

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## FORTNIGHTLY - INVESTMENT NEWS

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### ECS Financial

At ECS Financial, we remain steadfast in our commitment to guiding investors with integrity, trust, and personalized financial solutions. Our focus has always been clear: helping clients build, protect, and grow their wealth with confidence. As the financial landscape continues to evolve, we are dedicated to adapting to changes and ensuring that our clients' financial journeys are guided by expertise and care.

The equity markets have shown resilience, though they continue to face volatility due to global uncertainties, trade tensions, and uneven corporate earnings. This market fluctuation calls for careful attention and strategic planning in order to navigate potential risks while maximizing returns. The debt markets are also experiencing a gradual decline in yields, with fixed deposit rates trending downward across both banks and corporates, presenting a challenge for investors seeking stable returns from traditional avenues.

Gold, once regarded as a strong hedge against market uncertainties, has slightly corrected, reflecting the pause in tariff movements and shifting investor sentiment. This shift signals the need for more dynamic approaches to portfolio management as market conditions fluctuate.

Despite these fluctuations, India's macroeconomic fundamentals remain strong which is proven by the fact that the country has surged as 4th largest economy in the world. Policy reforms, healthy consumption patterns, and continued government support paint a positive long-term outlook. This creates an opportune environment for well-planned and diversified investments that consider both growth and safety. At ECS Financial, we advocate a balanced approach, emphasizing asset allocation and disciplined investing. Strategies such as Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs) remain vital tools for building wealth over time in this evolving market environment.

As always, we encourage exploration of investment options such as Balanced Advantage Funds, Multi-Asset Funds, high-quality Debt Funds, and Flexi Cap and Multi-Cap Funds, which can offer flexibility, stability, and growth potential. Tailored solutions, like Income Plus Arbitrage Funds, are gaining relevance, particularly for investors in higher tax brackets or those from the high-income segment. These solutions help optimize returns while aligning with current tax regulations and liquidity needs.

As part of a holistic financial strategy, reviewing health insurance coverage and ensuring proper emergency planning are critical. With the evolving nature of healthcare costs and potential unforeseen events, maintaining adequate coverage can provide both financial protection and peace of mind.

At ECS Financial, our commitment is unwavering, and we continue to guide our clients through every market condition with clarity, care, and responsibility, ensuring that each individual's financial well-being is supported every step of the way.

### Thoughtful Inspirational Quotable Quotes

"Balanced trade is good for the world." - Warren Buffett

"Volatility caused by money managers who speculate irrationality with huge sums will offer the true investor more chance to make intelligent investment moves. He can be hurt by such volatility only if he is forced, by either financial or psychological pressures, to sell at untoward times." - Warren Buffett

"The most important thing for an investor is consistency. Set up automatic investments every month, and watch how compounding works its magic over the years." - Jim Cramer

"The negligence of a few could easily send a ship to the bottom, but if it has the wholehearted co-operation of all on board, it can be safely brought to the shore." - Sardar Vallabhbhai Patel

"In 1817, India accounted for 30 per cent of global trade. We have been there before, and we just tend to forget that we did it before" - C.K Prahalad

### Start Smart, Exit Smarter: The Untold Side of Investing

We often hear the golden rule of investing - "start early, stay consistent." While that's undeniably important, there's another critical piece of the puzzle that doesn't get as much attention: knowing how and when to exit your investments. **Contd. in page 3**

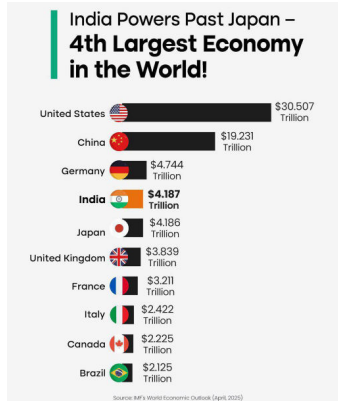
- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking (as AP) ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan (Home / 2 & 4 Wheelers / 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](mailto:krishnakumarg@ecsfinancial.co.in) or WhatsApp at +91 98851 73379!

