

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Staying Focused as the Year Draws to a Close

The past fifteen days have reflected a market environment that is steady yet selective. Equity markets have digested recent global cues, central bank actions, and year-end positioning by institutional investors. While short-term volatility has surfaced intermittently, domestic fundamentals continue to provide support through stable earnings expectations, healthy consumption trends, and improving liquidity conditions.

A notable development during this period has been the supportive monetary stance, with the recent RBI rate cut helping ease funding conditions and improve credit sentiment. This has brought renewed attention to banking and financial sectors, while also supporting broader market confidence. As the year nears its close, markets appear to be transitioning from reaction to reflection - focusing more on sustainability than speed.

In such an environment, **goal-based investing** assumes greater importance. Rather than chasing short-term movements, aligning investments with clearly defined life goals - be it wealth creation, income planning, or long-term security - helps investors remain disciplined through market cycles. When investments are linked to purpose, decisions tend to be calmer, more consistent, and ultimately more rewarding.

As we approach the end of the year, it is also a time to review portfolios thoughtfully - rebalancing where required and ensuring strategies remain aligned with individual objectives. Markets will continue to evolve, but clarity of purpose remains the strongest anchor.

As the festive season unfolds, **we wish you and your family a joyful Christmas and a prosperous, healthy and Happy New Year ahead.** At **ECS Financial**, we look forward to continuing our journey with you - guided by discipline, trust, and long-term vision.

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

Thoughtful Inspirational Quotable Quotes

"The beauty of mathematics lies in its simplicity and complexity at the same time." "Numbers are like friends; they reveal their secrets to those who are willing to listen."
- Srinivasa Ramanujan

"More than your salary. More than the size of your house. More than the prestige of your job. Control over doing what you want, when you want to, with the people you want to, is the broadest lifestyle variable that makes people happy."
- Morgan Housel

"Volatility is not the problem your reaction to it is."
- Mark Yusko

"Financial security and independence are like a three-legged stool resting on savings, insurance and investments."
- Brian Tracy

"Financial fitness is not a pipe dream or a state of mind. It's a reality if you are willing to pursue it and embrace it."
- Will Robinson

A Wealth of Laughs 🤔🤔🤔🤔🤔🤔

1. Why did the investor keep a diary? 😄
To note down all the ups and downs! Contd. in page 4

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2026

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Criteria	Nilesh	Kishore	Bansari
SIP Amount	10,000	10,000	10,000
SIP Duration (In years)	10	20	30
Total Investment	₹12,00,000	₹24,00,000	₹36,00,000
Total Corpus	₹22,40,000	₹92,00,000	₹3,08,09,732

Amount invested on the 1st business day of every month for 10 years. Returns calculated by taking mean of 10 years rolling return between 01/06/2014 and 31/05/2024 of 12.42% (Benchmark: Nifty 50). However, returns have been rounded off to a lower decimal of 12% CAGR for illustrative purpose. Past performance may or may not be sustained in future and is not a guaranteed of any future returns.

An investor education and awareness initiative by



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Branches details refer Page 4

Selected Equity Funds for SIP / STP

- HDFC Flexi Cap
- DSP Flexi Cap
- ICICI Pru Focused Equity
- Parag Parikh Flexi Cap
- SBI Focused Equity

Contd. in Page 3

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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 76748 40303!

