

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Jitne time paisa invested rahega,
utna faida hoga.
Kya baat hai!



Mutual Fund associated risks can be minimised by investing for longer tenures, which in turn results in higher benefits. There are many such facts about Mutual Funds that will surprise you. Know more about Mutual funds and plan your smart tomorrow

smarTomorrows

An investor education and awareness initiative

CANARA ROBECO Mutual Fund & ECS Financial

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

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Be Empowered



SIPs for professionals

Professionals often have busy schedules and uneven incomes, yet SIPs can help them achieve their financial goals

In the previous issue of this magazine, we discussed SIPs for the salaried. For salary-earners, financial planning is quite straightforward. You receive a certain, predictable income every month and hence you can conveniently decide what your financial plan should look like. However, professionals - such as doctors, engineers, architects, designers, consultants and so on - have their unique financial challenges, which require a tailor-made solution. Professionals tend to have a more demanding work life. While the salaried have their work hours defined, professionals often don't enjoy this certainty. This often causes their work consuming a major part of their routines, leaving little time for financial planning.

For anything and everything about SIP
Please call 1800 425 2969

Contd. in Page 3

Source & Courtesy: Value Research, Mutual Fund Insight, Image courtesy: Kotak MF

Invest now



Invest now

Save tax upto ₹82,500*

Just few weeks to go for this Financial Year Tax Savings

u/s 80C Investments upto ₹1,50,000/- (Refer page 2 for ELSS Performance details)

u/s 80D Health Insurance (Self / Spouse / Children): Premium paid upto ₹25,000/- (Refer Health Insurance premium on page no. 3)

u/s 80D Health Insurance (Dependent Parents Above 60): Premium paid upto ₹50,000/-

u/s 80CCD (1B) NPS Investment upto ₹50,000/-

* at highest tax slab bracket of 30% Cess & surcharges are not included

Government of India
Savings (Taxable) Bonds, 2018

7.75% p.a.

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

INDIA'S PIONEER
ESG MUTUAL FUND SCHEME
SINCE 2018

SBI MUTUAL FUND
A PARTNER FOR LIFE

WHAT'S GOOD FOR
THE SOCIETY IS ALSO
GOOD FOR YOUR
PORTFOLIO.

SBI
MAGNUM EQUITY
ESG FUND

An open-ended Equity Scheme investing in companies following the ESG theme

SBI Magnum Equity ESG Fund considers Environmental Factors (E), Social Impact (S) and Governance Practices (G) when investing in companies. This approach to investing focuses on evaluating risks and opportunities for companies beyond the traditional approaches and invests in those which are taking the right steps to comply with ESG requirements. This approach will endeavour to generate long term wealth whilst ensuring a positive social impact.



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

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

Secunderabad : 99489 80066	Habsiguda : 98489 91242	Vizag : 98480 50477
Basheerbagh : 98480 66255	Trimulgherry : 99128 22611	Rajamahendravaram: 98486 29443
Ameerpet : 99480 97642	Yapral : 70362 01829	Bengaluru : 99809 66112
Malkajgiri : 98488 11501	Madhapur : 70363 83065	Chennai : 98410 11705
Kukatpally : 98488 23656	Bagh Amberpet : 99480 43743	Toll Free : 1800 425 2969
Dilsukhnagar : 98480 44868	Vijayawada : 98480 27503	Missed call / SMS : 09441693111

Thoughtful Inspirational Quotable Quotes

"Over the past decades, the stock market has come to be dominated by a herd of professional investors. Contrary to popular belief, this makes it easier for the amateur investor. You can beat the market by ignoring the herd."
- Peter Lynch

"Courage doesn't always roar. Sometimes courage is the little voice at the end of the day that says 'I'll try again tomorrow.'"

- Mary Anne Radmacher

"Cherish your visions and your dreams as they are the children of your soul, the blueprints of your ultimate achievements."
- Napoleon Hill

"Genius is one percent inspiration and ninety-nine percent perspiration."

- Thomas alva edison

"You need the right people with you, not the best people."
- Jack Ma

NPS allows you additional tax deduction on saving of ₹50,000/-*, over and above the limit ₹1.50 Lakh# available under Section 80CCE of Income Tax Act, 1961.

