

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial

**Elluswamy Chandrasekaran**  
Editor



#### Reading the Signals, Staying the Course

The past two weeks have offered a mix of reassurance and renewed momentum across the markets. After a period of volatility, investor sentiment has strengthened, supported by steady corporate performance, improving liquidity conditions, and a clearer global backdrop. Sectors linked to domestic consumption, infrastructure expansion, and financial services continue to anchor market stability, reflecting confidence in India's underlying economic strength.

A notable development this fortnight has been the **RBI's recent rate cut**, which has begun to ease funding pressures within the financial system. With borrowing costs gradually adjusting downward, credit growth remains firm, supported by festive-season demand and EMI-driven purchases. The move is also expected to aid liquidity transmission and benefit NBFCs, where borrowing rates tend to react quickly to policy changes. These shifts, while subtle, mark an encouraging direction for the quarters ahead.

Amid these evolving trends, the core message to investors remains unchanged: markets may fluctuate, but disciplined investing endures. As highlighted in our recent investor communication, the strength of long-term strategy lies in clarity, patience, and alignment to personal financial goals. Staying attuned to market signals is important, but reacting impulsively to noise rarely serves long-term prosperity.

At ECS Financial, we continue to guide our investors through changing cycles with balanced insight and consistent perspective. As the year draws to a close, may your financial journey be marked by confidence, wisdom, and steady progress.

**Wishing all our readers stability, clarity, and sustained prosperity in the months ahead.**

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

We are everyone.  
But we're not just anyone.

We choose progress over pressure. *Hag, ek behtar zindagi ka.*  
Invest step by step  
Not because we're playing it safe;  
Because we're playing the long game.

We say no to shortcuts.  
And yes, to the strength of discipline.  
To the pride of planning.  
To the thrill of watching our future  
take shape, little by little.

We're not afraid of time.  
We work with it. Shape it.  
And turn routine into revolution.

We are SIPizers.  
And you can be one too.

SIP karo, SIPizer bano.



SIP (Systematic Investment Plan) is a feature offered for disciplined investment of a certain amount on a pre-decided date in a specific mutual fund scheme, regularly over a period of time.

**Invest for your future!**

**Start/Top-up your SIP now for achieving your future goals. Call us for personalized assistance!**

To know more and to Save & Invest Rightly at your Doorstep or through Online, Please call your nearest **ECS Financial**.

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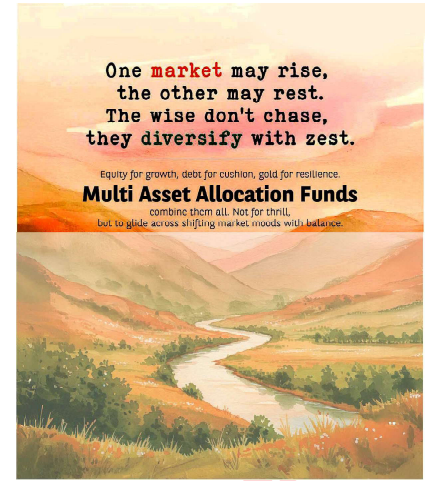
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Branches details refer Page 4



Selected Multi Asset Allocation Funds

- ICICI Prudential Multi Asset Fund
- HDFC Multi Asset Fund
- SBI Multi Asset Allocation Fund
- Aditya Birla Sunlife Multi Asset Allocation Fund
- DSP Multi Asset Allocation Fund

Contd. in Page 4

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

### Looking for good investments with Attractive interest rates?

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	A A A	18 60	6.75 6.95	7.10 7.30
ICICI Home Finance	A A A	- 60	- 7.00	- 7.35
LIC Housing Finance	A A A	18 60	6.75 7.00	7.00 7.35
Mahindra Finance	A A A	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	A A +	18 60	6.85 7.10	7.10 7.35
Shriram Finance	A A +	18 60	7.15 7.60	7.65 8.10

### A Wealth of Laughs

1. Why did the investor take a magnifying glass to the bank?

Because he wanted to see his interest grow!

Contd. in page 4

### Thoughtful Inspirational Quotable Quotes

"There's a gap between what we know we should do and what we actually do. That gap is where all financial pain lives."

- Carl Richards

"Life is filled with tests, one after another, and if you don't recognize them, you are certain to fail the most important ones."

- Brian Herbert

"Change is hardest at the beginning, messiest in the middle and best at the end."

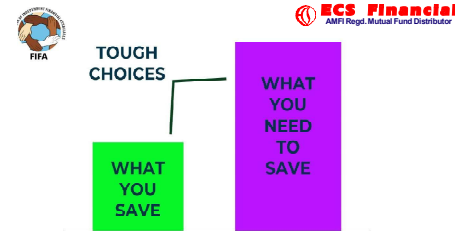
- Robin Sharma

"An interesting question: is it easier to motivate a learned individual that never does anything, or educate an ignorant individual that actually produces things?"

