

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Building Tomorrow Today: The Quiet Power of Early Financial Discipline

The past fortnight has been encouraging for the markets, marked by steady improvement in sentiment and clearer direction from global and domestic cues. Cooling inflation, stable policy signals, resilient corporate performance and expected easing of trade tariff impact have collectively supported a healthier investment mood after several weeks of caution. While global factors - from shifting trade expectations to movement in commodity prices - continue to influence short-term volatility, India's long-term growth outlook remains firmly supported by strong consumption, expanding services, and robust manufacturing activity.

"The only sound distinction in investment policies for one type of investor or another is based not on his financial position but on his financial competence and financial preparation." - Benjamin Graham

As Benjamin Graham said about the financial competence and preparation, Saving Meaningfully through SIPs and topping up the same regularly in addition to investing lumpsum will make you that distinct investor.

SIP is one of the most disciplined ways to build long-term wealth, but the results depend not just on starting early - they depend on investing sufficiently. Many people begin with very small SIP amounts, assuming they will "increase later," but this often leads to a gap between what they save and what their goals actually require.

To achieve any planned goal - children's education, retirement, a home, or financial independence - the SIP amount must match the size of the goal, the timeline, and the expected returns. A meaningful SIP is one that is large enough to keep your financial plan on track, without relying on unrealistic future top-ups or last-minute lump sums.

Small SIPs may build a habit, but right-sized SIPs build wealth. When your SIP amount is aligned with your goals, your money works harder, compounding effectively and giving you the confidence that your dreams are financially protected.

In short: Don't just start a SIP - Start a sufficient SIP. Let your monthly contribution reflect the importance of your goals, and watch disciplined investing turn plans into reality.

At **ECS Financial**, we continue to encourage thoughtful planning, timely reviews, and the importance of increasing SIP amounts in line with income growth and financial responsibilities. A well-sized SIP today can make future goals far easier to achieve tomorrow.

Wishing you all clarity, confidence, and continued prosperity.

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

Thoughtful Inspirational Quotable Quotes

"There are people who have intelligence... and people who have lost fortunes with extraordinary intelligence."
- Morgan Housel

"The purpose of asset allocation is not to maximize returns, but to ensure that fear and greed do not drive decisions."
- David Swensen

"The true leader makes each team member twice the person they were before."
- Leonard Sweet

ECS Financial
AMFI Regd. Mutual Fund Distributor

SBI MUTUAL FUND
A PARTNER FOR LIFE

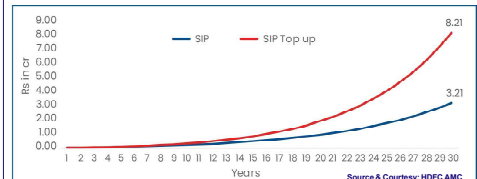
YOU CAN'T CHANGE THE FUTURE IN THE FUTURE.

Top-up your SIP now

Normal SIP vs SIP Top-Up (In Equity category) - The Mindboggling math of SIP top up

Parameter	Normal SIP	SIP Top-Up
SIP per month	10000	10,000 increased by 10% per year
Assumed Rate of Return (CAGR)	12.64%	12.64%
Total amount invested (Rs.)	36 lakhs	1.97 crores
Corpus at the end of 30 years	3.21 Crores	8.21 Crores

Returns calculated by taking mean of 10-year rolling returns between 01/06/13 and 30/05/23 for BSE Sensex, CAGR of 12.64%, i.e. 0.0968% monthly return. Past performance may or may not be sustained in future and is not a guarantee of any future returns.



Topping up / increasing a Rs.10,000 SIP by just 10% every year increases the corpus at the end of 30 years by 2.56 times.

Invest for your future!
Start / Top-up your SIP now for achieving your future goals. Call us for personalized assistance!

To know more and to Save & Invest Rightly at your Doorstep or through Online, Please call your nearest **ECS Financial**.