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM		NAV as on 17/12/2025			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	-	5,213	14.48	16.17	-	0.48	0.89	15.23	-	-	-	-	18.17	1	
2	DSP Multi Asset Allocation Fund	Sep-23	-	5,587	14.49	15.22	-	-	0.6	18.01	-	-	-	-	20.84	2	
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,303	18.07	75.12	1.25	1.25	1.25	11.12	14.43	13.45	11.41	10.42	4		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	75,067	35.74	809.8	-	1.44	1.92	14.47	19.05	21.46	16.37	20.92	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	9869	15.08	15.08	-	-	-	15.83	-	-	-	20.16	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	9,601	23.56	23.56	-	-	-	14.73	20.03	16.75	-	17.55	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	12,012	36.48	64.52	-	-	-	15.38	17.49	14.54	11.72	9.77	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	4617	25.17	25.17	-	-	-	10.68	15.11	15.24	-	17.27	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	808	11.72	11.72	-	-	-	15.81	-	-	-	13.33	9		
10	UTI Multi Asset Allocation Fund	Nov-08	****	6,551	30.18	78.65	1.0	1.0	1.0	8.66	19.4	15.1	11.43	12.83	10		
Balanced Advantage Funds (BAFs)																	
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,800	26.79	109.31	26.85	1.21	1.82	8.12	12.67	11.39	11.45	9.77	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3690	14.45	28.36	-	0.45	0.6	6.99	12.31	9.39	9.18	9.18	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	1,07,971	38.73	529.17	-	1.92	3.0	4.35	17.39	19.59	14.37	17.99	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	69,868	17.99	77.1	1.60	2.00	1.60	10.22	13.34	12.8	11.45	11.36	4		
5	Kotak Balanced Advantage Fund	Aug-18	***	17,959	20.85	20.85	-	-	-	3.25	11.51	10.55	-	10.47	5		
6	Nippon India Balanced Advantage fund	Nov-04	****	9,749	32.66	180.08	-	1.36	2.40	4.71	11.92	11.66	10.81	14.68	6		
7	SBI Balanced Advantage Fund	Aug-21	****	39,337	15.97	15.97	-	-	-	8.07	13.96	-	-	11.51	7		
8	Sundaram Balanced Advantage Fund	Dec-10	****	1,754	15.44	35.83	-	0.64	1.17	3.34	10.06	10.4	9.48	9.89	8		
9	Tata Balanced Advantage Fund	Jan-19	***	9,857	20.84	20.84	-	-	-	3.76	10.46	11.01	-	11.25	9		
10	Union Balanced Advantage fund	Dec-17	***	1,371	20.03	20.53	-	-	-	3.53	10.04	8.61	-	9.44	10		
Hybrid Equity Funds																	
1	DSP Aggressive Hybrid Fund	May-99	***	12,105	29.33	361.66	-	1.8	2.4	4.07	15.7	13.87	12.75	14.45	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,655	27.39	164.3	-	2.25	3	2.96	12.05	13.42	12	10.72	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,451	96.6	364.86	-	6.02	8.74	2.72	13.12	13.02	12.33	12.53	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,380	29.26	272.57	2	2	2.25	1.64	13.66	14.19	11.75	13.54	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	49,223	25.96	407.96	1.8	2	2.3	10.34	18.83	21.69	16.15	15.24	5		
6	Kotak Aggressive Hybrid fund	Nov-99	****	8,462	36.82	62.65	-	-	-	0.53	14.23	15.45	13.22	14.27	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,134	28.52	106.68	1.25	-	2	3.16	14.61	15.88	10.13	12.22	7		
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,166	91.17	447.38	5.7	6.5	6.9	2.71	10.97	13.17	10.38	14.57	8		
Business Cycle Fund & Fund of Fund(FOFs)																	
1	Aditya Birla Sunlife Multi-Asset Omni	Aug-06	**	270	67.02	72.78	-	-	-	13.56	18.19	15.3	13.14	10.81	1		
2	HDFC Multi-Asset Active	May-21	****	5,229	19.16	19.16	-	-	-	11.66	15.83	-	-	15.11	2		
3	ICICI Prudential Business Cycle Fund	Jan-21	-	15,708	19.76	25.45	-	3.00	1.52	9.94	21.92	-	-	21.04	3		
4	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,102	178.68	230.5	10.58	10.70	-	6.98	18.71	20.64	16.2	15.32	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1,820	10.7	10.7	-	-	-	-1.83	-	-	-	4.74	5		
Children's Gift Funds & Retirement Savings Funds																	
1	HDFC Retirement Savings Fund - Equity Plan	Feb-16	****	7,055	-	51.16	-	-	-	1.55	17.25	20.61	-	18.09	1		
2	ICICI Pru childrens Fund	Aug-01	****	1,424	-	327.6	-	-	-	3.48	16.96	16.17	12.41	15.43	2		
3	ICICI Prudential Retirement Fund - Pure Equity Plan	Feb-19	****	1,589	33.44	33.44	-	-	-	7.39	23.16	23.85	-	19.4	3		
4	SBI children's Fund Investment Plan	Sep-20	****	5,053	-	44.44	-	-	-	3.28	22.51	28.58	-	33.08	4		
5	SBI Retirement Benefit Fund - Aggressive Plan	Feb-21	***	3,157	20.24	20.24	-	-	-	0.12	12.67	-	-	15.65	5		
6	Tata children's Fund	Oct-95	**	367	-	60.49	-	-	-	-2.05	12.13	14.41	11.25	12.63	6		
Flexi Cap Funds																	
1	Bandhan Flexi Cap Fund	Sep-05	***	7,747	50.91	213.18	2.32	3.48	3.43	5.28	15.26	15.35	11.52	16.33	1		
2	HDFC Flexi Cap Fund	Jan-95	****	94,069	81.22	2049.09	5.75	7	7	7.83	20.75	23.68	16.57	18.74	2		
3	ICICI Prudential Flexicap Fund	Jul-21	****	20,055	18.03	19.72	-	-	1.5	5.96	18.94	-	-	16.60	3		
4	Motilal Oswal Flexi cap fund	Apr-14	****	14,312	34.17	60.53	1.53	2.09	2.28	-7.27	21.01	15.52	13.25	16.72	4		
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,29,783	86.11	86.11	-	-	-	4.87	21.15	19.9	17.38	18.68	5		
Multi Cap Funds																	
1	HDFC Multi Cap Fund	Dec-21	****	19,911	17.99	18.98	-	0.75	-	-1.22	19.28	-	-	17.29	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	16,148	31.65	786.05	2.5	2.6	3	-0.11	18.32	19.42	14.7	15	2		
3	Kotak Multicap Fund	Sep-21	****	22,281	19.71	19.71	-	-	-	0.62	22.22	-	-	17.45	3		
4	Nippon India Multi Cap Fund	Mar-05	****	50,048	63.02	297.05	3.75	5.0	5.0	-0.39	20.71	25.04	15.08	17.77	4		
5	Sundaram Multi cap fund	Oct-00	**	2,915	62.92	384.4	3.5	4.12	2.54	1.62	16.76	18.14	14.43	15.36	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 17/12/2025			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	****	17,570	23.9	142.96	1.86	2.04	2.48	3.15	19.04	19.55	16.21	15.09	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	17,241	77.1	1,442.67	5.75	7	7	6.29	20.36	21.97	14.51	23.02	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,444	29.04	48.96	1.35	1.82	1.88	-13.86	20.79	19.59	15.97	15.67	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,867	-	31.75	-	-	-	2.74	16.53	18.6	-	19.77	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	32,327	90.33	445.56	5.25	-	-	2.14	22.53	21.65	15.06	16.77	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 01/12/2025