### From Aspiration to Achievement

India's Economic Surge...



### India's Economic Leap on the Global Stage:

India has officially overtaken Japan to become the **fourth-largest economy** in the world, according to the IMF's April 2025 World Economic Outlook. This marks a remarkable rise from 11<sup>th</sup> position in 2014 to 4<sup>th</sup> in just eleven years.

With a projected GDP of \$4.187 trillion, India is now set to surpass Germany by 2028, becoming the world's third-largest economy.

Source: IMF World Economic Outlook, April 2025.

ECS Financial  
Mutual Fund Distributor

ICICI PRUDENTIAL  
ASSET MANAGEMENT

### FINANCIAL EMPOWERMENT!

Market Moves & Money Minds:  
Navigating Today's Investment Landscape

Webinar through Zoom

SPEAKER



Mr. Rounak Gouti

Product Specialist, ICICI Prudential AMC

10<sup>th</sup> May '25, Saturday 11.00AM to 12.00PM

Meeting ID: 890 0029 7473 | Passcode: ecs1668

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

### MAKE VOLATILITY YOUR FRIEND



through SIPs, STPs and Regular Investments to create wealth.

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### Selected Equity Funds for SIP / STP

- ABSL Multi Cap
- Canara Robeco Equity Hybrid Fund
- DSP Flexi Cap
- ICICI Pru India Opp.
- HDFC Flexi Cap
- Kotak Flexi Cap
- Mirae Asset Focused Fund
- 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.

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### Lock / maximize @ Current Higher Interest Rates before it declines further

Smart choices for a secure future

### Govt. Guaranteed Schemes

RBI FRS Bonds (Taxable)	8.05% p.a.
PO 5 Year Time Deposit	7.50% p.a.
PO 5 Year Sr. Citizen Savings Scheme	8.20% p.a.
PO 5 Year Monthly Income Account	7.40% p.a.
PO 5 Year NSC	7.70% p.a.
PO Kisan Vikas Patra (115M)	7.50% p.a.

### Attractive Fixed Deposits

Compiled as on 06/05/2025

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.05	8.00 8.25
ICICI Home Finance	AAA	- 39	- 7.80	- 8.05
LIC Housing Finance	AAA	18 60	7.10 7.35	7.35 7.60
Mahindra Finance	AAA	12 36	7.50 8.10	7.75 8.35
PNB Housing Finance	AA+	30 36	7.35 7.65	7.60 7.90
Shriram Finance	AA+	18 50	7.80 8.40	8.30 8.90

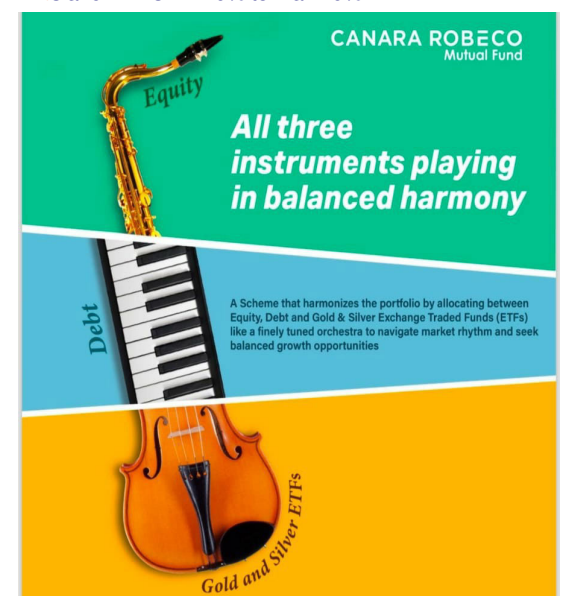
### CANARA ROBECO Mutual Fund

#### Canara Robeco Multi Asset Allocation Fund

(An open-ended hybrid scheme investing in Equity & Equity related instruments, debt & money market instruments, Gold ETFs, and Silver ETFs)

**Investment Objective:** The Scheme is to generate long-term capital appreciation from a portfolio investing in Equity and Equity related Instruments, Debt and Money Market Instruments, Gold ETFs and Silver ETFs.

