

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Staying the Course When the Winds Turn

The past fortnight has witnessed a discernible shift in market sentiment, with equities trending lower amid elevated volatility. Global factors - including evolving interest-rate expectations, movements in commodity prices, and ongoing geopolitical developments - have collectively weighed on investor confidence.

On the domestic front, caution has also crept in, as markets have reacted sharply to corporate earnings commentary and near-term uncertainties. While such phases can be uncomfortable, they are best viewed as periods of recalibration rather than signals of any fundamental deterioration. Market corrections are a natural part of the investment cycle, helping realign expectations with underlying realities.

Encouragingly, there are early indications that certain external pressures may be easing. Recent global signals related to trade and tariff dynamics suggest that some of the earlier headwinds could gradually soften. India's ability to navigate these global shifts - supported by resilient consumption, policy continuity, and strengthening structural fundamentals - continues to reinforce confidence in its long-term growth trajectory. Short-term weakness does not undermine long-term potential; instead, it often reinforces the importance of maintaining perspective.

Market history consistently reminds us that periods of decline are temporary phases within a broader cycle. Corrections, pauses, and uncertainty are integral to sustainable wealth creation. For investors, the real advantage lies not in attempting to avoid these phases, but in navigating them with discipline and composure. A clear, goal-oriented investment framework helps ensure decisions remain guided by purpose rather than emotion.

As the national celebrations draw to a close, the underlying values of responsibility, resilience, and long-term thinking remain deeply relevant. Much like enduring institutions are built over time, financial well-being is shaped through consistency, patience, and informed decision-making.

At **ECS Financial**, we remain committed to guiding our investors with clarity and balance - helping them stay anchored through market cycles and confident about the journey ahead. As we look forward, we wish and hope that the Union Budget 2026-27 will be progressive and futuristic, strengthening India's economic foundations and fostering sustainable, inclusive growth for the nation.

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

Explore the latest Fixed Deposit rates from leading companies

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 +	12 60	6.60 6.90	6.85 7.15
Shriram Finance	A A A	18 60	7.15 7.60	7.65 8.10

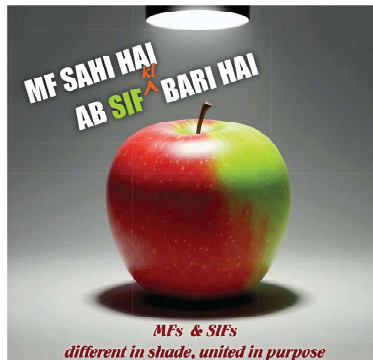
A Wealth of Laughs 🤔🤔🤔🤔🤔🤔

1. Why did the investor carry a torch?
Because he was searching for bright returns! 😄

Contd. in page 4

India Union Budget 2026 - 27
Will be presented on 01/02/26 at 11:00 AM
Look out for our Feb 1st Fortnightly issue
where we will bring you comprehensive budget coverage, key takeaways, and our perspective on opportunities emerging from the budget announcements.

"A nation's budget is not just a statement of numbers, but a reflection of its priorities and vision for the future."



Mutual Funds (MFs) and Specialized Investment Funds (SIFs) perfectly complement each other in achieving a well-rounded and resilient investment portfolio.

The balance of long and short positions in your portfolio work harmoniously in balancing risk and reward for a more dynamic and resilient investment strategy.

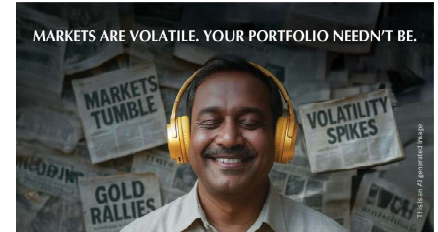
MFs provide potentially steady and long-term growth, while SIFs help capture both long-short opportunities, using derivatives, offering potential gains in both rising and falling markets

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Investors are advised to note that investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

SMART THINGS TO KNOW

Long-short strategy

1. A long short strategy is an investment approach with the aim to profit in both rising and falling markets.
2. One part of this strategy is buying an asset, such as a stock, with the expectation that its price will rise over time.
3. The other part of the strategy is selling an asset which is not owned but borrowed from the broker, with the expectation to buy it back later at a lower price to return it to the lender, profiting from the difference.
4. Gains from long positions can offset losses from short positions vice versa providing a buffer against broad market downturns reducing market risk.
5. Long short strategies are more complex than traditional investing and are often used by sophisticated investors and hedge funds.



