

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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↓ Interest rates are declining... ↓
same to continue in the months to come...

- Now is the time to make informed investment decisions in the fixed income products.
- Maximize returns with Current Fixed Deposits (FDs).
- Secure your future with LIC Pension Plans offering long-term stability.
- Explore the flexibility and growth potential of MF Debt Funds.

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

To know more, select Right Fixed Income Product, risk factors and to invest rightly at your doorstep, please call your nearest ECS Financial.

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Malkajgiri : 98488 11501	Rajamahendravaram : 98486 29443
Kukatpally : 98488 23656	Bengaluru RO : 99809 66112
Dilsukhnagar : 98480 44868	Shastri Nagar : 99800 60787
Habsiguda : 98489 91242	Malleshwaram : 83174 19139
Trimulgherry : 99128 22611	Chennai RO : 98410 11705
Yapral : 76590 08855	T- Nagar : 98410 01787
Madhapur : 70363 83065	Madipakkam : 98410 10082
Bagh Amberpet : 99480 90022	Coimbatore : 83411 30969
Suchitra : 81210 42180	Chembur (Mumbai) : 70324 15862
Warangal : 98488 23220	Head Office : 70325 33609
Telangana RO : 98480 27443	Capital Market (Buy / Sell - Shares / Bonds) : 97050 11965
	Insurance (Life / Health / General) : 70959 05511

Attractive Fixed Deposits

Compiled as on 25/02/2025

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.25	8.05 8.50
ICICI Home Finance	AAA	- 39	- 7.80	- 8.05
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.50 8.10	7.75 8.35
PNB Housing Finance	AA+	30 36	8.00 7.75	8.00 7.95
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34



Be Empowered



WHAT WILL YOU USE THAT TAX SAVING FOR?

The asks from this year's Budget were many but the two big announcements on tax slabs brought big smiles on the faces of middle-class Indians. By now, you would already be aware of the two big changes that will affect taxpayers directly. One, those with incomes up to ₹12 lakh per annum will have no tax to pay, though this income doesn't include capital gains. Two, the 30 per cent tax slab rate will now be applicable to only those with incomes above ₹24 lakh; earlier those with incomes above ₹15 lakh had to pay 30 per cent tax.

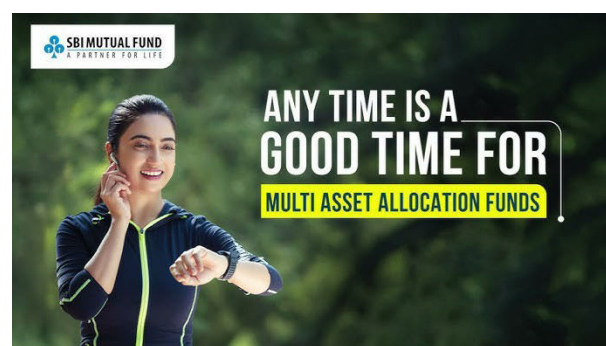
Finance Minister Nirmala Sitharaman's focus on senior and super senior citizens was also heartening. Among many other measures for them, the one that stands out: the expansion of the interest limit on deposits made by senior citizens that is not subject to tax deducted at source (TDS). There will be no TDS on interest income up to ₹1 lakh, up from ₹50,000 from FY 26.

"Pause and think hard about that extra money. It could go into adding to your investments for your goals, or to open a brand new investment account if you are not on that road already"

A big takeaway is the fact that the new Budget proposals

Source & Courtesy: Nidhi Sinha - Outlook Money

Contd. in page 3



DIVERSIFICATION: Invests in at least 3 asset classes to manage risk and seek growth in various market conditions.

CONVENIENCE: Offers a convenient way to gain exposure to multiple asset classes in one fund.

TAX EFFICIENCY: Provides equity / non-equity taxation benefits depending on the asset allocation

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

Selected Multi Asset Allocation Funds

- SBI Multi Asset Allocation
- HDFC Multi Asset
- ICICI Prudential Multi Asset
- Mirae Asset Multi Asset Allocation
- Nippon India Multi Asset
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities
- UTI Multi Asset Allocation

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

ECS Financial
Mutual Fund Distributor

DSP
MUTUAL FUND

FINANCIAL
EMP@WE@MENT!

