

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

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Three Must-Have Freedoms Women Should Strive to Achieve

Empowering Women for Financial Independence

Welcome to the first editorial of **ECS Financial Journal**!

We are excited to introduce this new feature, marking a significant milestone in the journey of our journal, which has been serving the investors community through numerous editions over the years. To all our readers, especially the incredible women in our lives, we wish you a very Happy Women's Day! In this special edition, we take the opportunity to celebrate Women's Day and explore how women can achieve financial empowerment for themselves and their families.

As highlighted by Ms. Nidhi Sinha, Editor of Outlook Money, there are three key freedoms that every woman should strive for: **the freedom to spend money on herself without guilt, the ability to assert her rights by using the power of money, and the vision of building a personal financial corpus to support herself and her loved ones during tough times.** Often, women end up dedicating most of their earnings towards household expenses, leaving little room to invest in their own financial security. It's time to take control and shift the focus towards building a more independent financial future.

Another crucial benefit of financial independence is its profound impact on mental well-being. Achieving financial freedom allows women to reduce the constant stress and worry that often accompanies financial dependence. When women are in control of their finances, they experience a greater sense of security and autonomy, which significantly reduces anxiety and fear about unexpected expenses or future financial crisis. This peace of mind not only improves their day-to-day quality of life but also enhances their overall mental health, enabling them to focus on their personal growth, relationships, and goals without the looming pressure of financial uncertainty. By taking charge of their finances, women can unlock the emotional freedom needed to lead a fulfilling, balanced life.

One another essential point to consider is the importance of securing one's financial position within the household. While it is perfectly acceptable for women to contribute towards the home EMIs, it is crucial that they are listed as the primary account holder, ensuring their financial rights are properly protected.

Behavioral finance expert Ms. Larissa Fernand also shares three important money rules for women to follow: **don't avoid having open discussions about finances with your partner, never minimize your role when it comes to managing money, and always prioritize investing.** Money may stir emotions, but it is also empowering. Learning how to manage it effectively can unlock new opportunities for financial independence, mental health and security.

We look forward to delving into more insightful and empowering financial topics in the future editions of **ECS Financial Journal**. Stay tuned for more!

Thoughtful Inspirational Quotable Quotes

"Great businesses grow value over time. Similarly, consistent investments compound wealth over the long term."
- Pat Doresy

"More money has been lost trying to anticipate and protect from corrections than actually in them."
- Peter Lynch

"Education, leading to financial independence, has surely made women more empowered."
- Sudha Murty

"Please help others rise. Greatness comes not from a position, but from helping build the future. We have an obligation to pull others up."
- Indra Nooyi

"Our moral responsibility is not to stop future, but to shape it...to channel our destiny in humane directions and to ease the trauma of transition."
- Alvin Toffler

International Women's Day
March 8



Empowered Women - Enrich themselves and the Nation

Together, Let's uplift women's health, wealth and amplify their power for a better world

Happy Women's Day

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

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Invest Rightly. Live Happily.



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
- DSP 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

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

To know more, Select Right Multi Asset Allocation Fund, risk factors and to invest rightly at your doorstep, Please call your nearest ECS Financial.

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Secunderabad : 99489 80066	Vijayawada : 98480 27503
Basheerbagh : 98480 66255	Vizag : 98480 50477
Ameerpet : 99480 97642	Gajuwaka : 7075261133
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
Trimulgerry : 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 : 97050 11965 (Buy / Sell - Shares / Bonds)
	Insurance : 70959 05511 (Life / Health / General)

Key Benefits of Consistent Investing through SIP

- **Rupee Cost Averaging**
Invest regularly no matter the market highs or lows.
- **Long-term Wealth Creation**
Achieve financial milestones with disciplined investments.
- **Power of Compounding**
Let time and consistency multiply your wealth potential.
- **Market Discipline**
Stay on track with your goals, rain or shine.

Selected Equity Funds for SIP / STP

- ABSL Multi Cap
- Nippon India Multi Cap
- ICICI Pru India Opp.
- Parag Parikh Flexi Cap
- ITI Multicap Fund
- SBI Focused Equity
- HDFC Flexi Cap
- Sundaram Large Cap

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

- 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 03/03/2025		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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 03/03/2025		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	****	15,985	22.55	125.27	1.01	1.7	1.86	9.91	16.24	19.07	14.5	14.99	1
2	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	2
3	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	3
4	Kotak ELSS Tax Saver	Nov-05	****	5,893	38.55	103.02	0.903	-	-	3.83	13.35	16.19	12.5	12.88	4
5	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	5
6	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	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,398	92.31	39.63	-	5.15	8.1	5.77	12.59	15.32	12.74	18.12	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,279	44.36	319.49	-	-	-	-8.74	13.25	27.73	18.31	14.93	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 28/02/2025

