

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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From Learnings to Achievements, From Empowerment to Enrichment

Elluswamy Chandrasekaran
Editor



The financial landscape continues to evolve, shaped by both domestic reforms and subtle shifts in the global environment. While geopolitical developments add layers of complexity, they also bring valuable lessons on resilience. Every phase of uncertainty teaches us the importance of patience, and every moment of stability reminds us of the rewards of discipline. Together, these learnings pave the way for true achievement.

Every learning in the world of investing brings us closer to achievement, and every step towards empowerment adds meaning when it enriches our financial journey. The strength of wealth creation lies not in chasing trends, but in steady progress — aligning aspirations with a thoughtful strategy that withstands both global influences and domestic opportunities.

Within this backdrop, investment strategies are also expanding in scope. The growing relevance of Fund of Funds reflects a new wave of empowerment for investors — providing the benefit of diversification, professional management, and the ability to access multiple strategies within a single avenue. Such innovations mark a step forward in making wealth creation both inclusive and enriching.

As we step into the festival season, a season that symbolizes joy, togetherness, and prosperity, may it also inspire clarity and optimism in your financial journey. At ECS Financial, we remain committed to guiding you with conviction, helping you align your aspirations with opportunities. Here's wishing you and your family abundance, harmony, and lasting prosperity.

SMART THINGS TO KNOW

Term Insurance

Buy early: You lock in lower premiums and benefit from long-term affordability.

Determine coverage wisely: Aim for coverage that sufficiently replaces income—not just a round figure. Use a calculator for accuracy.

Select the right type: Level term offers stability; increasing term fights inflation; decreasing term aligns with loan pay-off; ROP adds a consolation feature.

Check insurer reliability: Consider claim settlement ratios to ensure smooth payouts.

Be truthful in underwriting: Always declare health facts accurately. Misrepresentation can lead to claim denial.

Plan for conversion: A convertible policy means you can upgrade to permanent insurance later—even with health issues.

Review periodically: As your life changes (e.g., marriage, kids, loans), reassess your coverage needs.

Insurance is the subject matter of solicitation.

A Wealth of Laughs

1. Why did the investor sit near the fan?

Because he wanted some cool returns!

Contd. in page 4

ECS Financial
AMFI Regd. Mutual Fund Distributor

SBI MUTUAL FUND
A PARTNER FOR LIFE

ANY TIME IS A GOOD TIME FOR

MULTI ASSET ALLOCATION FUNDS

A fund for all market conditions with Equity, Fixed Income, Gold, Silver, etc.

DIVERSIFICATION

Invests in at least 3 asset classes to manage risk and seek growth in various market conditions.

CONVENIENCE

Offers a convenient way to gain exposure to multiple asset classes in one fund.

TAX EFFICIENCY

Provides equity / non-equity taxation benefits depending on the asset allocation.

Diversification: Invests in at least 3 asset classes to manage risk and seek growth in various market conditions.

Convenience: Offers a convenient way to gain exposure to multiple asset classes in one fund.

Tax Efficiency: provides equity / non-equity taxation benefits depending on the asset allocation.

An investor education and awareness initiative by
SBI Mutual Fund & ECS Financial

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

Selected Multi Asset Allocation Funds

- SBI Multi Asset Allocation
- 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
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities
- Union Multi Asset Allocation

Head Office : 70325 33609 Telangana : 98480 27443
Andhra Pradesh : 98480 50477 Tamil Nadu : 98410 11705
Karnataka : 99809 66112 Maharashtra : 70324 15862

Thoughtful Inspirational Quotable Quotes

"The end-product of education should be a free creative man/woman, who can battle against historical circumstances and adversities of nature." **-Sarvepalle Radhakrishnan**

"A good investing strategy is one you can stick with, a 12-15% return sustained for decades is far more powerful than a 25% return that comes and goes" **-Nick Maggiulli**

"It is the supreme art of the teacher to awaken joy in creative expression and knowledge." **-Albert Einstein**

"India's saver turns investor. Post-covid, mutual fund AUM share, mainly equity, has doubled to 31 per cent of bank deposits. Reflects structural change in financial intermediation. It grows domestic risk capital and creates an equity culture. But let's be alert about excessive exuberance." **-Uday Kotak**

"The trick is not to learn to trust your gut feelings, but rather to discipline yourself to ignore them." **-Peter Lynch**

SBI DYNAMIC ASSET ALLOCATION ACTIVE FOF

(An open-ended fund of fund (FOF) scheme investing in units of actively managed equity and debt-oriented mutual fund schemes)

Investment Objective: The scheme shall be to generate long-term capital appreciation by investing in actively managed equity-oriented and actively managed debt oriented mutual fund schemes.

