

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Certainty in Uncertain Times

If there's one truth that life and investing share, it is this — certainty and uncertainty walk hand in hand. Every sunrise brings light and hope, yet we can never predict how the day will unfold. The same holds true for markets, economies, and even our own personal journeys.

The year gone by has been a striking reminder of this delicate balance. What began with optimism and high expectations soon turned into a period of turbulence and caution. Global events, trade disruptions, and shifting economic indicators brought volatility that spared none. Growth remained elusive, and the markets tested the conviction of even seasoned investors. It wasn't just the numbers on the screen — it was the sense of unpredictability that touched everyone, including those of us within the financial industry.

Beyond markets, uncertainty also crept into boardrooms and households. Job stability, once taken for granted, began to feel fragile. Layoffs and restructuring across sectors reminded many professionals that even in a growing economy, comfort zones can quickly disappear. These experiences, while unsettling, carry valuable lessons — they teach us that preparedness is not a choice, but a necessity.

In such times, what can truly anchor us is sensible financial planning. Uncertainty cannot be controlled, but it can be managed — with foresight, discipline, and balance. This is where Systematic Investment Plans (SIPs) and Systematic Withdrawal Plans (SWPs) play an important role.

During good times, SIPs allow investors to gradually build wealth through regular contributions, harnessing the power of compounding while maintaining consistency. They help us stay invested without being swayed by short-term market noise. Conversely, during difficult times, SWPs provide a structured way to withdraw funds — ensuring a steady flow of income when markets, jobs, or life itself feel uncertain. Together, SIPs and SWPs form the foundation of a balanced financial approach that works across all market cycles.

The key lies in starting early and staying consistent. Sensible investments made at the right time create financial resilience that stands strong even when circumstances change. They give investors the ability to weather uncertainty with confidence rather than fear.

It is often said that uncertainty is the price we pay for the possibility of growth — and it's true. Without it, there would be no innovation, no opportunity, and no reward. As investors, our goal should not be to eliminate uncertainty, but to prepare wisely for it.

As we usher in a new Samvat, let us reflect on the lessons of the year gone by. May we carry forward the wisdom that every phase — good or bad — has something to teach. And as we light our homes this Diwali, let us also illuminate our financial journeys with clarity, discipline, and hope.

Certainty may be comforting, but it is in uncertainty that true growth is born.



Glowing and Growing.

When your mutual fund portfolio grows your future glows.

Regular investments in mutual funds can help your wealth grow and glow, that light up your life. Start an auspicious journey and plan for a brighter tomorrow for you and your loved ones this festive season.

- Disciplined form of investing
- Professionally managed by experts
- Aim for better long-term benefits through the power of compounding

An investor education and awareness initiative of Nippon India Mutual Fund



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

Selected Multi Asset Allocation Funds

- Nippon India Multi Asset Allocation
- ABSL Multi Asset Allocation
- DSP Multi Asset Allocation
- HDFC Multi Asset
- ICICI Prudential Multi Asset

Contd in Page 3

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

Thoughtful Inspirational Quotable Quotes

"No one can predict with any certainty which way the next 1,000 points will be. Market fluctuations, while no means comfortable, are normal." - Peter Lynch

"Patience is not passive waiting. Patience is active acceptance of the process required to attain your goals and dreams." - Ray Davis

"You've got to think about big things while you're doing small things, so that all the small things go in the right direction." - Alvin Toffler

"Never give up on a dream just because of the time it will take to accomplish it. The time will pass anyway." - Earl Nightingale

"An entire sea of water can't sink a ship unless it gets inside the ship. Similarly, the negativity of the world can't put you down unless you allow it to get inside you." - Goi Nasu



SIP

Systematic Investment Plan is a facility offered by Mutual Funds which enables investors to invest a fixed amount at a specified interval into a particular fund.

STP

Systematic Transfer Plan is a facility wherein an investor can opt to transfer a fixed amount at regular intervals from one scheme to another, at a predefined frequency.

SWP

Systematic Withdrawal Plan is a facility that allows you to withdraw a fixed amount from an existing mutual fund at a predetermined interval.



Navigate market dynamics with a **Balanced Strategy**

Selected Balanced Advantage Funds

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

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

To know more & Invest Please call

Head Office : 70325 33609 Telangana : 98480 27443
Telangana Rural: 98480 66255 Andhra Pradesh : 98480 50477
Tamil Nadu : 98410 11705 Tamilnadu Rural: 98410 10082
Karnataka : 99809 66112 Maharashtra : 70324 15862

A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor take a candle to the stock market?

