

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Navigating Shifts, Nurturing Stability: India's Financial Landscape Ahead

**Elluswamy Chandrasekaran**  
Editor



As we move further into June, markets continue to tread a delicate balance - absorbing global crosscurrents while drawing strength from domestic fundamentals. While global sentiment remains somewhat restrained due to persistent geopolitical tensions and the evolving interest rate narrative in developed economies, India's economy continues to stand tall, fueled by resilient consumption, steady corporate performance, and the government's ongoing push for infrastructure-led growth.

Investor sentiment at home has largely remained constructive, even as foreign institutional flows have shown signs of caution. This divergence underlines the confidence that domestic investors have in India's long-term story - a story rooted in structural reforms, entrepreneurial energy, and a maturing investment culture.

Amidst these dynamics, portfolio discipline remains key. While equity markets may witness intermittent volatility, opportunities remain ripe across market caps and themes. Flexi-Cap and Multi-Cap Funds allow participation with agility, while Balanced Advantage, Multi Asset, and Hybrid Equity Funds offer the steadiness of asset-class diversification.

On the fixed-income side, conservative strategies like short-duration debt, Income Plus Arbitrage Funds, and laddered deposits provide stability and tax efficiency, especially with the monetary policy leaning towards accommodation.

Importantly, this is also the right time to reflect on long-term financial wellness. Retirement planning, often overlooked in active working years, deserves renewed attention. Beginning early with SIPs and later transitioning to SWPs can help build a dependable and tax-efficient income stream - ensuring that retirement is not just a pause, but a well-prepared new beginning.

As Benjamin Graham once advised, "The investor's chief problem - and even his worst enemy - is likely to be himself." In today's environment, composure, clarity, and commitment to one's financial goals remain the cornerstone of smart investing.

At ECS Financial, our mission stays rooted in helping you navigate with purpose - supporting your journey through evolving markets with expertise, transparency, and unwavering dedication.

#### Retirement Planning: Why You Must Start Early in Your Career

Retirement is often imagined as a time of peace - a phase where you finally pause, reflect, and do the things you love without financial worries. But for many, this dream can feel out of reach when the planning begins too late.

Contd. in page 3

#### Thoughtful Inspirational Quotable Quotes

"Churning portfolios may look like action, but it's often just motion without meaning - and the real beneficiary is the tax department."  
- John Bogle

"Achievement does not require extraordinary ability. Achievement comes from ordinary abilities applied with extraordinary persistence."  
- Ralph Marston

"He can who thinks he can, and he can't who thinks he can't. This is an inexorable, indisputable law."  
- Pablo Picasso

"The power of positive thinking is the ability to generate a feeling of certainty in yourself when nothing in the environment supports you."  
- Tony R

"The enemy of peace of mind is expectations drilled into you by society and other people."  
- Naval Ravikant

**Retirement is a new beginning. Be financially ready!**

Make your own life and enjoy your retirement

Start early. Invest smart. Stay independent.

Start SIPs early for long-term growth

Build wealth with compounding

Get steady income with SWP in retirement. SIP for growth. SWP for cash flow. Plan today!

**Disciplined Regular Savings will enable you to Joyful 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.

**Navigate market dynamics with a Balanced Strategy**

**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.

**HDFC INNOVATION FUND**  
Investing in the future today  
NFO Period: June 27 - July 11, 2025

**HDFC Innovation Fund**  
(An open-ended equity-oriented scheme following the innovation theme)

**Investment Objective:** To generate long-term capital appreciation / income by investing in companies that are adopting innovative themes and strategies. There is no assurance that the investment objective of the Scheme will be achieved.

**Allocation:** Equity and Equity related instruments of companies following the innovation theme Min 80% to Max 100%. Equity and Equity related instruments of companies other than those mentioned above Min 0% to 20%. Units of REITs and InvITs Min 0% to Max 10%. Debt securities and money market instruments Min 0% to 20%. Units of Mutual Fund Min 0% to 20%.