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E-Mail: grow@ecsfinancial.co.in
 Branches details refer Page 4

"Strategy is about stretching limited resources to fit ambitious aspirations."
- C. K. Prahalad

"You have a class of investors and you have a class of speculators. The speculators historically haven't been big enough to cause the investors to doubt the long-term vision of stock."
- Jim Cramer

A Wealth of Laughs

1. Why did the investor take a seatbelt to work?
Because the market was full of twists and turns!

Contd. in page 4

Use this attractive opportunity

RBI Floating Rate Savings Bonds

8.05% P.A.

• Payable H-ly • Floating Rate

Kind Attention: Investors

We wish to keep you informed and updated at all times.

Monthly Portfolio Reviews: Portfolio review reports are shared with all investors by the 1st of every month. If you do not receive the email, we kindly request you to check your spam or junk folder.

App & Web Updates: Portfolio updates on the mobile app may appear slightly later than the web version. However, the time difference may be 3 to 4 hours, and both platforms will be fully updated by the end of the day.

Global Fund NAV: NAVs for global funds are typically updated only by evening, and investors may check them thereafter.

We appreciate your understanding and continued trust. Please feel free to reach out for any assistance.

Please visit www.ecsfinancial.co.in or call **ECS Financial**. Toll Free: 1800 425 2969. Mobile: 70325 33609

Looking for good investments with Attractive interest rates?

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period in months	Individual (%)	Sp. Citizen (%) (60+)
Bajaj Finance Ltd.	A A A	18 60	6.75 6.95	7.10 7.30
ICICI Home Finance	A A A	- 60	- 7.00	- 7.35
LIC Housing Finance	A A A	18 60	6.75 7.00	7.00 7.35
Mahindra Finance	A A A	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	A A +	18 60	6.85 7.10	7.10 7.35
Shriram Finance	A A +	18 60	7.15 7.60	7.65 8.10

