

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Welcome to the editorial of **ECS Financial Journal!**

A New Beginning in the Financial Year 2025-26

As we step into the new financial year 2025-26, we extend our heartfelt wishes to all our investors, readers and well-wishers. The start of a fresh year brings with it opportunities for renewal, growth, and reflection. As we look back on the diverse festivals we've recently celebrated, we are reminded of the importance of unity, hope, and new beginnings. May this year bring peace, prosperity, and happiness to you and your loved ones.

Despite the ongoing volatility in the stock market, signs of improvement are becoming increasingly evident. While short-term market movements can cause uncertainty, the broader outlook is positive, driven by strengthening economic fundamentals and growing investor confidence. These signs suggest that the market is on the path to recovery, providing ample opportunities for those who remain disciplined and focused on their long-term investment strategies. In times like these, patience and a steady approach can make all the difference in achieving future financial success.

It is also a great time to reflect on the power of early investments. The earlier you begin, the more time your investments have to grow. Whether you're investing for retirement, education, or wealth accumulation, starting now can significantly enhance your financial security later in life. The key lies in taking consistent, strategic steps today to build a solid foundation for the future.

As we enter this new financial year, now is the perfect moment to review your financial goals and strategies. Whether through tax-saving investments or thoughtful portfolio review, the decisions you make today will shape the prosperity you experience in the years to come. Stay committed to your long-term objectives, and let this year be one of growth, success, and financial well-being.

We wish you a prosperous and fulfilling year ahead, filled with health, happiness, and growth. May the new financial year bring you closer to achieving your financial goals and provide you with the strength to navigate any challenges along the way.

Thoughtful Inspirational Quotable Quotes

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

- Brian Tracy

"Buy at the point of maximum pessimism; sell at the point of maximum optimism."

- Sir John Templeton

"There is nothing wrong with changing a plan when the situation has changed."

- Seneca

"I hope that this year, you make mistakes. If you do, then it means you have tried, learned, lived, pushed yourself, changed you and your world, and most importantly, you've done something."

- Neil Gaiman

"Work joyfully and peacefully, knowing that right thoughts and right efforts inevitably bring about right results."

- James Allen

Inside:

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Grateful for your trust & support!

As we begin this new Financial Year 2025-26, We extend our heartfelt thanks for all the support extended in the last financial year 2024-25 and look forward to achieving greater milestones together in this Financial Year!



Lock / maximize @ Current Higher Interest Rates before it declines

Smart choices for a secure future

- Interest rates are on the decline; now is the time to make informed investment decisions.
- Maximize returns with Current Fixed Deposits (FDs).
- Secure your future with LIC Pension Plans offering long-term stability.
- Explore the flexibility and growth potential of Debt Mutual Funds.

Note: RBI Monetary Committee (MPC) first meeting of this FY 2025-26 will be held on 07-09, April 2025

Attractive Fixed Deposits

Compiled as on 02/04/2025

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 44	7.80 8.25	8.05 8.50
ICICI Home Finance	AAA	- 39	- 7.80	- 8.05
LIC Housing Finance	AAA	18 60	7.35 7.75	7.60 8.00
Mahindra Finance	AAA	12 36	7.50 8.10	7.75 8.35
PNB Housing Finance	AA+	30 36	8.00 7.75	8.00 7.95
Shriram Finance	AA+	18 50	8.00 8.80	8.50 9.34

Help Us to Reach, Empower, Enrich More People and the Nation - your Referral Matters!

As **ECS Financial** approaches the milestone of 29 successful years, we are excited to embark on the journey towards our 30th year of serving you - serving the Nation. With an ambitious vision for the future, to empower and enrich more number of investors, we aim to build a thriving team of over 250 trusted and dedicated and extend our services to more than 25,000 investor families.

To achieve this significant goal, we kindly request your support. If you know individuals - friends, family, or colleagues, Trusts & Institutions - who would benefit from our trusted financial services, we would greatly appreciate your referrals.