**Fund Manager:** Amit Sinha, Dhruv Muchhal.  
**Benchmark Index:** NIFTY 500 Index (TRI).

**NFO Opens on 27/06/25 & Closes on 11/07/25**

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

**To know more, suitability of the product, risk factors and to invest rightly at your doorstep, please call your nearest ECS Financial.**  
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**To contact your nearest branch, please refer page 4**

**BAJAJ FINSERV SMALL CAP FUND**

**ABOUT THE FUND**

**What Sets Us Apart?**

Most funds chase growth - we go beyond. Our Quality + Growth + Value framework helps to identify fundamentally strong businesses which have high market share in micro segments.

**NFO PERIOD: 27<sup>th</sup> June - 11<sup>th</sup> July, 2025**

**BAJAJ FINSERV SMALL CAP FUND**  
An open ended equity scheme predominantly investing in small cap stocks  
Product label

This product is suitable for investors who are seeking\*:

- wealth creation over long term
- to invest predominantly in equity and equity related instruments of small cap companies.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

#The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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)

**Got suggestions or feedback? How can we make it better for you?**  
**Share your thoughts with us via email at [krishnakumarg@ecsfinancial.co.in](mailto:krishnakumarg@ecsfinancial.co.in) or WhatsApp at +91 98851 73379!**

