

ECS FINANCIAL JOURNAL

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INVESTMENT NEWS

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Be Empowered



As we enter 2025, it's time to rethink what's possible in our investment journeys.

Can a monthly ₹10,000 SIP get you to ₹100 crore?

Stretching towards the impossible

There's this concept called 'stretch targets', defined as 'a challenging, ambitious goal that goes beyond what would normally be expected or easily achievable.' 'Stretch targets' stretch the mind and make it possible to achieve something you may have considered impossible. Here is something that Elon Musk said when he was questioned about the insane goals that he sets for his businesses, "Stop being patient and start asking yourself, how do I accomplish my 10-year plan in six months? You will probably fail but will be a lot further ahead of the person who simply accepted it would take 10 years."

Can a monthly ₹10,000 SIP get you to ₹100 crore? When asked the question without context, 10 out of 10 people would say, "No, such a feat is impossible", and they are probably right. However, this is where Musk's concept needs to be applied. Simply setting an implausible goal and working towards it will get you much, much closer to it than someone who considers

Contd. in page 3

Source & Courtesy: Dharendra Kumar - Value Research Mutual Fund Insight

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"Compounding works best when you can give a plan years or decades to grow. This is true for not only savings but careers and relationships. Endurance is key. And when you consider our tendency to change who we are over time, balance at every point in your life becomes a strategy to avoid future regret and encourage endurance."
- Morgan Housel

"Live for your dreams, not your memories."

"Let the future remain uncertain, for that is the canvas to receive our desires."
- Brian Herbert

"Whenever you do a thing, act as if all the world were watching."
- Thomas Jefferson

"There are domains in which expertise is not possible. Stock picking is a good example. And in long-term political strategic forecasting, it's been shown that experts are just not better than a dice-throwing monkey."
- Daniel Kahneman

● 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)

