

ECS CONSULTANTS

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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

LIC's Pradhan Mantri Vaya Vandana Yojana

Pension: 8.00% p.a. payable Monthly

Now you can invest upto ` 15 lakhs



NPS: Present equity investment limit of 50% in 'active choice' has been increased to 75%

To know more, open the NPS A/C or to pay the yearly subscription, please visit / call your nearest ECS

7.75% p.a. Government of India Savings (Taxable) Bonds, 2018

Opening Shortly



HDFC AMC - IPO



Dewan Housing Fin. Corpn. Ltd 'AAA' Rated, Secured NCDs



JM Financial Credit Solutions Ltd. 'AA' Rated, Secured NCDs

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, please call your nearest ECS Financial: 098480 32339 / 097050 11965

Thoughtful Inspirational Quotable Quotes

"An average plan vigorously executed is far better than A brilliant plan on which nothing is done."

- Brian Tracy

"There are two primary choices in life: to accept conditions as they exist, or accept the responsibility for changing them."

- Dr Denis Waitley

"Miracles start to happen when you give as much energy to your dreams as you do to your fears."

- Richard Wilkins

"Anytime you suffer a setback or disappointment, put your head down and plow ahead."

- Les Brown

"The best time to plant a tree was 20 Years back; the second best time is today"



Be Empowered



Have separate bags of money for your goals

Treating your savings and investments as one big lump of money can leave you struggling to meet your financial goals in the future.

It's not uncommon to find people who have saved and invested enough but are still struggling to meet their financial goals. Often, the reason is that they were not really investing, instead they were just putting money away in some instrument or the other. This may sound like the most obvious thing in the world, but the real point of investing is not to put money aside, but to eventually use the corpus. The problem is that this is hard to do in an organised manner, unless the investment was tailored to match that particular expense. You don't have to be able to foresee the future to do this. All you need to do is make reasonable guesses about the obvious financial goals of your life. So what exactly is a financial goal for your investments? It's not something as general as 'Make lots of money'. It's more precise, and involves concrete financial plans for things you would like to do in the future. Only when we have the goals set out can we answer questions about the kind of investments we need. Here are some instances: you'll need money for your daughter's higher education after six years;

Contd. in page 3

Source & Courtesy: Dharendra Kumar, CEO, Value Research, ET Wealth.



Secured Redeemable NCDs (Rated AA)

9.10% p.a. for 3 years

SREI Equipment Finance Ltd

Hurry! This NCD Issue Closes on 16/05/18

Attractive Fixed Deposits

Compiled as on 08/05/2018

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	36	7.85	8.20
DHFL	CARE AAA	14	7.75	8.00
HDFC Ltd	FAAA/MAAA	33	7.55	7.80
LIC Housing Finance	FAAA	36	7.45	7.70
Mahindra & Mahindra Fin	FAAA	36	8.05	8.30
P.O.NSC VIII Issue(U/S80C)	Govt.	60	7.60	7.60
PNB Housing Finance	FAAA	44	7.55	7.80
Shriram Transport Finance	FAAA	36	8.00	8.25
Shriram City Union Finance	FAAA	36	8.00	8.25

Please Check the Latest Interest Rates with ECS before Investing

It's the time to submit 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).

To know more & to submit 15G/15H forms, please do call your nearest ECS Financial

What is Tax Deducted at Source (TDS)?

Tax deducted at source (TDS) is the process of charging and collecting tax at the source of income. Each source of income from salary, interest, commission, rent, brokerage, professional fees, royalty, and others attracts TDS.



It is deducted at the prescribed rate by the tax department if the Permanent Account Number (PAN) is provided by the recipient of income or at the rate of 20% or at the maximum marginal rate of 35.88% in the absence of PAN. The deductor is liable to remit the collected tax into the account of the central government within the stipulated time. The recipient of income can make a declaration to avoid paying unnecessary TDS. For instance, in case of interest income on bank deposits, as per the provisions of section 197A of the income-tax Act, 1961, if the depositor estimates her income to remain below the basic threshold Limit, a self declaration in Form 15G or Form 15H can be furnished by her if she is below 60 years of age or above 60 years, respectively. This is to avoid the trouble of obtaining a refund of unnecessary deducted tax.