An Exclusive Empowering Session
for Women on

Financial Freedom and Mental Health

Webinar through Zoom

SPEAKER



Ms. Usha Nair

Senior Vice President & Head - Distribution - DSP Mutual Fund

08th March' 2025, Saturday 11.00AM to 12.00PM

Meeting ID: 860 0528 6228 | Passcode: 800447

Ms. Usha Nair serves as the Senior Vice President and National Sales Head at DSP Mutual Fund, a leading asset management company in India. In this role, she oversees the company's sales strategies and distribution channels, aiming to expand DSP Mutual Fund's reach and client base.

Ms. Usha Nair has been actively involved in various industry discussions and events. She has participated in live sessions such as "Moneyfy Mantra Live," where she shared insights on market fluctuations and investment strategies. Additionally, she has been featured in interviews discussing the future of mutual funds.

She has done her PGDBM in SP Jain Institute of Management & Msc (Mathematics) at IIT Madras.

Her extensive experience and leadership in the asset management sector have made her a prominent figure in India's financial industry.

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

Thoughtful Inspirational Quotable Quotes

"I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful."
- Warren Buffett

"You can only control what you save, not what the market will do. Focus on what you can control, and save consistently."
- Andrew Tobias

"The pursuit of truth and beauty is a sphere of activity in which we are permitted to remain children all our lives."

"Before you become too entranced with gorgeous gadgets and mesmerizing video displays, let me remind you that information is not knowledge, knowledge is not wisdom, and wisdom is not foresight. Each grows out of the other, and we need them all."
- Arthur C. Clarke

"Our experiences always teach us something. If the experience is "bad", then the lesson is even more powerful and meaningful. Every unfortunate incident makes us stronger and better equipped to handle new challenges."
- Miya Yamanouchi

- 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)

