

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

"Freedom to Grow, Strength to Endure"

Elluswamy Chandrasekaran
Editor



As we step into this 79th Independence Day month, it's a moment to reflect not just on the journey of our nation—but also on the strides we've taken as individual investors in a growing economy. India continues to rise as a beacon of resilience, with economic indicators reflecting stability and potential. Despite global tremors, including tariff-linked trade anxieties and shifting geopolitical tides, domestic consumption, reform-led governance, and a deepening retail investor base are keeping market sentiment buoyant.

Equity markets have shown commendable maturity. Volatility, while present, is no longer perceived with fear but with preparedness. This reflects a broader financial evolution—where long-term goals are prioritized over short-term reactions.

One such goal that requires unwavering commitment is planning for children's education. With rising costs and increasing global aspirations, an early and well-structured investment strategy can make all the difference. Whether through children's gift funds or balanced hybrid funds, aligning your investments to your children's future academic milestones is an act of foresight—and freedom in itself.

As said by Mahatma Gandhi, 'your future depends on what you do today'. The spirit of independence lies not just in celebrating the past, but in building a secure and self-reliant future. Just as our nation's growth is rooted in planning, perseverance, and belief, so too must our personal financial journeys reflect these values.

At ECS Financial, we salute the spirit of India and every investor contributing to its upward journey. This Independence Day, let's pledge to stay informed, stay disciplined, and stay inspired.

SMART THINGS TO KNOW

Children's mutual funds

1. A children's mutual fund is an investment option that specifically caters to children and their financial goals like higher education, college tuition or wedding expenses.
2. Children's funds typically have a lock-in period, restricting withdrawals for a certain period, encouraging long-term discipline.
3. These include a mix of equity and debt, and investors can choose higher debt or higher equity depending on the risk profile and investment horizon.
4. The investment is done in the name of the child and is typically made by a parent or guardian for a minor.

Selected Children's Funds

- ABSL Bal Bhavishya Yojna
- HDFC Children's Fund
- ICICI Prudential Child Care Fund
- SBI Magnum Children's Benefit Fund
- Tata Children's Fund
- UTI Children's Equity Fund

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

ECS Financial
AMFI Regd. Mutual Fund Distributor

This Independence Day, let's celebrate the freedom to dream, to build, and to prosper!

Happy 79th Independence Day

● Mutual Funds ● Fixed Deposits ● Stocks ● Bonds ● Insurance

M: 70325 33609 | Toll Free: 1800 425 2969
www.ecsfinancial.co.in

Invest Rightly. Live Happily.

FINANCIAL EMPOWERMENT!

ECS Financial
AMFI Regd. Mutual Fund Distributor

Empowering Financial Futures!

"As part of our Financial Empowerment Initiative, we offer a 1 hour in-person programme at your office /school / society at your convenience to boost financial awareness and smart saving habits." Join our monthly webinars too, held every second Saturday!

For more details contact:
Mr. G. Krishna Kumar - 98851 73379

Because Life is Uncertain—You Must Make Your Family's Future Certain

Life, in all its beauty and unpredictability, comes with no guarantees. One moment may be filled with joy and stability, and the next can bring unforeseen challenges.

Contd. in page 3

Thoughtful Inspirational Quotable Quotes

"The future depends on what we do in the present. Service without humility is selfishness and egotism"
- Mahatma Gandhi

"Financial independence is not a function of income. It's a result of behavior. Start early. Save consistently. Leave it alone. Do this for 30 years and you win."
- Morgan House

"Every citizen of India must remember that he/she is an Indian and he/she has every right in this country but with certain duties."
- Sardar Vallabhbhai Patel

"When learning is purposeful, creativity blossoms. When creativity blossoms, thinking emanates. When thinking emanates, knowledge is fully lit. When knowledge is lit, economy flourishes."
- A.P.J. Abdul Kalam

"The highest use of capital is not to make more money, but to make money do more for the betterment of life."
- Henry Ford

Rx

Equity —✓—
Debt —✓—
Commodity —✓—

Invest in Multi Asset Allocation Funds
These funds can diversify your investments across equity, debt, and commodities. They are suitable for long-term investors aiming for stability and growth, without the hassle of managing multiple investments.