So effectively, NPS subscribers can now claim up to ₹2 Lakh as tax deduction as against ₹1.50 Lakh earlier.

* Under Section 80 CCD (1B) of Income Tax Act, 1961
10% of salary/Income u/s 80 CCD (1)

Attractive Fixed Deposits

HDFC DEPOSITS LIC HFL LIC HOUSING FINANCE LTD ICICI Home Finance

Compiled as on 07/03/2020

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	7.70	7.95
HDFC Ltd	FAAA/MAAA	33/66	7.50	7.75
LIC Housing Finance	FAAA	36	7.60	7.85
ICICI Home Finance	FAAA	39	7.70	7.95
Mahindra & Mahindra Fin.	FAAA	36	7.80	8.05
P.O.NSC VIII Issue(U/S80C) w.e.f. 01/10/2019	Govt.	60	7.60	7.60

Please Check the Latest Interest Rates with ECS before Investing

BAJAJ FINSERV

Mahindra FINANCE

POST Office Saving Schemes

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

Submission of 15G/15H forms for the FY (Financial Year) 2020 - 21, AY (Assessment Year) 2021 - 22 for getting exemption from TDS on your Investments (FD's / GOI 7.75% Savings Bonds / NCD's holding in Physical Format) & PO Sr. Citizen Saving Scheme.

- 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

Note: The selected funds are given in alphabetical order with serial number for viewing convenience. The numbers are not indicative of priority of funds. To select the right funds suitable to your risk profile, needs & goals, kindly consult your nearest **ECS Financial Team** & Plan accordingly.

