

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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From modest beginnings to becoming a trusted name

Elluswamy Chandrasekaran
Editor, ECS Financial Journal



As **ECS Financial** completes its 29th year and steps into its 30th, my heart is filled with immense gratitude and humility. This remarkable journey has been possible only because of your unwavering trust, encouragement, and continued belief in our values.

From modest beginnings to becoming a trusted name in financial services, our path has been guided by a singular commitment - to help you build, protect, and grow your wealth with integrity and care. Each milestone we've achieved has been shaped by the relationships we've nurtured and the confidence you've placed in us.

Over the years, markets have seen highs and lows, economies have shifted, and global landscapes have evolved. Yet, through every change, ECS has stood firm - anchored in discipline, personalized service, and forward-looking strategies. We are deeply thankful for the opportunity to walk along with you through each financial decision and every life stage.

As we step into our 30th year, we reaffirm our dedication to providing prudent, empathetic, and insightful financial guidance. Our mission remains unchanged: to empower every family we serve to move toward a more secure and prosperous future.

On behalf of Team ECS, thank you for making us a part of your journey. We look forward to the road ahead - with faith, responsibility, and renewed commitment.

23/05/1996... 23/05/2025...



ECS Financial
Empowering & Enabling Growth Since 1996

Thank you!

29 years strong yet every day feels like day 1.

We are humbled by your trust, motivation and support!

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Mutual Funds & Other Investments are Subject to Market Risks, Read all Scheme Related Documents Carefully

NO MORE

No more settling for the average.

- No more getting greedy for past returns.
- No more chasing last year's winners.
- No more "Rahul Invested, so I did."
- No more "My favorite app showed this fund on top."
- No more buying your NFO just because you said, "But ours is different."
- No more panic selling at the first gruesome fall.
- 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.

- Reason over emotion.
- Discipline over drama.
- Patience over instant results.
- Resilience over running away.
- Commitment over escape.
- Decades over months.

Because I owe myself better.

- I owe my daughter, husband, parents better.
- I 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.

It is time.


To be unaverage.




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



ECS Financial



SCARCITY



ABUNDANCE

As an investor, no matter how much you've accumulated, two things will always feel true: you don't have enough—and you have more than enough. Markets, goals, and fears can pull you either way. But what truly shapes your experience isn't your portfolio—it's your mindset. Scarcity leads to anxiety and chasing returns. Abundance leads to clarity and staying the course. You get to choose which one guides your decisions.

Thoughtful Inspirational Quotable Quotes

"The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems."
- Mahatma Gandhi

"In a free enterprise, the community is not just another stakeholder, but is in fact the very purpose of its existence."
- Jamsetji Tata

"Imagining the future may be more important than analysing the past."
- C. K. Prahalad


"Success is not measured by the position you hold, but by the impact you have on others."
- Ratan Tata

"All successful investors act continuously on their plan. All failed investors react continually to the markets."
- Nick Murray


"First create jobs, and then provide skills to people."
- Kumar Mangalam Birla

Financial Guidance for Small Investors: Where to Begin?

Financial planning is not just for the wealthy. In fact, it is even more important for small investors who want to make the most of limited savings. With the right approach, even modest monthly savings can grow into a substantial financial cushion over Contd. in page 3



A PARTNER FOR LIFE



#MutualFundsStressBuster

Set the stepping stone for their future. Start your SIP today!

"Gift Your Child a Brighter Tomorrow with SBI Children's Fund!"

A long-term investment plan designed to build a secure financial future for your child's dreams. Enjoy the benefits of equity-linked growth while instilling a savings habit early on.