Because he wanted to see some light in the fall! 😄

Contd. in page 4

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!

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 20/10/2025		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															
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,693	14.15	15.8	-	0.48	0.89	11.8	-	-	-	18.32	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	4,400	14.16	14.88	-	-	0.6	15.74	-	-	-	21.42	2
3	HDFC Multi Asset Fund	Aug-05	***	4,930	18.02	74.89	1.25	1.25	1.25	9.58	15.61	15.52	11.39	10.49	3
4	ICICI Prudential Multi Asset Fund	Oct-02	****	68,000	35.69	801.4	-	1.44	1.92	12.07	20.71	25.65	15.79	21.01	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	8,958	14.64	14.64	-	-	-	12.22	-	-	-	20.15	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	7,759	23.44	23.44	-	-	-	14.72	21.82	18.69	-	18.03	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	10,484	35.52	62.83	-	-	-	11.2	17.72	15.46	11.49	9.7	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,278	24.9	24.9	-	-	-	8.97	16.11	17.33	-	17.46	8
9	Union Multi Asset Allocation Fund	Sep-24	-	778	11.56	11.56	-	-	-	14.6	-	-	-	13.96	9
10	UTI Multi Asset Allocation Fund	Nov-08	****	6,106	30.05	78.29	1.0	1.0	1.0	7.35	20.64	16.36	10.77	12.93	10
Balanced Advantage Funds (BAFs)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,371	26.92	108.6	-	1.21	1.82	5.92	13.42	13.75	11.12	9.8	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,532	14.42	28.1	-	0.45	0.6	5.65	12.24	10.65	8.94	9.23	2
3	HDFC Balanced Advantage Fund	Feb-94	****	1,03,041	39.27	529.76	-	1.92	3.0	3.97	19.34	24.28	14.06	18.1	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	66,751	17.87	76.59	1.60	2.00	1.60	8.57	13.76	14.63	11.2	11.42	4
5	Kotak Balanced Advantage Fund	Aug-18	****	17,475	20.94	20.94	-	-	-	4.58	12.51	12.00	-	10.78	5
6	Nippon India Balanced Advantage fund	Nov-04	****	9,480	33.29	181.12	-	1.36	2.40	5.44	12.95	13.85	10.36	14.83	6
7	SBI Balanced Advantage Fund	Aug-21	****	37,457	15.72	15.72	-	-	-	5.74	14.33	-	-	11.56	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,678	15.63	36.01	-	0.64	1.17	3.3	11.32	12.06	9.39	10.04	8
9	Tata Balanced Advantage Fund	Jan-19	***	9,749	20.83	20.83	-	-	-	2.82	11.4	12.62	-	11.52	9
10	Union Balanced Advantage fund	Dec-17	***	1,345	20.55	20.73	-	-	-	4.57	10.98	10.62	-	9.78	10
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	****	11,565	29.87	363.38	-	1.8	2.4	3.82	16.63	17.06	12.56	14.57	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	6,944	27.8	165.22	-	2.25	3	2.29	13.37	16.11	11.79	10.81	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,073	99.06	368.72	-	6.02	8.74	3.7	14.38	15.55	12.3	12.63	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,273	29.54	275.17	2	2	2.25	3.22	15.41	17.59	11.52	13.65	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	46,392	26.01	408.72	1.8	2	2.3	7.57	20.28	26.7	15.94	15.35	5
6	Kotak Aggressive Hybrid fund	Nov-99	****	8,116	37.8	64.33	-	-	-	3.6	16.44	18.9	13.17	14.48	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,960	28.7	107.37	1.25	-	2	3.27	16.23	18.98	10.12	12.35	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,025	90.98	446.43	5.7	6.5	6.9	0.89	12.49	15.8	10	14.65	8
Business Cycle Fund & Fund of Fund(FOFs)															
1	Aditya Birla Sunlife Multi-Asset Omni (FOF)	Aug-06	***	244	65.83	71.49	-	-	-	10.72	18.42	17.02	12.64	10.79	1
2	HDFC Multi-Asset Active (FOF)	May-21	****	4793	19.11	19.11	-	-	-	10.95	17.2	-	-	15.62	2
3	ICICI Prudential Business Cycle Fund	Jan-21	-	14,148	19.74	25.42	-	3.00	1.52	9.08	24.12	-	-	21.64	3
4	ICICI Prudential Thematic Advantage Fund (FOF)	Dec-03	-	6,756	178.42	230.16	10.58	10.70	-	5.93	20.46	26.34	15.95	15.43	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,808	11.16	11.16	-	-	-	3.08	-	-	-	8.72	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Savings Fund	Feb-16	****	6,693	-	51.72	-	-	-	1.31	19.62	24.34	-	18.55	1
2	ICICI Pru childrens Fund	Aug-01	****	1,383	-	330.87	-	-	-	3.33	18.97	18.84	12.41	15.59	2
3	ICICI Prudential Retirement Fund	Feb-19	****	1,410	33.7	33.69	-	-	-	7.46	25.29	27.89	-	20.04	3
4	SBI Magnum children's Benefit Fund	Sep-20	****	4,420	-	44.8	-	-	-	6.34	23.21	34.6	-	34.5	4
5	SBI Retirement Benefit Fund	Feb-21	***	3000	20.43	20.43	-	-	-	-1	14.05	-	-	16.45	5
6	Tata children's Fund	Oct-95	***	355	-	61.46	-	-	-	-2.28	13.9	17.8	11.07	12.76	6
Flexi cap funds															
1	Aditya Birla Sunlife Flexicap Fund	Aug-98	***	23,266	170.34	1857.63	7.77	9.69	11.56	3.48	18.31	20.11	14.2	21.20	1
2	HDFC Flexi Cap Fund	Jan-95	****	85,560	82.17	2073.06	5.75	7	7	8.44	23.44	29.11	16.08	18.89	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	18,868	18.29	20.01	-	-	1.5	4.96	20.26	-	-	17.67	3
4	Motilal Oswal Flexi cap fund	Apr-14	****	13,554	35.50	62.87	1.53	2.09	2.28	0.88	22.38	19.28	13.25	17.36	4
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,19,723	-	86.85	-	-	-	7.38	21.65	22.39	17.89	19.02	5
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	****	18,675	18.32	19.34	-	0.75	-	-0.7	21.89	-	-	18.62	1
2	ICICI Prudential Multicap Fund	Oct-94	****	15,443	35.41	803.15	2.5	2.6	3	-0.1	20.65	24.47	14.42	15.16	2
3	Kotak Multicap Fund	Sep-21	****	20,285	19.93	19.93	-	-	-	2.81	24.13	-	-	18.52	3
4	Nippon India Multi Cap Fund	Mar-05	****	47,294	64.7	304.96	3.75	5.0	5.0	0.83	22.84	30.43	15.02	18.07	4
5	Sundaram Multi cap fund	Oct-00	**	2,829	64.39	393.37	3.5	4.12	2.54	2.21	17.8	21.73	14.42	15.57	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 (₹ Crs.)	NAV as on 20/10/2025		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	****	16,749	24.23	141.37	1.86	2.04	2.48	0.42	20.24	23.17	15.83	15.16	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,645	78.3	1,465.18	5.75	7	7	6.61	22.72	25.7	14.14	23.22	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,377	31.38	52.9	1.35	1.82	1.88	-3.31	26.17	25.62	16.59	16.76	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,639	-	32.47	-	-	-	4.54	18.01	21.07	-	20.75	4
5	SBI ELSS Tax Saver Fund	Mar-93	****	30,420	90.3	445.41	5.25	-	-	0.15	24.78	25.2	14.43	16.86	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 20/10/2025