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	11970.74	14.7	44511.73	16.69	90249.35	17.3	271839.52	15.89	2951141.53	17.23	278000
2	HDFC Flexi cap Fund-Gr	Jan-95	11954.54	17.84	46702.23	20.2	99740.33	21.48	322065.41	19.07	22831911.61	20.96	372000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	11535.9	9.88	43780.98	15.5	90143.74	17.25	279101.34	16.39	10637967.95	17.19	375000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12926.34	17.29	44920.54	15.73	87211.24	15.4	259648.12	14.96	754549.98	15.2	195000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13113.27	20.89	45067.08	15.97	87222.65	15.41	295965.89	17.43	1008828.1	19.85	185000
6	Nippon India Multicap Fund	Nov-06	12687.53	12.74	45818.3	17.19	99357	20.89	318376.5	18.80	1390199.26	16.66	240000
7	Nippon India Smallcap Fund-Gr	Sep-10	12451.84	8.31	44138.19	14.44	97854.36	20.25	382247.85	22.22	1295468.99	23.31	183000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12657.6	12.1	46095.42	18.69	92499.67	17.87	327338.97	19.32	529957	18.6	151000
9	Sundaram multicap fund	Oct-00	12862.57	16.06	45027.46	15.9	88982.39	16.24	278471.14	16.28	3116534.08	15.66	302000
10	Tata Large & Midcap Fund-Gr	Mar-93	12896.33	16.71	43834.44	13.93	84539.81	14.1	246539.78	13.98	5615180.71	16.8	332000