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 18/02/2025		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	***	3,893	17.14	66.06	1	1.25	1.25	9.28	11.9	13.99	10.33	10.16	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	52,761	32.45	701.6	2.02	1.92	1.92	14.37	18.35	20.69	13.66	20.99	2
3	Nippon India Multi Asset Fund	Aug-20	***	5,002	19.58	19.58	-	-	-	12.82	14.82	-	-	16.22	3
4	Tata Multi Asset Opportunities Fund	Mar-20	**	3,487	21.29	21.29	-	-	-	6.99	11.89	-	-	16.52	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,710	12.87	13.4	-	-	-	12.27	-	-	-	15.6	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	7,141	30.73	54.35	-	-	-	8.91	13.34	13.26	10.53	9.23	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,079	27.27	69.22	0.6	0.6	1.02	10.42	16.63	14.34	8.93	12.64	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	95	-	11.3	-	-	-	-9.89	1.6	-	-	2.74	8
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	7,239	25.18	96.99	1.26	1.29	1.35	7.76	10.29	11.7	9.8	9.58	1
2	HDFC Balanced Advantage Fund	Feb-94	****	94,251	37.21	476.45	2.76	2.94	3.12	5.22	19.09	19.35	12.9	18.12	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,109	19.22	19.22	-	-	-	3.87	9.77	12.12	-	11.39	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,496	15.23	32.83	0.71	0.75	0.99	5.43	9.47	12.67	8.5	9.82	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,347	17.36	68.19	1.11	1.58	1.60	7.63	11.32	12.24	10.39	11.16	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,238	21.28	47.06	0.8	0.85	0.85	4.07	9.73	13.34	9.69	10.5	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,758	31.807	164.2	-	-	1.81	7.18	10.95	11.42	9.09	14.8	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,649	18.98	18.98	-	-	-	7.53	9.81	10.84	-	10.29	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	23,354	15.93	109	0.75	1	1	5.58	11.28	14.63	11.18	15.12	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	39,886	24.7	355.44	0.35	0.75	1.8	8.03	16.63	20.83	14.3	15.15	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,753	32.87	55.93	0.234	-	-	8.56	12.29	15.63	11.49	14.26	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,444	92.75	325.67	0.75	9.22	7.4	6.4	10.1	13.25	11.27	12.47	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,712	27.43	94.99	-	-	1.25	5.8	12.92	12.16	9	12.1	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,920	11.22	25.89	-	0.23	0.44	7.13	6.3	5.34	5.81	6.3	1
2	HDFC Arbitrage Fund	Oct-07	***	17,654	10.89	29.89	-	0.16	0.48	7.29	6.42	5.27	5.73	6.3	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,169	17.33	32.95	-	-	-	7.2	6.57	5.4	5.79	7.1	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,933	18.33	54.33	-	-	-	7.68	5.99	6.19	7.1	7.62	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	13,540	22.17	35.66	1.3	0.75	0.35	8.15	7.01	6.89	7.82	8.79	2
3	Kotak Medium Term Fund	Mar-14	***	1,879	13.44	21.9	0.60	0.40	-	8.05	6.11	5.94	7.01	7.44	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,552	19.16	49.44	-	-	-	7.93	6.36	6.62	7.84	7.8	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	13.31	67	0.43	0.6	0.3	6.14	4.26	3.78	5.32	7.25	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,629	-	270.87	-	-	-	5.99	14.11	16.42	12.37	16.01	1
2	Axis Children's Gift Fund	Dec-15	*	869	23.94	23.94	-	-	-	8.86	5.85	10.21	-	9.95	2
3	Tata Young Citizens Fund	Oct-95	***	349	-	55.46	-	-	-	1.05	11.47	15.88	10.22	12.68	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,897	-	45.99	-	-	-	6.01	17.6	21.37	-	18.51	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,060	27.63	27.63	-	-	-	5.87	17.28	21.44	-	18.53	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,673	18.16	18.16	-	-	-	3.06	12.57	-	-	16	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	5,879	16.01	17.02	-	-	-	3.51	12.19	-	-	15.08	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,644	61.22	334.09	1.78	3.58	3.6	3.27	12.32	16.8	12.55	15.26	2
3	Nippon India Multi Cap Fund	Mar-05	****	37,594	54.41	256.48	-	1.75	3.75	6.75	20.8	21.03	12.79	17.70	3
4	HDFC Multi Cap Fund	Dec-21	****	16,089	15.72	16.59	-	-	-	1.82	18.82	-	-	17.19	4
5	ICICI Prudential Multicap Fund	Oct-94	****	13,850	31.57	716.10	2.25	2.5	2.5	6.47	17.94	19.28	13.49	15.08	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,176	15.17	16.58	-	-	-	6.18	15.92	-	-	15.12	1
2	Kotak Flexicap Fund	Sep-09	***	49,112	44.58	73.84	0.88	-	-	6.39	12.55	14.23	12.09	13.82	2
3	Parag Parikh Flexi Cap Fund	May-13	****	89,703	-	79.10	-	-	-	14.04	17.34	23	17.18	19.25	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,473	13.82	13.82	-	-	-	3.65	-	-	-	17.73	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	1,979	12.67	13.35	-	-	-	6.64	-	-	-	12.53	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 18/02/2025		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	Axis ELSS Tax Saver Fund	Dec-09	*	34,497	23.34	87.33	2.25	2.3	2.2	8.47	8.19	11.07	11.04	15.38	1
2	Canara Robeco ELSS Tax Saver Fund	Mar-93	***	8,376	45.22	156.55	2.65	2	0.37	5.27	11	16.56	12.6	14.91	2
3	DSP Elss Tax Saver Fund	Jan-07	****	15,985	22.55	125.27	1.01	1.7	1.86	9.91	16.24	19.07	14.5	14.99	3
4	HDFC ELSS Tax Saver Fund	Mar-96	****	15,413	75.03	1,270.47	5	5.75	5.75	10.25	20.76	20.36	11.93	23.21	4
5	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	13,549	23	838.19	2.4	2.8	2.6	7.13	12.66	16.55	11.62	18.95	5
6	Kotak ELSS Tax Saver	Nov-05	****	5,893	38.55	103.02	0.903	-	-	3.83	13.35	16.19	12.5	12.88	6
7	Mirae Asset ELSS Tax Saver Fund	Dec-15	**	24,007	24.47	42.89	1.6	1.75	1.8	5.53	11.95	17.62	-	17.25	7
8	SBI Long Term Equity Fund	Mar-93	****	27,306	80.83	398.68	-	5	5.25	8.8	22.24	22.38	13.25	16.83	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/01/2025