- HDFC Children's Gift Fund ● ICICI Prudential Child Care Fund
- Tata Young Citizens Fund ● ABSL Bal Bhavishya Yojna

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

Name		Credit Rating	Period in months	Individual (%)		Sr. Citizen (%) (60+)	
Bajaj Finance Ltd.		AAA	18 36	7.40	7.25	7.95	7.75
ICICI Home Finance		AAA	- 39	-	7.65	-	7.90
LIC Housing Finance		AAA	18 60	7.10	7.35	7.35	7.60
Mahindra Finance		AAA	12 36	7.50	8.10	7.75	8.35
PNB Housing Finance		AA+	30 36	7.65	7.75	7.95	8.05
Shriram Finance		AA+	18 50	7.80	8.40	8.30	8.90

Compiled as on 20/05/2025

BALANCED ADVANTAGE FUNDS



Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- HDFC Balanced Advantage Fund
- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- Nippon India Balanced Advantage Fund
- 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.

Set Sail with the right mix of assets
steer through any market condition effortlessly

Selected Multi Asset Allocation Funds

- HDFC Multi Asset
- ICICI Prudential Multi Asset
- Mirae Asset Multi Asset Allocation
- Nippon India Multi Asset
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities
- UTI Multi Asset Allocation

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

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking (as AP) ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan (Home / 2 & 4 Wheelers / Personal / LAS / LAM / LAP)

Got suggestions or feedback? How can we make it better for you?

Share your thoughts with us via email at krishnakumarg@ecsfinancial.co.in or WhatsApp at +91 98851 73379!