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

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

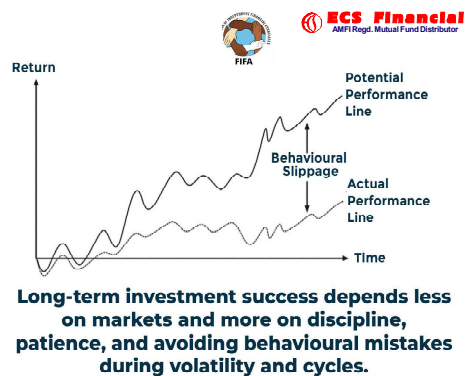
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



Selected Multi Asset Allocation Funds

- Aditya Birla Sunlife Multi Asset Allocation Fund
- Baroda BNP Paribas Multi Asset Allocation Fund
- DSP Multi Asset Allocation Fund
- Franklin India Multi Asset Allocation
- HDFC Multi Asset Fund
- ICICI Prudential Multi Asset Fund
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Allocation Fund
- SBI Multi Asset Allocation Fund
- Sundaram Multi Asset Allocation Fund
- Tata Multi Asset Allocation Fund
- UTI Multi Asset Allocation Fund

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- Premium Offset conditions:
 - The frequency and timing of such receivable benefit(s) must match that of premium payment under this option. Which means, the date of payout and the due date of premium should match.
 - The policy holder can request for an offset of one premium from the payout receivable at any point of time.
 - If the benefit amount exceeds the premium payable under the policy, such excess shall be paid to the policyholder.
 - If the benefit amount is not sufficient to offset the premium payable under the policy, then, the policyholder will be required to pay the balance premium to the company.
- The policyholder can choose to opt in or out of this feature at any time during the contract.
- The policyholder must intimate HDFC Life at least one month in advance with the offset request.
- The policyholder can avail this feature more than once, subject to meeting above conditions.
- Applicable to all options under Dream Achiever Option.
- After payment of premiums for the first five completed policy years, the policyholder can decrease the premium up to 50% of the original Annualized Premium, subject to the minimum premium limits under the product.
- If this option is chosen, all benefits under the policy will be reduced as per the below formula:
 - Revised Benefit Amount = Original Benefit Amount × Revised total premiums payable ÷ Original total premiums payable
 - Once decreased, the premium cannot be subsequently increased.

Insurance is the subject matter of solicitation.

Contd. from Page 1

Selected Equity Funds for SIP / STP

- Franklin India Focused Equity
- Kotak Flexi Cap
- Tata Large Cap
- Nippon India Multi Cap
- ABSL Multi Cap
- Mirae Asset Focused
- Sundaram Multi Cap
- Canara Robeco Large Cap

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

Important Note for Mutual Fund Investors

Please note that Long-Term Capital Gains (LTCG) up to ₹1.25 lakh per financial year from equity mutual funds and stocks are exempt from tax.

To understand how this applies to your investments and plan efficiently, please contact your nearest **ECS Financial**

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Name	Credit Rating	Period in months	Individual (%)	Sr. 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

Govt. Guaranteed Schemes

● RBI FRS Bonds (Taxable)	8.05% p.a.
● PO 5 Year Time Deposit	7.50% p.a.
● PO 5 Year Sr. Citizen Savings Scheme	8.20% p.a.
● PO 5 Year Monthly Income Account	7.40% p.a.
● PO 5 Year NSC	7.70% p.a.
● PO Kisan Vikas Patra (115M)	7.50% p.a.