If you are a salaried Tax payer / pensioner and have any queries related to Taxes, please call your nearest ECS Financial or call Toll Free : 1800 425 2969.

Know your Income Tax filing Due Dates

● Salaried, Pension - ITR 1 - July 31. ● Business Class, Non company assessee (whose accounts need not be compulsorily audited) - ITR 2 & ITR 3 - July 31. ● Co-operative Societies, Charitable Institutions claiming exemptions u/s 11 & Companies (whose accounts required to be compulsorily audited) - ITR 4, ITR 5, ITR 6 & ITR 7 - 30th September.

Note: for NRI's separate form will be applicable.

Don't wait till March. Start your SIP right now, through ELSS Funds u/s 80C to avail the Tax benefit, use the volatility to your advantage, earn tax efficient better returns and create wealth. To start the SIP thru right ELSS, please call your nearest ECS

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/03/2018

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment `12,000 (1 year) Value & Return		Total Investment `36,000 (3 years) Value & Return		Total Investment `60,000 (5 Years) Value & Return		Total Investment `1,20,000 (10 years) Value & Return		Since Inception Value & Return		Amount Invested Since inception*
1	Aditya Birla Sun Life Tax Relief 96 - Gr	Mar-96	12653.50	10.32	45751.19	16.23	98227.79	19.83	297481.60	17.29	300532.60	17.18	121000
2	DSP BlackRock Tax Saver Fund - Gr	Jan-07	12410.54	5.50	45450.84	14.89	95564.57	18.08	298687.79	17.10	355937.95	16.16	135000
3	Tata India Tax Savings Fund - Gr	Oct-14	12796.16	11.07	47135.21	17.52	-	-	-	-	53873.41	14.37	42000

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.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP instalments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

More ELSS Funds covered in Page 2

- 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.

Be Empowered

Have separate bags of money for your goals

you will be retiring in 18 years and would like to maintain your lifestyle afterwards.

When you have very precise financial goals, the returns you need for them, and the variability you can afford in the case of each goal becomes clear.

Without this kind of clear understanding of your needs, it's hard to make good investment choices. It's easy to make a random statement like, "I need ₹1 crore after five years." But suppose you can't invest the sum required to reach that target in five years. Then what? Without an exact goal, you can always backtrack. Would ₹90 lakh be enough? How about seven years instead of five? How about starting next year instead of now? How about forgetting all about it and buying a new iPhone? But, with a precise goal, the choice is obvious. If you can't reach a goal, it generally becomes quite evident, as does what you need to do next. When the goals are very precise, the returns you need, and the variability you can afford in each case becomes clear. Most importantly, it also becomes amply clear that each of these goals must have a set of investments that are chosen specifically to meet them. In other words, we must have separate portfolios for separate goals. The word 'portfolio' is generally used to signify all the investments and assets that an individual or a family possesses. This is problematic. It makes far more sense to have separate portfolios for separate goals—a set of investments that are aimed at meeting one specific financial goal. If you think it would be difficult to keep track of multiple portfolios, there are portfolio managing tools available online which can help. This method of having separate portfolios is actually quite similar to what many housewives have always done. I had an elderly relative who ran her family's finances this way. She had a number of hand-stitched drawstring pouches. Each one was a separate 'budgetary head'. When her husband brought home his salary, she would put away the exact amount of money for a particular expense in the designated pouch. There was a pouch for groceries, one for the salaries of the help, one for the dhobi's charges, and so on. The system worked very well. That's all I'm asking you to do with your savings and investments. Have a separate financial plan for each of your goals. There are just three inputs needed to start organising the bags. The first is the amount, the second is when it's needed, and the third is whether there is any leeway possible in that target date or the target amount. The time period can range from immediate, which is the emergency bag, to up to 20 or 30 years for retirement funds. There is a simple sliding scale of volatility versus potential returns across time. Broadly, one can classify time scale into immediate to one year, one to five years, and five years and above. Each needs a different approach and mix of investments. The shorter investment period, the more you should lean towards asset types that have lower variability, but at the cost of lower returns. For longer periods, it would be the opposite. As for deciding in greater detail on how to structure these portfolios, we'll tackle that in the coming weeks.