At **ECS Financial**, we are committed to providing each client with the highest level of care, sincerity, and expertise.

Together, let's make a lasting impact and create a future of growth and prosperity for all and grow the Nation. Thank you for your continued trust and support.

To refer, Please call - C. Karthik - 70325 33609, L. Kalpana - 74166 64249, E-Mail: grow@ecsfinancial.co.in

The **BEST** COMPLIMENT You can give is a *referral* **THANK YOU.**

'Large caps attractive after recent market correction'



Benefits Of Large Cap Fund

- Capital appreciation with blue chip companies
- Large Cap Funds aims to offer low-risk investment opportunities for long-term
- Helps to diversify in multiple sectors

To know more, Select Right Large Cap Fund, risk factors and to invest rightly at your doorstep, Please call your nearest ECS Financial or

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Telangana : 98480 27443 Karnataka : 99809 66112
Andhra Pradesh : 98480 50477 Maharashtra : 70324 15862

Large Caps

- Aditya Birla Sun Life Frontline Equity Fund
- DSP Top 100 Equity Fund
- HDFC Large Cap Fund
- ICICI Prudential Bluechip Fund
- Kotak Bluechip Fund
- Mirae Asset Large Cap Fund
- Nippon India Large Cap Fund
- SBI Bluechip Fund
- Sundaram Large Cap Fund
- Tata Large Cap Fund

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)

