

# ECS FINANCIAL JOURNAL



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## FORTNIGHTLY - INVESTMENT NEWS

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### Beyond the Noise: Investing with Purpose and Balance

Elluswamy Chandrasekaran  
Editor



As we move deeper into FY26, the Indian equity market continues to reflect a balance between optimism and realism. Corporate earnings have remained largely supportive, while moderating inflation and a stable interest rate environment are giving confidence to long-term investors. However, with global headlines—from shifting trade dynamics to central bank recalibrations—markets are no longer reacting on impulse but leaning into fundamentals.

This maturing behaviour signals the importance of thoughtful asset allocation. Investors today are not just chasing returns; they are seeking resilience—across geographies, asset classes, and timelines. A diversified approach, blending equity, fixed income, commodities and real assets, is proving more relevant than ever. It helps smooth out volatility while keeping long-term goals within reach.

One goal that often slips into the background—but deserves early attention—is retirement planning. Whether you're decades away or a few years close, your future income needs deserve today's action. The question isn't "when to start" anymore. It's how intentionally we align our savings to ensure both growth and sustainability.

India's growing financial literacy and regulatory transparency offer the perfect backdrop for disciplined investing. The key is to stay focused, stay allocated, and stay invested.

At ECS Financial, we believe that managing wealth isn't just about numbers—it's about enabling you build a life of purpose and preparedness. We thank you for the trust you place in us.

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 No more euphoric buying during dazzling peaks.  
 No more saying "I don't need advice."  
 No more being my own worst enemy.

**From today, I will choose better.**  
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 Patience over instant results.  
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**Because I owe myself better.**  
 I owe my daughter, husband, parents better.  
 It will take time. It will be hard.  
 Change is never easy.  
 Perhaps I will need help.  
 But this time, I won't let my pride come in the way of asking for it.

**From now, I want to be different.**  
 Not just from others, but from my own earlier self too.  
 Yes, I won't get everything right.  
 But I know I have to try.  
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 To be unaverage.

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

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**Allocation:** Equity or Equity Related Instruments\*: Min 15% to Max 35%, Debt and money market instruments#: Min 25% to Max 50%, Gold and Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time: Min 25% to Max 40%, Units issued by REITs and Invits: Min 0% to Max 10%.

**Fund Manager:** Mr. Mayur Patel, Mr. Milan Mody & Mr. Rahul Khetawat.

**Benchmark Index:** As per AMFI Tier I benchmark is BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%).

NFO Opens on 30/07/2025 and closes on 13/08/2025

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

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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	7.40	8.00	7.90	8.50

Why Your Portfolio Doesn't Need Constant Change

Have you ever looked at your investment portfolio and wondered, "Why isn't anything changing?"  
 It's a question many investors ask—and it's a fair one. Contd. in page 3

Thoughtful Inspirational Quotable Quotes

"Stick to your asset allocation and you'll outperform most investors who react emotionally to market movements."  
-Bill Schultheis

"The beauty of mutual funds is that you can achieve diversification without needing a large amount of capital."  
-D Swensen

"If you can do what you do best and be happy, you're further along in life than most people."  
-Leonardo DiCaprio

"Take the time to enjoy the little things, for one day you may look back and realize they were the big things."  
-Robert Brault

"Welcome every morning with a smile. Look on the new day as another special gift from your Creator, another golden opportunity to complete what you were unable to finish yesterday. Be a self-starter. Let your first hour set the theme of success and positive action that is certain to echo through your entire day. Today will never happen again. Don't waste it with a false start or no start at all. You were not born to fail."  
-Og Mandino