**Allocation:** Equity and Equity-related Instruments: min 65% to max 80%. Debt and Money Market Instruments: min 10% to max 25%. Gold ETFs and Silver ETFs: min 10% to max 25%. Units issued by REITs and InvITs: min 0% to max 10%.



**Fund Manager:** Mr. Amit Kadam, Ms. Ennette Fernandes and Mr. Kunal Jain.

**Benchmark Index:** 65% BSE 200 TRI + 20% NIFTY Short Duration Debt Index + 10% Domestic Price of Gold + 5% Domestic Price of Silver.

**Exit Load:** 1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment.

**NFO Opens on 09/05/2025 & Closes on 23/05/2025**

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

## 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 02/05/2025		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		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	***	4,034	16.69	69.4	1.25	1.25	1.25	10.62	13.88	17.76	10.89	10.32	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	55,360	33.57	732.9	1.92	1.92	1.92	12.1	18.62	25.14	14.76	21.01	2
3	Nippon India Multi Asset Fund	Aug-20	***	5,330	20.45	20.45	-	-	-	10.93	16.37	-	-	16.55	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,554	22.44	22.44	-	-	-	6.73	13.43	17.98	-	16.94	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,821	12.19	14.16	-	-	0.89	11.29	-	-	-	16.71	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	7,674	31.95	56.51	-	-	-	8.25	14.53	14.82	10.77	9.35	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,285	28.02	71.77	0.6	1.02	1.02	7.82	18.59	17.3	9.99	12.72	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	92	-	11.55	-	-	-	-9.64	"2.71	-	-	-	7
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	7,321	26.32	103.11	1.29	1.35	1.82	10.61	12.79	15.42	11.04	9.77	1
2	HDFC Balanced Advantage Fund	Feb-94	****	94,824	38.44	502.08	2.94	3.12	2.0	6.71	20.02	24.91	13.83	18.19	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,075	19.9	19.9	-	-	-	5.01	10.88	14.04	-	11.62	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,491	15.59	34.36	0.75	0.99	1.17	7.8	11.17	13.42	9.22	10.03	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,591	18.23	71.62	1.58	1.60	1.60	10	13.07	16.37	11.07	11.33	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,240	20.71	49.06	0.85	0.85	0.40	4.36	11.65	15.27	10.15	10.65	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	8,808	32.82	171.59	-	1.81	2.4	7.7	12.64	15.33	9.93	14.89	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,542	19.97	19.97	-	-	2.00	9.79	11.89	14.34	-	10.79	8
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	***	23,229	16.56	115.08	1	1	1	7.9	13.43	19.59	12.04	15.24	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	40,962	26.42	380.23	0.75	1.8	2.3	10.14	18.97	26.44	15.51	15.33	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,795	34.3	58.38	-	-	-	8.36	13.8	21.01	12.26	14.33	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,372	96.27	345.48	9.22	7.4	8.74	8.49	13.28	17.16	12.14	12.59	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,688	26.85	100.46	-	1.25	-	7.38	15.23	20.88	9.87	12.28	5
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	14,236	11.21	26.32	0.73	0.44	0.79	7.48	6.67	5.42	5.8	6.33	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	18,350	20.98	29.43	0.1	0.48	0.60	7.43	6.55	5.23	5.57	6.07	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	30,592	17.61	33.48	-	-	-	7.48	6.89	5.49	5.76	7.07	3
<b>Debt Medium Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,861	18.88	55.95	-	-	0.78	9.64	7.11	7.07	7.28	7.69	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,363	22.87	36.78	0.75	0.35	0.84	10.23	8.03	7.36	8.15	8.89	2
3	Kotak Medium Term Fund	Mar-14	***	1,766	13.81	22.5	0.40	-	-	9.81	7.02	7.42	7.12	7.56	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,481	19.71	50.85	-	-	-	9.64	7.37	7.14	8.02	7.86	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.66	68.76	0.6	0.3	0.3	8.08	5.47	4.69	5.59	7.29	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Children's Gift Fund	Mar-01	****	9,590	-	282.89	-	-	-	5.43	15.93	21.39	13.15	16.07	1
2	Axis Children's Gift Fund	Dec-15	*	865	25.17	25.17	-	-	-	11.44	8.71	14.82	-	10.31	2
3	Tata Young Citizens Fund	Oct-95	***	340	-	59.01	-	-	-	5.13	13.86	21.25	10.99	12.82	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,983	-	48.73	-	-	-	7.38	19.16	27.79	-	18.81	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,074	29.41	29.41	-	-	-	4.59	20.93	28.52	-	19.07	5
6	SBI Retirement Benefit Fund	Feb-21	***	2,683	19.04	19.04	-	-	-	3.3	14.86	-	-	16.47	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	5,894	17.12	18.19	-	-	1.22	4.66	15.18	-	-	16.18	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,615	62.44	354.88	3.58	3.6	4.8	5.46	15.24	23.65	13.77	15.4	2
3	Nippon India Multi Cap Fund	Mar-05	****	38,637	58.53	275.88	1.75	3.75	5.0	4.35	22.6	31.07	14.28	17.94	3
4	HDFC Multi Cap Fund	Dec-21	****	15,945	16.7	17.63	-	-	-	3.23	21.45	-	-	18.18	4
5	ICICI Prudential Multicap Fund	Oct-94	****	13,938	33.38	757.15	2.5	2.5	3	7.97	20.33	26.27	14.39	15.19	5
<b>Flexi cap funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	ICICI Prudential Flexicap Fund	Jul-21	****	15,940	15.94	17.43	-	-	1.5	5.89	18.35	-	-	15.77	1
2	Kotak Flexicap Fund	Sep-09	***	49,130	48.24	79.89	-	-	-	6.59	16.01	21.27	13.67	14.20	2
3	Parag Parikh Flexi Cap Fund	May-13	****	93,441	-	80.84	-	-	-	12.69	19.78	27.49	17.14	19.12	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,537	14.67	14.66	-	-	-	5.84	-	-	-	19.14	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	1,957	13.35	14.07	-	-	0.72	7.68	-	-	-	13.74	5