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.**

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 01/04/2025		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	***	3,837	16.19	67.28	1.25	1.25	1.25	8.93	12.06	20.07	10.54	10.2	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	52,257	33.13	719.8	1.92	1.92	1.92	13.3	18.34	27.8	14.31	21	2
3	Nippon India Multi Asset Fund	Aug-20	***	4,950	19.91	19.91	-	-	-	11.07	14.63	-	-	16.25	3
4	Tata Multi Asset Opportunities Fund	Mar-20	***	3,337	21.8	21.8	-	-	-	7.18	12.07	19.52	-	16.73	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	3,587	12.37	13.82	-	-	0.89	12.52	-	-	-	16.13	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	7,132	31.22	55.21	-	-	-	10.47	13.76	16.15	10.57	9.26	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	4,979	27.4	69.53	0.6	1.02	1.02	6.75	16.26	19.63	9.31	12.57	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	90	-	11.46	-	-	-	-9.8	11.75	-	-	-	7
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	***	6,988	25.47	99.23	1.29	1.35	1.82	8.53	10.85	17.33	10.29	9.63	1
2	HDFC Balanced Advantage Fund	Feb-94	****	90,375	37.53	487.05	2.94	3.12	2.0	7.02	18.88	27.22	13.19	18.13	2
3	Tata Balanced Advantage Fund	Jan-19	****	9,754	19.46	19.46	-	-	-	3.55	9.76	16.14	-	11.38	3
4	Sundaram Balanced Advantage Fund	Dec-10	****	1,435	15.18	33.21	0.75	0.99	1.17	5.17	9.36	14.12	8.65	9.83	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	58,717	17.57	69.01	1.58	1.60	1.60	6.79	11.48	18.36	10.48	11.15	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	11,697	21.29	47.89	0.85	0.85	0.40	4.65	10.16	16.99	9.72	10.54	6
7	Nippon India Balanced Advantage Fund	Nov-04	***	8,431	32.06	166.61	-	1.81	2.4	6.65	11.13	16.58	9.27	14.79	7
8	Kotak Balanced Advantage Fund	Aug-18	***	15,813	19.23	19.23	-	-	2.00	7.12	9.93	16.32	-	10.31	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	22,131	15.91	110.54	1	1	1	5.49	11.22	21.65	11.32	15.11	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	38,507	25.4	365.53	0.75	1.8	2.3	7.92	16.93	28.74	14.74	15.2	2
3	Kotak Equity Hybrid Fund	Nov-99	****	6,324	33.15	56.41	-	-	-	7.6	11.96	23.36	11.59	14.23	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	9,841	93.17	331.97	9.22	7.4	8.74	6.25	10.69	18.85	11.31	12.49	4
5	Nippon India Equity Hybrid Fund	Jun-05	***	3,531	25.81	96.54	-	1.25	-	5.22	12.93	22.77	9.29	12.12	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	14,297	11.19	26.12	0.73	0.44	0.79	7.15	6.51	5.35	5.77	6.31	1
2	HDFC Arbitrage Fund	Oct-07	***	18,054	10.88	30.14	0.61	0.48	0.60	7.26	6.63	5.32	5.7	6.31	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	32,171	17.48	33.24	-	-	-	7.22	6.79	5.41	5.76	7.1	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,945	18.59	55.1	-	-	0.78	8.2	6.39	6.45	7.15	7.65	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	13,644	22.52	36.21	0.75	0.35	0.84	8.72	7.47	7.14	7.95	8.83	2
3	Kotak Medium Term Fund	Mar-14	***	1,880	13.6	22.15	0.40	-	-	8.26	6.42	6.34	7.03	7.48	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,515	19.42	50.1	-	-	-	8.31	6.74	6.81	7.9	7.82	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.46	67.74	0.6	0.3	0.3	6.54	4.63	4.24	5.41	7.26	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	9,058	-	275	-	-	-	6.58	14.12	23.4	12.53	16	1
2	Axis Children's Gift Fund	Dec-15	*	820	24.31	24.31	-	-	-	8.8	5.96	16.46	-	10	2
3	Tata Young Citizens Fund	Oct-95	**	322	-	56.4	-	-	-	3.21	10.93	23.9	10.23	12.69	3
4	HDFC Retirement Savings Fund	Feb-16	****	5,571	-	46.64	-	-	-	5.28	17.48	30.41	-	18.43	4
5	ICICI Prudential Retirement Fund	Feb-19	****	982	28.1	28.09	-	-	-	4.11	17.5	31.38	-	18.46	5
6	SBI Retirement Benefit Fund	Feb-21	***	2,494	18.39	18.38	-	-	-	1.83	12.16	-	-	15.85	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	5,410	16.57	17.61	-	-	1.22	4.76	12.63	-	-	15.6	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,417	62.95	343.55	3.58	3.6	4.8	6.73	12.79	26.5	12.99	15.31	2
3	Nippon India Multi Cap Fund	Mar-05	****	35,353	56.46	266.14	1.75	3.75	5.0	7.03	20.16	33.61	13.31	17.81	3
4	HDFC Multi Cap Fund	Dec-21	****	14,651	16.1	16.99	-	-	-	4.16	19.19	-	-	17.37	4
5	ICICI Prudential Multicap Fund	Oct-94	****	12,901	32.16	729.41	2.5	2.5	3	7.09	17.96	29.63	13.8	15.09	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	14,946	15.23	16.65	-	-	1.5	2.59	15.79	-	-	14.73	1
2	Kotak Flexicap Fund	Sep-09	***	45,433	46.07	76.3	-	-	-	5.55	13.3	23.94	12.7	13.95	2
3	Parag Parikh Flexi Cap Fund	May-13	****	88,005	-	84.96	-	-	-	12.19	17.12	31.59	17.75	19.77	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,324	14.09	14.09	-	-	-	4.33	-	-	-	17.72	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	1,834	12.71	13.4	-	-	0.72	4.18	-	-	-	12.07	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 01/04/2025		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	****	14,981	23.32	129.54	1.7	1.86	2.48	13.77	16.91	29.3	14.81	15.1	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	14,671	69.03	1,291.67	5.75	5.75	7	10.2	20.04	30.34	12.33	23.18	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	**	12,744	22.69	853.3	2.8	2.6	2.8	6.43	12.49	26.2	12.04	18.94	3
4	Kotak ELSS Tax Saver	Nov-05	***	5,412	39.39	105.25	-	-	-	2.46	12.99	25.8	12.73	12.92	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	***	22,411	23.09	43.84	1.75	1.8	1.95	5.8	12.33	26.97	-	17.3	5
6	SBI Long Term Equity Fund	Mar-93	****	25,724	82.08	404.87	5	5.25	-	8.03	22.35	31.81	13.34	16.82	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,053	90.85	40.59	5.15	8.1	3.57	7.01	12.5	24.81	12.81	18.14	7
8	Quant ELSS Tax Saver Fund	Apr-00	****	9,486	45.91	330.63	-	-	-	-7.68	12.57	37.31	19.01	15.01	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/03/2025

