

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Balancing Optimism with Discipline

The past fortnight has been marked by steady resilience in Indian markets, even as global cues introduced fresh uncertainty. Domestically, sectors such as banking, IT, and consumer goods have remained supportive, while government policy measures and steady GDP momentum continue to lend confidence. Global discussions on tariffs and trade, along with fluctuating oil prices, have influenced short-term sentiment, yet India has managed to hold its ground with remarkable stability.

Corporate earnings announcements over this period have reinforced the strength of select sectors, reflecting both cautious optimism and the ability of businesses to adapt to evolving conditions. At the same time, the steady inflow into mutual funds highlights investors' growing preference for disciplined, long-term strategies over speculative movements.

For investors, the lesson is clear: market movements may ebb and flow, but the path to wealth creation is built on consistency and diversification. Balancing equity with other assets ensures that portfolios remain resilient even when external conditions shift.

As the nation celebrates Navaratri, a festival that embodies balance, strength, and renewal, it is a timely reminder that investing too requires these same qualities. With a thoughtful approach and steady discipline, investors can align celebrations of today with prosperity for tomorrow.

At ECS Financial, we remain committed to being your partner in this journey - helping you navigate trends with clarity and guiding you towards your long-term goals. Wishing all our investors a joyous Navaratri and continued financial prosperity.

Smart things to know about bonds, especially government bonds like RBI bonds:

- **Safety:** Government bonds like RBI bonds are considered very safe due to sovereign backing, minimizing default risk.
- **Returns:** Bonds provide regular fixed or floating interest income, which is predictable but usually lower compared to equities.
- **Liquidity:** Unlike equities, bonds may have limited liquidity and can have lock-in periods, especially RBI bonds which often have a 7-year tenure.
- **Interest Rate Sensitivity:** Bond prices inversely move with interest rates, so rising rates can reduce bond market value.
- **Taxation:** Interest income from government bonds is taxable as per your slab, though long-term capital gains may have favorable treatment depending on holding period.
- **Role in Portfolio:** Bonds provide portfolio stability and regular income, balancing the volatility of stocks.

A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor go to the playground?
Because he wanted to see the market swings!



Contd. in page 4

ECS Financial
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Let's celebrate the victory of knowledge over ignorance and welcome new beginnings!

Happy Vijaya Dashami

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Thoughtful Inspirational Quotable Quotes

"The mantra is patience, patience and more patience. Think long-term and remember that the big rewards accrue with compound annual rates of return."

- Peter Cundill

"Good advice rarely changes, while markets change constantly. The temptation to pander is almost irresistible. And while people need good advice, what they want is advice that sounds good."

- Jason Zweig

"A decision is made with the brain. A commitment is made with the heart. Therefore, a commitment is much deeper and more binding than a decision."

- Nido R Qubein

"Discipline and united action are the real sources of strength for the nation.."

- Sardar Vallabhbhai Patel

"To give real service you must add something that cannot be bought and measured with money."

- M. Visvesvaraya

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Investment Objective: To provide long-term growth in capital and income to investors, through active management of investments in a diversified portfolio of equity and equity-related securities across the entire market capitalization spectrum and in debt and money market instruments.

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

Benchmark Index: NSE 500 TRI.

Plans and Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment).

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

Entry Load: Not Applicable

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

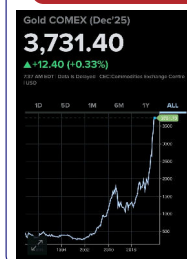
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Smart Moves in Wealth: Booking Profits and Exercising Caution in Gold



Wealth creation is not just about identifying opportunities, but also about knowing when to take a step back, lock in gains, and exercise caution. Two areas where investors often struggle are booking profits and gold investments. While one is about discipline,

Contd. in page 3

Looking for secure investments with Attractive interest rates?