One Fund. Meaningful Diversification. Selected Multi Asset Allocation Funds

An open-ended scheme investing in Equity, Debt, Money Market Instruments, Gold and Silver ETFs

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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. To know more and Invest Rightly at your Doorstep or through Online, Please call your nearest **ECS Financial**.

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Thoughtful Inspirational Quotable Quotes

"Just as our Republic was built through foresight, sacrifice, and perseverance, meaningful wealth is created through informed decisions, prudent allocation, and conviction during market cycles-rewarding investors who believe in India's enduring economic growth." - FIFA

"Short-term price swings are random, but long - term returns are earned by staying invested. Investors who focus on time in the market - not timing the market - capture the compounding that randomness cannot interrupt." -Burton Malkiel

"Monopolies are bad because people get bad service for high prices. Competition is good because people get good service for competitive prices." - Timothy C. Draper

"As we forge ahead in the shared quest for progress and prosperity, it is essential that we nurture inheritance, build on it, and pass it on to the future generations." - S. Jaishankar

"Driving through fith into a pristine gated community seems to be the choice of many. Wealth holds the power for social change, but left in private hands with lower thresholds of public participation limits that ability. Small enterprises keep the public out from fear of losing control, the larger ones do the same out of greed. Private wealth without public good is prosperity without soul. Behind every optimistic and shining trend is a dark, sad story of unintended consequences." - Uma Shashikant