- John Carmack

"Self-esteem is as important to our well-being as legs are to a table. It is essential for physical and mental health and for happiness."

- Louise Hart



Wealth grows when tough choices are made early. Saving what's comfortable isn't enough—saving what's necessary builds freedom, discipline, and real security.

### Selected Equity Funds for SIP / STP

- HDFC Flexi Cap
- DSP Flexi Cap
- ICICI Pru Focused Equity
- Parag Parikh Flexi Cap
- SBI Focused Equity

Contd. in Page 3

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. Accordingly pay your advance Tax too

For any assistance please call 74166 64249

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 76748 40303!

## Selected Equity / Hybrid Funds - IDCW\* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM			NAV as on 02/12/2025			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years					
<b>Multi Asset Funds &amp; Asset Allocator Funds</b>																		
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,974	14.34	16.01	-	0.48	0.89	14.99	-	-	-	-	17.87	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	4,985	14.42	15.15	-	-	0.6	18.87	-	-	-	-	20.97	2		
3	HDFC Multi Asset Fund	Aug-05	***	5,149	18.07	75.13	1.25	1.25	1.25	11.53	14.1	14.66	11.37	10.44	4			
4	ICICI Prudential Multi Asset Fund	Oct-02	****	71,900	35.82	811.6	-	-	1.92	15.64	18.88	23.07	16.03	20.96	4			
5	Kotak Multi Asset Allocation Fund	Sep-23	-	9,429	14.90	14.9	-	-	-	15.3	-	-	-	19.93	5			
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	8,722	23.54	23.54	-	-	-	16.33	19.31	17.31	-	17.66	6			
7	SBI Multi Asset Allocation Fund	Dec-05	****	11,306	36.31	64.22	-	-	-	15.61	17.17	15.01	11.68	9.76	7			
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,479	25.11	25.11	-	-	-	12.09	14.76	15.96	-	17.37	8			
9	Union Multi Asset Allocation Fund	Sep-24	-	808	11.62	11.62	-	-	-	16.55	-	-	-	13.01	9			
10	UTI Multi Asset Allocation Fund	Nov-08	****	6,376	30.32	79.01	1.0	1.0	1.0	10.09	19.45	15.65	11.35	12.89	10			
<b>Balanced Advantage Funds (BAFs)</b>																		
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,617	26.92	109.59	26.85	1.21	1.82	8.69	12.42	11.93	11.41	9.79	1			
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,636	14.48	28.43	-	0.45	0.6	7.68	12.05	9.73	9.16	9.24	2			
3	HDFC Balanced Advantage Fund	Feb-94	****	1,06,494	39.05	533.45	-	1.92	3.0	5.90	17.45	21.18	14.32	18.05	3			
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	68,450	18.08	77.45	1.60	2.00	1.60	11.18	13.38	13.38	11.38	11.42	4			
5	Kotak Balanced Advantage Fund	Aug-18	****	17,874	21.01	21.01	-	-	-	5.13	11.51	11.09	-	10.65	5			
6	Nippon India Balanced Advantage fund	Nov-04	****	9,662	33.15	181.54	-	1.36	2.40	6.24	11.88	12.44	10.77	14.76	6			
7	SBI Balanced Advantage Fund	Aug-21	****	38,628	15.97	15.97	-	-	-	8.1	13.74	-	-	11.63	7			
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,728	15.59	36.19	-	0.64	1.17	4.88	10.25	11.02	9.58	10	8			
9	Tata Balanced Advantage Fund	Jan-19	***	9,906	20.97	20.97	-	-	-	4.77	10.47	11.61	-	11.42	9			
10	Union Balanced Advantage fund	Dec-17	***	1,374	20.21	20.72	-	-	-	5.5	10.17	9.3	-	9.62	10			
<b>Hybrid Equity Funds</b>																		
1	DSP Aggressive Hybrid Fund	May-99	****	11,910	29.48	363.43	-	1.8	2.4	5.25	15.26	14.63	12.76	14.5	1			
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,333	27.72	166.27	-	2.25	3	4.68	12.03	14.43	12.06	10.79	2			
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,403	29.57	275.45	-	6.02	8.74	3.74	13.48	14.94	11.75	13.6	3			
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,355	29.57	275.45	2	2	2.25	7.3	14.35	15.44	11.93	13.63	4			