Allocation: ● Actively managed Equity & Equity Oriented Schemes, 35% to 100%. ● Actively managed Debt & Debt-Oriented Schemes, 0% to 65%. ● Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents, 0% to 5%.

Fund Manager: Mr. Ardhendu Bhattacharya and Ms. Nidhi Chawla.

Benchmark Index: NIFTY 50 Hybrid Composite debt 50:50 Index.

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

Min. Amt: ₹5000 and in multiples of ₹1 thereafter.

Exit Load: ● If redeemed or switched out within 1 year, from the date of allotment: 1%. ● If redeemed or switched out after 1 Year, from the date of allotment: Nil.

NFO Opens on 25/08/25 to Closes on 08/09/25

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

FUND OF FUNDS: THE ALL-IN-ONE INVESTMENT BASKET



For many investors, building a well-diversified portfolio feels like juggling too many balls at once at a regular interval – equity funds, debt funds, gold, silver international funds, and more. Tracking each one can be time-consuming, confusing and involving the exit loads and capital gain taxes.

Contd. in page 3

RBI Floating Rate Savings Bonds

8.05% P.A.

Payable H-ly | Floating Rate

Avail this opportunity to the most

Attractive Fixed Deposits

Name	Credit Rating	Period in months	Individual (%)		Sr. Citizen (%) (80+)	
Bajaj Finance Ltd.	AAA	18 60	6.95	6.95	7.30	7.30
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	7.00	7.10	7.25	7.35
Shriram Finance	AA+	18 60	7.15	7.65	7.60	8.10

Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (w/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 14/08/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	***	4,635	17.15	71.31	1.25	1.25	1.25	7.61	13.54	15.07	10.92	10.32	1
2	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,371	13.27	14.82	-	0.48	0.89	8.6	-	-	-	16.71	2
3	DSP Multi Asset Allocation Fund	Sep-03	-	3,645	13.09	13.76	-	-	0.6	11.45	-	-	-	18.37	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	63,001	33.82	752.5	-	1.44	1.92	9.34	18.53	23.1	15.02	20.86	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	8,199	13.32	13.32	-	-	-	4.12	-	-	-	16.24	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	6,649	21.71	21.71	-	-	-	11.04	17.25	-	-	16.9	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	9,440	33.39	59.05	-	-	-	8.44	15.78	13.98	10.88	9.45	7
8	Tata Multi Asset Allocation Fund	Mar-20	***	4,014	23.38	23.38	-	-	-	6.31	14.16	16.64	-	16.87	8
9	Union Multi Asset Allocation Fund	Sep-24	-	772	10.69	10.69	-	1.35	1.8	-	-	-	-	6.9	9
10	UTI Multi Asset Allocation Fund	Nov-08	****	5,902	28.49	73.61	1.0	1.0	1.0	3.78	18.15	15.37	9.92	12.66	10
Balanced Advantage Funds (BAFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,157	26.45	105.46	-	1.31	1.77	5.87	12.52	13.77	10.57	9.75	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,503	14.2	27.49	-	0.45	0.6	6.29	11.07	10.78	8.9	9.17	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	1,01,773	38.54	513.09	-	2.4	3.0	2.44	18.76	23.02	13.57	18.09	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	64,964	18.74	73.62	1.60	2.00	1.60	6.48	12.71	14.37	10.72	11.31	4
5	Kotak Balanced Advantage Fund	Aug-18	****	17,537	20.35	20.35	-	-	-	4.73	11.32	12.00	-	10.63	5
6	Nippon India Balanced Advantage fund	Nov-04	****	9,355	32.81	174.96	-	1.53	2.40	3.47	11.75	13.49	9.46	14.78	6
7	SBI Balanced Advantage Fund	Aug-09	*****	36,558	15.21	15.21	-	-	-	4.16	13.42	-	-	11.19	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,679	15.48	34.89	-	0.72	1.14	3.03	10.37	11.87	9.01	9.94	8
9	Tata Balanced Advantage Fund	Jan-19	***	10,031	20.28	20.28	-	-	-	1.94	10.61	12.59	-	11.41	9
10	Union Balanced Advantage fund	Dec-17	***	1,372	20.1	20.1	-	-	-	2.81	9.66	10.97	-	9.58	10
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Aggressive Hybrid Fund	May-99	****	11,436	29.49	353.85	-	1.8	2.4	6.25	15.29	17.28	11.95	14.56	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	6,583	27.59	159.62	-	2.25	3	2.7	12.26	15.98	11.23	10.74	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,059	97.32	356.89	-	6.02	8.74	4.02	13.1	15.82	11.84	12.59	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,256	28.78	268.11	2	2.25	2.5	3.24	14.77	17.94	11.06	13.65	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	44,605	27.14	390.53	1.8	2	2.3	5.91	18.97	24.64	15.18	15.27	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	7,864	36.53	62.17	-	-	-	4.14	15.08	19.72	12.63	14.44	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,936	27.75	103.8	1.25	-	2	4.11	15.29	18.99	9.67	12.28	7
8	Tata Aggressive Hybrid Fund	Oct-95	***	4,091	87.28	428.26	5.7	6.5	6.9	-0.78	10.93	15.76	9.34	14.58	8
Business Cycle Fund & Fund of Fund(FOFs)															
1	ICICI Prudential Business Cycle Fund	Jan-21	-	13,479	18.87	24.3	-	3.00	1.52	7.76	21.7	-	-	21.43	1
2	Aditya Birla Sunlife Asset Allocator (FOF)	Aug-06	***	227	60.87	66.1	-	-	-	6.87	15.1	15.87	11.68	10.45	2
3	HDFC Multi Asset Active (FOF)	May-21	****	4366	18.17	18.17	-	-	-	9.38	15.35	-	-	14.99	3
4	ICICI Prudential Thematic Advantage Fund (FOF)	Dec-03	-	4,863	172.59	222.64	10.58	10.70	-	8.05	19.26	24.73	15.78	15.39	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,789	10.79	10.79	-	-	-	6.05	-	-	-	6.95	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	*****	6,612	-	49.9	-	-	-	1.12	18.32	24.57	-	18.49	1
2	ICICI Pru childrens Fund	Aug-01	****	1,393	-	327.63	-	-	-	6.87	18.52	19.33	12.26	15.67	2
3	ICICI Prudential Retirement Fund	Feb-19	****	1,333	32.04	32.03	-	-	-	9.32	22.82	27.21	-	19.73	3
4	SBI Magnum children's Benefit Investment fund	Sep-20	*****	4,035	-	42.07	-	-	-	6.38	21.39	-	-	34.26	4
5	SBI Retirement Benefit Fund	Feb-21	***	2960	19.63	19.63	-	-	-	-2.1	12.87	-	-	16.14	5
6	Tata children's Fund	Oct-95	***	371	-	59.94	-	-	-	-3.25	13.58	18.53	10.83	12.75	6
Flexi cap funds															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,970	16.82	18.39	-	-	1.5	0.66	17.13	-	-	16.11	1
2	Aditya Birla Sunlife Flexicap Fund	Aug-98	***	23,127	161.88	1765.44	7.77	9.69	11.56	4.67	16.38	20.22	13.29	21.13	2
3	HDFC Flexi Cap Fund	Jan-95	*****	80,642	78.12	1970.85	5.75	7	7	8.30	21.95	27.66	15.14	18.82	3
4	Motilal Oswal Flexi cap fund	Apr-14	****	13,727	34.25	60.68	1.53	2.09	2.28	7.43	22.49	19.28	12.54	17.29	4
5	Parag Parikh Flexi Cap Fund	Sep-13	*****	1,13,281	-	84.59	-	-	-	10.38	20.18	22.91	17.36	19.07	5
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Sundaram Multi cap fund	Oct-00	**	2,842	66.26	376.6	3.5	4.12	2.54	2.29	16.28	21.87	13.76	15.49	1
2	HDFC Multi Cap Fund	Dec-21	****	18,336	17.57	18.54	-	0.75	-	-0.96	20.95	-	-	18.28	2
3	ICICI Prudential Multicap Fund	Oct-94	****	15,523	34.49	782.18	2.5	2.6	3	1.08	20.03	24.26	13.88	15.16	3
4	Kotak Multicap Fund	Sep-21	****	18,854	18.54	18.54	-	-	-	-0.82	22.52	-	-	17.26	4
5	Nippon India Multi Cap Fund	Mar-05	*****	45,881	63.05	297.19	3.75	5	5.0	4.02	23.31	29.9	14.36	18.09	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 14/08/2025		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	HDFC ELSS Tax Saver Fund	Mar-96	*****	16,579	74.72	1,398.19	5.75	7	7	5.74	21.34	24.76	13.24	23.19	1
2	DSP ELSS Tax Saver Fund	Jan-07	****	16,981	23.95	136.3	1.86	2.04	2.48	1.4	18.65	23.35	14.99	15.09	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,402	29.82	50.28	1.35	1.82	1.88	1.1	23.97	25.44	15.65	16.51	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	*****	5,538	-	31.66	-	-	-	7.6	18.45	22.26	-	20.94	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	30,271	87.17	430.00	5.25	-	-	-0.47	23.58	24.82	13.81	16.83	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 14/08/2025