An investor education and awareness initiative by Franklin Templeton Mutual Fund & ECS Financial

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

Selected Multi Asset Allocation Funds

- ABSL Multi Asset
- Franklin India Multi Asset Allocation Fund
- DSP Multi Asset
- HDFC Multi Asset
- ICICI Prudential Multi Asset
- Nippon India Multi Asset
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities

Head Office : 70325 33609 | Telangana : 98480 27443
Andhra Pradesh : 98480 50477 | Tamil Nadu : 98410 11705
Karnataka : 99809 66112 | Maharashtra : 70324 15862

To contact your nearest branch, please refer page 4

RBI Floating Rate Savings Bonds

8.05% P.A.
Payable H-ly | Floating Rate

Avail this opportunity to the most

Attractive Fixed Deposits

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 60	6.95 6.95	7.30 7.30
ICICI Home Finance	AAA	- 60	- 7.15	- 7.50
LIC Housing Finance	AAA	18 60	6.75 6.90	7.00 7.15
Mahindra Finance	AAA	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	AA+	18 60	7.00 7.10	7.25 7.35
Shriram Finance	AA+	18 60	7.15 7.65	7.60 8.10

Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (u/s 54EC) | Tax Saving Schemes | IPOs / FPOs / NCDs | Stock Broking (as AP) | Insurance (Life / Health / General) | Tax Free / Sovereign Gold Bonds | NPS / PAN Services | Loan (Home / 2 & 4 Wheelers / Personal / LAS / LAM / LAP)

Got suggestions or feedback? How can we make it better for you?

Share your thoughts with us via email at krishnakumarg@ecsfinancial.co.in or WhatsApp at +91 98851 73379!