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ICICI Home Finance	AAA	- 60	- 7.15	- 7.50
LIC Housing Finance	AAA	18 60	6.75 6.90	7.00 7.15
Mahindra Finance	AAA	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	AA+	18 60	6.85 7.10	7.10 7.35
Shriram Finance	AA+	18 60	6.93 7.35	7.43 7.85

- Guaranteed Returns
- Fixed Tenure
- Higher Interest
- Premature Withdrawal

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 18/09/2025		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															
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,447	13.73	15.33	-	0.48	0.89	7.6	-	-	-	17.52	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	3,878	13.62	14.31	-	-	0.6	12.43	-	-	-	19.9	2
3	HDFC Multi Asset Fund	Aug-05	***	4,715	17.64	73.35	1.25	1.25	1.25	7.5	14.72	15.22	11.32	10.42	3
4	ICICI Prudential Multi Asset Fund	Oct-02	****	64,770	34.9	780.1	-	1.44	1.92	8.87	19.79	24.21	16.05	20.96	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	8,374	14.03	14.03	-	-	-	7.08	-	-	-	18.57	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	6,959	22.69	22.69	-	-	-	11	19.84	18.02	-	17.52	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	9,819	34.49	61	-	-	-	8.13	16.56	14.73	11.29	9.59	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,048	23.96	23.96	-	-	-	5.32	14.57	16.75	-	17.08	8
9	Union Multi Asset Allocation Fund	Sep-24	-	766	11.09	11.09	-	-	-	10.24	-	-	-	10.65	9
10	UTI Multi Asset Allocation Fund	Nov-08	****	5,941	29.52	76.28	1.0	1.0	1.0	3.96	19.53	15.93	10.77	12.82	10
Balanced Advantage Funds (BAFs)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,208	26.89	107.84	-	1.21	1.82	4.52	13.05	13.91	11.27	9.81	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,489	14.35	27.88	-	0.45	0.6	4.51	11.4	10.75	9.09	9.23	2
3	HDFC Balanced Advantage Fund	Feb-94	****	1,01,080	39.1	523.96	-	1.92	3.0	2.69	18.89	23.71	14.36	18.11	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	65,711	19.31	75.85	1.60	2.00	1.60	7.01	13.56	14.6	11.34	11.42	4
5	Kotak Balanced Advantage Fund	Aug-18	****	17,339	20.78	20.78	-	-	-	3.41	12.06	11.97	-	10.8	5
6	Nippon India Balanced Advantage fund	Nov-04	****	9,317	33.38	180.41	-	1.36	2.40	3.45	12.65	13.75	10.56	14.88	6
7	SBI Balanced Advantage Fund	Aug-21	****	36,673	15.51	15.51	-	-	-	4.16	13.7	-	-	11.44	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,658	15.55	35.57	-	0.64	1.17	1.46	10.55	12.04	9.41	10.01	8
9	Tata Balanced Advantage Fund	Jan-19	***	9,826	20.61	20.61	-	-	-	1.11	10.98	12.51	-	11.51	9
10	Union Balanced Advantage fund	Dec-17	***	1,351	20.54	20.54	-	-	-	2.91	10.62	11.03	-	9.76	10
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	****	11,333	29.96	361.91	-	1.8	2.4	2.81	15.93	17.17	12.97	14.6	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	6,680	27.7	163.15	-	2.25	3	0.34	12.63	16.07	11.98	10.8	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,946	99.05	365.94	-	6.02	8.74	1.67	13.86	15.8	12.74	12.64	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,245	29.33	273.23	2	2	2.25	1.57	15.02	17.85	11.71	13.68	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	45,168	25.75	404.67	1.8	2	2.3	5.79	20.06	25.45	16.14	15.36	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	7,853	37.57	63.93	-	-	-	2.93	15.61	19.27	13.43	14.51	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,894	28.56	106.83	1.25	-	2	1.99	16.1	19.26	10.43	12.38	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,011	89.96	441.42	5.7	6.5	6.9	-1.3	11.88	16.1	10.12	14.65	8