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM		NAV as on 02/03/2020		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
				(₹ Crs.)	Dividend	Growth	FY 2016-17	FY 2017-18	FY 2018-19	1 Year	3 Years	5 Years	10 Years			
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)																
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	**	2736	19.32	54.01	0.33	1.47	1.46	6.14	5.11	7.11	8.9	8.86	1	
2	HDFC Balanced Advantage Fund	Feb-94	Unrated	44151	23.74	184.75	3.60	3.60	3.41	-0.65	4.16	5.22	10.94	17.57	2	
3	ICICI Prudential Balanced Advantage Fund	Dec-06	****	28853	14.00	36.61	1.80	1.14	0.89	7.1	7.36	7.43	11.57	10.35	3	
4	Invesco India Dynamic Equity Fund	Oct-07	****	870	16.7	29.58	-	2.24	1.92	7.17	7.3	5.62	10.05	9.13	4	
5	Motilal Oswal Dynamic Fund	Sep-16	*****	1276	12.36	13.14	-	0.15	0.27	10.96	8.3	-	-	8.31	5	
Balanced Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla SL Equity Hybrid '95 Fund	Feb-95	**	9894	119.06	714.77	14.11	18.20	8.84	-1.24	2.91	4.31	10.3	18.77	1	
2	Canara Robeco Equity Hybrid Fund	Feb-93	****	3000	76.51	168.53	7.20	7.53	7.27	11.84	10.12	7.89	12.44	12.13	2	
3	DSP Equity & Bond Fund	May-99	****	6497	22.15	165.12	2.70	2.10	2.52	15.86	9.23	8.75	11.03	14.45	3	
4	Franklin India Equity Hybrid Fund	Dec-99	***	1770	20.31	118.87	1.75	2.31	2.00	3.89	5.1	5.28	10.47	13.01	4	
5	HDFC Children's Gift Fund	Mar-01	****	3170	121.11	-	-	-	-	4.37	7.81	7.21	13.87	15.6	5	
6	ICICI Prudential Equity & Debt Fund	Nov-99	****	22390	19.81	132.06	2.10	2.88	2.48	4.14	5.58	6.79	12.59	13.52	6	
7	Kotak Equity Hybrid Fund	Nov-99	***	1474	15.47	25.94	1.43	1.48	1.33	12.24	6.08	6.19	9.24	13.66	7	
8	L&T Hybrid Equity Fund	Jan-11	***	7368	19.3	26.49	1.14	1.55	0.69	6.77	5.71	6.00	-	11.34	8	
9	Nippon India Equity Hybrid Fund	Jun-05	***	7867	15.6	50.84	2.84	1.86	0.92	-2.1	3.08	4.47	9.91	11.66	9	
10	PGIM India Hybrid Equity Fund	Jan-04	**	144	19.45	68.52	-	1.79	1.20	5.79	3.96	2.73	6.72	12.69	10	
11	SBI Equity Hybrid Fund	Dec-95	*****	32585	30.67	144.77	0.60	2.80	0.84	14.19	10.86	8.35	11.88	15.75	11	
12	Sundaram Equity Hybrid FundJun-00	****	1876	13.58	95.22	0.62	1.48	1.70	10.42	9.37	6.93	8.05	12.12	12	12	
13	Tata Hybrid Equity Fund	Oct-95	**	4074	55.42	209.72	6.30	6.35	5.18	4.69	4.04	3.76	10.86	14.72	13	
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	DSP Equity Opportunities Fund	May-00	****	5663	22.76	225.34	2.60	3.30	2.66	9.17	7.14	8.08	11.95	17.03	1	
2	IDFC Core Equity Fund	Aug-05	***	2780	14.4	43.96	1.18	1.00	0.80	3.56	5.73	5.8	8.57	10.69	2	
3	Invesco India Growth Opportunities Fund	Aug-07	****	2447	17.39	35.11	-	1.50	-	8.32	11.04	7.57	12.28	10.51	3	
4	Tata Large & Mid Cap Fund	Mar-93	***	1350	23.81	47.22	2.50	2.80	0.84	7.03	5.47	4.83	11.48	11.92	4	
Mid cap Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Mid Cap Fund	Oct-02	**	2505	27.41	269.13	2.80	3.91	1.93	-0.74	1.32	4.43	10.32	20.8	1	
2	Axis Midcap Fund	Feb-11	*****	4818	23.67	40.49	2.00	2.25	2.12	15.59	15.48	9.58	-	16.73	2	
3	DSP Midcap Fund	Nov-06	****	7626	21.76	58.44	2.20	2.60	2.30	13.08	7.9	9.35	14.72	14.19	3	
4	Franklin India Prima Fund	Dec-93	***	7835	54.06	938.2	6.00	6.50	4.86	2.89	4.86	6.63	14.57	18.87	4	
5	HDFC Mid-Cap Opportunities Fund	Jun-07	***	23788	24.36	53.72	2.25	3.00	2.50	3.9	4.53	7.41	15.72	14.16	5	
6	ICICI Prudential Midcap Fund	Oct-04	***	1968	19.28	89.22	3.65	1.35	0.88	-0.81	2.56	4.18	11.22	15.32	6	
7	Kotak Emerging Equity Scheme	Mar-07	*****	6733	23.09	40.77	1.59	2.67	1.61	12.04	7.19	9.25	14.64	11.48	7	
8	L&T Midcap Fund	Aug-04	****	6391	38.78	133.45	4.00	3.54	2.87	5.44	6.3	8.75	14.11	18.1	8	
9	Motilal Oswal Midcap 30 Fund	Feb-14	***	1986	19.48	27.22	0.48	2.00	1.77	15.32	5.62	6.7	-	18.09	9	
10	Sundaram Mid Cap Fund	Jul-02	**	6178	31.08	464.81	-	4.20	2.13	5.16	2.75	6.49	13.47	24.37	10	
Multi Cap / Diversified Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Equity Fund	Aug-98	***	12098	92.07	729.92	7.70	10.30	7.19	6.29	6.51	7.78	11.63	22.05	1	
2	Axis Focused 25 Fund	Jun-12	*****	9627	19.05	30.34	1.30	2.00	1.59	17.58	14.55	10.21	-	15.55	2	
3	DSP Focus Fund	Jun-10	***	2089	13.82	23.96	1.30	1.60	0.68	12.36	7.31	5.64	-	9.39	3	
4	HDFC Equity Fund	Jan-95	***	23357	45.28	599.32	5.00	5.50	5.25	-3.85	4.66	4.14	10.17	17.65	4	
5	Invesco India Contra Fund	Apr-07	*****	4751	23.72	48.13	-	5.85	2.07	6.38	10.28	7.99	12.62	12.95	5	
6	Kotak Standard Multicap Fund	Sep-09	****	30546	22.23	33.31	1.25	1.50	1.33	7.16	8.52	8.02	13.19	12.79	6	
7	Motilal Oswal Multicap 35 Fund	Apr-14	****	13062	22.75	25.82	-	2.05	0.89	5.72	6.43	8.58	-	17.61	7	
8	Nippon India Multi Cap Fund	Mar-05	**	10416	26.17	91.28	3.00	4.75	2.43	-1.6	6.42	3.12	12.18	15.95	8	
9	PGIM India Diversified Equity Fund	Mar-15	***	136	10.89	13.4	0.50	1.39	0.44	7.76	6.25	-	-	6.03	9	
10	SBI Magnum Multicap Fund	Sep-05	****	8760	21.92	48.97	1.90	4.40	-	7.94	7.92	8.27	11.07	11.64	10	
11	UTI Equity Fund	May-92	****	10650	109.17	152.34	2.80	2.80	2.92	12.27	11.46	7.5	12.49	12.16	11	