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 SL Medium Term Plan - Gr	Mar-09	12932.26	14.77	42852.91	11.65	82157.34	12.53	195506.69	9.43	423944.93	9.12	193000
2	Franklin I Feeder Franklin US Opp - Gr	Feb-12	11574.25	-6.54	44799.63	14.73	77150.67	9.99	239834.52	13.27	418957.15	13.81	158000
3	Nippon India Multi Cap Fund- Gr	Mar-05	11409.98	-9.01	47497.24	18.85	111059.41	24.89	303746.58	17.67	1622753.92	16.51	241000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12136.84	2.13	47831.70	19.35	100326.70	20.67	327835.56	19.08	475718.15	18.77	143000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	11652.65	-5.34	47148.26	18.32	100823.24	20.88	278863.73	16.08	9670809.52	17.25	366000
6	Invesco India Multicap Fund-Gr	Mar-08	11358.15	-9.79	45505.93	15.82	94756.47	18.33	263667.28	15.04	1071222.92	17.21	205000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	11371.88	-9.59	45162.81	15.29	94951.22	18.41	277678.07	16.00	1534351.96	15.45	247000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11346.11	-9.97	43055.29	11.97	88962.63	15.75	283896.3	16.42	864914.12	19.4	177000
9	Sundaram Multi Cap Fund-Gr	Oct-00	11460.75	-8.25	44218.55	13.81	93575.76	17.81	266991.07	15.27	2741703.07	15.41	294000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	11484.32	-7.89	43262.66	12.30	90020.15	16.23	255991.91	14.49	6458065.40	17.13	335000

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

Paise Vs Peace: Striking the right balance for a fulfilling life

As individuals focus solely on financial success, they sacrifice their mental peace and health, assuming that wealth will ultimately bring happiness. However, the reality is clear: achieving wealth without peace of mind or good health results in a hollow, unsustainable existence.

Mental peace and health are fundamental to a fulfilling life. Without them, even the greatest financial success can feel unfulfilling. High levels of stress, anxiety, and overwork can lead to severe physical and mental health problems, including cardiovascular diseases, depression, and chronic fatigue. These issues not only affect one's well-being but also decrease productivity and overall life satisfaction. Therefore, it's crucial to understand that prosperity is not just about accumulating money-it's about maintaining a balance between financial success and personal peace.

Achieving this balance requires a well-thought-out

approach to both financial and personal health. The first step is to prioritize long-term financial planning. Regular saving and investing early in life can create financial security for the future. A disciplined approach to investing - whether in mutual funds, stocks, or pension plans - can ensure that wealth grows steadily and offers a safety net during later years. Starting investments at the beginning of the financial year is an excellent strategy for accumulating wealth progressively. Financial planning should not only be about wealth accumulation, but also about reducing stress.



A well-structured investment plan provides peace of mind, knowing that financial challenges can be handled. This sense of financial security helps reduce anxiety and allows individuals to focus on their health and personal life without constant worry about money.

In addition to financial planning, securing appropriate health insurance is crucial. Health insurance provides a safety net during health emergencies, ensuring that medical costs don't drain savings or create financial instability. With comprehensive coverage, individuals can focus on recovery rather than the financial burden of medical bills, offering peace of mind in difficult times.

Ultimately, mental health and financial security are interconnected. By adopting a balanced approach that prioritizes both health and wealth, individuals can live a fulfilling life. A disciplined investment strategy, combined with the right health insurance, ensures that financial goals are met while safeguarding one's mental and physical well-being. Achieving this balance is key to enjoying both financial prosperity and lasting peace of mind.