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P.T.O

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 15/05/2025		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	***	4,241	16.89	70.19	1.25	1.25	1.25	12.39	15.75	19.12	10.97	10.37	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	57,485	33.76	740.7	1.92	1.92	1.92	13.18	20.89	26.33	14.76	21.03	2
3	Nippon India Multi Asset Fund	Aug-20	***	5,623	20.92	20.92	-	-	-	12.81	18.92	-	-	16.83	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,679	22.98	22.98	-	-	-	8.93	15.71	19.18	-	17.14	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,945	12.95	14.46	-	-	0.89	14.62	-	-	-	17.28	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	7,976	32.54	57.54	-	-	-	10.18	16.94	15.61	10.93	9.43	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,517	28.5	72.99	0.6	1.02	1.02	9.93	21	18.96	10.01	12.81	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	92	-	11.82	-	-	-	-6.71	4.35	-	-	3.57	8
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	***	7,533	26.84	105.16	1.29	1.35	1.82	13.4	14.86	16.98	11.12	9.84	1
2	HDFC Balanced Advantage Fund	Feb-94	****	94,824	38.44	512.7	2.94	3.12	2.0	9.79	23.02	26.97	14.09	18.24	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,154	20.21	20.21	-	-	-	6.61	12.73	15.3	-	11.83	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,537	15.87	34.98	0.75	0.99	1.17	11	13.52	14.44	9.32	10.14	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	62,528	18.52	72.75	1.58	1.60	1.60	11.99	14.74	17.68	11.1	11.4	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,455	22.09	50.1	0.85	0.85	0.40	7.56	14.16	16.69	10.36	10.78	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	9,049	33.19	174.69	-	1.81	2.4	10.43	14.58	16.5	10.08	14.97	7
8	Kotak Balanced Advantage Fund	Aug-18	***	16,988	20.39	20.39	-	-	2.00	12.44	13.98	15.78	-	11.08	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	23,851	16.91	117.55	1	1	1	11.24	16.5	21.41	12.2	15.32	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	42,340	26.89	386.99	0.75	1.8	2.3	13.04	21.77	27.81	15.6	15.38	2
3	Kotak Equity Hybrid Fund	Nov-99	****	7,036	35.38	60.21	-	-	-	11.86	17.28	23.09	12.64	14.45	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,655	98.59	353.78	9.22	7.4	8.74	12.34	16.47	18.62	12.33	12.66	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,811	27.53	102.98	-	1.25	-	11.3	18.76	22.62	10.17	12.4	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	15,896	11.23	26.35	0.73	0.44	0.79	7.16	6.66	5.41	5.75	6.32	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	19,627	21.96	29.47	0.1	0.48	0.60	7.14	6.53	5.24	5.52	6.74	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	31,895	17.63	33.52	-	-	-	7.19	6.87	5.51	5.72	6.7	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,841	18.95	56.17	-	-	0.78	9.62	7.67	7.04	7.33	7.69	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,635	22.97	36.93	0.75	0.35	0.84	10.1	8.49	7.28	8.29	8.9	2
3	Kotak Medium Term Fund	Mar-14	***	1,925	13.89	22.63	0.40	-	-	10.11	7.65	7.15	7.16	7.59	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,605	19.8	51.08	-	-	-	9.7	7.92	6.97	8.08	7.87	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	42	13.71	69.04	0.6	0.3	0.3	8.07	6.05	4.53	5.72	7.3	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,810	-	290.78	-	-	-	9.73	19.09	23.02	13.37	16.18	1
2	Axis Children's Gift Fund	Dec-15	*	886	25.69	25.69	-	-	-	14.74	12.35	16.31	-	10.51	2
3	Tata Young Citizens Fund	Oct-95	***	354	-	60.99	-	-	-	10.37	18.14	23.29	11.37	12.93	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,244	-	50.17	-	-	-	12.12	23.35	29.94	-	19.11	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,129	30.77	30.77	-	-	-	10.6	24.86	31.03	-	19.82	5
6	SBI Retirement Benefit Fund	Feb-21	***	2,753	19.73	19.73	-	-	-	7.1	18.91	-	-	17.31	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,066	17.79	18.91	-	-	1.22	9.62	19.7	-	-	17.15	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,662	64.84	368.52	3.58	3.6	4.8	10.44	20.44	26.09	14.11	15.56	2
3	Nippon India Multi Cap Fund	Mar-05	****	40,261	60.84	286.79	1.75	3.75	5.0	9.1	27.8	34.58	14.63	18.13	3
4	HDFC Multi Cap Fund	Dec-21	****	16,625	17.47	18.43	-	-	-	9.76	26.59	-	-	19.53	4
5	ICICI Prudential Multicap Fund	Oct-94	****	14,505	34.33	778.57	2.5	2.5	3	11.74	25.09	28.53	14.58	15.27	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	16,677	16.67	18.23	-	-	1.5	10.89	22.96	-	-	16.97	1
2	Kotak Flexicap Fund	Sep-09	***	50,812	50.1	82.98	-	-	-	11.86	20.77	23.47	13.97	14.44	2
3	Parag Parikh Flexi Cap Fund	May-13	****	98,541	-	89.99	-	-	-	15.83	23.97	27.49	18.2	20.12	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,658	15.19	15.18	-	-	-	11.44	-	-	-	20.69	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,012	13.67	14.41	-	-	0.72	12.35	-	-	-	14.57	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 15/05/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	16,638	24.85	138.02	1.7	1.86	2.48	16.72	23.58	27.99	15.97	15.39	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,232	74.53	1,394.57	5.75	5.75	7	16.34	26.68	29.72	13.53	23.4	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,121	24.37	916.44	2.8	2.6	2.8	13.62	19.91	25.14	13.01	19.17	3
4	Kotak ELSS Tax Saver	Nov-05	***	6,077	42.59	113.81	-	-	-	5.86	20.33	25.44	14.07	13.29	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	24,774	24.98	47.44	1.75	1.8	1.95	12.25	19.36	26.45	-	18.04	5
6	SBI Long Term Equity Fund	Mar-93	****	28,506	87.24	430.33	5	5.25	-	11.21	28.72	30.38	14.41	16.98	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,405	97.14	43.4	5.15	8.1	3.57	13.23	19.88	24.28	14.17	18.33	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	10,873	49.26	354.74	-	-	-	-4.81	20.23	34.69	19.76	15.25	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/04/2025