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](mailto: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 21/07/2025		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		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Multi Asset Fund	Aug-05	***	4,545	17.21	71.52	1.25	1.25	1.25	7.15	15.63	16.22	11.04	10.38	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	62,014	34.4	761.7	1.92	1.92	1.92	9.25	21.66	24.47	15.18	21.01	2
3	Nippon India Multi Asset Fund	Aug-20	***	6,368	21.79	21.79	-	-	-	8.82	19.91	-	-	17.31	3
4	Tata Multi Asset Opportunities Fund	Mar-20	**	3,956	23.7	23.7	-	-	-	5.35	16.93	18	-	17.44	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	4,277	13.39	14.96	-	-	0.89	8.78	-	-	-	17.84	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	8,940	34.01	60.15	-	-	-	7.93	18.6	14.98	11.19	9.6	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,890	28.83	74.49	0.8	1	1	5.22	21.52	16.4	10.07	12.8	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	94	-	12.31	-	-	-	-8.76	5.51	-	-	4.29	8
9	Quant Multi Asset Fund	Mar-01	****	3,570	131	142.9	-	-	-	6.2	23.62	29.81	17.33	11.55	9
10	Edelweiss Multi Asset Allocation Fund	Jun-23	Unrated	1,879	12	11.7	-	-	-	8.39	-	-	-	7.96	10
<b>Balanced Advantage Funds (BAFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,034	27.09	107.39	-	1.45	1.77	7.54	15.03	14.62	10.8	9.86	1
2	HDFC Balanced Advantage Fund	Feb-94	****	1,02,790	39.42	521.54	-	2.38	3.0	3.11	22.19	24.39	13.86	18.2	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,353	20.6	20.6	-	-	-	3.01	12.87	13.5	-	11.82	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,597	15.83	35.41	-	0.80	1.14	4.18	13.2	12.63	9.22	10.1	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	65,298	18.81	73.89	1.6	2.00	1.60	7.65	14.24	15.12	10.91	11.38	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	13,047	21.11	50.95	-	1.65	1.98	2.35	14.31	14.8	10.09	10.77	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	9,391	33.23	177.21	-	1.53	2.4	4.6	14.14	14.45	9.61	14.91	7
8	Kotak Balanced Advantage Fund	Aug-18	****	17,677	20.68	20.68	-	-	2.00	5.76	13.71	12.93	-	11.01	8
9	Invesco India Balanced Advantage Fund	Oct-07	***	1,024	20.18	53.88	-	1.24	1.80	3.18	15.72	12.96	9.01	9.93	9
10	Axis Balanced Advantage Fund	Aug-17	***	3,324	13.61	21.01	0.7	1.08	0.99	5.79	15.56	-	-	9.77	10
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,854	17.03	120.08	1	1	1	4.43	16.37	18.77	12.1	15.3	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	44,552	27.29	392.82	2	2.3	1.2	6.7	21.98	25.52	15.35	15.34	2
3	Kotak Equity Hybrid Fund	Nov-99	****	7,808	36.79	62.61	-	-	-	3.88	17.86	20.6	12.68	14.52	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,243	99.7	362.93	-	6.66	8.74	5.02	16.43	16.78	12.06	12.68	4
5	Nippon India Equity Hybrid Fund	Jun-05	****	3,988	39.59	105.14	-	1.25	2	5.28	19.46	20.76	10.97	12.41	5
6	JM Aggressive Hybrid Fund	Apr-95	****	862	34.27	122.56	-	-	-	-2.32	23.96	22.3	12.16	12.6	6
7	Bandhan Aggressive Hybrid Fund	Dec-16	***	989	19.5	25.9	0.52	0.86	1.13	9.63	17.6	19.83	-	11.82	7
8	Invesco India Aggressive Hybrid Fund	Jun-18	***	742	22.8	22.8	-	-	-	5.72	19.28	17.6	-	12.42	8
<b>Debt Medium / Short Term Funds</b>															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,871	19.12	56.68	-	-	-	9	7.65	6.48	7.3	7.68	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,952	23.16	37.24	0.35	0.76	0.84	9.42	8.34	6.66	8.31	8.85	2
3	Axis Short Term Duration	Jan-10	****	11,467	20.84	31.16	-	0.50	0.64	9.42	7.63	6.06	7.29	7.61	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,506	19.95	51.48	-	-	-	8.98	7.84	6.39	7.92	7.85	4
5	DSP Short Term	Sep-02	***	3,862	12.36	46.95	0.8	0.8	0.75	8.95	7.23	5.58	6.77	7	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Children's Gift Fund	Mar-01	****	10,369	-	297.45	-	-	-	3.36	18.39	19.98	13.25	16.17	1
2	Axis Children's Gift Fund	Dec-15	*	924	26.18	26.18	-	-	-	5.42	12.49	14.06	-	10.53	2
3	UTI Children Career's Fund	Jul-93	Unrated	4,627	-	40.64	-	-	-	5.42	11.17	12.09	8.57	10.18	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,701	-	51.07	-	-	-	2.13	22.31	26.27	-	18.95	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,326	33.08	33.08	-	-	-	8.46	26.53	28.71	-	20.59	5
6	SBI Retirement Benefit Fund	Feb-21	***	3,007	20.3	20.3	-	-	-	-0.7	17.64	-	-	17.32	6
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,636	18.83	20.01	-	-	1.22	3.25	20.53	-	-	17.97	1
2	Axis Multi cap Fund	Dec-21	****	8,272	17.87	17.88	-	-	-	5.24	25.18	-	-	17.81	2
3	Nippon India Multi Cap Fund	Mar-05	****	45,366	63.94	301.38	3.75	5	5.0	3.17	27.13	31.79	14.65	18.25	3
4	HDFC Multi Cap Fund	Dec-21	****	18,513	18.19	19.2	-	-	-	0.43	25.57	-	-	19.83	4
5	ICICI Prudential Multicap Fund	Oct-94	****	15,533	35.44	803.69	2.5	2.6	3	3.33	23.51	25.85	14.39	15.30	5
<b>Flexi cap funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,946	17.01	18.60	-	-	1.5	1.97	20.22	-	-	16.76	1
2	Kotak Flexicap Fund	Sep-09	***	54,841	51.42	85.16	-	-	-	2.37	20.11	20.27	13.54	14.46	2
3	Parag Parikh Flexi Cap Fund	May-13	****	1,10,392	-	84.72	-	-	-	8.78	23.65	24.33	17.29	19.22	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,982	15.77	15.77	-	-	-	4.03	-	-	-	20.93	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,108	14.08	14.85	-	-	0.72	4.31	-	-	-	14.80	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 21/07/2025		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	****	16,908	75.02	1,403.67	5.75	7	7	4.13	24.58	25.74	13.28	23.27	1
2	ICICI Prudential ELSS Tax Saver Fund	Aug-99	***	14,661	23.89	924.98	2.6	2.8	2.8	3.54	18.37	21.64	12.82	19.07	2
3	Kotak ELSS Tax Saver	Nov-05	***	6,493	43.5	116.24	-	-	-	-1.77	19.59	22.18	13.56	13.29	3
4	SBI ELSS Tax Saver Fund	Mar-93	****	30,616	89.73	442.59	5	5.25	-	1.84	27.44	27.03	14.06	16.98	4
5	Tata ELSS Fund	Mar-96	**	4,711	99.7	44.55	3	3.7	3.57	1.84	18.91	21.3	13.75	18.32	5