Business Cycle Fund & Fund of Fund(FOFs)															
1	Aditya Birla Sunlife Multi-Asset Omni (FOF)	Aug-06	***	232	63.1	68.53	-	-	-	5.36	16.58	16.1	12.49	10.6	1
2	HDFC Multi Asset Active (FOF)	May-21	****	4511	18.67	18.67	-	-	-	8.76	16.29	-	-	15.34	2
3	ICICI Prudential Business Cycle Fund	Jan-21	-	13,643	19.53	25.16	-	3.00	1.52	6.61	23.17	-	-	21.82	3
4	ICICI Prudential Thematic Advantage Fund (FOF)	Dec-03	-	5,977	177.57	229.07	10.58	10.70	-	4.37	20.34	25.2	16.04	15.47	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,784	11.3	11.3	-	-	-	4.01	-	-	-	10.46	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Savings Fund	Feb-16	****	6,584	-	51.4	-	-	-	-0.77	18.86	24.98	-	18.66	1
2	ICICI Pru childrens Fund	Aug-01	****	1,373	-	335.53	-	-	-	4.64	18.9	19.33	12.94	15.72	2
3	ICICI Prudential Retirement Fund	Feb-19	****	1,333	33.27	33.26	-	-	-	6.3	23.89	27.72	-	20.1	3
4	SBI Magnum children's Benefit Fund	Sep-20	****	4,176	-	44.09	-	-	-	3.46	22.51	-	-	34.7	4
5	SBI Retirement Benefit Fund	Feb-21	***	2,949	20.45	20.45	-	-	-	-2.23	14.05	-	-	16.81	5
6	Tata children's Fund	Oct-95	***	355	-	61.52	-	-	-	-5.27	13.82	18.35	11.38	12.8	6
Flexi cap funds															
1	HDFC Multi Cap Fund	Dec-21	****	18,271	18.31	19.32	-	0.75	-	-2.46	21.66	-	-	19.07	1
2	ICICI Prudential Multicap Fund	Oct-94	****	15,281	35.56	806.56	2.5	2.6	3	-1.46	20.79	24.42	14.82	15.22	2
3	Kotak Multicap Fund	Sep-21	****	19,227	19.61	19.61	-	-	-	-0.73	23.37	-	-	18.48	3
4	Nippon India Multi Cap Fund	Mar-05	****	46,216	65.2	307.34	3.75	5.0	5.0	1.26	23.13	29.89	15.45	18.20	4
5	Sundaram Multi cap fund	Oct-00	**	2,810	68.77	390.86	3.5	4.12	2.54	0.45	16.79	21.92	14.96	15.6	5
Multi Cap Funds															
1	Aditya Birla Sunlife Flexicap Fund	Aug-98	***	22,962	167.83	1830.25	7.77	9.69	11.56	1.42	17.89	20.14	14.39	21.21	1
2	HDFC Flexi Cap Fund	Jan-95	****	81,936	81.36	2052.64	5.75	7	7	6.60	23.01	28.57	16.44	18.91	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	18,173	18.15	19.84	-	-	1.5	2.16	19.81	-	-	17.83	3
4	Motilal Oswal Flexi cap fund	Apr-14	****	13,679	36.31	64.32	1.53	2.09	2.28	4.32	22.87	20.17	14.03	17.74	4
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,15,040	-	86.81	-	-	-	7.76	21.38	22.6	18.17	19.16	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 18/09/2025		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	****	16,475	24.1	140.6	1.86	2.04	2.48	-1.42	19.56	23.18	16.09	15.2	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,525	77.54	1,450.91	5.75	7	7	4	22.42	25.24	14.41	23.26	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,223	31.73	53.5	1.35	1.82	1.88	-1.85	25.75	26.33	17.27	17.03	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,524	-	32.62	-	-	-	4.42	18.47	21.24	-	21.17	4
5	SBI ELSS Tax Saver Fund	Mar-93	****	29,937	90.01	443.98	5.25	-	-	-1.28	24.34	25.09	14.77	16.89	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 18/09/2025