- Decent Fixed Returns
- Premature Withdrawal

- Fixed Tenure
- Doorstep Service

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Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (w/ S4EC) | 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		NAV as on 18/11/2025			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	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																	
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,974	14.12	15.77	-	0.48	0.89	17.01	-	-	-	-	17.87	1	
2	DSP Multi Asset Allocation Fund	Sep-23	-	4,985	14.2	14.92	-	-	0.6	20.07	-	-	-	-	20.91	2	
3	HDFC Multi Asset Fund	Aug-05	***	5,149	17.98	74.75	1.25	1.25	1.25	12.96	14.96	14.69	11.37	10.43	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	71,900	35.63	803.6	-	1.44	1.92	16.68	19.43	23.9	16.15	20.97	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	9,429	14.55	14.55	-	-	-	16.26	-	-	-	19	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	8,722	23.25	23.25	-	-	-	18.96	20	17.38	-	17.66	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	11,306	35.92	63.53	-	-	-	16.28	17.68	15.07	11.63	9.72	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,479	24.91	24.91	-	-	-	13.27	15.07	16.27	-	17.34	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	808	11.46	11.46	-	-	-	18.27	-	-	-	12.14	9		
10	UTI Multi Asset Allocation Fund	Nov-08	****	6,376	30.05	78.3	1.0	1.0	1.0	11.98	19.86	15.52	11.47	12.86	10		
Balanced Advantage Funds (BAFs)																	
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,617	26.92	109.23	-	1.21	1.82	10.04	12.92	12.4	11.67	9.8	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,636	14.53	28.42	-	0.45	0.6	8.93	12.53	9.92	9.26	9.27	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	1,06,494	39.39	534.71	-	1.92	3.0	8.83	18.4	21.83	14.63	18.08	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	68,450	17.92	76.77	1.60	2.00	1.60	11.42	13.46	13.44	11.52	11.39	4		
5	Kotak Balanced Advantage Fund	Aug-18	****	17,874	20.95	20.95	-	-	-	7.83	12.03	11.32	-	10.67	5		
6	Nippon India Balanced Advantage fund	Nov-04	****	9,662	33.16	181.63	-	1.36	2.40	8.72	12.49	12.86	11.07	14.79	6		
7	SBI Balanced Advantage Fund	Aug-21	****	38,628	15.93	15.93	-	-	-	9.23	14.18	-	-	11.67	7		
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,728	15.55	36.09	-	0.64	1.17	7.2	10.8	11.18	9.65	10	8		
9	Tata Balanced Advantage Fund	Jan-19	***	9,749	20.9	20.9	-	-	-	6.07	10.9	11.87	-	11.44	9		
10	Union Balanced Advantage fund	Dec-17	***	1,345	20.32	20.66	-	-	-	7.66	10.38	9.4	-	9.63	10		
Hybrid Equity Funds																	
1	DSP Aggressive Hybrid Fund	May-99	****	11,910	29.56	362.02	-	1.8	2.4	7.22	15.97	15.08	12.96	14.5	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,333	27.63	165.73	-	2.25	3	7.52	12.61	14.7	12.23	10.79	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,073	98.58	369.61	-	6.02	8.74	8.04	13.64	14.18	12.68	12.6	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,355	29.63	276.05	2	2	2.25	7.3	14.35	15.44	11.93	13.63	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	48,071	26.07	409.6	1.8	2	2.3	13.14	19.23	24.38	16.29	15.31	5		
6	Kotak Aggressive Hybrid fund	Nov-99	****	8,116	37.66	64.08	-	-	-	6.46	15.38	18.47	13.34	14.44	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,081	18.17	107.84	1.25	-	2	8.58	15.15	17.34	10.52	12.33	7		
8	Tata Aggressive Hybrid Fund	Oct-95	***	4,156	91.29	447.95	5.7	6.5	6.9	5.97	11.35	14.31	10.51	14.62	8		
Business Cycle Fund & Fund of Fund(FOFs)																	
1	Aditya Birla Sunlife Multi-Asset Omni	Aug-06	***	259	65.29	70.44	-	-	-	14.97	17.5	15.59	12.87	10.7	1		
2	HDFC Multi-Asset Active (FOF)	May-21	****	5,037	19.07	19.07	-	-	-	13.94	16.08	-	-	15.28	2		
3	ICICI Prudential Business Cycle Fund	Jan-21	-	15,091	19.96	25.71	-	3.00	1.52	15.76	22.61	-	-	21.57	3		
4	ICICI Prudential Thematic Advantage Fund	Dec-03	-	7,509	179.93	232.12	10.58	10.70	-	11.38	19.37	24.41	16.25	15.42	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1,845	11.02	11.02	-	-	-	7.16	-	-	-	7.23	5		
Children's Gift Funds & Retirement Savings Funds																	
1	HDFC Retirement Savings Fund	Feb-16	****	6,969	-	51.92	-	-	-	7.57	18.5	22.51	-	18.43	2		
2	ICICI Pru childrens Fund	Aug-01	****	1,412	-	332.78	-	-	-	10.91	18.34	17.67	12.71	15.56	3		
3	ICICI Prudential Retirement Fund	Feb-19	****	1,516	34.2	34.2	-	-	-	16.96	24.98	26.03	-	20.05	4		
4	SBI Magnum children's Benefit Fund	Sep-20	****	4,420	-	45.91	-	-	-	17.37	24.24	33.36	-	34.52	5		
5	SBI Retirement Benefit Fund	Feb-21	***	3,124	20.44	20.44	-	-	-	4.77	13.2	-	-	16.17	6		
6	Tata children's Fund	Oct-95	***	355	-	61.68	-	-	-	4.32	13.1	16.17	11.46	12.74	7		
Flexi Cap Funds																	
1	Bandhan Flexi Cap Fund	Sep-05	***	7,645	51.37	215.14	2.32	3.48	3.43	10.74	15.45	17.04	11.88	16.45	1		
2	HDFC Flexi Cap Fund	Jan-95	****	91,041	82.16	2072.76	5.75	7	7	12.99	21.63	26.11	16.76	18.84	2		
3	ICICI Prudential Flexicap Fund	Jul-21	****	19,621	18.11	19.81	-	-	1.5	10.98	19.03	-	-	17.05	3		
4	Motilal Oswal Flexi cap fund	Apr-14	****	14,319	35.35	62.61	1.53	2.09	2.28	6.74	22.30	17.48	13.89	17.19	4		
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,25,800	86.12	86.12	-	-	-	9.62	20.82	20.97	17.67	18.81	5		
Multi Cap Funds																	
1	HDFC Multi Cap Fund	Dec-21	****	19,732	18.36	19.37	-	0.75	-	7.46	21.03	-	-	18.27	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	16,037	35.65	808.50	2.5	2.6	3	7.04	19.98	22.21	14.97	15.14	2		
3	Kotak Multicap Fund	Sep-21	****	21,541	20.09	20.09	-	-	-	10.05	23.65	-	-	18.37	3		
4	Nippon India Multi Cap Fund	Mar-05	****	49,314	64.48	303.95	3.75	5.0	5.0	7.69	22.26	27.31	15.49	17.97	4		
5	Sundaram Multi cap fund	Oct-00	**	2,928	64.28	392.76	3.5	4.12	2.54	9.63	17.63	19.82	14.93	15.51	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		NAV as on 18/11/2025			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	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	****	17,241	24.32	143.54	1.86	2.04	2.48	8.37	19.66	21.27	16.44	15.18	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	17,194	77.62	1,459.13	5.75	7	7	11.66	21.06	23.72	14.70	23.14	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,515	31.69	53.43	1.35	1.82	1.88	5.5	25.11	23.13	17.26	16.73	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,791	-	32.02	-	-	-	7.24	16.32	20.01	-	20.2	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	31,783	90.92	448.45	5.25	-	-	7.27	23.50	23.67	15.28	16.84	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 04/11/2025