Frequently Asked Questions?

10 Smart Investing Tips for the new financial year: Your Guide to Building Wealth

1. Why should you start investing early?

Starting early gives your savings the time they need to grow. By beginning sooner, you tap into the power of compounding, where not only your original investment but also the returns generate more returns. The earlier you invest, the more time your money has to work for you!

2. How much should you keep aside for emergencies?

It's wise to have about three to six months' worth of living expenses saved for emergencies. But should the money just sit there? Not necessarily - ensure it's accessible without penalties when needed, and keep it in an account or investment that allows easy withdrawal when unexpected costs arise.

3. How long and for what will you be investing for?

Have you thought about your goals in terms of time? Are they short-term, medium-term, or long-term? The type of investment you choose should align with when you need the funds. For long-term goals like retirement, it's best to invest for five years or more, but for shorter-term goals, look for safer options to avoid the risk of losing money.

4. How can inflation impact your savings?

Did you know that inflation can slowly erode your savings over time? With an inflation rate of 7%, something worth ₹1,00,000 today could cost more than ₹3,86,000 in 20 years! To stay ahead of inflation, consider equity investments that tend to offer better returns in the long run, keeping your wealth growing above inflation.

5. What's your risk tolerance?

How much risk are you comfortable with? While high returns can be attractive, consider if you'll lose sleep over the potential risk. Your stage in life and other financial commitments also influence your capacity to take on risk. Be honest with yourself about how much you can bear.

6. Should you diversify your investments?

Is spreading your money across different types of investments a smart move? By diversifying - whether across equities, bonds, or Gold - you reduce the risk of a complete loss if one investment type underperforms. Each investment has its own risk profile, so mix them to balance risk and reward.

7. How do you choose the right funds?

Have you carefully chosen your funds based on your goals and circumstances? For long-term goals, equity funds are typically a

good choice, but for shorter-term goals, you might prefer lower-risk options. Make sure you understand each fund's objectives and investment style before committing your money.

8. Why should you invest regularly?

What if investing just a little bit each month could lead to a sizable amount? Regular investments - like through a Systematic Investment Plan (SIP) - help you take advantage of "rupee cost averaging," which can result in better overall returns compared to lump-sum investments, even when prices fluctuate.

9. Why is it important to review your investments?

Have you reviewed your investments recently? Your financial situation can change due to life events like marriage, children, or a career change. Ensure your investment portfolio evolves with your goals and life stage, and regularly assess whether your current strategy still aligns with your objectives.

10. How do you stay invested for the long-term?

Do you know that successful investing is more about time than timing? While it's tempting to invest when markets are high and pull out when they're low, staying invested through market fluctuations helps you ride out volatility and achieve long-term growth. Keep a calm, patient perspective and focus on the long run.

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- Coverage for Expected Child (In Utero Fetal Surgery/Repair)
- Cover for Voluntary Sterilization

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

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.

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.

Selected Equity Funds for SIP / STP

- ABSL Multi Cap
 - Mirae Asset Focused Fund
 - Canara Robeco Equity Hybrid Fund
 - Nippon India Multi Cap
 - ICICI Pru India Opp.
 - PGIM India Flexi Cap
 - HDFC Flexi Cap
 - Parag Parikh Flexi Cap
 - Kotak Flexi Cap
 - SBI Focused Equity
- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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.

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

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We deal

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

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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, Gurukrupa Complex, Opp. Gurudwara, Ameerpeta, Hyderabad - 500016.	040 - 23731636	9948097642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, 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: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyderabad - 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
WARANGAL @	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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, Ramachandriah 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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- **TATA Retirement Savings Progressive Fund**
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- **SBI Mitra SIP**
- **Sundaram Prosperity SIP**

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- Aditya Birla SL Balanced Advantage
- HDFC Balanced Advantage Fund
- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- PGIM India Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage
- UTI Balanced Advantage

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LIQUID FUNDS RETURNS AS ON 01/04/2025	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.

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 7416 664 249!

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