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 02/06/2025

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	12286.57	8.57	48405.87	21.71	100866.47	21.76	297481	17.3	989352	17.8	360000
2	Nippon India Multicap Fund-Gr	Mar-05	12470.44	11.51	49939.35	23.95	113022.22	26.49	343273	19.5	1710671	17.1	240000
3	Invesco India Multicap Fund-Gr	Jan-13	12189.76	8.81	47775.7	21.43	96923.92	20.49	285603	16.6	418240	16.6	144000
4	Parag Parikh Flexi cap Fund-Gr	May-13	12463.09	13.12	48486.18	22.42	98396.49	21.08	339642	19.8	495793	19.2	144000
5	Kotak Flexi Cap Fund-Gr	Sep-09	12527.68	16.49	46462.36	20.14	91450.4	18.51	267638	15.3	650968	16	180000
6	HDFC Flexi cap Fund-Gr	Jan-95	12517.87	13.72	49582.93	20.14	108382.12	25.02	325029	18.95	20225301	21.24	360000
7	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12210.27	10.93	45214.67	18.11	90059.45	17.84	306106	17.83	971350	20.2	180000
8	Tata Large & Midcap Fund-Gr	Mar-93	12137.87	7.6	44396.43	16.09	87855.19	16.4	273926	15.77	9559426	16.12	384000
9	Nippon India Smallcap Fund-Gr	Sep-10	12033.69	8.05	49074.88	24.03	115892.84	28.32	427794	24.03	1148440	24.68	168000
10	Edelweiss Midcap-Gr	Dec-07	12413.89	17.02	52079.35	29.34	112801.5	27.71	375160	21.6	1546751	20.94	204000