Source & Courtesy: Morningstar

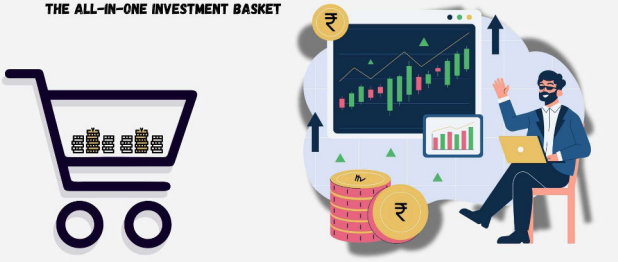
Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*					
1	ICICI Prudential Multicap Fund-Gr	Oct-94	12362.85	5.69	49791.72	19.58	99752.95	20.45	289306	16.78	9675227	17.65	360000
2	Aditya Birla Sunlife Midcap Fund	Oct-02	12416	6.53	47912.74	19.5	98851.92	20.08	275334	15.86	2170952	16.42	264000
3	DSP Midcap Fund	Nov-06	12344	5.37	46717	17.69	90616	16.52	272369	15.66	1199785	16.84	216000
4	HDFC Flexi cap Fund-Gr	Jan-95	12575.29	9.07	49144.15	21.32	107102.5	23.4	321075	18.71	19990985	21.18	360000
5	Kotak Flexi Cap Fund-Gr	Sep-09	12615.72	9.71	46193.2	16.90	90912.53	16.65	262389	15.0	735402	15.2	192000
6	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12411.83	6.46	45363.66	15.62	89933.94	16.2	296919	17.26	940850	19.83	180000
7	Nippon India Smallcap Fund-Gr	Sep-10	12232.63	3.64	48704.52	20.67	113913.84	25.97	409806	23.23	1101795	24.17	168000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12636.47	10.04	48679.16	20.63	98536.46	19.95	336603	19.59	490304	19.0	144000
9	Sundaram Multicap Fund	Oct-00	12463.64	7.29	46397.77	17.21	94467.39	18.22	270058	15.55	2466024	15.22	288000
10	Tata Large & Midcap Fund-Gr	Mar-93	12284.98	4.46	44249.99	13.88	89599.13	16.05	264667	15.12	9289084	15.99	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

Fund of Funds

THE ALL-IN-ONE INVESTMENT BASKET



What if there was a single investment that could give you exposure to all these different assets, managed by experts, without the need to constantly monitor each part? That's exactly what a Fund of Funds (FoF) offers – a simple, convenient way to diversify your investments through one fund.

What is a Fund of Funds?

A Fund of Funds is a mutual fund scheme that invests within the fund in different schemes rather than directly in shares, bonds, or other securities. Think of it as a "basket of baskets" – you invest in the FoF, and the FoF invests in a range of underlying funds, each focusing on different asset classes or markets within the fund house or in other mutual fund schemes.

Why Investors Choose FoFs

Easy Diversification – With one investment, you can spread your money across multiple asset classes, sectors, and even countries. This reduces the risk of being overly dependent

Fund of Funds: The All-in-One Investment Basket

Contd. from page 1

on one market or theme.

Expert Management – The FoF's fund manager selects and monitors the underlying funds, ensuring your portfolio stays balanced and in line with market opportunities.

Access to Special Opportunities – FoFs often invest in funds that are not easily available to individual investors, such as global equity funds, commodity funds, or thematic strategies.

Convenience – Instead of handling and tracking several funds yourself, you just track a single FoF investment.

TYPES OF FUND OF FUNDS

Asset Allocation FoFs – Invest in a mix of equity, debt, and sometimes gold or other assets, adjusting allocations based on market conditions.

Thematic fund of funds: Invests in multiple mutual funds focused on a specific theme or sector (e.g., technology, ESG, infrastructure) to capture targeted growth opportunities.