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM		NAV as on 02/03/2020		Year wise dividends in ₹			Return (%)				Since Inception	Sl. No.
				(₹ Crs.)	Dividend	Growth	FY 2016-17	FY 2017-18	FY 2018-19	1 Year	3 Years	5 Years	10 Years			
1	Aditya Birla Sun Life Tax Relief 96	Mar-96	****	10308	137.78	31.22	4.67	17.10	9.47	3.2	8.88	7	15.92	23.27	1	
2	Axis Long Term Equity Fund	Dec-09	*****	21997	20.66	48.79	2.23	2.50	2.04	17.22	14.17	9.16	16.89	16.85	2	
3	Canara Robeco Equity Tax Saver Fund	Feb-09	****	1033	25.11	69.36	1.90	2.00	1.77	8.91	10.61	6.08	11.78	14.19	3	
4	DSP Tax Saver Fund	Jan-07	***	6381	13.78	48.92	1.65	3.38	1.80	9.43	7.67	7.98	12.7	12.85	4	
5	Franklin India Taxshield Fund	Apr-99	**	4056	35.26	530.3	3.50	4.50	3.75	-1.19	3.53	4.06	11.51	20.91	5	
6	HDFC TaxSaver Fund	Mar-96	*	7327	47.35	461.92	3.75	4.50	6.00	-5.62	1.24	1.9	8.9	23.34	6	
7	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	***	6736	18.46	359.8	2.55	2.80	2.48	1.71	5.09	4.89	11.39	19.05	7	
8	IDFC Tax Advantage (ELSS) Fund	Dec-08	***	2180	15.26	52.31	1.24	1.30	0.85	-0.44	6.25	5.51	11.75	15.94	8	
9	Invesco India Tax Plan	Dec-06	****	1026	17.66	53.2	2.00	2.20	1.77	10.79	10.4	7.56	13.45	13.52	9	
10	Kotak Tax Saver Regular Plan	Nov-05	****	1155	18.21	45.2	1.47	1.58	1.34	9.54	8.07	6.63	10.88	11.14	10	
11	L&T Tax Advantage Fund	Feb-06	***	3406	20.03	52.53	2.00	2.40	1.77	4.21	5.63	6.18	11.23	12.56	11	
12	Mirae Asset Tax Saver Fund	Dec-15	*****	3293	14.33	17.88	0.55	1.25	0.44	8.07	11.57	-	-	14.92	12	
13	Motilal Oswal Long Term Equity Fund	Jan-15	****	1725	16.26	18.35	-	1.10	0.27	13.92	9.6	11.19	-	12.61	13	
14	PGIM India Long Term Equity Fund	Dec-15	***	354	10.62	13.65	-	3.65	0.39	1.78	5.63	-	-	7.64	14	
15	SBI Long Term Equity Fund	Mar-93	**	7582	37.01	134.98	4.00	4.00	3.01	-0.65	3.5	2.68	9.22	15.49	15	
16	Sundaram Diversified Equity Fund	Nov-99	**	2597	10.51	97.63	3.00	1.50	1.59	2.37	3.96	4.96	9.29	15.78	16	
17	Tata India Tax Savings Fund	Mar-96	*****	2139	58.54	18.13	9.00	10.00	8.85	7.45	8.86	8.21	12.69	18.35	17	