## Selected Equity Linked Saving Schemes - IDCW 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 02/05/2025		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	DSP Elss Tax Saver Fund	Jan-07	****	16,218	24.22	134.53	1.7	1.86	2.48	12.42	19.33	26.03	15.77	15.26	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,556	72.6	1,358.42	5.75	5.75	7	12.75	22.79	27.21	13.31	23.32	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	13,633	23.8	895.18	2.8	2.6	2.8	9.37	16.02	23.21	13.01	19.09	3
4	Kotak ELSS Tax Saver	Nov-05	***	5,863	41.2	110.1	-	-	-	1.97	16.07	23.1	13.79	13.12	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	23,945	24.19	45.9	1.75	1.8	1.95	7.43	15	23.75	-	17.71	5
6	SBI Long Term Equity Fund	Mar-93	****	27,730	84.61	417.37	5	5.25	-	6.75	24.42	28.25	14.26	16.88	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,335	93.57	41.81	5.15	8.1	3.57	6.57	15.23	21.64	13.81	18.2	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,405	47.51	342.17	-	-	-	-8.89	14.2	33.55	19.4	15.11	8

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 30/04/2025

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	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12985.48	15.66	43003.07	11.90	82583.25	12.74	197096.63	9.59	427387.93	9.22	194000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	11539.65	-7.08	44498.01	14.27	75909.98	9.35	237286.91	13.08	418223.15	13.98	159000
3	Nippon India Multi Cap Fund- Gr	Mar-05	11759.62	-3.71	48493.07	20.34	111789.74	25.17	312407.85	18.20	1651773.92	16.66	242000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12362.82	5.68	48599.81	20.50	100308.20	20.68	333241.65	19.39	406644.15	18.95	144000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12026.49	0.41	48291.91	20.05	101930.08	21.34	286825.17	16.61	9619131.52	17.56	367000
6	Invesco India Multicap Fund-Gr	Mar-08	11725.74	-4.23	46733.73	17.71	91249.99	17.26	271705.65	15.60	1096263.92	17.45	206000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	11717.35	-4.36	46202.63	16.69	96039.48	18.89	284811.24	16.48	1389280.96	15.28	248000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11780.4	-3.39	44394.04	14.1	90226.14	16.33	291810.88	16.93	781710.12	19.76	178000
9	Sundaram Multi Cap Fund-Gr	Oct-00	11791.14	-3.23	45311.6	15.53	94405.18	18.18	273636.85	15.73	2487621.07	15.02	295000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	11821.87	-2.75	44155.69	13.73	90784.07	16.58	262168.11	14.94	9161082.40	15.87	336000