## 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 16/06/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	***	4,375	17.11	71.13	1.25	1.25	1.25	9.75	16.54	17.95	11.17	10.39	1
2	ICICI Prudential Multi Asset Fund	Oct-02	*****	59,452	34.37	757.5	1.92	1.92	1.92	11.97	21.43	24.91	15.33	21.05	2
3	Nippon India Multi Asset Fund	Aug-20	***	5,981	21.43	21.43	-	-	-	11.31	19.85	-	-	17.11	3
4	Tata Multi Asset Opportunities Fund	Mar-20	**	3,795	23.38	23.38	-	-	-	7.45	16.74	18.59	-	17.37	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	4,074	13.21	14.75	-	-	0.89	10.13	-	-	-	17.63	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	8,395	33.33	58.95	-	-	-	9.11	18.5	15.41	11.21	9.53	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,659	28.89	74	0.6	1.02	1.02	7.64	22.51	17.95	10.48	12.83	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	94	-	12.14	-	-	-	-7.02	5.45	-	-	4.07	8
<b>Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	7,710	26.88	105.93	1.29	1.35	1.82	9.01	15.61	15.84	11.33	9.84	1
2	HDFC Balanced Advantage Fund	Feb-94	****	1,00,299	39.31	516.77	2.94	3.12	2.0	5.73	23.53	25.69	14.49	18.22	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,227	20.35	20.35	-	-	-	4.04	13.63	14.33	-	11.77	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,563	15.73	34.94	0.75	0.99	1.17	6.54	13.91	13.58	9.41	10.06	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	63,787	18.7	73.47	1.58	1.60	1.60	9.36	15.1	16.42	11.29	11.4	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,696	22.06	50.45	0.85	0.85	0.40	4.41	14.98	15.74	10.54	10.76	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	9,190	33	174.82	-	1.81	2.4	6.61	14.79	15.4	10.33	14.9	7
8	Kotak Balanced Advantage Fund	Aug-18	****	17,343	20.49	20.49	-	-	2.00	8.14	14.57	14.38	-	11.01	8
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,461	17.06	118.54	1	1	1	6.89	17.52	20.3	12.51	15.3	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	43,159	27	388.53	0.75	1.8	2.3	9.44	22.75	26.49	15.89	15.35	2
3	Kotak Equity Hybrid Fund	Nov-99	****	7,413	36.19	61.58	-	-	-	6.36	18.84	21.92	13.05	14.5	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,949	99.44	359.38	9.22	7.4	8.74	7.5	17.81	17.95	12.77	12.68	4
5	Nippon India Equity Hybrid Fund	Jun-05	****	3,897	27.71	103.66	-	1.25	-	6.33	19.71	21	10.42	12.38	5
<b>Arbitrage Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	18,204	11.22	26.49	0.73	0.44	0.79	6.89	6.76	5.45	5.74	6.32	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	20,685	21.1	29.6	0.1	0.48	0.60	6.74	6.61	5.28	5.51	6.1	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	33,759	17.73	33.72	-	-	-	6.93	6.99	5.6	5.72	7.1	3
<b>Debt Medium Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,888	19	56.32	-	-	0.78	9.01	7.84	6.93	7.33	7.68	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,981	23.02	37.02	0.75	0.35	0.84	9.5	8.74	7	8.4	8.86	2
3	Kotak Medium Term Fund	Mar-14	***	1,912	13.97	22.76	0.40	-	-	9.66	7.88	6.98	7.17	7.59	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,580	19.85	51.22	-	-	-	9.16	8.05	6.73	8.09	7.85	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.74	69.19	0.6	0.3	0.3	7.62	6.27	4.33	5.77	7.28	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Children's Gift Fund	Mar-01	****	10,177	-	292.82	-	-	-	5.1	19.64	21.58	13.66	16.15	1
2	Axis Children's Gift Fund	Dec-15	*	908	25.89	25.89	-	-	-	8.34	13.42	15.2	-	10.5	2
3	Tata Young Citizens Fund	Oct-95	***	366	-	61.87	-	-	-	5.26	19.78	21.65	11.66	12.94	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,474	-	50.41	-	-	-	4.73	24.16	28.08	-	18.97	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,214	32.09	32.09	-	-	-	7.03	27.81	30.11	-	20.32	5
6	SBI Retirement Benefit Fund	Feb-21	***	2,894	19.95	19.95	-	-	-	-0.35	19.71	-	-	17.22	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,321	18.23	19.37	-	-	1.22	3.45	21.51	-	-	17.44	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,773	65.96	374.91	3.58	3.6	4.8	4.44	22.03	24.7	14.56	15.58	2
3	Nippon India Multi Cap Fund	Mar-05	****	43,483	62.96	296.76	1.75	3.75	5.0	4.04	30.38	33.56	15.28	18.24	3
4	HDFC Multi Cap Fund	Dec-21	****	17,620	17.89	18.88	-	-	-	2.92	28.3	-	-	19.80	4
5	ICICI Prudential Multicap Fund	Oct-94	****	15,095	35.01	793.96	2.5	2.5	3	7.12	26.53	27.27	15.09	15.30	5
<b>Flexi cap funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,484	16.78	18.35	-	-	1.5	5.01	22.98	-	-	16.76	1
2	Kotak Flexicap Fund	Sep-09	***	52,533	51.3	84.96	-	-	-	5.63	22.75	22.29	14.5	14.53	2
3	Parag Parikh Flexi Cap Fund	May-13	****	1,03,868	-	83.82	-	-	-	12.2	24.62	26.48	17.72	19.26	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,815	15.62	15.61	-	-	-	7.15	-	-	-	21.28	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,055	13.83	14.58	-	-	0.72	7.51	-	-	-	14.55	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 16/06/2025		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	****	16,974	24.42	139.03	1.7	1.86	2.48	7.88	25.06	26.52	16.27	15.36	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,454	74.76	1,398.89	5.75	5.75	7	8.88	27.02	27.89	14.01	23.33	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,364	23.86	923.8	2.8	2.6	2.8	9.26	21	23.35	13.59	19.14	3
4	Kotak ELSS Tax Saver	Nov-05	***	6,266	42.84	114.47	-	-	-	-1.16	21.77	23.84	14.39	13.26	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	25,567	25.48	48.4	1.75	1.8	1.95	7.2	21.13	24.96	-	18.11	5
6	SBI Long Term Equity Fund	Mar-93	****	29,667	88.42	436.14	5	5.25	-	4.04	30.05	28.86	14.77	16.97	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,582	98.58	44.05	5.15	8.1	3.57	5.74	21.24	22.9	14.56	18.33	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	11,329	50.29	362.17	-	-	-	-8.72	21.86	32.65	20.22	15.29	8