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 SL Medium Term Plan - Gr	Mar-09	12912.30	14.48	48835.80	11.63	81984.36	12.45	194602.57	9.35	418231.18	9.08	192000
2	Franklin I Feeder Franklin US Opp. - Gr	Feb-12	13010.31	16.07	50334.38	23.04	86957.03	14.83	269753.22	15.47	465636.42	15.42	157000
3	Nippon India Multi Cap Fund- Gr	Mar-05	10783.44	-18.33	45556.33	15.91	106394.75	23.12	288414.97	16.71	1528071.34	16.13	240000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12025.47	0.40	47656.67	19.10	100587.96	20.79	325966.17	18.98	466748.07	18.74	142000
5	ICICI Prudential Multicap Fund-Gr	Oct-94	11003.58	-15.10	45083.58	15.18	96557.96	19.11	265240.33	15.16	9115608.42	17.03	365000
6	Invesco India Multicap Fund-Gr	Mar-08	10766.34	-18.58	43543.34	12.76	90867.48	16.62	251244.57	14.14	1011539.06	16.79	204000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	10706.78	-19.44	43008.95	11.91	90586.61	16.50	263369.44	15.02	1441378.66	15.06	246000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	10588.08	-21.16	40685.24	8.11	84565.16	13.70	269012.47	15.42	808815.98	18.81	176000
9	Sundaram Multi Cap Fund-Gr	Oct-00	10785.78	-18.29	42022.1	10.31	89355.4	15.94	253417.53	14.3	2578299.88	15.1	293000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	10727.90	-19.14	40955.31	8.56	85376.91	14.09	241325.38	13.39	5993738.57	16.94	333000

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



WORRY-FREE RETIREMENT ON YOUR MIND?

Do the intelligent thing. Invest in

SABSE INTELLIGENT PLAN

The **Sabse Intelligent Plan** is SIP. Meaning **S**ystematic Investment Plan. By investing small amounts at regular intervals in mutual funds, you can build a large corpus to comfortably secure your golden years. Start your **SYSTEMATIC INVESTMENT PLAN** today!

An investor education and awareness initiative by Bajaj Finserv Mutual Fund.



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

Disciplined Regular Savings will enable you to delightful Retirement Life

- **HDFC Retirement Savings Equity Fund**
- **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.

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.

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

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

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

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
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MISTAKES

TO AVOID WHILE INVESTING IN MUTUAL FUNDS

- FREQUENT SWITCHING OF FUNDS
- FAILING TO DIVERSIFY YOUR HOLDINGS
- INVESTING WITHOUT A STRATEGY
- TIMING THE MARKET
- PANIC EXIT



LIC Jeevan Akshay & New Jeevan Shanti Pension Plans too may reduce the rates

To select the Best Life / Health / General Insurance policies and to get best service at all times, Please call

ECS Financial

70322 20490 / 70959 05511

We deal

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

A smart move to secure lifelong happiness



LIC's SMART PENSION

- Single premium Immediate Annuity plan
- Wide range of annuity options to suit your needs
- Flexibility to choose from Single Life Annuity and Joint Life Annuity Options
- Minimum Age at entry - 18 years



Insurance is the subject matter of solicitation.

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

Your values and planning shape your family's future.



Secure their future today.



Sar utha ke jayo!

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

Insurance is the subject matter of solicitation.

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS DEPOSITS ETC. Please call Mr. Venkatachalam - 73862 49493

MAKE VOLATILITY YOUR FRIEND



Through SIPs, STPs and Regular Investments to create wealth. To know more and to Start / Top-up Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

"Our belief is volatility is a risk only in the short run. If you have an obligation in a year, such as buying a house, you probably don't want to speculate with that cash. If it's 3 or 5 years you have the ability to put that money to work. Volatility is not ."
- Chuck Akre

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

USE STP
TO YOUR ADVANTAGE
IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)



Systematic Transfer Plans can be Useful Tools in volatile markets.

Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

Selected Funds for STP

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

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%

- REC (XVIII) (Y-ly Int dt. 30th June)
- PFC (VIII) (Y-ly Int dt. 31st July)
- IRFC (VIII) (Y-ly Int dt. 15th Oct)

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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"Give assistance, not advice, in a crisis." - Aesop

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

LIQUID FUNDS RETURNS AS ON 03/03/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.38	1.43	3.26	6.93
DSP Ultra Short Fund (G)	0.10	0.54	1.6	3.34	6.9
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

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

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