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 29/02/2020

Source & Courtesy: Morningstar

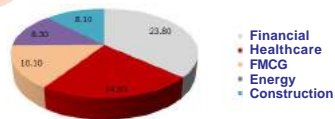
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year)		Total Investment ₹36,000 (3 years)		Total Investment ₹60,000 (5 Years)		Total Investment ₹1,20,000 (10 years)		Since Inception Value & Return	Amount Invested Since inception*	
			Value & Return	Value & Return	Value & Return	Value & Return	Value & Return	Value & Return					
1	Birla Sun Life Equity fund - Gr	Aug-98	12231.14	3.61	37875.78	3.33	73054.44	7.81	235063.56	12.90	2738096.20	22.09	259000
2	DSP Equity Opportunities Fund - Gr	May-00	12280.36	4.38	38244.22	3.97	73561.35	8.09	241752.30	13.42	1853017.09	17.79	238000
3	Franklin India Prima Fund - Gr	Dec-93	12037.40	0.58	36358.02	0.64	68965.30	5.52	267862.63	15.33	7822394.27	17.70	315000
4	HDFC Mid-Cap Opportunities - Gr	Jun-07	12260.98	4.07	36147.04	0.27	69231.84	5.67	253382.91	14.31	449593.13	16.80	153000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	11491.74	-7.79	36079.18	0.14	68016.57	4.96	208529.52	10.65	3637148.36	18.40	305000
6	IDFC Core Equity Fund -Gr	Aug-05	12068.01	1.06	36607.07	1.09	69807.59	6.00	194425.93	9.33	356430.38	9.93	175000
7	Kotak Standard Multicap Fund - Gr	Sep-09	12009.02	0.14	38610.89	4.61	74671.02	8.69	243018.57	13.53	263983.02	13.45	126000
8	L&T Emerging Businesses Fund-Gr	May-14	11371.54	-9.60	32279.98	-6.97	66040.72	3.79	-	-	83769.51	6.09	70000
9	Mirae Asset Large Cap Fund -Gr	Apr-08	11841.57	-2.45	38476.49	4.38	75038.05	8.89	244573.04	13.65	374221.89	15.16	143000
10	Motilal Oswal Multicap 35 Fund-Gr	Apr-14	11996.86	-0.05	36654.82	1.18	71302.26	6.84	-	-	94085.42	9.42	71000
11	Nippon India Small Cap Fund - Gr	Sep-10	12173.20	2.70	35188.47	-1.48	70465.27	6.37	-	-	266051.75	17.09	114000
12	SBI Magnum Multicap Fund-Gr	Sep-05	12024.46	0.38	38120.31	3.76	72871.85	7.71	232770.37	12.72	427103.31	11.21	174000
13	Sundaram Small Cap Fund	Feb-05	12311.65										

Aditya Birla Sun Life Tax Relief 96

Scheme Obj : Equity : ELSS; Scheme Type : Open End;
Launch Date : March 1996; Fund Manager : Ajay Garg;
Entry Load : NA Exit & Load : NIL (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 29/02/2020)		Fund Performance	
Holdings	Net Asset (%)	Period	%
Reliance Industries	8.26	1 Year	4.33
HDFC	8.25	3 Years	9.18
Honeywell Automation	7.94	5 Years	7.27
Pfizer	6.86	10 Years	11.42
Glaxosmithkline Pharma	5.73	Top 5 Sectors	
Gillette	5.33	Instruments	
Bayer CropScience	4.97	Financial	23.80
Kotak Mahindra Bank	4.31	Healthcare	14.80
Larsen & Toubro	4.02	FMCG	10.10
Johnson Controls - HACL	2.97	Energy	8.30
		Construction	8.10