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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 16/12/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2020-21	FY 2021-22	FY 2022-23	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	***	3,818	17.65	68.02	1	1.25	1.25	16.59	12.57	15.61	10.87	10.42	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	50,648	33.08	708.2	2.02	1.92	1.92	21.64	19.74	21.06	14.49	21.23	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,683	20.55	20.55	-	-	-	24.28	15.96	-	-	18.21	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,431	22.72	22.72	-	-	-	19.63	13.71	-	-	18.7	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,664	13.57	14.13	-	-	-	21.23	-	-	-	20.25	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	6,843	31.74	56.13	-	-	-	16.22	14.6	14.66	11.24	9.5	6
7	UTI Multi Asset Allocation Fund	Jan-24	***	4,682	28.95	72.79	0.6	0.6	1.02	24.69	18.55	16.06	10.31	13.14	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	101	-	13.08	-	-	-	6.08	6.32	-	-	6.35	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	***	7,400	26.7	101.63	1.26	1.29	1.35	16.15	11.84	13.04	10.96	9.86	1
2	HDFC Balanced Advantage Fund	Feb-94	****	95,570	40.38	510.43	2.76	2.94	3.12	20.6	22.73	20.7	14.27	18.49	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,258	20.21	20.21	-	-	-	13.44	11.79	13.42	-	12.7	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,540	16.45	34.95	0.71	0.75	0.99	16.11	11.53	14.23	9.73	10.44	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,534	17.9	70.34	1.11	1.58	1.60	14.83	12.92	13.24	11.33	11.46	5
6	Edelweiss Balanced Advantage Fund	Aug-09	****	12,381	22.09	50.37	0.8	0.85	0.85	16.9	12.19	15.54	11.24	11.12	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,850	33.93	173.03	-	-	1.81	16.62	12.71	13.09	10.78	15.24	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,959	20.29	20.29	-	-	-	17.66	12.15	12.69	-	11.75	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,185	17.4	117.3	0.75	1	1	16.9	14.14	16.46	12.79	15.58	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	40,089	27.26	373.34	0.35	0.75	1.8	21.68	20.1	22.11	15.65	15.49	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,815	36.93	62.85	0.234	-	-	26.02	16.51	18.94	13.61	14.9	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,905	103.45	357.86	0.75	9.22	7.4	19.91	13.52	16.44	13.14	12.88	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,850	30.09	104.19	-	-	1.25	20.63	16.49	13.97	11.03	12.75	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	13,844	11.23	25.59	-	0.23	0.44	7.54	6.19	5.28	5.86	6.29	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	16,791	20.41	28.64	-	0.16	0.48	7.57	6.06	5.03	5.59	6.07	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,422	17.12	32.56	-	-	-	7.56	6.47	5.33	5.83	7.07	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,988	18.16	53.83	-	-	-	8.23	5.8	6.67	7.2	7.64	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	13,410	11.15	35.25	1.3	0.75	0.35	8.22	6.61	7.51	8.08	8.81	2
3	Kotak Medium Term Fund	Mar-14	***	1,828	13.31	21.69	0.60	0.40	-	9.11	5.98	6.38	7.09	7.47	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,661	18.96	48.92	-	-	-	8.19	6.13	7.12	8.08	7.81	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	44	13.19	66.42	0.43	0.6	0.3	6.29	3.95	4.14	5.54	7.26	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,937	-	298.43	-	-	-	19.69	17.1	19.25	14.26	16.61	1
2	Axis Children's Gift Fund	Dec-15	*	901	26	26	-	-	-	19.1	7.61	12.79	-	11.16	2
3	Tata Young Citizens Fund	Oct-95	***	367	62.37	-	-	-	-	17.61	14.53	19.17	12.37	13.21	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,009	-	50.93	-	-	-	23.75	20.67	24.57	-	20.29	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,050	31.46	31.45	-	-	-	32.16	23.08	24.67	-	21.82	5
6	SBI Retirement Benefit Fund	Feb-21	****	2,774	20.46	20.46	-	-	-	17.89	16.71	-	-	20.45	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	***	6,298	18.89	20.08	-	-	-	26.92	17.44	-	-	21.28	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,761	70.18	382.99	1.78	3.58	3.6	23.48	16.77	20.71	15.11	16.03	2
3	Nippon India Multi Cap Fund	Mar-05	****	39,001	69.24	300.24	-	1.75	3.75	31.88	26.94	25.51	15.59	18.81	3
4	HDFC Multi Cap Fund	Dec-21	Unrated	17,250	18.38	19.39	-	-	-	26.19	24.91	-	-	24.47	4
5	ICICI Prudential Multicap Fund	Oct-94	****	14,193	35.06	795.26	2.25	2.5	2.5	27.85	21.43	22.05	15.58	15.58	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,857	18.81	18.82	-	-	-	27.42	20.8	-	-	20.30	1
2	Kotak Flexicap Fund	Sep-09	***	51,276	50.37	83.42	0.88	-	-	24.11	17	17.59	14.66	14.90	2
3	Parag Parikh Flexi Cap Fund	May-13	****	84,641	-	82.58	-	-	-	27.73	17.12	25.78	18.55	20.01	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,455	15.64	15.63	-	-	-	22.10	-	-	-	28.00	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,105	14.06	14.82	-	-	-	20.02	-	-	-	18.86	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 16/12/2024		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	16,835	25.93	140.32	1.01	1.7	1.86	29.85	20.52	22.42	16.87	15.88	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,945	80.9	1,369.85	5	5.75	5.75	26.61	23.1	21.7	13.55	23.69	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	14,210	24.97	909.79	2.4	2.8	2.6	21.62	15.55	18.78	13.64	19.48	3
4	Kotak ELSS Tax Saver	Nov-05	****	6,232	45	120.26	0.903	-	-	28.15	18.97	21.08	15.56	13.93	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,315	27.85	48.82	1.6	1.75	1.8	24.68	16.1	20.96	-	19.32	5
6	SBI Long Term Equity Fund	Mar-93	****	27,847	89.39	440.91	-	5	5.25	35.06	25.71	25.46	15.68	17.3	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,663	106.21	45.6	-	5.15	8.1	24.71	18.04	18.87	15.68	18.82	7
8	Quant Tax Plan	Apr-00	****	10,799	51.13	368.24	-	-	-	17.62	18.02	31.64	21.32	15.7	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/11/2024

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 SL Medium Term Plan - Gr	Mar-09	12761.39	11.93	42703.86	11.39	81114.86	12.00	191232.35	9.01	371853.00	8.97	189000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	14014.9	32.43	51551.94	24.72	90794.35	16.57	280166.15	16.17	415902.67	16.31	153000
3	HDFC Small Cap Fund- Gr	Apr-08	13181.43	18.67	55248.14	29.84	133794.83	32.72	386945.89	22.14	1210677.69	20.28	201000
4	ICICI Prudential Midcap Fund-Gr	Oct-04	13227.78	19.42	54394.94	28.68	120654.76	28.34	328938.10	19.14	1750798.23	17.13	241000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	13162.84	18.37	53312.17	27.19	114391.25	26.10	309714.55	18.02	10443165.25	17.96	361000
6	Invesco India Multicap Fund-Gr	Mar-08	13700.29	27.16	53988.73	28.12	113787.93	25.88	309121.8	17.99	1125355.37	19.52	201000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	13183.73	18.71	52180.77	25.61	110279.94	24.58	316218.04	18.41	1643076.51	16.62	242000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12807.83	12.67	48774.18	20.71	103084.16	21.78	325888.36	18.97	905990.82	21.55	174000
9	Sundaram Multi Cap Fund-Gr	Oct-00	13017.25	16.02	50089.07	22.63	107927.68	23.68	301274.45	17.51	2830626.16	16.02	289000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	12838.17	13.15	48820.02	20.78	102308.59	21.47	285319.06	16.50	9319769.06	16.65	380000

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



Stretching towards the impossible

it impossible and never tries.