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 Sunlife Midcap Fund	Oct-02	12830.42 13.1	46877.77 17.92	94804.92 18.35	278098 16.04	2931356 17.38	276000	
2	HDFC Flexi cap Fund-Gr	Jan-95	13078.11 17.11	48947.47 21	104780.27 22.47	326683 19.03	20242971 21.24	360000	
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12642.08 10.09	46333.19 17.09	95068 18.46	279938.59 16.16	635679 18.19	372000	
4	Kotak Flexi Cap Fund-Gr	Sep-09	12979.13 15.5	45613.54 15.99	89009.12 15.95	261586 14.90	733105 15.2	192000	
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13154.27 18.35	45864.78 16.37	89407.36 14.7	301185 17.52	952936 19.97	180000	
6	Nippon India Multicap Fund	Nov-06	12818.61 12.91	47561.7	18.95	104782.82 22.47	325943 18.99	1632845 16.67	240000
7	Nippon India Smallcap Fund-Gr	Sep-10	12586.69 9.21	46497.64 17.34	105234.47 22.65	399446 22.75	1280399 23.31	180000	
8	Parag Parikh Flexi cap Fund-Gr	May-13	12767.59 12.1	47387.67 18.69	95376.91 18.59	331344 19.29	478002 18.6	144000	
9	Sundaram multicap fund	Oct-00	12996.63 15.79	46297.77 17.04	92433.42 17.31	273989 15.76	2941875 15.40	300000	
10	Tata Large & Midcap Fund-Gr	Mar-93	12498.54 7.81	42806.84 11.57	85371.95 14.08	260905 14.85	9272552 15.989	384000	

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

Dreams to Reality: The Framework of Goal-Based Investing

Webinar through Zoom

SPEAKER



Mr. Bikash Behera

The Segment Lead for Solutions Oriented Funds - South Zone, HDFC AMC

13th December 25, Saturday 11.00AM to 12.00 NOON

Meeting ID: 889 2874 2935 | Passcode: 1668

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

Importance of Portfolio Review

It's advisable to review your portfolio every six to twelve months to monitor its performance and ensure you're on track. Periodic reviews allow you to make adjustments as needed, helping you stay aligned with your investment objectives.

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws.

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Life: LIC of India, HDFC Life, ICICI Pru Life

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Travel Insurance: The Protection You Think You Have... Until You Read the Fine Print

Travel insurance feels like one of those things you tick off your travel checklist without thinking too much. You buy it, toss the PDF into your email, and assume you're covered. But many travellers are discovering that the real catch lies in the fine print, and the problems only surface when a claim gets rejected.

