, you should help the insurer in a prosecution or for recovery of claims which the insurer has against third parties.

Source & Courtesy: BusinessLine - Your Money



Bajaj Finance Ltd

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36-60 months:
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For Individuals 0.35 less

*For Sr. Citizens

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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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.

MUTUAL FUNDS
Sahi Hai

Are your tax saving investments
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MYTH

If TDS is paid, there's no need to file returns?

FACT Irrespective of whether your employer has deducted tax at source (TDS) on your salary or you have paid tax on your own, you should file your return if you fit certain criteria. Under Section 139(1)(b) of the Income tax Act, 1961, it is mandatory to file returns if gross total income of an assessee be it an individual, Hindu Undivided Family (HUF), Association of Person or Body of Individual exceeds the maximum exemption limit which is 12.5 lakh for an individual below the age of 60 and 13 lakh for an individual between the age of 60 and 80 and 15 lakh for those above 80 years. Gross total income is the income you earn without factoring in exemption and deductions. In some cases, even if your income is less than taxable income, you might have to file your returns. For instance, if you have a bank account or any asset or any financial interest in any entity located abroad, you must file returns and also furnish details of such accounts, assets and financial interest in the return. If you are supposed to file returns but fail to do so, the assessing officer (AO) can send a notice to file the returns. If you fail to file the return even after the notice from AO, you may have to pay a penalty. Further, in case of non-compliance of notices and warnings by the department, if you fail to file your returns, it may attract imprisonment under Section 276CC of the Act for three months to two years along with a fine. If the amount of tax sought to be evaded exceeds 125 lakh, the imprisonment may extend to six months to seven years along with fine.

Source & Courtesy: Mint - Personal Finance

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	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
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	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, 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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LIQUID FUNDS RETURNS AS ON 05/07/2018	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.36	0.76	1.33	3.15	6.11
DSP BlackRock - Money Manager Fund Reg Plan (G)	0.32	0.76	1.52	3.30	6.29
HDFC Low Duration Fund (G)	0.37	0.77	1.05	2.80	5.79
ICICI Prudential Savings Fund	0.37	0.82	1.27	3.23	6.52
Reliance Ultra Short Duration Fund	0.36	0.78	1.70	3.29	6.26

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Allocate more in your MF Port Folio, 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)

- Aditya Birla Sun Life Short Term Fund
- HDFC Short Term Opportunities Fund
- ICICI Prudential Short Term Fund

Selected Short Term Debt

- L & T Short Term Opp. Fund
- Reliance Short Term Fund
- Tata Short Term Bond Fund

"If you're in the luckiest one per cent of humanity, you owe it to the rest of humanity to think about the other 99 per cent." - Warren Buffett

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Chinmay Divekar / Resort Owner

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

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