Selected Equity / Hybrid Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/08/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	***	4,545	17.16	71.31	1.25	1.25	1.25	6.47	14.07	15.27	10.89	10.33	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	62,014	33.94	751.7	-	1.44	1.92	6.73	18.98	23.4	14.88	20.87	2
3	Nippon India Multi Asset Fund	Aug-20	***	6,368	21.65	21.65	-	-	-	7.99	17.7	-	-	16.79	3
4	Tata Multi Asset Opportunities Fund	Mar-20	**	3,956	23.49	23.49	-	-	-	5.09	16.35	18.96	-	18.95	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	4,277	13.23	14.77	-	-	0.89	6.22	-	-	-	16.61	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	8,940	33.48	59.21	-	-	-	6.8	16.16	14.03	10.92	9.48	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,890	28.62	73.94	1.0	1	1	3.87	18.92	15.61	10.05	12.71	7
8	Kotak Multi Asset Allocation Fund	Sep-23	Unrated	8,220	13.22	13.22	-	-	-	2.88	-	-	-	16.11	8
9	Quant Multi Asset Fund	Mar-01	****	3,570	129.68	141.46	-	-	-	5.59	20.73	25.92	17.12	11.48	9
10	Edelweiss Multi Asset Allocation Fund	Jun-23	Unrated	1,879	11.74	11.74	-	-	-	7.99	-	-	-	7.91	10
Balanced Advantage Funds (BAFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,034	26.55	105.87	-	1.31	1.77	5.19	13.13	14.13	10.6	9.78	1
2	HDFC Balanced Advantage Fund	Feb-94	****	1,02,790	38.61	514.12	-	2.4	3.0	1.10	19.61	23.79	13.54	18.11	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,353	20.36	20.36	-	-	-	1.3	11.12	12.88	-	11.52	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,597	15.55	35.03	-	0.72	1.14	2.32	11.05	12.13	9.06	9.99	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	65,298	18.75	73.64	1.60	2.00	1.60	6.03	13.03	14.71	10.74	11.33	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	13,047	21.6	50.21	-	1.55	1.98	0.5	12.07	14.05	10.01	10.63	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	9,391	32.9	175.48	-	1.53	2.4	2.91	12.36	13.95	9.62	14.82	7
8	Kotak Balanced Advantage Fund	Aug-18	****	17,677	20.46	20.46	-	-	-	4.18	11.97	12.31	-	10.76	8
9	Invesco India Balanced Advantage Fund	Oct-07	***	1,024	20.11	53.69	-	1.24	1.80	3.25	13.65	12.68	9.17	9.87	9
10	Axis Balanced Advantage Fund	Aug-17	***	3,324	13.47	20.79	0.7	1.08	0.99	4.29	13.48	13.14	-	9.56	10
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,854	16.79	118.38	1	1	1	3.26	13.71	18.17	11.85	15.2	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	44,552	27.03	389.04	1.8	2	2.3	4.06	19.52	25.24	15.13	15.27	2
3	Kotak Aggressive Hybrid Fund	Nov-99	****	7,808	36.6	62.28	-	-	-	2.76	15.78	20.12	12.67	14.47	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,243	97.39	357.16	-	6.02	8.74	2.42	13.73	16.02	11.73	12.6	4
5	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,988	27.77	103.9	1.25	-	2	2.97	16.01	19.34	9.71	12.31	5
6	JM Aggressive Hybrid Fund	Apr-95	****	862	33.38	120.2	-	-	-	-4.55	21.26	21.91	12.02	12.5	6
7	Bandhan Aggressive Hybrid Fund	Dec-16	***	989	19.3	25.76	0.52	0.86	1.13	7.14	15.12	18.61	-	11.64	7
8	Invesco India Aggressive Hybrid Fund	Jun-18	***	742	22.52	25.19	-	-	-	4.62	16.69	16.58	-	12.12	8
Debt Medium / Short Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,871	19.18	56.85	0.85	1.15	-	8.71	7.48	6.49	7.28	7.67	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,952	11.8	37.32	0.35	0.76	0.84	8.96	8.14	6.63	8.26	8.84	2
3	Axis Short Duration Fund	Jan-10	****	11,467	20.91	31.26	-	0.46	0.63	9.19	7.6	6.1	7.27	7.61	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,506	20	51.61	-	-	-	8.67	7.66	6.41	7.92	7.84	4
5	DSP Short Term	Sep-02	***	3,862	12.4	47.09	0.4	0.82	0.88	8.65	7.18	5.62	6.76	7	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	10,369	-	293.41	-	-	-	1.23	15.85	19.26	12.95	16.07	1
2	Axis Children's Fund	Dec-15	*	924	25.85	25.85	-	-	-	2.88	9.66	13.35	-	10.33	2
3	UTI Children Hybrid Fund	Jul-93	Unrated	4,627	-	40.34	-	-	-	4.11	9.71	11.71	8.35	10.13	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,701	-	49.99	-	-	-	-0.64	19.20	25.2	-	18.57	4
5	ICICI Prudential Retirement	Feb-19	****	1,326	32.36	32.36	-	-	-	7.04	23.79	27.87	-	20.01	5
6	SBI Retirement Benefit Fund	Feb-21	***	3,007	19.73	19.73	-	-	-	-4.38	13.76	-	-	16.37	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,636	18.25	19.39	-	-	1.22	-0.46	17	-	-	16.87	1
2	Axis Multi cap Fund	Dec-21	****	8,272	17.69	17.69	-	-	-	3.43	22.2	-	-	17.81	2
3	Nippon India Multi Cap Fund	Mar-05	****	45,366	63.33	298.53	3.75	5	5.0	1.05	24.31	31.57	14.45	18.15	3
4	HDFC Multi Cap Fund	Dec-21	****	18,513	17.68	18.66	-	-	-	-3	21.84	-	-	18.63	4
5	ICICI Prudential Multicap Fund	Oct-94	****	15,533	34.75	788.18	2.5	2.6	3	-0.11	20.95	25.14	14.11	15.20	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,946	16.95	18.54	-	-	1.5	0	18.07	-	-	16.46	1
2	Kotak Flexicap Fund	Sep-09	***	54,841	50.82	84.16	-	-	-	1.38	17.27	19.77	13.2	14.33	2
3	Parag Parikh Flexi Cap Fund	May-13	****	1,10,392	-	84.09	-	-	-	7.78	20.74	23.24	17.16	19.06	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,982	15.57	15.57	-	-	-	3.18	-	-	-	19.87	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,108	13.98	14.74	-	-	0.72	3.31	-	-	-	14.21	5