A lot of the trouble comes from simple oversight. People skim the policy wording and miss key exclusions. For example, they assume all medical emergencies are covered, but ignore the clause on pre-existing conditions, adventure sports, or illnesses triggered by alcohol. Others don't notice sub-limits on hospital bills, dental treatments, or outpatient care, so the payout ends up far lower than expected.

Baggage claims are another major surprise zone. Travellers often think every item in their suitcase will be reimbursed, but forget that insurers apply category caps, depreciation, and strict proof-of-ownership requirements. If receipts aren't available, or if the loss isn't reported to the airline within the stipulated time, the claim may not stand.

Trip delays and cancellations also catch people off guard. Many policies only cover very specific reasons, and travellers assume "any problem" will qualify. A missed connection due to personal error or a visa denial, for example, may not be covered at all.

Documentation is another area where people slip. They forget to retain hospital bills, police reports, boarding passes, or airline delay certificates. Some delay notifying the insurer, not realising that even a few hours' delay in intimation can weaken the claim.

The truth is that travel insurance works beautifully, but only when you understand what it promises and what it doesn't. A little attention to the fine print can save you from big disappointments later. Staying alert, asking questions, and keeping your paperwork handy are the simplest ways to travel with real peace of mind.

To know more and to take the Right Travel Insurance, Please call: P. Anitha: 7095905511, B. Bhargavi: 7032220490, M. Naresh: 9848044868

Protect your future with India's top Insurance Plans!



INSURANCE PREMIUM TABLE

Term Insurance Plan (u/s.80C)

Insurance co. Name	Age (yrs)	Term (yrs)	Premium (₹)	
			50 lakhs*	1 crore*
HDFC Life click 2 protect supreme	25	60	11,192	17,724
	35	50	18,113	30,197
	45	40	34,303	53,718
ICICI Pru IProtect Smart	25	60	10,048	15,641
	35	50	16,310	25,465
	45	40	28,946	47,656
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	9,376	13,764
	35	45	15,299	23,113
	45	35	28,257	43,607

* Premium for 25 yrs old male for 30 yrs term

Health Insurance Plan (u/s.80D)

Insurance Company - Plan	Age Group	Sum Insured		
		5 Lakhs	10 Lakhs	15 Lakhs
STAR HEALTH ASSURE POLICY	0-17	4,945	6,114	7,902
	18-35	7,676	10,424	13,259
	36-45	9,159	12,249	15,412
HDFC ERGO OPTIMA SECURE	18	10,614	12,749	14,705
	25	11,444	13,994	16,365
	35	12,630	15,722	18,737
	45	14,113	18,204	21,583
ICICI LOMBARD ELEVATE POLICY	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336
TATA AIG Medicare Select	18	4,318	4,615	5,157
	25	6,065	6,474	7,231
	35	7,441	7,937	8,863
	45	12,295	13,093	14,615

Insurance is the subject matter of solicitation.

Confused about Insurance? We make it easy - talk to us: 70322 20490 / 70959 05511



TATA AIG
Medicare Select

Key features

- Restore Infinity Plus
Unlimited Coverage, Uninterrupted Care.
Reinstatement of the base sum insured unlimited times, if the Sum Insured and Cumulative Bonus (if accrued) is insufficient to pay an admissible Hospitalization claim in the Policy.
Infinite Advantage*
- No Limits, No Worries-Just Complete Care.
Covers medical expenses with no limit on the Sum Insured for one claim during the lifetime of the policy, ensuring complete financial protection.
- Maternity Care*
Welcoming New Life, Worry-Free.
Covers Maternity Expenses, Delivery Complications, and First-Year Vaccinations for your newborn, ensuring a worry-free start to parenthood-with an option to reduce the waiting period from 2 years to just 1 year for added flexibility and convenience.
*The above-mentioned optional covers are available on payment of an additional premium. Insurance is the subject matter of solicitation.

To Insure Rightly, Please call: P. Anitha: 7095905511, B. Bhargavi: 7032220490, M. Naresh: 9848044868.

Markets on a roller coaster?

