

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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

Strategic clarity in uncertain times

The current market environment continues to evolve amidst a backdrop of global uncertainty. Yet, the Indian economy remains notably resilient, underpinned by robust domestic fundamentals. With GDP growth projected to exceed 6.4%, driven by sustained government spending, steady consumption, and structural policy reforms, the long-term economic narrative remains constructive.

Recent macroeconomic and policy developments have added momentum to this outlook. The Reserve Bank of India's repo rate cut, coupled with its continued accommodative stance, has provided a welcome boost to both equity and debt markets. Additionally, the temporary 90-day pause on US tariffs has helped ease global trade tensions, fuelling optimism and contributing to the recent rally in the Sensex.

However, despite these positive signals, volatility is likely to persist in the near term. Global trade negotiations remain fluid, and corporate earnings continue to face pressure. In such an environment, a disciplined and diversified asset allocation strategy is not just advisable - it is essential.

A prudent approach may involve calibrated exposure to Balanced Advantage Funds, Multi-Asset Funds, and Large Cap Funds. Debt instruments with an equity or arbitrage component present attractive opportunities with added tax advantage (LTCG @ 12.5% for the investment in these funds which are held over two years), especially as the impact of falling interest rates begins to reflect across the fixed-income landscape. Notably, leading issuers have already begun adjusting rates.

While fixed-income instruments gives attractive opportunities in a declining rate scenario, taking advantage gives better value to the portfolio

Amidst shifting global dynamics, clarity of purpose and a focus on long-term goals remain the cornerstone of sound investing. A well-constructed, balanced portfolio continues to be the most reliable path toward sustainable financial outcomes.

Thoughtful Inspirational Quotable Quotes

"What is soft power? It is the ability to get what you want through attraction rather than coercion or payments. It arises from the attractiveness of a country's culture, political ideals, and policies."

- Joseph S. NYE JR

"Speculation is most dangerous when it looks easiest."

- Warren Buffett

"It's not timing the market, but time in the market that builds wealth. Invest regularly, and let time do the rest."

- Larry Swedroe

"A life is made up of a great number of small incidents and a small number of great ones."

"You don't get results by focusing on results, you get results by focusing on the actions that produce results."

- Mike Hawkins

I WILL NOT STOP.

Not because of a fall.
Not even if it hurts.
I know giving up is the easier option.
No one would be surprised if I did.
But I remind myself,
I signed up for this journey.
I knew it would take time.
That there would be moments of pain, shock, and doubt.
When I started, I said I was ready for it all.
So why should I flinch now?
I will stay calm through the ups and downs.
I will remind myself why I started.
I will not let fear get to me.
I will honor my own commitment.
I will not stand in my own way.
The noise will fade.
But I will remain.
I will not be the average investor anymore.
I will not stop my SIPs.

WILL YOU?



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



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

BALANCED ADVANTAGE FUNDS



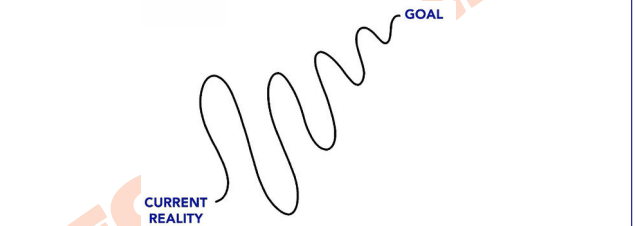
Selected Balanced Advantage Funds

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

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



Success isn't a straight line - Plan for the twists and turns



Whether in business, finance, or life, the most effective planning isn't about predicting every detail it's about preparing for uncertainty. It's about building adaptability into the process.

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.

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.