**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

### Why Your Portfolio Doesn't Need Constant Change



In a world where everything moves fast, doing nothing often feels wrong. But here's the truth: not seeing movement doesn't mean nothing is happening. And portfolio realignment is not a routine chore—it's a strategic need.

Let's talk about what realignment really means—and what it doesn't.

#### The Myth of Activity

Most investors feel reassured when there's visible activity in their portfolio. A new fund added here, a few switches there—it gives a sense that something is "being done." But portfolio management is not about keeping things busy—it's about keeping them right.

Realigning your portfolio is not like cleaning your desk every week.

It's more like adjusting your car's steering only when the road bends. If your investments are aligned with your goals, risk appetite, and time horizon—and if they're performing well—then frequent changes might do more harm than good.

#### Why "Not Doing" Can Be the Smartest Move

Sometimes, the best action is inaction. When markets are volatile or news is loud, you may feel the itch to change something. But that's emotion, not strategy.

A well-built portfolio is like a ship on autopilot—designed to reach your financial destination steadily. Constantly tinkering with it can shake the system. What you don't see is the quiet work your investments are doing—growing, compounding, evolving with the markets. Trust that process.

#### So, When Should Realignment Happen?

Let's be clear—realignment is important. But it should be goal-driven, not schedule-driven.

You realign when:

- A fund is underperforming consistently over time, not just in a bad quarter.
- Your financial goals or time horizons change.

- Your risk appetite shifts due to personal or professional reasons.

- There's a major change in market dynamics that affects your asset allocation.

If none of these have happened, then you don't need to align what isn't broken. Realignment just for the sake of doing something is like replacing a healthy plant because it hasn't bloomed in a week.

#### The Power of Staying Invested—With the Right Portfolio

Here's the golden rule: Long-term returns come not from chasing new ideas, but from staying with the right ones.

A well-constructed portfolio doesn't need to be frequently altered. It needs to be monitored, yes—but not shaken unless necessary. Every time you change, you reset the cycle of compounding. Every time you switch without a reason, you might delay the rewards of patience.

#### Final Thought

So, the next time you wonder why there's no "movement" in your portfolio, ask yourself:

Do I want action, or do I want results?

Because in investing, action for the sake of action can be costly. But thoughtful stillness? That's often where the magic happens. Stay invested. Stay aligned. And trust the journey.

### FAQs on portfolio realignment

#### 1. If nothing is changing in my portfolio, is my relationship manager even watching it?

Absolutely. A good relationship manager watches closely—but only acts when there's a real need. Silence doesn't mean neglect. It often means things are on track.

#### 2. Isn't it risky to "do nothing" with my portfolio for long periods?

Not if it's well-designed. In fact, doing nothing can often be less risky than making frequent, unnecessary changes driven by emotion or market noise.

#### 3. Why doesn't my relationship manager suggest switching funds more often?

Because frequent switching can cost you—in taxes, charges, and missed compounding. Good advice isn't about movement, it's about measured, meaningful action.

#### 4. How do I know when my portfolio actually needs realignment?

Watch out for consistent underperformance (not short-term dips), major life changes, or shifting financial goals. These are the real reasons to realign.

#### 5. Is realignment the same as rebalancing?

They're related, but not the same. Rebalancing adjusts asset allocation back to target weights. Realignment goes deeper—it may involve switching funds or changing strategy altogether, but only when needed.