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INSURANCE PREMIUM TABLE

Term Insurance Plan (u/s.80C)

Insurance co. Name	Age (yrs)	Term (yrs)	₹ (₹)	
			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
ICICI LOMBARD ELEVATE POLICY	45	14,113	18,204	21,583
	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
TATA AIG Medicare Select	26-30	7,310	8,470	10,336
	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

MAKE VOLATILITY YOUR FRIEND



Through SIPs, STPs and Regular Investments to create wealth. To know more and to Start / Top-up Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

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

Please call Mr. Venkatachalam Mobile: 73862 49493

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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Crossed 40? You Are Vulnerable



With Cancer Cases Up, It's Time. To Augment Your Health Coverage

In the above age group, lung cancer was the most common cancer among males, while breast cancer topped females in all age groups, added the report.

So if you are above the age of 40, you need to prioritise protection against cancer.

To start with, get a suitable health insurance policy that provides comprehensive coverage, considering both present and future requirements. "It's a good idea to review your health insurance at age 40 to ensure you have adequate cover. At the very least, you should have a cover of ₹10-15 lakh."

For additional coverage to stay protected against cancer, it is essential to consider critical illness insurance or, more specifically, a cancer policy.

Insurance is the subject matter of solicitation.

To know more & protect with right policy with cost efficient and maximum coverage, Please Call: 70322 20490 / 70959 05511

SIF / PMS / AIF / GIFT / CITY

To know more about Specialised Investment Funds (SIFs), Portfolio Management Services (PMS), Alternative Investment Funds (AIFs), and GIFT City Funds, including their advantages and associated risk factors.

Please contact: C. Vignesh - 70324 15862

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

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

Sl. No	LIQUID FUNDS RETURNS AS ON 17/12/2025	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.05	0.29	1.48	2.84	6.98
2	DSP Ultra Short Fund(G)	0.07	0.32	1.4	2.78	7.11
3	HDFC Low Duration Fund(G)	0.08	0.33	1.46	2.83	7.18
4	ICICI Prudential Savings Fund(G)	0.12	0.38	1.63	3.15	7.68

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

"As the year ends, may our compassion be the balance we carry forward." "Charity is not just what we give - it is how we choose to live every day of the year." "A year well spent is measured not by wealth earned, but by lives uplifted." "When we share our blessings, the year ends richer for everyone."



MAHINDRA MANULIFE MULTI ASSET ALLOCATION FUND

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

Scheme Riskometer

The risk of the scheme is Very High

This product is suitable for investors who are seeking*

- Capital Appreciation while generating income over long term;
- Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives.

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

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

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Telangana Urban Region			
AMEERPET	H.No.7-1-471-472, Office No:210, Gurukrupa Complex, Opp. Gurudwara, Ameerpeta, 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	9948066255
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	9948044868
HABSIGUDA	H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9948991242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9948823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	9948811501
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 27844411	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, Tirumalgi, 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, Secbad-94.	040 - 35168184	7659008855

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

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
VJAYAWADA	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, 11rd 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, Ramachandralah 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 - 26638977	9980060787

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

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

Maharashtra Region			
CHEMBUREAST	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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A Wealth of Laughs Finance Funnies

- Why did the bank customer smile in the queue?
Because at least his money was inside working!
- Why did the stock refuse to argue?
It didn't want to lose value over small issues!
- Why did the fixed deposit feel relaxed?
Because nothing could shake it!
- Why did the investor check the market after lunch?
Because mornings were too risky for his heart!
- Why did the savings plan feel proud?
Because it was slow but steady!
- Why did the market feel like a weather report?
Because every day came with a new forecast!
- Why did the investor like boring investments?
Because boring ones helped him sleep well!
- Why did the money stay in the bank?
Because it felt safer indoors!
- Why did the portfolio smile quietly?
Because it knew time was on its side!

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Registered News Paper

To

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