Source & Courtesy: Dharendra Kumar, CEO, Value Research, ET Wealth.

Kind Attention: Mutual Fund Investors



Categorization and Rationalization of Mutual Fund Schemes

As per SEBI Circular dated 06/10/2017, All Mutual Funds have to categorize the schemes broadly classified in the following groups: a) Equity Schemes. b) Debt Schemes. c) Hybrid Schemes. d) Solution Oriented Schemes. e) Other Schemes. And wherever it replicates, the same to be realigned or merged as per the New Circular.

Due to this, Mutual Funds are realigning, repositioning & renaming the schemes, where ever necessary. You will observe the change of fund names & structure of portfolio etc.

We are taking note of the same, and if any action to be taken in your portfolio, we will keep you informed. From your end too, if any queries / clarifications regarding this, please do call / visit us. Our contact details are in page 4.

Thank you

Team ECS Financial

Term Insurance plan

WHAT IS IT?

It is a life insurance plan. The money you pay as premium for term plan will only buy you insurance cover. And if you are the policy holder, your beneficiary will get the sum assured in case you die during the tenure of the policy. The policy holder doesn't get any money on survival

HOW MUCH DOES IT COST?

Term plans are the cheapest life insurance policies. You can get a Larger sum assured by paying just 0.5% or lower as premium.

At 30 years, if you decide to take a sum assured of ₹1 crore. The annual premium could vary between ₹7,500 and ₹20,000 per annum

Source & Courtesy: ET Wealth

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.

Did you know? not renewing your Health Insurance on or before renewal date / allowed grace period, your policy becomes lapse & you can't 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 27845814/35 & Shyam - 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	46-50	--	10978	11795	12428
	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.

ECS Financial Serving over 30000 Investors Since 22 years with Utmost Trust & Integrity.

To know more about our services & to invest rightly at your Doorstep, please call your nearest ECS

SOME KEY TAX FACTS ABOUT ULIPS

INCOME AND GAINS FROM ULIPS ARE TAX FREE

Ulips are insurance plans and therefore, the income and gains are tax free Under Section 10(10d). Even short-term gains made by the policyholder by switching from one plan to another are tax free. This gives Ulips a unique edge over mutual funds. In debt funds, short-term gains are taxed at the marginal rate and long-term gains are taxed at 20% after indexation. In equity funds, short-term gains are taxed at 15% and long-term gains beyond lakh in a financial year are taxed at 10%. However, the income and gains from the Ulip is tax free only if the cover is 10-times the annual premium. If the premium is more than 10% of the insurance cover, the entire amount received at maturity will be treated as income from other sources and taxed at the marginal rate.

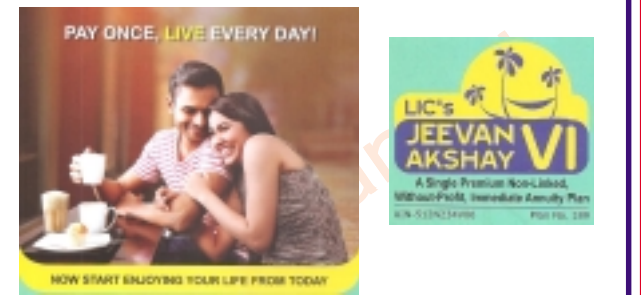
ADEQUATE COVER FOR TAX BENEFITS

The premium you pay is eligible for tax deduction under Section 80C. Here again, this benefit is available only if the cover is 10 times the annualised premium. If the premium is more than 10% of the sum assured the tax deduction is allowed on the amount equal to 10% of the sum assured. This threshold was set six years ago. The rules are a little lenient for those suffering from specified illnesses or disabilities. In their case, the premium should not be more than 15% of the insurance cover. The minimum insurance cover rules do not apply to the death benefit. The insurance money received by the nominee on death of the policyholder will be tax free in all circumstances.