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 04/08/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
1	HDFC ELSS Tax Saver Fund	Mar-96	****	16,908	74.6	1,395.81	5.75	7	7	4.1	22.29	25.43	13.05	23.2	1
2	ICICI Prudential ELSS Tax Saver Fund	Aug-99	***	14,661	23.76	919.67	2.6	2.8	2.8	1.98	16.11	21.3	12.7	19.01	2
3	Kotak ELSS Tax Saver	Nov-05	***	6,493	42.94	114.73	-	-	-	-3.19	16.72	21.57	13.37	13.18	3
4	SBI ELSS Tax Saver Fund	Mar-93	****	30,616	87.57	431.96	5	5.25	-	-2.18	24.56	25.52	13.85	16.86	4
5	Tata ELSS Fund	Mar-96	**	4,711	97.92	43.75	3	3.7	3.57	-0.29	15.69	20.32	13.38	18.221	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2025

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	ICICI Prudential Multicap Fund-Gr	Oct-94	12362.85	5.69	49791.72	19.58	99752.95	20.45	289306	16.78	9675227	17.65	360000
2	Nippon India Multicap Fund-Gr	Mar-05	12596.49	9.4	49447.88	21.76	111473.98	25.06	328576	19.14	1668923	16.85	240000
3	Invesco India Multicap Fund-Gr	Mar-08	12079.32	1.24	46667.2	17.62	94515.9	18.24	278120	16.05	1106049	17.67	204000
4	Parag Parikh Flexi cap Fund-Gr	May-13	12636.47	10.04	48679.16	20.63	98536.46	19.95	336603	19.59	490304	19.0	144000
5	Kotak Flexi Cap Fund-Gr	Sep-09	12615.72	9.71	46193.2	16.90	90912.53	16.65	262389	15.0	735402	15.2	192000
6	HDFC Flexi cap Fund-Gr	Jan-95	12575.29	9.07	49144.15	21.32	107102.5	23.4	321075	18.71	19990985	21.18	360000
7	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12411.83	6.46	45363.66	15.62	89933.94	16.2	296919	17.26	940850	19.83	180000
8	Tata Large & Midcap Fund-Gr	Mar-93	12284.98	4.46	44249.99	13.88	89599.13	16.05	264667	15.12	9289084	15.99	384000
9	Nippon India Smallcap Fund-Gr	Sep-10	12232.63	3.64	48704.52	20.67	113913.84	25.97	409806	23.23	1101795	24.17	168000
10	Edelweiss Midcap-Gr	Dec-07	12480.92	7.56	51515.38	24.74	111110.4	24.93	364200	21.05	1500568	20.64	204000

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 installments 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



BECAUSE LIFE IS UNCERTAIN
—YOU MUST MAKE YOUR
FAMILY'S FUTURE CERTAIN

While we can't control the future, we can certainly prepare for it. That's where the power and purpose of insurance comes in—a simple yet powerful promise of protection, especially when your family needs it the most.

Imagine the emotional and financial stress your loved ones could face in your absence. Apart from the emotional vacuum, day-to-day expenses, education costs, loans, and future aspirations could

suddenly become overwhelming burdens. This is exactly why insurance is not just a policy—it's a commitment to your family's security, even when you're not around to protect them physically.

Insurance ensures that your family doesn't just survive, but continues to live with dignity. It replaces lost income, helps maintain their standard of living, and covers outstanding debts or major expenses. Life insurance, in particular, acts as a financial shield during times of distress, giving your family the much-needed strength to move forward without financial roadblocks.

Beyond life insurance, health insurance too plays a vital role. With medical inflation on the rise, a single hospitalization can drain years of savings. A comprehensive health insurance plan acts as a cushion, allowing you to focus on recovery rather than bills. It also protects your family's savings from being eroded by sudden medical emergencies.

Moreover, insurance is not just about death or illness. It also provides if you are looking for secured lifelong guaranteed pension through various pension plans like Jeevan Akshay, Jeevan Shanti etc.

Think of insurance as a safety net in the circus of life. You hope never to fall, but if you do, you know something is there to catch you. By securing adequate coverage today, you're ensuring that your family is never left vulnerable, no matter what curveball life throws at you.

The best part? Peace of mind. Knowing your family is protected gives you the confidence to chase your dreams, take risks, and live more fully. Insurance is not about fearing the future—it's about preparing for it wisely.