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2025

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	12983.19	15.58	42981.77	11.85	82586.26	12.73	197970.08	9.67	429263.93	9.27	195000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	12509.93	8.00	48111.48	19.76	82027.93	12.46	256763.42	14.55	439563.15	14.66	160000
3	Nippon India Multi Cap Fund- Gr	Mar-05	12507.35	7.95	50867.26	23.78	116017.04	26.71	330578.72	19.24	1740386.92	17.08	243000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12562.17	8.82	49158.71	21.30	100437.02	20.72	338206.16	19.66	669473.15	21.29	145000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12384.01	6.00	49288.6	21.49	103192.54	21.83	294442.65	17.09	9883975.52	17.69	368000
6	Invesco India Multicap Fund-Gr	Mar-08	12262.49	4.09	48456.96	17.71	98816.93	20.05	283087.94	16.36	1150273.92	17.92	207000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	12204.21	3.18	47600.49	19.00	98040.10	19.72	294482.48	17.09	1434912.96	15.54	249000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12233.87	3.64	45737.98	16.17	91897.6	17.07	300008.76	17.44	970744.12	20.01	179000
9	Sundaram Multi Cap Fund-Gr	Oct-00	12241.80	3.77	46707.54	17.65	96241.48	18.96	282526.6	16.32	2570575.07	15.41	296000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	12097.55	1.51	44749.05	14.64	91294.94	16.80	266719.03	15.25	8426695.40	16.92	337000

**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

The reality is clear: if you want to enjoy retirement on your own terms, the time to plan for it is not when you're close to it - but when you're just starting out. In the early stages of your career, retirement may seem like a faraway milestone. But this is the most powerful time to start building your financial future. Why? Because time is the greatest asset you'll ever have. A small monthly investment made in your 20s can grow exponentially by the time you retire - thanks to the magic of compounding.

Take two individuals: one starts investing ₹5,000 a month at age 25, the other starts the same at age 40. Even if the second person invests a larger amount, the one who started earlier is likely to end up with more. It's not just about how much you invest, but how long you let your investments grow.

Early retirement planning doesn't mean giving up on living in the present - it means making sure you can live well in the future. As your career progresses, life brings new responsibilities - home loans, children's education, healthcare. Having a retirement plan already in place means one less burden on your shoulders later.

Systematic Investment Plans (SIPs) offer a simple and disciplined way to build wealth over time. Investing small amounts regularly in mutual funds aligns perfectly with a young professional's budget. Over the years, SIPs help you harness the growth of equity markets while building strong financial habits.

As retirement nears, your focus can shift from wealth creation to regular income. Systematic Withdrawal Plans (SWPs) can turn your accumulated corpus into a steady

income stream, offering you monthly cash flows while keeping your capital intact. With the right balance of SIPs and SWPs, your retirement can be both secure and fulfilling.

**Conclusion: A Peaceful Retirement Begins Today**

Retirement is a new beginning - a time to live life on your own terms, free from financial stress. To truly enjoy that phase, be financially ready. Start early, invest smart, and stay independent. Begin SIPs as soon as you start earning to harness long-term growth and build wealth with the power of compounding. When the time comes to retire, let SWPs provide you with a steady income to support your lifestyle. SIP for growth. SWP for cash flow. Plan today - because your future deserves it.

**Frequently Asked Questions (FAQs)**

**1. Why should I start retirement planning in my 20s or early 30s?**

A. Starting early gives your money more time to grow through compounding. Even small, regular investments made early can build a substantial retirement corpus over time, with less financial strain later in life.

**2. What is the ideal amount to invest monthly for retirement?**

A. There is no fixed amount - it depends on your income, goals, and lifestyle expectations post-retirement. However, starting with 10 - 15% of your monthly income and increasing it gradually is a good practice.

**3. What is compounding and how does it help in retirement planning?**

A. Compounding is the process where your investment earns returns, and those returns further earn returns over time. The longer your money stays invested, the more powerful compounding becomes.