But a deeper psychology is at play here that goes beyond goal setting. The beauty of stretch targets in investing lies in their ambitious nature and how they fundamentally alter our behaviour and decision making patterns. When you set a goal like ₹100 crore, something interesting happens to your financial mindset. Suddenly, that expensive car purchase doesn't seem so important. The latest iPhone? A mid-priced Android phone may be a better choice. That's because stretch targets force us to think in orders of magnitude rather than increments.

Remember, the surest way to have more savings is to save more. Consider this: if your goal is to accumulate ₹5 crore, saving ₹20,000 on a purchase feels significant. But when aiming for ₹100 crore, you start thinking about ways to deploy ₹20,000 into high growth opportunities. Your mental math shifts from "how much can I save?" to "how can I multiply this?" This is where stretch targets become transformative rather than just ambitious.

The counterpoint to what I'm saying is obvious. People will say that such astronomical targets can be demotivating when progress seems slow. They're not entirely wrong. The journey from ₹10,000 monthly SIPs to ₹100 crore is not just about returns and compounding – it's about maintaining conviction through market cycles that would test even the most seasoned investors. But here's where I diverge from Musk's '10 years in six months' philosophy. Unlike in business innovation, time is not the enemy in investing – it's your greatest ally.

The real power of stretch targets in investing lies in their ability to extend our time horizons. When you set a goal like ₹100 crore, you're forced to think of it in decades rather than years. This longer time horizon naturally guides you toward better investment decisions. You're less likely to panic during market corrections, more likely to invest in high-growth but volatile assets, and more inclined to reinvest your gains rather than book quick profits.

So, is ₹100 crore from a ₹10,000 SIP realistic? Perhaps only for some investors. But that's missing the point entirely. The value lies not in achieving the exact number but in how pursuing such an ambitious target reshapes your entire approach to wealth creation. Someone aiming for ₹100 crore might reach 'only' ₹40 crore – but that's still far more than they might have achieved with a more 'realistic' goal of ₹10 crore.

As we enter 2025, it's time to rethink what's possible in our investment journeys. I've always been a realist, but maybe the traditional wisdom of setting realistic goals is holding us back. In a world where technological advancement is creating wealth at unprecedented speeds, perhaps the truly unrealistic approach is to think too small.

Source & Courtesy: Dhirendra Kumar - Value Research Mutual Fund Insight

Hurry! The following reputed companies are offering very attractive rates. As it may be reduced in the months to come, use the same right now.

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Compiled as on 24/12/2024

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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
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Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

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Source & Courtesy: ET Wealth

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

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

To know more & chooses 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

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.

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Salient features that make ICICI Pru iProtect Smart Return of Premium suitable for you

Life Insurance Cover for financial security of your family

Flexible policy term and premium payment options

15% lower premiums for women customers

Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Return of 100% of Total Premium Paid upon maturity

Insurance is the subject matter of solicitation.

Fraud and scam prevention tips

- Use passwords that are hard to crack
- Don't share your OTP with anyone
- Don't use a public Wi-Fi connection while doing online transactions
- Don't respond to the unknown calls
- Don't respond to spam emails asking about your details

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ICICI Prudential Rural Opportunities Fund

(An open ended equity scheme following Rural and allied theme)

Investment Objective: To generate long-term capital appreciation by investing in Equity & Equity related instruments of companies following Rural and/or allied theme.

Allocation: Equity & Equity related instruments of companies following Rural and/or Allied theme : Min 80% to Max 100%, Other Equity and Equity related instruments: Min 0% to Max 20%, Debt and Money market instruments: Min 0% to Max 20%, Units issued by REITs and INVITs: Min 0% to Max 10%.

Fund Manager: Mr. Sankaran Naren and Ms. Priyanka Khandelwal.

Benchmark Index: Nifty Rural TRI.

Plans and Options: Regular Plan; Growth, Income Distribution cum Capital Withdrawal(Payout, Re-investment and Transfer).

Min. Amt: ₹5000 and in multiples of ₹1/- thereafter.

Entry Load: Not applicable.

Exit Load: 1% of applicable Net Asset Value - If the amount sought to be redeemed or switch out within 12 months from allotment.

Cheque in favour: "ICICI Prudential Rural Opportunities Fund"

NFO opens on 09/01/25 & closes on 23/01/25

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



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

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Disciplined Regular Savings will enable you to delightful Retirement Life

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- **Nippon India Retirement Wealth Creation Fund**
- **TATA Retirement Savings Progressive Fund**
- **ICICI Prudential Freedom SIP**
- **SBI Mitra SIP**
- **Sundaram Prosperity SIP**

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.



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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	(w.e.f. 29/11/24)	022 - 3102 4331	70324 15862
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Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 16/12/2024	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.18	0.56	1.76	3.54	7.14
DSP Ultra Short Fund (G)	0.12	0.53	1.67	3.39	6.93
HDFC Low Duration Fund (G)	0.16	0.48	1.73	3.72	7.41
ICICI Prudential Savings Fund (G)	0.10	0.52	1.89	3.91	7.96

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

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Registered News Paper

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