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	12705.85	10.99	42292.51	10.71	80721.41	11.79	191151.16	9.00	370515.00	8.92	191000
2	Franklin India Feeder Franklin US Opp-Gr	Feb-12	13765.38	28.13	52607.15	26.16	91212.90	16.74	282675.18	16.32	492547.67	15.77	155000
3	HDFC Small Cap Fund- Gr	Apr-08	11549.32	-6.83	48611.61	20.43	116815.14	26.95	343414.84	19.93	1033404.69	18.63	203000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	11810.80	-2.89	49583.56	21.85	109375.57	24.21	302416.18	17.57	1541831.23	16.11	243000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12062.29	0.96	49500.73	21.73	106199.32	22.98	290135.45	16.80	9707489.48	17.6	363000
6	Invesco India Multicap Fund-Gr	Mar-08	12215.46	3.32	49285.34	21.42	103200.36	21.80	283742.44	16.39	1167062.37	18.05	203000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	11751.50	-3.79	47233.9	18.39	99673.73	20.37	288502.11	16.70	1441354.51	15.56	244000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11600.23	-6.07	44709.95	14.53	93536.41	17.76	296793.15	17.23	810041.82	20.18	176000
9	Sundaram Multi Cap Fund-Gr	Oct-00	11900.18	-1.53	46449.56	17.20	99323.61	20.22	280100.82	16.15	2569940.16	15.4	291000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	11632.98	-5.58	44578.79	14.33	93162.17	17.60	262075.64	14.91	8567873.06	16.25	382000

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



Be Empowered



WHAT WILL YOU USE THAT TAX SAVING FOR?

Make the old tax regime irrelevant for most people. In FY26, signing up for the new tax regime will be more beneficial for most of you, unless you avail of a host of deductions and pay huge rent to be eligible for a large house rent allowance (HRA) exemption. It's quite clear that the old tax regime is on its last legs.

Going by the announcement made just on the tax relief front, it is a given that a lot more individuals will have more money in their hands for consumption and investments. This in turn could give a boost to the savings rate and the economy.

But there's a catch here. What do you do with that extra money in your hands? Do you want to spend all that to party harder or to complete the shopping cart with items that you couldn't afford earlier, or to just eat out more?

I would say, pause and think hard about that extra money. It could simply go into adding to your investments for various financial goals like children's education and retirement. For those who are not on that road already, it could go into opening a brand new investment account and making a beginning. It may be a silver lining for those burdened with debt. The extra payments towards your principal payment can reduce your loan burden dramatically over a period of time, especially in the case of long-term ones like home loans. You could also look at capital-intensive pending tasks like repair and renovation of your house or replacement of consumer durables that are giving constant trouble.

It's tempting to add to your monthly expenses list, but it would be wise to weigh the scales and carve the extra money out for a purpose that benefits you in the long term.

Source & Courtesy: Nidhi Sinha - Outlook Money

ELSS Tax Saver Fund
Two Reasons to Rejoice



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.

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.

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

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.



Is your retirement vision not clear, lost in confusion and causing fear?

Don't worry at all, we are here to enable you to lead the Happy Retirement Life.

Disciplined Regular Savings will enable you to delightful Retirement Life

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

Buying Health Insurance at your early age is very advantage to you. Also it helps continuous coverage & accumulation bonuses.

To know more & choose the Right Insurance & Policy, Please call ECS Insurance. Mobile: 70322 20490 / 70959 05511

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	

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

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- Don't click unknown links

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- Helps manage risk more efficiently

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- HDFC Multicap Fund
- ICICI Pru Multicap Fund
- Kotak Multicap Fund
- Nippon Multicap Fund
- Sundaram Multicap Fund
- Tata Multicap Fund
- UTI Multicap Fund

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- Chuck Akre

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Cost inflation index for FY 2023-24 relevant to the assessment year 2024-25 is 363.

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2 nd floor, Jade Arcade, Paradise Circle, M.G. Road, Sec'bad-03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad-500016.	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
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyderabad - 500007.	040 - 27153748	98489 91242
TIRUMALGIRI	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	76590 08855
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 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2 nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 26	0891 - 2513883	7075261133
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2 nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9 th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2 nd main, 5 th Cross, Sampige Road, Malleshwaram, Bengaluru - 03	080 - 41462031	83174 19139

Tamil Nadu Region

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

Maharashtra Region

CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai - 400071	022 - 3102 4331	70324 15862
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LIQUID FUNDS RETURNS AS ON 18/02/2025	15D	30D	3M	6M	1Y
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DSP Ultra Short Fund (G)	0.10	0.53	1.58	3.3	6.91
HDFC Low Duration Fund (G)	0.08	0.53	1.55	3.39	7.37
ICICI Prudential Savings Fund (G)	0.10	0.55	1.67	3.67	7.93

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