**4. What are SIPs and how do they help with retirement planning?**

A. A SIP (Systematic Investment Plan) allows you to invest a fixed amount in mutual funds at regular intervals. SIPs encourage disciplined investing and take advantage of long-term market growth and rupee cost averaging.

**5. Can I rely only on my employer's provident fund for retirement?**

A. While provident funds are helpful, they may not be sufficient to cover post-retirement expenses, inflation, or healthcare needs. Supplementing with SIPs and other investments ensures a more comfortable retirement.

**6. When should I switch from growth - focused investments to income - generating ones?**

A. Typically, in the last 5 - 10 years before retirement, it's wise to gradually shift from aggressive investments (like equities) to more stable, income-generating options like debt funds or SWPs.

**7. What is an SWP and how is it useful after retirement?**

A. An SWP (Systematic Withdrawal Plan) allows you to withdraw a fixed amount from your mutual fund investment

at regular intervals. It provides a steady income in retirement while keeping your money invested.

**8. Is it too late to start retirement planning in my 40s or 50s?**

A. It's never too late to start - but starting later means you'll need to invest more aggressively and consistently. The earlier you begin, the easier and less stressful the journey will be.

**9. How do I estimate how much I'll need after retirement?**

A. Consider your current lifestyle, expected inflation, healthcare costs, life expectancy, and desired retirement age. Online retirement calculators or a financial advisor can help you arrive at a realistic target.

**10. Should I consult a financial service provider for retirement planning?**

A. Yes. A financial service provider can help tailor a plan based on your income, goals, risk appetite, and time horizon - ensuring you're on track for a financially secure retirement.

**Types of life insurance plans**

Life insurance plans are meant to cover the risk to life, but besides pure protection, some policies also offer saving options. Depending on the purpose, financial goal or customer segment for which the saving is intended, here are the various types of life insurance plans.

**Term plan**

This is a pure protection plan, which means that the only purpose of this policy is to offer financial security to the insured's beneficiaries on his death. The insured pays premiums for a fixed term and, on his demise, a predetermined sum is offered to the beneficiaries nominated by the policyholder. No financial benefit accrues to the policyholder if he survives the policy term.

**Term with return of premium plan**

On popular demand for some kind of survival benefit to the policyholder, another version of term plan was introduced, which offered to return all the premiums deposited by the policyholder if he survived the policy term. In case of his death, his beneficiaries get a predetermined lump sum.

**Whole-life policy**

This protection plan is intended for the entire life of the policyholder, or at least till 99 or 100 years. Besides the guaranteed death benefit to beneficiaries on the demise of the insured, this plan also provides a saving component. According to this, a part of the premium is kept aside as cash that grows over time and the policyholder can withdraw from this accumulated corpus or take a loan against it in case of emergencies.

**Traditional plan**

In addition to providing death benefit, this also offers wealth creation and guaranteed returns. While a portion of the premium goes towards building death benefit, another part is used to create wealth by investing it in a variety of financial instruments. This is provided to the policyholder as maturity proceeds on the completion of the policy term. Traditional plans are typically of two types - endowment and moneyback. These are distinguished depending on the manner in which the maturity proceeds are provided to the policyholder. In endowment plans, the maturity benefit is given as a lump sum, while moneyback's maturity amount is staggered over a pre-specified period and in a predetermined proportion during the policy term.

**ULIP**

Like traditional policies, unit-linked insurance plans also offer the option of wealth creation, but this portion is invested in market-linked instruments, usually a combination of equity and debt. So the beneficiaries receive death benefit on the demise of the policyholder and maturity benefits at the end of the policy term. These plans come with a lock-in period of five years.

**Retirement plan**

Also known as pension plans or annuities, these life plans offer a life cover as well as a saving option for post-retirement life. The plan invests a portion of the premium for retirement and, at the end of the term, the policyholder can buy an annuity for regular, periodic payouts, or take the proceeds as a lump sum, or have a combination of both.

**Child plan**

These plans are intended as saving instruments for children's financial goals, while also providing a life cover for the parent. On the parent's death, not only is the death benefit disbursed to the child, but the invested corpus is also provided to achieve the child's goals like education and/or wedding on completion of the policy term or when the child attains a certain age.