Top 5 Sectors

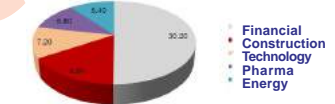


DSP Tax Saver Fund

Scheme Obj : Equity : ELSS; Scheme Type : Open End;
Launch Date : January 2007; Fund Manager : Mr. Rohit Singhania;
Entry Load : NA Exit & Load : NIL (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 29/02/2020)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.40	1 Year	10.08
HDFC Bank	6.81	3 Years	7.80
Bharti Airtel	5.53	5 Years	8.20
Axis Bank	4.96	10 Years	12.58
Infosys	4.48	Top 5 Sectors	
Reliance Industries	3.66	Instruments	
State Bank of India	3.07	Financial	30.20
Ultratech Cement	2.75	Construction	9.60
BPCL	2.26	Technology	7.20
Crompton Greaves Consumer Electricals	2.24	Pharma	6.80
		Energy	6.40

Top 5 Sectors

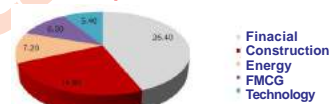


Kotak Tax Saver Fund

Scheme Obj : Equity - ELSS; Scheme Type : Open End;
Launch Date : March 97; Fund Manager : Harsha Upadhyaya;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 29/02/2020)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	6.37	1 Year	10.37
Reliance Industries	5.67	3 Years	8.32
HDFC Bank	5.10	5 Years	7.01
Axis Bank	4.90	10 Years	10.72
Larsen & Toubro	4.15	Top 5 Sectors	
AU Small Finance Bank	3.69	Instruments	
GSK Consumer Healthcare	3.44	Financial	26.40
SRF	3.44	Construction	14.80
Kotak Mahindra Bank	2.78	Energy	7.20
Tata Consultancy Services	2.70	FMCG	6.50
		Technology	5.40

Top 5 Sectors



Motilal Oswal Long Term Equity Fund

Scheme Obj : Equity - ELSS; Scheme Type : Open End;
Launch Date : January 15, Fund Manager : Aditya Khemani;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 29/02/2020)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.74	1 Year	14.45
HDFC Bank	8.39	3 Years	10.00
Axis Bank	7.22	5 Years	11.15
Larsen & Toubro	5.03	10 Years	-
Maruti Suzuki India	4.41	Top 5 Sectors	
AU Small Finance Bank	4.32	Instruments	
Jubilant FoodWorks	4.27	Financial	47.50
United Breweries	4.16	Cons. Durable	12.90
Torrent Pharmaceuticals	4.01	Construction	10.50
Hindustan Unilever	3.60	Pharma	5.80
		Automobile	4.40

Top 5 Sectors

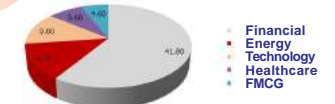


Tata India Tax Savings Fund

Scheme Obj : Equity - ELSS; Scheme Type : Open End;
Launch Date : March '96, Fund Manager : Rupesh Patel, Ennetee Fernandes;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Top 10 Holdings (as on 29/02/2020)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	9.34	1 Year	7.73
State Bank of India	7.93	3 Years	8.99
HDFC Bank	7.35	5 Years	8.31
HDFC	6.38	10 Years	12.57
Infosys	6.09	Top 5 Sectors	
Reliance Industries	5.74	Instruments	
Axis Bank	5.11	Financial	41.80
Kotak Mahindra Bank	3.16	Energy	9.70
Tata Consultancy Services	2.92	Technology	9.00
Bharti Airtel	2.67	Healthcare	5.80
		FMCG	4.60

Top 5 Sectors



SIPs for professionals

Professionals often have busy schedules and uneven incomes, yet SIPs can help them achieve their financial goals

Hence, professionals should first focus on identifying their financial goals and the amounts needed. Financial goals could be both short-term and long-term, such as buying a car or a house, vacation, children's education and marriage, retirement, etc. Estimate what you would like to spend on them if they were due today. Then increase those amounts by the rate of inflation. This will give you future estimates. Alternatively, seek the guidance of a financial-planning expert. Once you have ascertained the goal amounts, you can start to invest towards them.

For your long-term goals, i.e., those that are away by more than five years, investing in equity funds through SIPs is highly effective. Equity is the only asset class that reliably beats inflation over the long term and hence is ideal for long-term wealth creation. However, it is also highly volatile. SIPs help you average out your investments amidst this volatility. They also help you be disciplined. However, at this stage, for professionals, the next hurdle comes in: uneven income flows.