#### 6. Can staying with the same funds hurt my returns in the long run?

Only if the funds are truly underperforming or misaligned with your goals. But if they're doing well, staying invested is often the key to long-term success.

#### 7. Isn't it better to be proactive and make changes before things go wrong?

Proactive doesn't mean restless. Being alert and watchful is good—but acting without reason can backfire. React only to meaningful data, not fear or trends.

#### 8. If markets fall, shouldn't I realign immediately?

Not necessarily. A dip in the market doesn't mean your portfolio is broken. Reacting too soon can lock in losses instead of allowing recovery.

#### 9. How often should realignment be done?

There's no fixed timeline. Realignment should be event-based, not calendar-based. Quality portfolios can run steady for years with just periodic reviews.

#### 10. Why do I feel better when I see activity, even if it's not needed?

It's natural—we associate action with progress. But in investing, progress often comes from patience, not motion. Think of it like farming: you don't dig up the soil every week to check the roots.

### 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 Assurance Policy	0-17	4,354	5,386	7,043
	18-35	6,902	9,473	12,136
	36-45	8,192	11,059	14,008
HDFC ERGO Optima Restore	18-35	10,970	13,401	15,654
	36-45	13,579	16,899	19,330
	46-50	20,042	25,853	29,232
ICICI Lombard Health Advantage	18-20	6,219	7,206	8,793
	21-25	6,399	7,414	9,047
	26-30	6,582	7,627	9,307
	31-35	7,065	8,186	9,990
	36-40	8,741	10,128	12,360
	41-45	10,863	12,586	15,360
46-50	13,841	16,037	19,571	

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.

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



### 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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### Selected Equity Funds for SIP / STP

- ABSL Multi Cap
- Canara Robeco Equity Hybrid Fund
- DSP Flexi Cap
- ICICI Pru India Opp.
- HDFC Flexi Cap
- Kotak Flexi Cap
- Mirae Asset Focused Fund
- Nippon India Multi Cap
- Parag Parikh Flexi Cap
- SBI Focused Equity
- Sundaram Multi Cap
- Tata Large Cap

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

### ELSS Tax Saver Fund

Two Reasons to Rejoice



Source & Courtesy: Kotak MF

### Selectd ELSS Tax Saver Funds

- 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

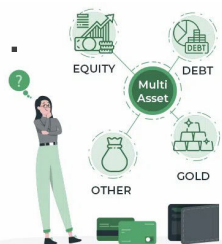
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## Multi-Asset Allocation Funds



- Mitigation of Risks
- Not-Biased
- Diversification
- Volatility
- Market Conditions

### Selected Multi Asset Allocation Funds

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

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### Telangana Urban Region

<b>AMEERPET</b>	H.No.7-1-471-472, Office No: 210, Gururupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
<b>BAGH AMBERPET</b>	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
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
<b>CHANDANAGAR</b>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
<b>HABSIGUDA</b>	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
<b>Tirumalgiri</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
<b>YAPRAL</b>	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

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220
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### Andhra Pradesh Region

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

### Karnataka Region

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

### Tamil Nadu Region

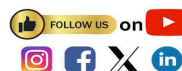
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>T.NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705

### Maharashtra Region

<b>CHEMBUR EAST</b>	Office No: 16, 2 <sup>nd</sup> 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

1. Why did the piggy bank go to the doctor?  
Because it was feeling a little empty inside!
2. Why did the investor carry an umbrella to the stock market?  
Because he didn't want to get soaked in a market crash!
3. Why did the SIP take a break?  
Because it wanted to see how much progress it had made!
4. Why did the coin roll away?  
It was tired of being saved!
5. Why did the investor talk to his coffee?  
Because it was the only thing staying strong!
6. Why was the ATM so calm?  
Because it always had cash on hand!
7. Why did the budget cry?  
Because expenses were growing up too fast!
8. Why did the investor take a nap?  
To let his money work for him!
9. Why did the mutual fund get an award?  
Because it grew without making noise!
10. Why did the rupee go to the gym?  
To gain some value!

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Registered News Paper

To

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