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 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 20/01/2026			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	-	5,589	14.95	16.7	-	0.48	0.89	21.82	-	-	-	-	18.84	1	
2	DSP Multi Asset Allocation Fund	Sep-23	-	6,440	15.13	15.9	-	-	0.6	26.35	-	-	-	22.15	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,460	18.18	75.57	1.25	1.25	1.25	13.42	14.58	12.86	11.62	10.4	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	78,179	35.59	810.1	-	1.44	1.92	15.63	18.94	20.49	17.06	20.82	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	10,836	15.73	16.04	-	-	-	27.7	-	-	-	22.49	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	10,661	24.06	24.21	-	-	-	22.2	20.82	16.36	-	17.79	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	13,033	37.43	66.19	-	-	-	20.13	18.56	14.66	12.03	9.86	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,805	25.28	25.28	-	-	-	15.5	15.47	14.32	-	17.07	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	837	12.1	12.1	-	-	-	23.22	-	-	-	15.03	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,720	30.19	79.32	1.0	1.0	1.0	12.5	20.16	14.66	12.1	12.81	10		
Balanced Advantage Funds (BAFs)																	
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,944	26.31	107.99	26.85	1.21	1.82	8.45	12.47	10.64	11.79	9.68	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,709	14.29	28.15	-	0.45	0.6	7.68	12.35	8.86	9.44	9.04	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	1,08,205	38.02	522.81	-	1.92	3.0	6.21	16.88	18.11	15.31	17.89	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70,535	17.85	76.5	1.60	2.00	1.60	11.11	13.19	12.01	11.94	11.26	4		
5	Kotak Balanced Advantage Fund	Aug-18	***	17,852	20.59	20.59	-	-	-	5.41	11.06	9.62	-	10.15	5		
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,725	31.96	177.42	-	1.36	2.40	5.72	11.66	10.66	11.46	14.53	6		
7	SBI Balanced Advantage Fund	Aug-21	****	39,914	15.77	15.77	-	-	-	8.08	13.37	-	-	10.94	7		
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,737	14.98	35.29	-	0.64	1.17	5.29	10.03	9.43	9.72	9.72	8		
9	Tata Balanced Advantage Fund	Jan-19	***	9,691	20.59	20.59	-	-	-	4.79	10.24	9.95	-	10.9	9		
10	Union Balanced Advantage Fund	Dec-17	***	1,347	19.51	20.18	-	-	-	5.27	9.49	7.64	-	9.09	10		
Hybrid Equity Funds																	
1	DSP Aggressive Hybrid Fund	May-99	***	12,162	28.53	354.14	-	1.8	2.4	5.03	15.65	12.43	13.25	14.31	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,846	26.39	161.22	-	2.25	3	5.14	12.06	11.85	12.57	10.6	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,393	94.28	358.74	-	6.02	8.74	5.68	12.95	11.61	13.11	12.43	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,380	28.71	267.4	2	2	2.25	3.64	13.41	12.41	12.02	13.4	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	49,641	25.48	400.3	1.8	2	2.3	10.73	18.27	19.98	16.62	15.1	5		
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,509	36.06	61.36	-	-	-	3.91	13.78	13.84	13.66	14.13	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	***	4,102	28	104.75	1.25	-	2	6.12	14.19	14.18	10.56	12.06	7		
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,179	89.39	438.61	5.7	6.5	6.9	4.21	10.79	11.71	10.81	14.45	8		
Business Cycle Fund & Fund of Fund(FOFs)																	
1	HDFC Multi-Asset Active	May-21	****	5,409	19.33	19.33	-	-	-	14.48	15.98	-	-	15.01	1		
2	ICICI Prudential Business Cycle Fund	Jan-21	-	15,958	17.82	24.93	-	3.00	1.52	13.89	21.04	19.99	-	20.01	2		
3	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,562	173.68	224.05	10.58	10.70	-	7.2	17.86	18.64	15.97	15.1	3		
4	Kotak Business Cycle Fund	Sep-22	-	3,108	15.75	15.75	-	-	-	4.05	16.45	-	-	14.7	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1,789	10.35	10.35	-	-	-	-1.5	-	-	-	2.25	5		
Children's Gift Funds & Retirement Savings Funds																	
1	HDFC Retirement Saving Fund	Feb-16	****	7,086	-	50.2	-	-	-	4.69	16.67	18.71	-	17.68	1		
2	ICICI Pru childrens Fund	Aug-01	****	1,418	-	316.52	-	-	-	5.78	16.28	13.76	12.95	15.21	2		
3	ICICI Prudential Retirement Fundn	Feb-19	****	1,642	32.78	32.78	-	-	-	12.41	23.32	21.1	-	18.77	3		
4	SBI children's Fund Investment Plan	Sep-20	****	5,066	-	43.16	-	-	-	4.7	21.43	27.14	-	31.69	4		
5	SBI Retirement Benefit Fund	Feb-21	***	3,162	19.57	19.57	-	-	-	2.57	12.32	-	-	14.54	5		
6	Tata children's Fund	Oct-95	**	365	-	58.55	-	-	-	-0.54	11.65	12.25	11.29	12.47	6		
Flexi Cap Funds																	
1	Bandhan Flexi Cap Fund	Sep-05	***	7,708	49.72	208.24	2.32	3.48	3.43	7.77	15.31	13.64	12.16	16.11	1		
2	HDFC Flexi Cap Fund	Jan-95	****	96,295	81.02	2044.05	5.75	7	7	12.42	20.78	21.66	17.89	18.67	2		
3	ICICI Prudential Flexicap Fund	Jul-21	***	20,135	15.89	18.97	-	-	1.5	8.52	18.48	-	-	15.24	3		
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13,862	33.17	58.76	1.53	2.09	2.28	-0.13	21.52	13.39	13.72	16.28	4		
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,33,309	84.83	84.83	-	-	-	6.71	20.6	18.56	18.21	18.39	5		
Multi Cap Funds																	
1	HDFC Multi Cap Fund	Dec-21	****	19,885	17.38	18.34	-	0.75	-	1.75	18.49	-	-	15.88	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	16,263	30.94	768.46	2.5	2.6	3	2.74	18.31	17.58	15.36	14.87	2		
3	Kotak Multicap Fund	Sep-21	****	23,057	19.33	19.34	-	-	-	5.77	22.13	-	-	16.53	3		
4	Nippon India Multi Cap Fund	Mar-05	****	50,352	60.37	284.56	3.75	5.0	5.0	2.65	19.74	22.45	15.68	17.44	4		
5	Sundaram Multi cap Fund	Oct-00	**	2,908	60.91	372.15	3.5	4.12	2.54	3.9	16.57	15.97	15.28	15.15	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 20/01/2026			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	****	17,609	23.64	141.37	1.86	2.04	2.48	7.77	18.95	17.72	16.95	14.94	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	17,163	76.15	1,424.89	5.75	7	7	10.07	20.1	19.85	15.60	22.89	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,341	28.52	48.08	1.35	1.82	1.88	-6.14	21.12	17.74	16.54	15.34	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,915	-	30.86	-	-	-	3.97	15.5	16.46	-	18.94	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	32,609	88.61	437.07	5.25	-	-	4.87	22.22	19.38	15.91	16.65	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 02/01/2026