Lock / maximize @ Current Higher Interest Rates before it declines

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 21/04/2025

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.00	8.05 8.25
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

This rates getting reduced by 0.25% wef 2/5/25



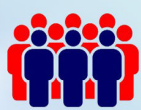
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- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking (as AP) ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds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

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

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

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 15/04/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.	
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years			
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Multi Asset Fund	Aug-05	***	4,034	16.31	67.81	1.25	1.25	1.25	9.26	12.18	18.45	10.51	10.22	1	
2	ICICI Prudential Multi Asset Fund	Oct-02	****	55,360	32.58	711.3	1.92	1.92	1.92	8.66	16.78	25.56	13.79	20.91	2	
3	Nippon India Multi Asset Fund	Aug-20	***	5,330	20	20	-	-	-	7.14	13.82	-	-	15.78	3	
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,554	22.01	22.01	-	-	-	3.66	11.18	18.41	-	16.36	4	
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,821	12.19	13.62	-	-	0.89	7.51	-	-	-	15.12	5	
6	SBI Multi Asset Allocation Fund	Dec-05	****	7,674	31.31	55.37	-	-	-	7.34	13.25	14.69	10.48	9.26	6	
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,285	27.61	70.08	0.6	1.02	1.02	6.96	16.76	17.95	9.14	12.6	7	
8	Motilal Oswal Multi Asset Fund	Aug-20	*	92	-	11.47	-	-	-	-9.99	11.94	-	-	-	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	***	7,321	25.64	99.89	1.29	1.35	1.82	9.06	11.07	15.96	10.22	9.65	1	
2	HDFC Balanced Advantage Fund	Feb-94	****	94,824	37.77	490.14	2.94	3.12	2.0	7.57	18.41	25.71	12.91	18.13	2	
3	Tata Balanced Advantage Fund	Jan-19	****	10,075	19.53	19.53	-	-	-	4.26	9.85	14.89	-	11.38	3	
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,491	15.33	33.54	0.75	0.99	1.17	6.9	9.84	13.7	8.67	9.87	4	
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	60,591	17.8	69.93	1.58	1.60	1.60	8.77	11.86	17.21	10.51	11.21	5	
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,240	21.34	48	0.85	0.85	0.40	4.92	10.17	15.92	9.64	10.53	6	
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,808	32.22	168.48	-	-	1.81	2.4	7.67	11.44	15.8	9.24	14.83	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,542	19.41	19.41	-	-	2.00	8.37	10.51	15.23	-	10.4	8	
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Hybrid Equity Fund	Apr-05	***	23,229	16.04	111.47	1	1	1	7.06	11.34	20.64	11.15	15.12	1	
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	40,962	25.7	369.94	0.75	1.8	2.3	9.34	16.97	26.76	14.71	15.23	2	
3	Kotak Equity Hybrid Fund	Nov-99	****	6,795	33.52	57.04	-	-	-	9.1	12.15	22.16	11.58	14.26	3	
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,372	94.4	336.37	9.22	7.4	8.74	7.73	11.3	17.9	11.18	12.52	4	
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,688	26.1	97.62	-	1.25	-	6.63	13.3	21.61	9.13	12.15	5	
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	14,236	11.24	26.23	0.73	0.44	0.79	7.18	6.61	5.42	5.79	6.32	1	
2	HDFC Arbitrage Fund	Oct-07	***	18,350	10.92	30.27	0.1	0.48	0.60	7.29	6.73	5.41	5.72	6.1	2	
3	SBI Arbitrage Opportunities Fund	Nov-06	****	30,592	17.55	33.37	-	-	-	7.24	6.85	5.48	5.78	7.1	3	
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Medium Term Debt Fund	Feb-02	***	3,861	18.75	55.57	-	-	0.78	9.18	7.01	6.87	7.22	7.67	1	
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,363	22.73	36.56	0.75	0.35	0.84	9.95	7.99	7.51	8.07	8.87	2	
3	Kotak Medium Term Fund	Mar-14	***	1,766	13.71	22.34	0.40	-	-	9.33	6.92	6.95	7.07	7.53	3	
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,481	19.59	50.54	-	-	-	9.24	7.37	7.15	7.87	7.85	4	
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.59	68.42	0.6	0.3	0.3	7.77	5.4	4.79	5.53	7.29	5	
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	HDFC Children's Gift Fund	Mar-01	****	9,590	-	275.62	-	-	-	6.77	14.19	22.36	12.3	15.98	1	
2	Axis Children's Gift Fund	Dec-15	*	865	24.53	24.53	-	-	-	9.87	6.66	15.8	-	10.06	2	
3	Tata Young Citizens Fund	Oct-95	**	340	-	57.45	-	-	-	4.65	11.58	22.4	10.31	12.74	3	
4	HDFC Retirement Savings Fund	Feb-16	****	5,983	-	47	-	-	-	6.51	16.88	28.97	-	18.44	4	
5	ICICI Prudential Retirement Fund	Feb-19	****	1,074	28.3	28.3	-	-	-	5.13	17.91	28.96	-	18.48	5	
6	SBI Retirement Benefit Fund	Feb-21	***	2,683	18.44	18.44	-	-	-	2.68	12.31	-	-	15.78	6	
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	5,894	16.68	17.73	-	-	1.22	5.16	12.65	-	-	15.63	1	
2	Sundaram Multi Cap Fund	Oct-00	**	2,615	63.61	347.12	3.58	3.6	4.8	7.33	13.09	24.86	12.82	15.33	2	
3	Nippon India Multi Cap Fund	Mar-05	****	38,637	56.96	268.47	1.75	3.75	5.0	7.44	20.19	31.69	13.33	17.82	3	
4	HDFC Multi Cap Fund	Dec-21	****	15,945	16.17	17.06	-	-	-	4.49	18.83	-	-	17.31	4	
5	ICICI Prudential Multicap Fund	Oct-94	****	13,938	32.45	735.87	2.5	2.5	3	7.38	17.9	27.26	13.64	15.10	5	
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight																
1	ICICI Prudential Flexicap Fund	Jul-21	****	15,940	15.63	17.09	-	-	1.5	6.41	16.66	-	-	15.37	1	
2	Kotak Flexicap Fund	Sep-09	***	49,130	46.45	76.93	-	-	-	6.19	13.38	22.34	12.58	13.97	2	
3	Parag Parikh Flexi Cap Fund	May-13	****	93,441	-	85.40	-	-	-	12.63	17.74	29.13	17.63	19.75	3	
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,537	14.15	14.15	-	-	-	5.35	-	-	-	17.61	4	
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	1,957	12.88	13.58	-	-	0.72	6.76	-	-	-	12.46	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 15/04/2025		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	23.56	130.85	1.7	1.86	2.48	13.65	16.93	27.31	14.71	15.13	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,556	69.94	1,308.74	5.75	5.75	7	12.12	20.21	28.18	12.19	23.2	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	13,633	23.09	868.47	2.8	2.6	2.8	8.95	13.35	24.06	12.05	18.99	3
4	Kotak ELSS Tax Saver	Nov-05	***	5,863	39.82	106.42	-	-	-	3.16	13.15	24.07	12.67	12.96	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	23,945	23.22	44.1	1.75	1.8	1.95	5.58	12.33	24.98	-	17.29	5
6	SBI Long Term Equity Fund	Mar-93	****	27,730	81.81	403.55	5	5.25	-	6.4	21.72	29.2	13.22	16.79	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,335	91.26	40.77	5.15	8.1	3.57	7.04	12.79	23.12	12.77	18.13	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,405	46.36	333.88	-	-	-	-9.1	12.11	33.89	18.67	15.03	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/03/2025