NO TAX SOP IF SURRENDERED PREMATURELY

A Ulip must be continued for at least five years if you want to claim the tax benefits. If the policyholder terminates the Ulip before the completion of five years, the tax deduction availed till then will be reversed. This means the entire deduction claimed on the Ulip premium will be added to the income of the policyholder in the year in which the policy is discontinued. If policy is terminated after completion of five years, the surrender value will be tax free.

Source & Courtesy: ET Wealth.



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

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



When you **STOP INVESTMENT PRESSURE** it shows!

The Systematic Investment Plan, where you invest a fixed amount periodically, is a sure relief from investment pressure as:

- It recognizes that you get your salary regularly, so it is best to invest regularly.
- Your money isn't idle.
- You don't have to worry about market volatility.

SUNDARAM MUTUAL
UNEARTHING OPPORTUNITIES

To start your SIP, call Toll Free : 1800 425 2969
Missed call / SMS: 094416 93111, www.ecsconsultants.co.in

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



A fund that fits your growing needs

Invesco India Growth Fund

(An Open-ended Diversified Equity Scheme)

While you work hard to meet your growing needs, ensure that your investments work just as hard. Invest in a fund that helps you build a solid foundation for growth. By investing in a diverse portfolio of established companies and valuable stocks, this fund aims to perform consistently across all market conditions. So you grow wealth and happiness for the long term.

Track record | In-depth Research | Proprietary Processes

Call 1800-209-0007
sms 'Invest' to 56577
www.invescomutualfund.com



Suitable for investors who are seeking*

- Capital appreciation over long-term
- Investment in diversified portfolio of equity and equity-related instruments

* Investors should consult their financial advisers 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.

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, 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, Annapurna Kalyana Mandapam lane, Srinagar Colony, Dilsukhnagar, Hyderabad - 500 060	040 - 24152771	98480 44868
HABSIGUDA @	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY @	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL @	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

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

Follow us:
f t in

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.

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

LIQUID FUNDS RETURNS AS ON 05/05/2018	15D	30D	3M	6M	1Y
Birla SL - Cash Mgr Reg (G)	0.09	0.25	1.73	2.71	6.26
DSP BlackRock - Money Manager Fund Reg Plan	0.01	0.14	1.63	2.74	6.36
HDFC Cash Management Fund - Treasury Advantage	0.04	0.02	1.44	2.31	5.98
ICICI Prudential Savings Fund	0.05	0.06	1.68	2.50	6.05
Reliance Liquid Fund - Cash Plan	0.21	0.45	1.53	2.97	5.94

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 Port Foilo, 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

"We are constituted so that simple acts of kindness, such as giving to charity or expressing gratitude, have a positive effect on our long-term moods. The key to the happy life, it seems, is the good life: a life with sustained relationships, challenging work, and connections to community." - Paul Bloom

Our Toll Free Helpline : 1800 425 2969

R.N.I No.APENG/2004/12047

POSTAL REGN.NO.: H/SDHO-02/16-18

BOOK POST

Registered News Paper

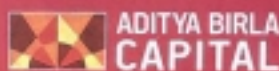
To



Are your dreams matching reality?

Inflation, debt, lifestyle expenditure, miscellaneous spending... there are multiple forces at work trying to keep you from achieving your dreams. With costs racing way ahead of income, do you find yourself setting for cheaper substitutes of your original dream? Or have you stopped dreaming altogether? Dream on! And realise every one of those dreams with your Sabse Important Plan which is a Systematic Investment Plan.

Mutual Funds
Aditya Birla Sun Life Mutual Fund



PROTECTING INVESTING FINANCIAL ADVISING

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

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

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. Insurance is the subject matter of solicitation.

Serving you. Serving Nation.

From: ECS CONSULTANTS, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.