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	12878.9	13.79	45825.45	16.28	91878.36	17.04	274720.28	15.89	2971484.59	17.28	278000
2	HDFC Flexi cap Fund-Gr	Jan-95	12928.07	14.57	47605.06	18.98	100534.51	20.74	322405.38	18.77	22785265.82	20.88	372000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12645.36	10.07	45172	15.28	91939.6	17.07	282547.15	16.32	10730857.42	17.17	375000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12880.5	13.81	44761.25	14.64	86901.99	14.78	258727.4	14.68	751874.33	15.0	195000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13143.71	18.04	45171.68	15.28	87425.09	15.02	296652.79	17.22	1011169.5	19.72	185000
6	Nippon India Multicap Fund	Nov-06	12599.29	9.34	45499.6	15.78	98665.91	19.96	316162	18.40	1380529.61	16.50	229000
7	Nippon India Smallcap Fund-Gr	Sep-10	12288.82	4.47	43560.32	12.75	96573.22	19.08	377243.36	21.67	1261886.1	22.52	183000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12649.81	10.14	46067.04	16.65	92442.73	17.29	327137.47	19.04	529631.59	18.4	151000
9	Sundaram multicap fund	Oct-00	12781.47	12.23	44743.56	14.61	88421.35	15.48	276715.34	15.93	3096883.96	15.55	302000
10	Tata Large & Midcap Fund-Gr	Mar-93	12403.26	6.26	41615.06	9.62	82152.38	12.51	253682.12	14.31	6922940.74	16.99	343000

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

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A fund that dynamically adjusts your investments to equity or debt to manage market ups and downs.

- Benefits of Balanced Advantage Fund**
- Saves from timing the market
 - Asset allocation based on the market trend
 - Diversification with investment in equity and debt
 - Equity taxation benefit

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**
- **UTI Balanced Advantage**

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



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

To know more & invest, Please call ECS Financial

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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.

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Your biggest money risk wears a hospital gown



Protect your life's savings from medical shocks

We fuss over returns from funds and deposits, but ignore a far bigger threat to our money: a medical emergency. One visit to the hospital can wipe out years of careful investing if the only back up is your savings. Yet many people rely completely on their employer's health policy or buy the cheapest, smallest health cover they can find. They feel safe, but discover the gap only when a serious illness strikes.

Why low covers no longer work

The familiar ₹3 to 5 lakh cover comes from an older, cheaper world. It still appears in many company policies and personal plans, but it is often inadequate today.

Your health cover should be in sync with the medical/hospitalisation cost in your area in order to really serve as a protection tool and not just stay for the name sake. For most urban families, a more sensible base today is at least ₹10 lakh. If budgets allow, ₹15-20 lakh gives far better comfort, especially when you do not have a large emergency fund. A small employer cover can be treated as a bonus, but not as your only line of defence. As a rule of thumb, your cover should be at least twice the cost of an average hospital visit of 2-3 days of any surgical treatment in your city. This ensures that your insurance covers you for at least two trips in a year.

Individual vs family floater: Choosing the right cover

With health insurance, you can either buy separate policies for each person (individual cover) or share one policy across the family (a floater). In an individual plan, a member gets their own sum insured. In a floater, one joint pool is shared and any member can claim from it until the limit is reached.

Floater work best for young families with low health risks and a low chance of large claims from more than one person in the same year. They usually offer higher cover for a lower overall premium.

They are less suitable when you include older parents or members with existing conditions. In such cases, individual policies are safer, because a big claim by one person would not reduce the cover for everyone else. Remember that the oldest member contributes the most to premiums of floater policies, so mixing parents and young children in one policy usually makes it both expensive and inefficient.