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	12932.26	14.77	42852.91	11.65	82157.34	12.53	195506.69	9.43	423944.93	9.12	193000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	11574.25	-6.54	44799.63	14.73	77150.67	9.99	239834.52	13.27	418957.15	13.81	158000
3	Nippon India Multi Cap Fund- Gr	Mar-05	11409.98	-9.01	47497.24	18.85	111059.41	24.89	303746.58	17.67	1622753.92	16.51	241000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12136.84	2.13	47831.70	19.35	100326.70	20.67	327835.56	19.08	475718.15	18.77	143000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	11652.65	-5.34	47148.26	18.32	100823.24	20.88	278863.73	16.08	9670809.52	17.25	366000
6	Invesco India Multicap Fund-Gr	Mar-08	11358.15	-9.79	45505.93	15.82	94756.47	18.33	263667.28	15.04	1071222.92	17.21	205000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	11371.88	-9.59	45162.81	15.29	94951.22	18.41	277678.07	16.00	1534351.96	15.45	247000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11346.11	-9.97	43055.29	11.97	88962.63	15.75	283896.3	16.42	864914.12	19.4	177000
9	Sundaram Multi Cap Fund-Gr	Oct-00	11460.75	-8.25	44218.55	13.81	93575.76	17.81	266991.07	15.27	2741703.07	15.41	294000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	11484.32	-7.89	43262.66	12.30	90020.15	16.23	255991.91	14.49	6458065.40	17.13	335000