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	12216.24 3.37	45615.91 16.01	92728.84 17.45	268807.58 15.4	2931669 17.39	276000
2	HDFC Flexi cap Fund-Gr	Jan-95	12696.04 10.98	48290.86 20.05	103993.65 22.17	321140.31 18.71	20175694 21.23	360000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12150.34 2.34	45481.2 15.8	93724.34 17.89	279938.59 16.16	10430460 17.24	372000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12521.68 8.2	44688.94 14.54	87313.5 15	256277.79 14.52	730713 15.1	192000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12488.34 7.67	44286.11 13.94	86684.83 14.7	290883.69 16.87	937649 19.79	180000
6	Nippon India Multicap Fund	Nov-06	12481.8 7.57	47247.35 18.49	104935.73 22.54	320869.49 18.69	1642806 16.73	240000
7	Nippon India Smallcap Fund-Gr	Sep-10	12103.98 1.62	45883.42 16.42	104852.6 22.51	392174.6 22.4	1271427 23.23	180000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12497.95 7.82	47070.25 18.23	94773.35 18.34	329954.32 19.21	481071 18.7	144000
9	Sundaram multicap fund	Oct-00	12423.21 6.64	45007.16 15.07	90381.22 16.4	276462.69 15.93	2439176 15.15	288000
10	Tata Large & Midcap Fund-Gr	Mar-93	11945.37 -0.85	41681.52 9.76	83542.56 13.21	253150.22 14.29	9070642 15.88	384000