Given the nature of their work, professionals often have uneven incomes. Think of a doctor. Some day, he sees more patients, while some days are dry. Some days, he visits hospitals and conducts operations, while other days, there aren't any hospital visits. These uneven income flows are further affected by fixed expenses that many professionals must incur. For instance, the very same doctor has his own clinic staff, to whom he must pay monthly. There are other costs as well, such as office rent, travel expenses, equipment purchase and so on. All these make professionals' monthly income highly fluctuating. How can they do SIPs then?

There is a way out. First observe your net income streams for the last few months. Based on them, determine an amount that you can manage to save every month. Create SIPs for this amount. Keep any extra investable surplus separate. Use it to regularise your SIPs. For instance, if you have SIPs of ₹10,000 and in some month you have ₹2,000 extra, keep this ₹2,000 separate. Next month, if your investable surplus dips to ₹9,000, take ₹1,000 from your previous months' surplus. If the surplus increases in quantum, you can also channel it into your equity funds over time. If you receive a windfall, again invest it in your equity funds in a staggered way. Don't invest your surplus in one go as you may catch a market peak.

Some professionals may wonder why they need the SIP, when they can manually invest every month. This brings us back to where we started. Because of their busy schedules, professionals may miss investing in a systematic way. Uneven income flows may also down-prioritise investing. Hence, by opting for SIPs, one can be more disciplined and achieve one's financial goals effectively.

Source & Courtesy: Value Research, Mutual Fund Insight, Image courtesy: Kotak MF

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5024* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	7928	14433
Click 2 protect	35	20	9316	17274
3D Plus	45	10	13825	25180
ICICI PRU	25	30	5103	8347
iPROTECT	35	20	6476	11547
	45	10	11151	19752
LIC	25	30	9912	19824
AMULYA	35	20	13983	27966
JEEVAN	45	10	22360	44722
SBI Life	25	30	6904	11506
Smart	35	20	9187	15311
Shield	45	10	13897	23162

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

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- A health insurance policy is renewable for life. Even if you make claims or develop a condition, the insurer is bound to renew your policy
 - The earlier you buy a health insurance policy, the cheaper it is
 - You can increase your sum assured by paying extra premium
 - Health insurance policies provide no claim bonus, for every year when you do not make a claim
 - If you have an existing condition, the waiting period is longer
 - Health insurance policies with built-in wellness features reward you for a healthy lifestyle
- ### How To Tackle Long-Term Healthcare Costs
- Take health insurance early in your life
 - Increase the health cover when you have an increase in income
 - Opt for a crucial illness top-up for common diseases like diabetes and heart diseases
 - Opt for health plans which have wellness built-in and those which give incentives on maintaining a healthy lifestyle
 - If you are a senior citizen, look for co-pay and sub-limits to reduce the premium
 - Opt for long-term health plans for longer renewal periods

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	5M-35	--	4720	5328	5994
Classic - Individual	36-45	--	5351	6148	6927
	46-50	--	8496	10266	12626
HDFC ERGO	18-35	--	6282	--	7971
Optima	36-45	--	7110	--	9020
Restore	46-50	--	10399	--	13194
ICICI	0-25	--	3479	5103	4242
Lombard - Health	26-35	--	5015	6208	6506
	36-45	--	6549	7896	8298
Protect	46-50	--	10978	11795	12428
Aditya Birla	25	4899	5220	6210	6858
Enhanced	35	5083	5395	6231	7324
Plan	45	7600	8043	9349	10836

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Cover for Early or Major Stage Cancer | Lump Sum Benefit on diagnosis of major or early stage Cancer | No Medicals Required²

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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, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
DILSUKHNAGAR	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, 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, Secunderabad - 500 087.	040 - 27863360	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGH AMBERPET	H.No: 2-2-647/A/68, 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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DSP Ultra Short Fund (G)	0.22	0.47	1.26	2.88	7.05
HDFC Low Duration Fund (G)	0.28	0.70	1.64	3.47	8.14
ICICI Prudential Savings Fund (G)	0.15	0.66	1.70	3.88	8.95

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- Denzel Washington

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