So, while life may be uncertain, your family's future doesn't have to be. Take that small but significant step today. Explore the right insurance plans, understand your family's needs, and act now—because responsibility doesn't end with love, it begins with protection.

Let insurance be your promise—a silent guardian for those you love the most.

FAQS – Because Life is Uncertain – You Must Make Your Family's Future Certain

1. Why is insurance important for my family?

Insurance provides financial support during unexpected events like illness, accidents, or death. It helps your family manage expenses and maintain their lifestyle even in your absence.

2. What happens to my family if I don't have life insurance?

Without life insurance, your family may face financial stress—struggling with daily expenses, loan repayments, or education costs—especially if you are the main earning member.

3. What types of insurance should I consider for family protection?

Primarily, you should consider:

Life Insurance

- Personal Accident Cover (for disability/injury support)

- Term Plans (for high coverage at low cost)

- Health Insurance (for medical expenses)

4. What is the right age to buy insurance?

The earlier, the better. Premiums are lower when you're young and healthy. Buying early also ensures your family is protected for a longer period.

5. How much life insurance cover do I need?

Ideally, your cover should be 10 to 15 times your annual income, depending on your liabilities, dependents, and future goals.

6. Is insurance only useful after death?

No. Many insurance plans offer living benefits like health cover, critical illness support, and maturity benefits that help during your lifetime too.

7. What is a term insurance plan?

A term plan is a pure protection plan that offers high life cover at a low premium. It pays a lump sum to your family if something happens to you during the policy term.

8. Can insurance help with children's education or retirement planning?

Yes. Some insurance plans combine protection with savings or investments, helping you build a fund for key life goals like education, marriage, or retirement.

9. What if I already have some savings? Do I still need insurance?

Yes. Savings can fall short during major emergencies. Insurance ensures you don't have to dip into your savings during tough times—it acts as a dedicated safety net.

10. Is it difficult to buy and manage insurance today?

Not at all. With digital platforms, expert guidance, and flexible policies, buying and managing insurance has become easy and user-friendly.

BHAROSE AUR ANUBHAV KA FUND
HDFC Balanced Advantage Fund
Striking the right balance of Debt and Equity can take you a long way.

Selected Balanced Advantage Funds

- HDFC Balanced Advantage
- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Mirae Asset Balanced Advantage
- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage
- UTI Balanced Advantage

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

TUNE YOUR INVESTMENTS WITH 3S
MUTUAL FUNDS Sahi Hai

SIP
Systematic Investment Plan is a facility offered by Mutual Funds which enables investors to invest a fixed amount at a specified interval into a particular fund.

STP
Systematic Transfer Plan is a facility wherein an investor can opt to transfer a fixed amount at regular intervals from one scheme to another, at a predefined frequency.

SWP
Systematic Withdrawal Plan is a facility that allows you to withdraw a fixed amount from an existing mutual fund at a predetermined interval.

#smarTomorrows
www.canararobeco.com/smarTomorrows
An investor education and awareness initiative

CANARA ROBECO
Mutual Fund

To open Demat cum Trading Account,
Buy or Sell Stocks / ETF's / NCD's /
Perpetual / Tax Free Bonds,
Please visit / call your nearest
ECS Financial 97050 11965

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
Star Health Assurance Policy	0-17	4,945	6,114	7,902
	18-35	7,676	10,424	13,259
	36-45	9,159	12,249	15,412
HDFC ERGO Optima Restore	18 YRS	10,614	1,27,459	14705
	25 YRS	11,444	13,994	16,365
	35 YRS	12,630	15,722	18,737
ICICI Lombard Health Advantage	45 YRS	14,113	18,204	21,583
	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

Insurance is the subject matter of solicitation.

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of GST)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
HDFC Life Click 2 Protect life	25	60	10,867	17,208
	35	50	17,586	29,318
	45	40	33,303	52,154
ICICI Pru iProtect Smart	25	60	13,508	20,109
	35	50	19,215	26,193
	45	40	34,104	49,018
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
	45	35	41,115	72,991
SBI Life Smart Shield	25	55	13,583	22,639
	35	45	19,918	33,197
	45	35	30,586	50,977

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

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

ELSS Tax Saver Fund

Two Reasons to Rejoice



Source & Courtesy: Kotak MF

Selectd ELSS Tax Saver Funds

- DSP ELSS Tax Saver
- HDFC ELSS Tax Saver
- Kotak ELSS Tax Saver Fund
- Motilal Oswal ELSS Tax Saver Fund
- Parag Parikh ELSS Tax Saver Fund

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

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS, DEPOSITS ETC.