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

How to create a diversified investment portfolio for long-term gains

When it comes to building wealth over time, diversification remains one of the most important and proven strategies. It helps reduce the overall risk in your portfolio while giving you the potential to earn stable returns across different market conditions. For Indian investors navigating an ever-changing economic landscape, diversification is not just smart - it's essential.

Why Diversification Matters

Diversification simply means spreading your investments across different asset classes like equity, debt, and gold. This approach ensures that a poor performance in one area doesn't significantly damage your overall returns. In India, where markets are often influenced by global developments such as oil prices, interest rate changes by the US Federal Reserve, or geopolitical events like the Russia-Ukraine conflict, this becomes especially relevant.

For example, during periods when the equity market is under stress, investments in debt funds or gold often provide much-needed stability. Gold, in particular, has traditionally performed well during uncertain times and is considered a store of value in Indian households.

Moreover, diversification protects investors from the need to time the market.

Predicting market highs and lows is extremely difficult - even for professionals. A diversified portfolio helps smooth out returns over time, making it easier for investors to stay committed to their long-term financial goals.

Asset Allocation is the First Step

A good diversification strategy starts with thoughtful asset allocation - deciding how much of your money to put in different types of investments. This should be based on your age, risk tolerance, and investment goals. Here are some useful options for Indian investors:



• **Balanced Advantage Funds:** These funds automatically shift between equity and debt depending on market conditions, helping you balance growth with risk management.

• **Multi-Asset Funds:** These invest in equity, debt, and gold within a single fund, offering a convenient and cost-effective way to diversify.

• **Large Cap Funds:** These focus on blue-chip companies like Reliance, Infosys, and HDFC Bank. They are less volatile compared to mid- or small-cap stocks and offer a strong foundation for long-term investing.

• **Debt Funds with Arbitrage or Equity Exposure:** These are relatively safer and ideal for those seeking steady returns without too much equity risk.

• **Gold:** With inflation and currency risks in mind, gold (including digital gold and sovereign gold bonds) remains a strategic hedge in any Indian portfolio.

Bottom line

Volatility is inevitable, but diversification helps you manage it better. The goal is not to eliminate risk, but to spread it wisely. A well-diversified portfolio gives you the confidence to stay invested, ride through market cycles, and build wealth gradually — which is exactly what long-term investing is all about.

1. What is diversified investment?

Diversified investment is the practice of spreading your investments across different assets to reduce risk and improve long-term returns.

2. Why is diversification important in investing?

It helps reduce the impact of poor performance from a single asset or sector on your overall portfolio.

3. How does diversification reduce risk?

By investing in various asset classes and sectors, you minimize the risk of loss if one area underperforms.

4. What are the key benefits of portfolio diversification?

Risk reduction, smoother returns, capital preservation, and exposure to growth opportunities.

5. What is the difference between diversification and asset allocation?

Asset allocation is the strategy of choosing asset classes; diversification is spreading investments within and across those classes.

6. Can diversification help in achieving consistent returns?

Yes, it balances the ups and downs of individual investments, providing more stable performance.

7. Is diversification only for large investors?

No, even small investors can diversify using mutual funds, SIPs, and ETFs.

Frequently Asked Questions?