**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

## Start Smart, Exit Smarter: The Untold Side of Investing

Your exit strategy can significantly impact your overall returns. Let's explore this lesser-discussed yet powerful aspect of investing that distinguishes thoughtful investors from those who simply get lucky.

### Why the Exit is Just as Important as the Entry

Most investors spend a lot of time figuring out:

- Which fund to invest in
- When to begin
- How much to contribute every month

Yet, many overlook their exit plan - and that can cost them. Exiting too early might cut short the benefits of compounding, while staying in too long could expose your investments to volatility or shifting market risks.

- A good entry gets you in the game.
- A smart exit helps you win it.

### Case in Point: Riya and Kunal's Investment Journey

Back in 2015, Riya and Kunal both began a SIP of ₹5,000/month in an equity mutual fund. By 2022, they each had a corpus of ₹7.5 lakhs.

• Kunal, alarmed by market news, exited in 2022 and withdrew his entire investment.

• Riya, on the other hand, stayed the course after speaking with her advisor. She continued till 2024 and exited with a clear purpose - to fund her postgraduate studies. Her portfolio grew to ₹10 lakhs.

Same start. Same amount. What made the difference? The exit.

### When Should You Exit an Investment?

Exiting doesn't always mean pulling out all your money. It could mean a partial withdrawal, reallocating to a different fund, shifting to more stable assets or meeting your financial goals.

Consider exiting or rebalancing when:

1. You've achieved your financial goal (like a home or education fund)

2. The fund consistently underperforms its peers
3. There's a major shift in market conditions
4. You need liquidity due to an emergency
5. You're approaching retirement and need to reduce market risk

### Smart Exit Tips to Keep in Mind

- Opt for SWP over lump sum withdrawals
- Begin your exit gradually as your goal approaches
- Shift to safer options like debt funds as needed
- Always let your financial goal guide your exit strategy

### Final Thought

Investing isn't just about making a smart start — it's about making a wise exit. The best investors know when to stay, when to shift, and when to step out. Let your financial journey be goal-led from beginning to end.

### Start Smart. Exit Smarter. Plan with ECS.

Find this interesting? please share this with your friends.

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## Frequently Asked Questions?

### Q1. How do I know it's the right time to exit a mutual fund?

Review if you're approaching your financial goal, or if the fund has underperformed consistently for 1-2 years compared to its benchmark and peers.

### Q2. What if I exit too early and miss out on potential gains?

That's why phased exits are useful. A Systematic Withdrawal Plan (SWP) helps you transition gradually, rather than all at once.

### Q3. Is it advisable to exit during a market crash?

Usually not. Market dips are common and often temporary. Exiting during a crash may lock in losses. Instead, evaluate your risk tolerance and goals.

### Q4. Can I re-invest after exiting a mutual fund?

Yes, you can reinvest. However, it's important to avoid timing the market - instead, follow a goal-based investment strategy.

### Q5. What is a Systematic Withdrawal Plan (SWP)?

An SWP allows you to withdraw a fixed amount from your mutual fund regularly. It's a smart way to exit while still staying invested, especially as you approach your goals.

### Q6. Should I exit all at once or in phases?

Exiting in phases is usually safer. It reduces the risk of market timing and helps you manage taxes more efficiently.

### Q7. Are there tax implications when exiting a mutual fund?

Yes. Capital gains tax may apply depending on the holding period and type of fund (equity or debt). Always check with your advisor before exiting.