Please call

Mr. Venkatachalam

73862 49493



Benefits of SIP

- Freedom from market timing
- Well-suited for long-term wealth accumulation
- Disciplined wealth creation

HDFC MUTUAL FUND
BHAROSA APNO KA

An Investor Education and Awareness Initiative | SIP - Systematic Investment Plan

Selected Equity Funds for SIP / STP

- ABSL Multi Cap
- Canara Robeco Equity Hybrid
- DSP Flexi Cap
- Franklin India Opportunities
- ICICI Pru India Opp.
- HDFC Flexi Cap
- Kotak Flexi Cap
- Mirae Asset Focused
- Motilal Oswal Large & Midcap
- Nippon India Multi Cap
- Parag Parikh Flexi Cap
- SBI Focused Equity
- Sundaram Multi Cap
- Tata Large Cap

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

Hurry! Use the Very Attractive Life Long Pension Plans

LIC Jeevan Akshay & New Jeevan Shanti Pension Plans too to reduce the rates very shortly.

We deal in
Life: LIC of India, HDFC Life, ICICI Pru Life Health & Star Health, HDFC Ergo, SBI General
General: ICICI Lombard General Insurance

To select the Best Life / Health / Pension & Vehicle Insurance policies and to get best service at all times, Please call **ECS Financial**
 70322 20490 / 70959 05511

"What advances a nation or a community is not so much to prop up its weakest and most helpless members, but to lift up the best and the most gifted, so as to make them the greatest service to the country." - J R D Tata

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

LIQUID FUNDS RETURNS AS ON 05/08/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun life Low Duration Fund(G)	0.25	0.52	1.86	4.06	7.6
DSP Ultra Short Fund(G)	0.21	0.45	1.64	3.79	7.24
HDFC Low Duration Fund(G)	0.22	0.48	1.87	4.22	7.79
ICICI Prudential Savings Fund(G)	0.26	0.55	1.99	4.4	8.23

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

Capital Gain Bonds u/s 54 EC **All CG Bonds now offers 5.25% p.a. and Payable Annually**
 Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

Importance of Portfolio Review
 It's advisable to review your portfolio every six to twelve months to monitor its performance and ensure you're on track. Periodic reviews allow you to make adjustments as needed, helping you stay aligned with your investment objectives.
 Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws.



For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs,
 Please call **Mr. Venkatachalam**
 Mobile: 73862 49493

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.**

Serving you. Serving Nation. **From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 203, 2nd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.**

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood
ECS Financial or Click www.ecsfinancial.co.in

Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
Tirumalgiri	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
YAPRAL	Shop No: 7, Plot No: 25, Hi - Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Sec'bad-94.	040 - 3516 8184	7659008855
Telangana Rural Region			
WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220
Andhra Pradesh Region			
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	9848027503
VISHAKAPATNAM @	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477
Karnataka Region			
BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandraliah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980060787
Tamil Nadu Region			
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9841010082
T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9841011705
Maharashtra Region			
CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3102 4331	7032415862

Our Toll Free Helpline : 1800 425 2969
Missed call / WhatsApp / SMS : 094416 93111

A Wealth of Laughs Finance Funnies

- Why did the investor bring a spoon to the stock market?
Because he heard there might be a big dip!
- Why was the savings account always calm?
Because it believed in peaceful growth!
- Why don't stocks ever get bored?
Because there's always some action happening!
- What did the SIP say to the investor during a market dip?
"Don't worry, I'm still growing — just quietly!"
- Why did the gold coin take a selfie?
Because it knew it was looking precious!
- Why did the bank statement blush?
Because someone was checking it out too often!
- Why was the financial advisor good at cricket?
Because he always played with a long-term strategy!
- Why did the loan go to comedy class?
So it could learn how to lighten the interest!
- Why was the new investor nervous?
Because he heard the market has mood swings!
- Why did the ATM go on leave?
Because it needed a balance check!

R.N.I.No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2025-2027

Registered News Paper

To