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	12132.24	2.06	46060.81	16.68	94267.02	18.12	270344.42	15.51	2809863.99	17.27	274000
2	HDFC Flexi cap Fund-Gr	Jan-95	12533.71	8.38	48316.82	20.08	104618.39	22.41	319397.91	18.6	21594187.95	20.93	368000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12080.15	1.24	46069.84	16.69	95310.67	18.57	282102.06	16.3	10276042.88	17.22	371000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12325.67	5.09	44508.86	14.28	87300.38	14.99	254919.12	14.41	706077.65	14.9	191000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12235.2	3.67	44047.92	13.55	86699.42	14.7	289786.56	16.8	931875.07	19.53	181000
6	Nippon India Multicap Fund	Nov-06	12449.67	7.04	47973.89	19.57	107226.38	23.43	323191.98	18.82	1353684.89	16.80	225000
7	Nippon India Smallcap Fund-Gr	Sep-10	11933.93	-1.02	46338.33	17.1	107024.75	23.35	394736.87	22.52	1244150.11	23.17	179000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12418.34	6.55	47320.86	18.59	95473.4	18.64	330637.97	19.24	505315.39	18.7	147000
9	Sundaram Multicap Fund	Oct-00	12303.59	4.74	45178.07	15.32	91353.33	16.83	277293.82	15.98	2962207.64	15.59	298000
10	Tata Large & Midcap Fund-Gr	Mar-93	11900.17	-1.54	42197.53	10.59	85020.03	13.91	255926.56	14.49	6710797.65	17.11	339000

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 other is about prudence. Together, they highlight the importance of balance in managing wealth. Booking the Profit - The Art of Discipline

Many investors enter the markets with a clear strategy, but once they see their portfolios in the green, emotions take over. Greed whispers: "Hold on for more." Fear says: "What if the market reverses?" Between these extremes, the wisdom of booking profits gets lost.

Booking profit does not mean abandoning a winning investment too early. It means securing gains at the right time, based on goals, asset allocation, and overall risk appetite. A disciplined investor

regularly reviews holdings, assesses valuations, and locks in returns when they reach a satisfactory level.

The market cycle is unpredictable. What looks like a rising tide today may flatten tomorrow. Booking partial profits ensures that the gains are real, not just numbers on a screen. For instance, rebalancing your portfolio by shifting profits from equities into safer instruments can help preserve wealth and reduce volatility.

Simply put, profits are not profits until they are booked. Discipline is the difference between a successful investor and an emotional one.

Gold Investments - Handle with Caution

Gold has always held a special place in Indian households. It is not just an asset but also a tradition, a hedge against inflation, and a safety net in uncertain times. However, the recent sharp rally in gold prices has also made it a speculative play for many.

Investors must remember that gold is primarily a hedge, not a high-growth asset. It protects wealth during turbulent times but rarely generates strong long-term returns compared to equities or diversified investments. Putting too much of your portfolio into gold can lead to underperformance and missed opportunities.

Moreover, gold prices are influenced by global cues—geopolitical tensions, interest rate movements, and currency fluctuations. These factors can cause sudden swings, and anyone chasing short-term profits may find themselves stuck at uncomfortable levels. A cautious approach is therefore essential. Gold should be part of your portfolio, but not dominate it. Most advisors recommend keeping 5-10% of your overall assets in gold—just enough to provide stability without dragging down long-term growth.

The Balance - A Smarter Way Forward

Both profit booking and gold caution teach the same lesson: don't let emotions drive your money decisions. Investors often get swayed by market noise or herd mentality, but true wealth is built by applying balance, patience, and discipline.

Lock in profits when your investments deliver expected returns. Use gold as a safety valve, not as your main engine of growth. By blending these principles, you secure today's gains while protecting tomorrow's wealth.

In the world of investing, timing, temperament, and thoughtful allocation make all the difference. Smart moves are not about chasing every opportunity—they are about preserving and growing wealth with caution and clarity.

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 Sur'ratna ke jugal

A Small Step for a Big Future...

Shyam was a young father working in a private company. Each month, after paying for rent, groceries, and other expenses, he barely had anything left over. But one evening, while playing with his five-year-old daughter Meera, he started thinking about her future—her education, opportunities, and the dreams she might one day want to pursue.