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 Sun Life Medium Term Plan - Gr	Mar-09	12985.48	15.66	43003.07	11.90	82583.25	12.74	197096.63	9.59	427387.93	9.22	194000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	11539.65	-7.08	44498.01	14.27	75909.98	9.35	237286.91	13.08	418223.15	13.98	159000
3	Nippon India Multi Cap Fund- Gr	Mar-05	11759.62	-3.71	48493.07	20.34	111789.74	25.17	312407.85	18.20	1651773.92	16.66	242000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12362.82	5.68	48599.81	20.50	100308.20	20.68	333241.65	19.39	406644.15	18.95	144000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12026.49	0.41	48291.91	20.05	101930.08	21.34	286825.17	16.61	9619131.52	17.56	367000
6	Invesco India Multicap Fund-Gr	Mar-08	11725.74	-4.23	46733.73	17.71	91249.99	17.26	271705.65	15.60	1096263.92	17.45	206000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	11717.35	-4.36	46202.63	16.69	96039.48	18.89	284811.24	16.48	1389280.96	15.28	248000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11780.4	-3.39	44394.04	14.1	90226.14	16.33	291810.88	16.93	781710.12	19.76	178000
9	Sundaram Multi Cap Fund-Gr	Oct-00	11791.14	-3.23	45311.6	15.53	94405.18	18.18	273636.85	15.73	2487621.07	15.02	295000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	11821.87	-2.75	44155.69	13.73	90784.07	16.58	262168.11	14.94	9161082.40	15.87	336000

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

Financial Guidance for Small Investors: Where to Begin?

time. If you're wondering how to start, here's a simple guide designed especially for small investors.

1. Define Your Financial Goals

The first step in financial planning is to understand what you are saving for. Do you want to build an emergency fund, plan for your child's education, save for a home, or prepare for retirement? Clear goals—whether short-term or long-term—help guide your investment choices. For example, money needed within a year should be kept in safer options, while long-term goals can allow more risk and potentially higher returns.

2. Know Your Budget and Start Saving

Create a simple monthly budget by tracking your income and expenses. This will show you how much you can realistically save each month. Even saving ₹500 to ₹1,000 regularly is a great start. The most important part is to stay consistent. Financial discipline is the foundation of long-term success.

3. Start with Low-Risk Investments

If you are just beginning, consider low-risk and easy-to-understand options like:

Fixed Deposits (FDs):

FDs are among the safest options. You invest a lump sum for a fixed period and earn guaranteed interest. They're ideal for cautious investors who want steady returns without market risk.

Low-Risk Mutual Funds:

For those willing to explore slightly higher returns without taking much risk, debt mutual funds or Asset Allocator Funds are good options. These invest in government securities, fixed-income instruments, equities, commodities and are suitable for short-term or long-term needs.

4. Harness the Power of SIPs

Systematic Investment Plans (SIPs) are a smart way to invest in mutual funds. SIPs allow you to invest a small, fixed amount (as low as ₹500) every month. This is especially useful for small investors who may not have a large lump sum to invest.

SIPs help in two big ways:

- Rupee Cost Averaging: You buy more units when the market is down and fewer when it's up, which lowers the average cost over time.

- Power of Compounding: Small monthly investments grow significantly over the years when returns are reinvested.

Equity mutual funds through SIPs are suitable for long-term goals like retirement or wealth creation. Over 10 - 15 years, they can potentially offer much higher returns compared to traditional options.

5. Build an Emergency Fund

Unexpected expenses can arise anytime. It's important to set aside 3 - 6 months' worth of expenses in a savings account or liquid fund. This acts as a financial safety net and prevents you from withdrawing investments during emergencies.

6. Review and Adjust Regularly

Your financial plan should grow with you. As your income increases, try to increase your SIP contributions or explore other investment options. Review your plan at least once a year to make sure you're on track with your goals.

Conclusion

Financial planning doesn't require a large income - just good habits and smart choices. With simple tools like FDs and SIPs, small investors can take big steps toward financial independence. The earlier you start, the more time your money has to grow. Start today, and secure your future one step at a time.

FAQs: Financial Guidance for Small Investors

Q. What is financial planning and why is it important for small investors?

Financial planning is the process of managing your income, expenses, savings, and investments to achieve your financial goals. For small investors, it helps in using limited resources wisely and growing wealth over time.

Q. How much money do I need to start financial planning?

You can start with as little as ₹500 per month. The key is not the amount but the consistency. Starting early and staying disciplined matters more than having a large sum to begin with.