Buckle-up with
Balanced Advantage Funds
Multi Asset Allocation Funds

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

Selected Multi Asset Allocation Funds

- DSP Multi Asset Allocation
- HDFC Multi Asset
- Kotak Multi Asset Allocation Fund
- ICICI Prudential Multi Asset
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- UTI Multi Asset Allocation Fund

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

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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The Wealth Company Multi Asset Allocation Fund

(An open ended Multi Asset Allocation scheme investing across equity/ equity related securities, debt/ money market instruments, commodity ETFs, exchange traded commodity derivatives)

Investment Objective: To provide long-term growth in capital and income to investors, through active management of investments in a diversified portfolio of instruments across multiple asset classes viz. Equity, Debt, commodity ETFs and exchange traded commodity derivatives and related instruments.

Allocation : Equity & equity related instruments: Min 10% to Max 80%, Debt* & Money Market Instruments: Min 10% to Max 80%. Gold/silver related instruments (including ETFs) & Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time: Min 10% to Max 50%. Units issued by INVITs: Min 0% to Max 10%.

Fund Manager: Mrs. Aparna Shanker, Mr. Umesh Sharma, Mr. Varun Nanavati.

Benchmark Index: Benchmark i.e. NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) + Domestic Prices of Gold (10%) + Domestic Prices of Silver (5%).

Plans and Options: Regular Plan; Growth, IDCW (Payout, Reinvestment).

Min. Amt: Rs. 1,000/- and in multiples of Re. 1/- thereafter.

Exit Load: 1% - If redeemed/switched out within 30 days from the date of allotment. Nil if redeemed/switched out after 30 days from the date of allotment.

Cheque in favour:

"The Wealth Company Multi Asset Allocation Fund"

NFO Opens on 19/11/2025 & Closes on 03/12/2025

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

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

Freedom at 50 starts with discipline at 25.

Make your money work for you by making the right choice of starting your investment journey early!



Start Early and Retire Smart
And build sizeable wealth

START EARLY + CHOOSE EQUITY MUTUAL FUNDS + INVEST REGULARLY = GOAL ACHIEVEMENT

Start your SIP today

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

Selected Equity Funds for SIP / STP

- ICICI Pru India Opp.
- HDFC Flexi Cap
- ABSL Multi Cap
- DSP Flexi Cap
- Bandhan Business Cycle
- Canara Robeco Equity Hybrid
- Franklin India Opportunities
- Kotak Flexi Cap
- NJ Flexi Cap Fund
- SBI Focused Equity
- Tata Large Cap
- Nippon India Multi Cap
- Parag Parikh Flexi Cap
- Mirae Asset Focused
- Motilal Oswal Large & Midcap
- Sundaram Multi Cap

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

SI. No	LIQUID FUNDS RETURNS AS ON 18/11/2025	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.31	0.58	1.55	3.19	7.23
2	DSP Ultra Short Fund(G)	0.25	0.5	1.42	3.03	6.85
3	HDFC Low Duration Fund(G)	0.25	0.53	1.5	3.17	7.31
4	ICICI Prudential Savings Fund(G)	0.35	0.66	1.7	3.51	7.8

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

“Thankfulness is the beginning of gratitude. Gratitude is the completion of thankfulness. Thankfulness may consist merely of words. Gratitude is shown in acts.” - Henri Frederic Amiel



The Wealth Company
MUTUAL FUND

The Wealth Company Multi Asset Allocation Fund

Investing across equity/equity related securities, debt instruments, Real Estate Investment Trusts (REITs), exchange traded commodity derivatives and ETFs of Gold, Silver etc.

Invests in at least three asset classes with a minimum allocation of at least 10% each in all three asset classes

One portfolio, Many engines

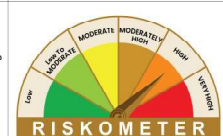
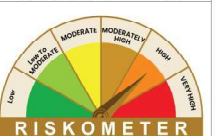


NFO Opens on: November 19, 2025 ← → NFO Closes on: December 03, 2025

For more information, contact your Mutual Fund Distributor or visit www.wealthcompanyamc.in

The Wealth Company Multi Asset Allocation Fund
An open ended Multi Asset Allocation scheme investing across equity/equity related securities, debt/ currency market instruments, commodity ETFs, exchange traded commodity derivatives.