8. How many assets are enough to diversify a portfolio?

Typically, 8–15 well-chosen investments across asset classes can provide decent diversification.

9. What is the impact of over-diversification?

Over-diversification can dilute returns and make portfolio management complex without adding much risk protection.

10. How does diversification work during market volatility?

It cushions your portfolio, as not all investments react the same way to market changes.

11. What is asset class diversification?

Spreading investments across equities, debt, gold, real estate, etc., to reduce concentration risk.

12. What is geographic diversification?

Investing in markets across different countries to reduce the impact of local economic downturns.

13. What is sectoral diversification?

Investing across various industries like pharma, IT, banking, etc., to avoid sector-specific risks.

14. What is time-based diversification?

Investing regularly over time (e.g., via SIPs) to average out costs and reduce timing risk.

15. Can I diversify within the same asset class?

Yes, for example, by investing in large-cap, mid-cap, and small-cap stocks within equities.

16. How does international diversification benefit an investor?

It provides exposure to global growth and reduces dependence on one country's economy.

17. What are the risks of not diversifying across sectors?

Your portfolio may suffer significantly if the sector you're concentrated in underperforms.

18. Is investing in both equity and debt a form of diversification?

Yes, it balances growth potential and stability, offering a mix of risk and safety.

19. What role do alternative investments play in diversification?

Alternatives like gold, REITs, or commodities add non-correlated returns, improving overall portfolio balance.

20. How can mutual funds offer diversification?

Mutual funds pool money to invest in a wide range of securities, offering instant diversification even with small amounts.

To know more, Select Right Flexi Cap Fund, risk factors and to invest rightly at your doorstep, Please call your nearest **ECS Financial** or

Flexi Cap Funds: The freedom to invest across market caps, with the flexibility to seize every opportunity.

Flexi Cap Funds

- Franklin India Flexi Cap
- HDFC Flexi Cap
- ICICI Pru Flexi Cap
- Mirae Asset Flexi Cap
- Motilal Oswal Flexi Cap
- Nippon India Flexi Cap
- Parag Parikh Flexi Cap
- SBI Flexi Cap
- Sundaram Flexi Cap

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.

KIND ATTENTION: INVESTORS

Grievances & Complaints

To serve you better we are here to resolve your grievances / complaints to your complete satisfaction.

If your query / complaints remain unresolved by us within the stipulated time, you may please escalate the same to the following:

First Level: L. Kalpana - 74166 64249, E-Mail: kalpanal@ecsfinancial.co.in
Second Level: G. Krishna Kumar - E-Mail: krishnakumarg@ecsfinancial.co.in

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

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	0-17	4,354	5,386	7,043
Policy	18-35	6,902	9,473	12,136
	36-45	8,192	11,059	14,008
HDFC ERGO				
Optima	18-35	10,970	13,401	15,654
Restore	36-45	13,579	16,899	19,330
	46-50	20,042	25,853	29,232
ICICI				
Lombard	18-20	6,219	7,206	8,793
Health	21-25	6,399	7,414	9,047
Advantage	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.



Set Sail with the right mix of assets, steer through any market condition effortlessly

Selected Multi Asset Allocation Funds

- **HDFC Multi Asset**
- **ICICI Prudential Multi Asset**
- **Mirae Asset Multi Asset Allocation**
- **Nippon India Multi Asset**
- **SBI Multi Asset Allocation**
- **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.

Capital Gain Bonds u/s 54 EC

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Invest in **Capital Gain Bonds** and Save Capital Gain Tax up to 20%

- **REC (XIX)**
(Y-ly Int dt. 30th June)
- **PFC (IX)**
(Y-ly Int dt. 31st July)
- **IRFC (IX)**
(Y-ly Int dt. 15th Oct)

Cost inflation index for FY 2024-25 is 363.

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

Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
AMEERPET	H.NO.7-1-471-472, Office No: 210. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
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: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
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, Secbad-94.	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, 4th 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, 111rd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	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, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	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, 2nd 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-71	022 - 3102 4331	70324 15862
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Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111

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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 15/04/2025	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.

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

Registered News Paper

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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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