Source & Courtesy: Riju Mehta - ET Wealth

Insurance is the subject matter of solicitation.

**TERM INSURANCE PREMIUM TABLE (Premium inclusive of GST)**  
**Term Insurance Plan (u/s.80C)**

Insurance co. Name	Age (yrs)	Term (yrs)	Premium (₹)	
			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.

**HEALTH INSURANCE PREMIUM TABLE**

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI		
		5 Lakhs	10 Lakhs	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
	46-50	20,042	25,853	29,232
ICICI Lombard Health Advantage	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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**ELSS Tax Saver Fund**

Two Reasons to Rejoice



Source & Courtesy: Kotak MF

**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
- Quant ELSS Tax Saver Fund

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

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- 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

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Venkatachalam - 73862 49493



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**Selected Multi Asset Allocation Funds**

- DSP Multi Asset
- 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.

**"I am for doing good to the poor, but I differ in opinion about the means. I think the best way of doing good to the poor is not making them easy in poverty, but leading or driving them out of it."** - Benjamin Franklin

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

LIQUID FUNDS RETURNS AS ON 16/06/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.12	0.38	2.52	4.03	7.66
DSP Ultra Short Fund (G)	0.11	0.65	2.09	3.89	7.37
HDFC Low Duration Fund (G)	0.09	0.64	2.62	4.23	7.98
ICICI Prudential Savings Fund (G)	0.11	0.7	2.69	4.4	8.44

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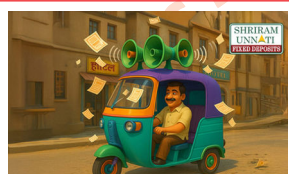
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PO 5 Yr Sr. Citizen Svgs Scheme	8.20% p.a.
PO 5 Yr Monthly Income A/C	7.40% p.a.
PO 5 Year NSC	7.70% p.a.
PO Kisan Vikas Patra (115M)	7.50% p.a.



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Bajaj Finance Ltd.	AAA	18 60	6.75 6.95	7.10 7.30
ICICI Home Finance	AAA	- 60	- 7.60	- 7.85
LIC Housing Finance	AAA	18 60	6.75 6.90	7.00 7.15
Mahindra Finance	AAA	12 60	7.10 7.35	7.35 7.60
PNB Housing Finance	AA+	18 60	7.40 7.50	7.65 7.75
Shriram Finance	AA+	18 60	7.80 8.40	8.30 8.90

**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.

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**Telangana Urban Region**

AMEERPET	H.NO.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
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	9948090022
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
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
Tirumalgiri	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Sec'bad-94.	040 - 3516 8184	7659008855

**Telangana Rural Region**

WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220
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**Andhra Pradesh Region**

GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
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	9848027503
VISHAKAPATNAM @	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477

**Karnataka Region**

BENGALURU RO	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandraliah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980060787

**Tamil Nadu Region**

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

**Maharashtra Region**

CHEMBUR EAST	Office No: 16, 2 <sup>nd</sup> Floor, Rajshri Building, N.G.Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3102 4331	70324 15862
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**A Wealth of Laughs Finance Funnies**

For this issue please take the following:

- Why did the mutual fund go to the gym?  
To become a strong performer!
- Why don't fixed deposits tell secrets?  
Because they always stay locked in.
- Why did the share feel dizzy?  
It kept going up and down all day!
- What did the SIP say on its birthday?  
"Another year, another step closer to wealth!"
- Why did the investor smile at his fixed deposit?  
Because it always gave safe and steady returns.
- Why was the mutual fund so confident?  
Because it believed in teamwork of stocks!
- Why did the investor bring popcorn?  
To watch the stock market drama unfold!
- Why don't people joke about SIPs?  
Because they take small steps very seriously!
- What did the share say after a good day?  
"Look at me now, I'm growing!"
- Why did the investor sleep peacefully?  
Because his money was working overnight in a fixed deposit!

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Registered News Paper

To

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