Riskometer and Product Label

This Product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long term capital appreciation. • Investment in a multi asset allocation fund with investments in diversified portfolio of instruments across multiple asset classes viz. Equity, Debt and Gold/Silver, ETF, commodity ETFs, exchange traded commodity derivatives and related instruments 	 <p style="text-align: center; font-weight: bold;">RISKOMETER</p> <p style="text-align: center; font-size: x-small;">Risk of the Scheme is at High Risk</p>	<p style="text-align: center; font-size: x-small;">Benchmark Riskometer Benchmark i.e. NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) + Domestic Prices of Gold (10%) + Domestic Prices of Silver (5%)</p>  <p style="text-align: center; font-weight: bold;">RISKOMETER</p> <p style="text-align: center; font-size: x-small;">The Risk of the Benchmark is High Risk</p>

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

Note: 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. The same shall be updated as per para 17.4.1.1 of SEBI Master Circular for Mutual Fund dated June 27, 2024, on product labelling in mutual fund schemes on ongoing basis.

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

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ECS Financial or Click www.ecsfinancial.co.in

Telangana Urban Region			
<u>AMEERPET</u>	H.NO.7-1-471-472, Office No: 210, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
<u>BAGH AMBERPET</u>	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500103.	040 - 27424613	9948090022
<u>BASHEERBAGH</u>	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderabad, Hyderabad - 500 029.	040 - 23261396	9848066255
<u>CHANDANAGAR</u>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
<u>CHAITANYAPURI</u>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
<u>HABSIGUDA</u>	H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsguda, Secunderabad - 500007.	040 - 27153748	9848991242
<u>KUKATPALLY</u>	2-22-1/92, G-3, Manju Plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
<u>MADHAPUR</u>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
<u>MALKAJIRI</u>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	9848811501
<u>SECUNDERABAD</u>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 27844411	9948980066
<u>SUCHITRA</u>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
<u>TIRUMALGIRI</u>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015.	040 - 27797253	9912822611
<u>YAPRAL</u>	Shop No: 7, Plot No: 25, Hi-Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secbad-94.	040 - 35168184	7659008855

Telangana Rural Region			
<u>WARANGAL</u>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220

Andhra Pradesh Region			
<u>GAJUWAKA</u>	Door No: 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
<u>RAJAMAHEN-DRAVARAM</u>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
<u>VIJAYAWADA</u>	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
<u>VISHAKAPATNAM@</u>	47-9-17, 1 st Floor, 11rd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477

Karnataka Region			
<u>BENGALURU RO</u>	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balmabika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
<u>MALLESHWARAM</u>	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
<u>SHASTRINAGAR</u>	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balmabika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	9980060787

Tamil Nadu Region			
<u>T. NAGAR</u>	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9841011705
<u>MADIPAKKAM</u>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9841010082

Tamil Nadu Rural Region			
<u>COIMBATORE</u>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969 9787892775
<u>TINDIVANAM</u>	-	-	-

Maharashtra Region			
<u>CHEMBUREAST</u>	Office No: 16, 2 nd Floor, Rajshri Building, N.G Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 31024331	7032415862

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All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.

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Missed call / WhatsApp / SMS : 094416 93111

A Wealth of Laughs

2. Why did the banker carry a mirror?
To check his balance!
3. Why did the rupee start exercising?
To gain some strength!
4. Why did the ATM tell a joke?
Because it wanted to break the withdrawal tension!
5. Why did the investor avoid the elevator?
Because he preferred taking steady steps up!
6. Why did the mutual fund throw a party?
Because it had good returns to celebrate!

Finance Funnies

7. Why did the loan start crying?
Because no one showed any interest!
8. Why did the stock market get a medal?
For being so unpredictable and still running!
9. Why did the savings account start singing?
Because it finally earned some interest!
10. Why did the investor smile on a rainy day?
Because he already had a solid umbrella plan!

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

Registered News Paper

To

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