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

Here's How To Make Health Insurance Claims

For many people, health insurance is the safety net that prevents a medical emergency from turning into a financial burden. Yet, policyholders often find themselves confused while filing claims.

Typically, insurers settle claims in two ways. Cashless service is available at network hospitals, where the insurer directly pays the hospital. Reimbursement happens when treatment is taken at a non-network hospital, or if a cashless request is denied.

With rising healthcare costs, a claim denial or delay can cause distress.

Here's a guide to filing claims under both modes.

Cashless Claim

1. Choose a network hospital as you can claim only at hospitals listed under the insurer's or third-party administrator's (TPA) network.

2. At the time of admission, present your policy details at the TPA desk for identification.

3. The hospital will provide a pre-authorisation form. Fill details of the treatment, diagnosis, and your policy.

4. The hospital will forward the form and medical details to the insurer or TPA for review.

5. Once approved, the insurer will pay the hospital. You will have to pay costs not covered under your policy, such as consumables.

Reimbursement Claim

1. Inform your insurer or TPA 48 hours before admission or 24



hours prior in case of an emergency.

2. As reimbursement applies to non-network hospitals, you must pay the hospital bills upfront at the time of discharge.

3. Collect all documents, including claim form, discharge summary, doctor's prescription, reports, original bills and receipts, pharmacy invoices, and payment proofs. In case of an accident, additional documents like FIR or medico-legal certificate may also be required. Submit bank details if asked for by the insurance company.

4. File the reimbursement claim within 15-30 days of discharge, either online, on mail or physically at the insurer's office.

5. If approved, the insurer will transfer the claim amount to your bank. They can reimburse or reject the claim within 30 days of receiving all the claim documents.

Documents Required

For Cashless Claims

Health card or copy of policy document

Pre-authorisation form from hospital

Doctor's prescription and consultation papers

Diagnostic test reports

Identity proof of insured

Hospital admission and discharge summary (shared directly by hospital with insurer)

For Reimbursement

Filled and signed health insurance claim form

Copy of health card or policy document

Original hospital discharge summary, medical certificate and reports; hospital, pharmacy and diagnostic bills; payment receipts.)

FIR/Medico-Legal Certificate for accident

Copy of KYC documents of policyholder/ claimant

Bank details with NEFT information or a cancelled cheque

Source & Courtesy: Anuradha Mishra - Outlook Money

Contd from Page 1

Selected Multi Asset Allocation Funds

- Franklin India Multi Asset Allocation
- Kotak Multi Asset Allocation
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities

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

Contd from Page 1

Selected Balanced Advantage Funds

- 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.

Selected Equity Funds for SIP / STP

- ICICI Pru India Opp.
- HDFC Flexi Cap
- ABSL Multi Cap
- DSP Flexi Cap
- Bandhan Business Cycle
- Canara Robeco Equity Hybrid
- Franklin India Opportunities
- Kotak Flexi Cap
- SBI Focused Equity
- Tata Large Cap
- Nippon India Multi Cap
- Parag Parikh Flexi Cap
- Mirae Asset Focused
- Motilal Oswal Large & Midcap
- Sundaram Multi Cap
- Union Multi Cap

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

We deal in

Life: LIC of India, HDFC Life, ICICI Pru Life Health & Star Health, HDFC Ergo, SBI General
General: ICICI Lombard General Insurance

To select the Best Life / Health / Pension & Vehicle Insurance policies and to get best service at all times, Please call **ECS Financial**

70322 20490 / 70959 05511

RBI FRS Bonds 8.05% p.a. H-Iy

Selected Fixed Deposits

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 60	6.95 6.95	7.30 7.30
ICICI Home Finance	AAA	- 60	- 7.15	- 7.50
LIC Housing Finance	AAA	18 60	6.75 6.90	7.00 7.15
Mahindra Finance	AAA	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	AA+	18 60	6.85 7.10	7.10 7.35
Shriram Finance	AA+	18 60	6.93 7.35	7.43 7.85

Capital Gain Bonds 5.25% p.a. and Payable Annually u/s 54 EC

One term plan. All the smart benefits.