At first, Shyam felt overwhelmed. How could he ever save enough for college when his salary itself was limited? But then a colleague told him, "You don't need a huge amount to start. Even a small SIP in mutual funds today can create a big difference over time."

That evening, he looked it up. Mutual funds offered him an option to start with as little as ₹500 per month through a *Systematic Investment Plan (SIP). Shyam thought,

"₹500? That's just the cost of a weekend dinner outside. If I can give up that once a month, I can give my daughter a future."

He took the step. Every month, without fail, instead of spending that amount casually, Shyam invested it in a *child education-focused mutual fund*. Over the years, he slowly increased the contribution as his salary grew.

Ten years later, when Meera was ready to step into higher education, Shyam looked at the fund value. What he had started as

a small sacrifice became a significant amount—enough to cover not just tuition but also give Meera the confidence to choose a better university.

Meera's smile that day was brighter than any other return he could have calculated. Shyam realized that the true return on his investment wasn't just money—it was the ability to say, "Go chase your dreams, I've got your back."



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- Premium Break to support you during financial downturn
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Insurance is the subject matter of solicitation.

Selected Multi Asset Allocation Funds

- ABSL Multi Asset Allocation
- Franklin India Multi Asset Allocation
- DSP Multi Asset Allocation
- HDFC Multi Asset
- ICICI Prudential Multi Asset
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities

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

Selected Balanced Advantage Funds

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

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INSURANCE PREMIUM TABLE

Health Insurance Plan (u/s.80D)					Term Insurance Plan (u/s.80C)				
Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs	Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
STAR HEALTH ASSURE POLICY	0-17	4,945	6,114	7,902	HDFC Life click 2 protect supreme	25	60	11,192	17,724
	18-35	7,676	10,424	13,259		35	50	18,113	30,197
	36-45	9,159	12,249	15,412		45	40	34,303	53,718
HDFC ERGO OPTIMA SECURE	18 YRS	10,614	12,749	14,705	ICICI Pru iProtect Smart	25	60	10,048	15,641
	25 YRS	11,444	13,994	16,365		35	50	16,310	25,465
	35 YRS	12,630	15,722	18,737		45	40	28,946	47,656
ICICI LOMBARD ELEVATE POLICY	45 YRS	14,113	18,204	21,583	LIC Jeevan Amar	25	40	12,371	21,329
	18-20	6,978	8,027	9,795		35	40	22,684	40,271
	21-25	7,117	8,246	10,062		45	35	41,115	72,991
SBI Life Smart Shield	26-30	7,310	8,470	10,336	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

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Selected Equity Funds for SIP / STP

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

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

"The companies that survive longest are the one's that work out what they uniquely can give to the world-not just growth or money but their excellence, their respect for others, or their ability to make people happy. Some call those things a soul." - Charles Handy

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SI. No	LIQUID FUNDS RETURNS AS ON 18/09/2025	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.22	0.37	1.35	3.9	7.31
2	DSP Ultra Short Fund(G)	0.24	0.44	1.36	3.47	7.08
3	HDFC Low Duration Fund(G)	0.23	0.38	1.35	4.01	7.52
4	ICICI Prudential Savings Fund(G)	0.25	0.44	1.49	4.22	8.00

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

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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. Consult your Auditor & Pay advance Tax

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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 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th 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 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705

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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A Wealth of Laughs Finance Funnies

- Why did the savings account take a nap? Because it felt spent all the time!
- Why did the mutual fund always invited to parties? Because it needed to rest and grow!
- Why did the share blush? Because it knew how to mix well with everyone!
- Why did the rupee take a nap? Because it rose in front of everyone!
- Why did the ATM refuse to work at night? Because it was tired of falling all day!
- Why did the credit card get a promotion? Because it needed its cash rest!
- Why did the investor carry a ladder? Because it was always on top of payments!
- Why did the budget go to the gym? Because he wanted to reach higher returns!
- Why did the piggy bank break up with the wallet? Because it wanted to cut down on excess expenses!

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