All Cap fund of funds: A dynamic blend of schemes investing across large, mid, and small caps, capturing opportunities from every corner of the market.

International FoFs – Give you exposure to overseas markets by investing in global funds.

Gold/Silver FoFs – invest in gold or silver ETFs instead of holding the metal directly.

They let you gain exposure to gold or silver prices without needing to buy or store the physical metal.

Things to Keep in Mind

Performance Depends on Underlying Funds – If the selected funds do not perform well, the FoF's returns will be impacted.

Liquidity – FoFs are generally liquid, but those investing in overseas markets may have longer redemption timelines due to time zone differences.

Taxation of Fund of Funds in India

Tax treatment depends on the type of FoF:

or Equity Fund of Funds (FoFs)

Short-Term Capital Gains (STCG): Units held for 24 months or less are taxed as per the applicable income tax slab rate.

Long-Term Capital Gains (LTCG): If units are held for more than 24 months Taxed at 12.5%

Non-equity FoFs

All gains, short-term or long-term, are taxed as per your income tax slab rate.

Investments done on or after 1st April 2023 indexation benefits are no longer available.

Note: Even if an international FoF invests in overseas equity, it is not treated as an equity fund for tax purposes in India.

Should You Invest?

A Fund of Funds can be a smart choice if you want instant diversification, exposure to unique asset classes or themes or caps and professional oversight without the hassle of managing multiple investments.

However, always weigh the costs, check the underlying funds' quality, and consider your investment goals and tax situation before investing.

FAQs on Fund of Funds (FoF)

1. What is a Fund of Funds (FoF)?

A Fund of Funds is a mutual fund that invests in other mutual funds instead of directly buying shares or bonds.

2. How is it different from a regular mutual fund?

A regular mutual fund invests directly in stocks, bonds, or gold. A FoF invests in other mutual funds, giving you multiple funds in one.

3. What are the benefits of investing in a FoF?

You get easy diversification, professional management, access to unique investments, and the convenience of tracking just one fund.

4. Are there different types of FoFs?

Yes. Common types include asset allocation FoFs, Thematic or All cap, international FoFs, and gold FoFs.

5. How are FoFs taxed in India?

Equity FoFs > 24 months 12.5%. Others are taxed as per your income tax slab.

6. Do FoFs have higher costs?

They can, because you pay the FoF's expense ratio plus the costs of the underlying funds.

7. Can I redeem my FoF anytime?

Most FoFs are open-ended, so you can redeem anytime. But international FoFs may take longer due to time zone differences.

8. Is a FoF suitable for new investors?

Yes, especially for those who want diversification and expert management without tracking multiple funds.

9. Can a FoF invest in international markets?

Yes, many FoFs invest in overseas funds, giving you exposure to global equities and other assets.

10. What should I check before investing in a FoF?

Look at the quality of underlying funds, expense ratio, tax treatment, and whether it fits your investment goals.

Over ₹1 Lakh Cr AUM

HDFC MUTUAL FUND
BHAROSA APNO KA

BHAROSE AUR ANUBHAV KA FUND

HDFC Balanced Advantage Fund

Striking the right balance of Debt and Equity can take you a long way.

Selected Balanced Advantage Funds

- HDFC Balanced Advantage
- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- 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

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

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
STAR HEALTH 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 YRS	10,614	12,749	14,705
	25 YRS	11,444	13,994	16,365
	35 YRS	12,630	15,722	18,737
ICICI LOMBARD ELEVATE POLICY	45 YRS	14,113	18,204	21,583
	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336

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

Insurance is the subject matter of solicitation.

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of GST)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
HDFC Life Click 2 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.

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LIQUID FUNDS RETURNS AS ON 14/08/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund(G)	0.13	0.37	1.69	3.95	7.47
DSP Ultra Short Fund(G)	0.19	0.39	1.58	3.72	7.18
HDFC Low Duration Fund(G)	0.17	0.38	1.71	4.11	7.69
ICICI Prudential Savings Fund(G)	0.21	0.47	1.85	4.28	8.16

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

For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs,

Please call Mr. Venkatachalam Mobile: 73862 49493



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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- 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

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ELSS Tax Saver Fund

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Source & Courtesy: Kotak MF

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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	9848811501
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	8317419139
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	8341130969
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9841010082
T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9841011705

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	7032415862
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- 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.

"No person was ever honored for what he received. Honor has been the reward for what he gave." - Calvin Coolidge

Note : All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision go through or ask for risk factor. **Risk Factors :** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

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