Instant claim payout of ₹3 Lakh

Option to increase life cover at important milestones

Flexibility to skip premium payment for one year



ICICI PRUDENTIAL LIFE INSURANCE

Key features

- Enhanced protection: Coverage against death, resonating your life stage
- Comprehensive additional benefits: Option to choose Accidental Death Benefit
- Special premiums rates for non-tobacco users
- Special discount on first year's premium for salaried customers
- Need based benefit payout: Choose to receive the benefit amount as a lump sum or as monthly income for 10 years or a combination of both
- Flexibility to pay premiums once, for a limited period or throughout the policy term
- Flexibility to change the premium payment term from regular to limited pay
- Instant relief up to of ₹3,00,000 on claim intimation as an accelerated Death Benefit
- Premium Break to support you during financial downturn
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Insurance is the subject matter of solicitation.

Help Us Grow and Make a Difference

At ECS Financial, we aim to serve more people with care, honesty, and expert guidance.

Your support helps us grow, empower others, and contribute to a stronger nation.

Your Referral Counts!

Thank you for trusting us!

Protect your future with India's top Insurance Plans!



INSURANCE PREMIUM TABLE

Health Insurance Plan (u/s.80D)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
STAR HEALTH ASSURE POLICY	0-17	4,945	6,114	7,902
	18-35	7,676	10,424	13,259
	36-45	9,159	12,249	15,412
HDFC ERGO OPTIMA SECURE	18 YRS	10,614	12,749	14,705
	25 YRS	11,444	13,994	16,365
	35 YRS	12,630	15,722	18,737
ICICI LOMBARD ELEVATE POLICY	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336

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

Insurance is the subject matter of solicitation.

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I will get a fancy car but...



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Latest Newsletter

"The grateful heart will always find opportunities to show its gratitude." - Aesop


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

SI. No	LIQUID FUNDS RETURNS AS ON 20/10/2025	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.32	0.64	1.38	3.34	7.19
2	DSP Ultra Short Fund(G)	0.24	0.50	1.35	3.08	6.91
3	HDFC Low Duration Fund(G)	0.29	0.63	1.40	3.40	7.38
4	ICICI Prudential Savings Fund(G)	0.30	0.63	1.54	3.61	7.83

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

Mr. Late Mover lost ₹1.25 crores by delaying his SIP by 10 years.
Every moment delayed is growth lost.

Start your #SochaSamjhaSIP today.



Criteria	Mr. Early Starter	Mr. Late Mover
SIP Start Age	30	40
SIP Stop Age	60	60
SIP Amount (per month)	₹5,000	₹5,000
Total Investment	₹18 lacs	₹12 lacs
Corpus at Age 60	₹1.74 crores*	₹49 lacs*

*Amount invested on the 1st business day of every month for 10 years. Returns calculated by taking mean of 10 years rolling return between 01/04/2014 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 guarantee of any future returns

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ECS Financial or Click www.ecsfinancial.co.in

Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	9848811501
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
TIRUMALGIRI	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Sec'bad-94.	040 - 3516 8184	7659008855
Telangana Rural Region			
WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220
Andhra Pradesh Region			
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	9848027503
VISHAKAPATNAM @	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477
Karnataka Region			
BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980060787
Tamil Nadu Region			
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 9787892775
TINDIVANAM	-	-	-
Maharashtra Region			
CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3102 4331	7032415862

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All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.
Our Toll Free Helpline : 1800 425 2969
Missed call / WhatsApp / SMS : 094416 93111

A Wealth of Laughs Finance Funnies

2. Why did the bank computer sneeze?
Because it caught a cash virus!

3. Why did the rupee go to school?
To learn how to gain some value!

4. Why did the mutual fund bring friends to work?
Because it believed in power of teamwork!

5. Why did the investor talk to his mirror?
He wanted to reflect on his returns!

6. Why was the piggy bank good at keeping secrets?
Because it never spoke a word — only saved!

7. Why did the share market call for a doctor?
Because it was feeling low!

8. Why did the budget visit the tailor?
To get some cuts done!

9. Why did the ATM feel shy?
Because everyone kept checking its balance!

10. Why did the credit card need a holiday?
Because it was overcharged!

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Registered News Paper

To

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