What actually matters in a policy

Brochures are full of jargon, but a few features decide how useful your policy really is:

Network hospitals: A broad list of cashless hospitals in your city lets you focus on treatment, not paperwork.

Room rent limits: Since most of the hospitalisation charges are tied to room rent, policies with no room cap or with a realistic limit for your city are much better.

Sub-limits and co-pays: These caps and cost-sharing clauses reduce the real value of your cover, especially for older people. Fewer such restrictions are worth a slightly higher premium.

Waiting periods and pre-existing conditions: Most policies exclude covering some illnesses for the first few years. Buying early and staying continuously insured lets you clear these waiting periods well before you are likely to need the cover.

What you should do now

Health insurance often feels expensive only when it is bought late or structured poorly. So, start early, use top ups and super top ups effectively and review your policies periodically to see if the cover is up to the mark.

The aim is not to find the cheapest policy, but to create a strong shield against medical shocks.

Source & Courtesy: Siddhant Madhav Joshi | Value Research Mutual Fund Insight

No change in Postal Savings (upto 31/03/2026)

or RBI FRS Bonds Rates (upto 30/06/2026)

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.

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS DEPOSITS ETC.
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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.

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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)	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
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
SBI Life Smart Shield	45	35	41,115	72,991
	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

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

Insurance is the subject matter of solicitation.

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LIC MUTUAL FUND **ECS Financial**

Markets change like seasons.
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Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- Franklin India Flexi Cap
- HDFC Flexi Cap
- ICICI Pru Flexi Cap
- Kotak Flexi Cap
- LIC Flexi Cap
- Mirae Asset Flexi Cap
- Nippon India Flexi Cap
- Parag Parikh Flexi Cap
- SBI Flexi Cap
- Sundaram Flexi Cap
- Tata Flexi Cap

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

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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 20/01/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	-0.08	0.15	0.97	2.37	6.59
2	DSP Ultra Short Fund(G)	0	0.27	1.09	2.46	6.42
3	HDFC Low Duration Fund(G)	-0.06	0.18	1.02	2.43	6.82
4	ICICI Prudential Savings Fund(G)	0.02	0.28	1.29	2.85	7.39

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

"Those who have much must give much, not as charity but as responsibility." - Azim Premji
"The purpose of human life is to serve, and to show compassion and the will to help others." - Albert Schweitzer
"No man becomes rich unless he enriches others." - Andrew Carnegie

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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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	98480 66255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	70752 60088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 4-7-14773, 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	98488 23656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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	99489 80066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	81210 42180
TIRUMALGIRI	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015.	040 - 27797253	99128 22611
SAINIKPURI	1-4-159/58/1a, Ground Floor, H.M.T. Bearings Colony, Adj. to Sree Sai Super Market, Sainikpuri, Secunderabad -500 094.	040 - 3516 8184	76590 08855

Telangana Rural Region			
WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220

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	98486 29443
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	98480 27503
VISHAKAPATNAM@	47-9-17, 1 st Floor, 11rd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477

Karnataka Region			
BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balammbika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
MALLESHWARAM	Shop: 201, Ramachandraliah 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, Balammbika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99800 60787

Tamil Nadu Region			
T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082

Tamil Nadu Rural Region			
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969 97878 92775
TINDIVANAM		-	-


Maharashtra Region			
CHEMBUREAST	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

ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.

Our Toll Free Helpline : 1800 425 2969

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A Wealth of Laughs  **Finance Funnies**

- Why did the bank manager smile at the calculator?
Because it always gave the right balance!
- Why did the rupee feel confident?
Because it was finally standing strong today!
- Why did the investor avoid online shopping?
Because his money kept adding to cart and leaving!
- Why did the fixed deposit feel like a hero?
Because it saved the day with safety!
- Why did the stock market look like a soap opera?
Because every day had a new twist!
- Why did the investor keep calm during a dip?
Because he thought, "Discount sale!"
- Why did the wallet stop going out?
Because it was tired of paying for everyone!
- Why did the mutual fund feel popular?
Because it had many stocks as friends!
- Why did the budget feel stressed?
Because expenses kept saying, "We are coming!"

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To