Q. What are the safest investment options for beginners?

For new and cautious investors, Fixed Deposits (FDs) and low-risk mutual funds like Debt or Asset Allocator Funds are safe options. They provide steady returns with lower risk.

Q. What is a Systematic Investment Plan (SIP)?

A SIP is a way to invest a fixed amount regularly (monthly or quarterly) into a mutual fund. It helps you build wealth gradually and is ideal for small investors who can't invest a large sum at once.

Q. Can I lose money by investing through SIPs?

SIPs in equity mutual funds are subject to market risk, especially in the short term. However, when invested for the long term (5+ years), SIPs generally offer better returns and reduce risk through rupee cost averaging.

Q. Should I invest in mutual funds or fixed deposits?

If you want safety and guaranteed returns, FDs are better. If you are investing for long-term goals and can accept some market ups and downs, mutual funds - especially through SIPs - can offer higher returns.

Q. What is an emergency fund and how much should I save?

An emergency fund is money set aside for unexpected situations like job loss or medical needs. It should cover 3 to 6 months of your monthly expenses and be kept in a savings account or liquid mutual fund.

Q. How do I choose the right mutual fund for SIPs?

Start with large-cap or balanced mutual funds if you're new. Look at fund performance, risk level, and fund manager track record. You can also talk to a financial advisor to help you choose based on your goals.

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
HDFC ERGO Optima Restore	36-45	8,192	11,059	14,008
	18-35	10,970	13,401	15,654
ICICI Lombard Health Advantage	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
ICICI Lombard Health Advantage	26-30	6,582	7,627	9,307
	31-35	7,065	8,186	9,990
ICICI Lombard Health Advantage	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

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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.

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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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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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optima Secure

Sabse bada sach, Optima Secure Plan de benefits so much!

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For example, Mr. Sharma residing in Delhi is of age 45 years, having a family of 4 with ages 40 years, 3 years and 2 years, selects an optima secure family floater plan with a base sum insured of ₹15 lakhs along with the unlimited restore add-on benefit. The annual policy premium would be ₹38,886.

Now he can conveniently pay a monthly premium of ₹3,240 to secure his family with base sum insured of ₹15 lakhs.

So Much Coverage* Guaranteed** (At no additional charge!!)

Secure Benefit

2X of your base cover
This benefit will instantly increase the ₹15 lakhs base cover to ₹30 lakhs at no extra cost

Restore Benefit

4X of your base cover
Anytime a claim is made whether partial or total, additional ₹15 lakhs gets 100% restored for any subsequent claims in the same year

Unlimited Restore (Add-on)

Provides unlimited restoration in a policy year

Plus Benefit

3X of your base cover
The base cover increases by 50% after 1 year, and 100% after 2 years. Respective of any claims made. Thereby, additional coverage amount of ₹15 lakhs is provided

Protect Benefit

Zero deduction on non-medical expenses
In case of an unfortunate hospitalisation, your policy also covers out-of-pocket non-medical expenses such as gloves, masks, crepe bandage, nebulizer kits and so on

No room rent capping

Room rent at actuals

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● **PFC (IX)**
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Cost inflation index for FY 2024-25 is 363.

LIC Jeevan Akshay & New Jeevan Shanti Pension Plans too may reduce the rates

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Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
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
AMEERPET	H.NO.7-1-471-472, Office No: 210. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
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: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
Tirumalgiri	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secbad-94.	040 - 3516 8184	76590 08855
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
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	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

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

VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
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	98480 27503
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99800 60787
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139

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
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969

Maharashtra Region

CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G.Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3102 4331	70324 15862
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LIQUID FUNDS RETURNS AS ON 15/05/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.38	1.43	3.26	6.93
DSP Ultra Short Fund (G)	0.10	0.54	1.6	3.34	6.9
HDFC Low Duration Fund (G)	0.08	0.46	1.52	3.35	7.27
ICICI Prudential Savings Fund (G)	0.11	0.5	1.62	3.59	7.78

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

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