### Q8. What if my fund is performing well — should I still exit?

If you've reached your financial goal or need funds for a specific purpose, it may be wise to exit regardless of performance. Always align exits with goals, not just returns.

### Q9. How often should I review my exit strategy?

Ideally, review your investment plan once or twice a year, or when a major life event occurs (marriage, career change, retirement planning, etc.).

### Q10. Can I switch to another fund instead of exiting completely?

Absolutely. Fund switching or portfolio rebalancing can be a smart move if your current fund isn't meeting your expectations or your risk appetite has changed.



## Travel insurance for overseas travel

While travelling abroad, getting a comprehensive travel insurance policy is essential to safeguard against unforeseen medical emergencies, trip cancellations, or baggage loss. Selecting the right policy ensures peace of mind and financial protection) during international travel.

### Adequate coverage

A travel insurance Policy should provide adequate medical coverage, including hospitalization expenses, doctor consultations, and emergency treatments. It is advisable to check whether pre-existing conditions are covered or require an additional premium.

### Cancellation and delay benefits

Unexpected situations, such as flight cancellations, missed connections or unforeseen emergencies, may disrupt travel plans. A good policy covers trip cancellations and delays due to valid reasons, such as illness, natural disasters, or airline disruptions.

### Baggage and personal item protection

Lost, delayed or damaged baggage can cause inconvenience during travel opt for a policy that compensates for lost luggage, travel documents, and personal belongings to avoid unexpected expenses.

### Adventure sports and high-risk activities

Travellers engaging in activities like skiing, scuba diving, or trekking should check if the policy covers injuries related to adventure sports. Some insurers offer add on coverage for hazardous activities that are not included in standard policies.

### Points to note

- The policy duration should align with the length of the trip to avoid lapses in coverage
- Check for cashless claim options, especially for medical emergencies, to avoid out of pocket expenses.

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	25	60	10,867	17,208
Click 2	35	50	17,586	29,318
Protect life	45	40	33,303	52,154
ICICI Pru	25	60	13,508	20,109
iProtect	35	50	19,215	26,193
Smart	45	40	34,104	49,018
LIC	25	40	12,371	21,329
Jeevan	35	40	22,684	40,271
Amar	45	35	41,115	72,991
SBI Life	25	55	13,583	22,639
Smart	35	45	19,918	33,197
Shield	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

## 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.

## 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	4,354	5,386	7,043
	18-35	6,902	9,473	12,136
	36-45	8,192	11,059	14,008
HDFC ERGO Optima Restore	18-35	10,970	13,401	15,654
	36-45	13,579	16,899	19,330
ICICI Lombard Health Advantage	46-50	20,042	25,853	29,232
	18-20	6,219	7,206	8,793
	21-25	6,399	7,414	9,047
	26-30	6,582	7,627	9,307
	31-35	7,065	8,186	9,990
	36-40	8,741	10,128	12,360
41-45	10,863	12,586	15,360	
46-50	13,841	16,037	19,571	

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## KIND ATTENTION: INVESTORS



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

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**Telangana Urban Region**

<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
<b>AMEERPET</b>	H.No.7-1-471-472, Office No: 210. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
<b>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
<b>Tirumalgi</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secbad-94.	040 - 3516 8184	76590 08855
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

**Telangana Rural Region**

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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**Andhra Pradesh Region**

<b>VISHAKAPATNAM</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>GAJUWAKA</b>	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
<b>VIJAYAWADA</b>	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	98480 27503
<b>RAJAMAHEN-DRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

**Karnataka Region**

<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99800 60787
<b>MALLESHWARAM</b>	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139

**Tamil Nadu Region**

<b>T. NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

**Maharashtra Region**

<b>CHEMBUR EAST</b>	Office No: 16, 2 <sup>nd</sup> Floor, Rajshri Building, N.G.Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3102 4331	70324 15862
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HDFC Low Duration Fund (G)	0.08	0.46	1.52	3.35	7.27
ICICI Prudential Savings Fund (G)	0.11	0.5	1.62	3.59	7.78

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To

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