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	48,071	45.13	412.17	1.8	2	2.3	11.16	18.69	23.45	16.14	15.31	5			
6	Kotak Aggressive Hybrid fund	Nov-99	****	8,402	37.23	63.36	-	-	-	2.69	14.13	16.4	13.26	14.35	6			
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,081	28.86	107.95	1.25	-	2	5.45	14.42	17.01	10.26	12.31	7			
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,156	91.29	448.07	5.7	6.5	6.9	3.19	10.61	13.97	10.3	14.6	8			
<b>Business Cycle Fund &amp; Fund of Fund(FOFs)</b>																		
1	Aditya Birla Sunlife Multi-Asset Omni	Aug-06	***	259	66.4	72.11	-	-	-	14.16	17.42	15.61	12.94	10.77	1			
2	HDFC Multi-Asset Active (FOF)	May-21	****	5,037	19.19	19.19	-	-	-	12.43	15.61	-	-	15.3	2			
3	ICICI Prudential Business Cycle Fund	Jan-21	-	15,091	20.04	25.81	-	3.00	1.52	12.61	21.48	-	-	21.48	3			
4	ICICI Prudential Thematic Advantage Fund	Dec-03	-	7,509	180.1	232.33	10.58	10.70	-	8.62	18.29	22.62	16.21	15.39	4			
5	Sundaram Business Cycle Fund	Jun-24	-	1,845	10.95	10.95	-	-	-	1.89	-	-	-	6.55	5			
<b>Children's Gift Funds &amp; Retirement Savings Funds</b>																		
1	HDFC Retirement Savings Fund	Feb-16	****	6,969	-	51.67	-	-	-	3.87	17.31	21.71	-	18.3	1			
2	ICICI Pru childrens Fund	Aug-01	****	1,412	-	331.44	-	-	-	5.79	16.92	17.13	12.44	15.52	2			
3	ICICI Prudential Retirement Fund	Feb-19	****	1,516	34.11	34.11	-	-	-	11.04	23.29	25.32	-	19.88	3			
4	SBI Magnum children's Benefit Fund	Sep-20	****	4,735	-	34.02	-	-	-	11.65	22.95	31.83	-	34.02	4			
5	SBI Retirement Benefit Fund	Feb-21	***	3,124	20.51	20.51	-	-	-	1.58	12.62	-	-	16.1	5			
6	Tata children's Fund	Oct-95	***	365	-	61.18	-	-	-	-0.42	11.84	15.54	11.32	12.69	6			
<b>Flexi Cap Funds</b>																		
1	Bandhan Flexi Cap Fund	Sep-05	***	7,645	51.51	215.7	2.32	3.48	3.43	7.46	14.77	16.51	11.56	16.43	1			
2	HDFC Flexi Cap Fund	Jan-95	****	91,041	82.22	2074.27	5.75	7	7	9.68	20.56	25.49	16.46	18.82	2			
3	ICICI Prudential Flexicap Fund	Jul-21	****	19,621	20	20.00	-	-	1.5	8.17	18.74	-	-	17.14	3			
4	Motilal Oswal Flexi cap fund	Apr-14	****	14,319	35.06	62.1	1.53	2.09	2.28	-0.71	21.19	16.93	13.53	17.04	4			
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,25,800	86.73	86.73	-	-	-	7.84	20.56	20.51	17.31	18.81	5			
<b>Multi Cap Funds</b>																		
1	HDFC Multi Cap Fund	Dec-21	****	19,732	18.29	19.3	-	0.75	-	2.59	19.21	-	-	17.96	1			
2	ICICI Prudential Multicap Fund	Oct-94	****	16,037	35.25	799.40	2.5	2.6	3	1.93	18.29	20.94	14.61	15.08	2			
3	Kotak Multicap Fund	Sep-21	****	21,541	20.03	20.03	-	-	-	4.17	22.24	-	-	18.1	3			
4	Nippon India Multi Cap Fund	Mar-05	****	49,314	64.17	302.49	3.75	5.0	5.0	3.36	20.95	26.17	15.1	17.91	4			
5	Sundaram Multi cap fund	Oct-00	**	2,928	64.23	392.43	3.5	4.12	2.54	4.54	16.67	19.37	14.55	15.48	5			

## Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM			NAV as on 02/12/2025			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years					
1	DSP ELSS Tax Saver Fund	Jan-07	****	17,241	24.05	143.85	1.86	2.04	2.48	4.83	18.61	20.69	16.13	15.16	1			
2	HDFC ELSS Tax Saver Fund	Mar-96	****	17,194	77.97	1,459.02	5.75	7	7	8.3	19.91	23.26	14.32	23.1	2			
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,515	30.61	51.6	1.35	1.82	1.88	-5.16	22.51	21.89	16.57	16.29	3			
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,791	-	31.87	-	-	-	4.72	15.88	19.32	-	19.98	4			
5	SBI ELSS Tax Saver Fund	Mar-93	****	31,783	91.98	449.74	5.25	-	-	3.85	22.27	22.92	15.03	16.82	5			

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 01/12/2025

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	11970.74	14.7	44511.73	16.69	90249.35	17.3	271839.52	15.89	2951141.53	17.23	278000
2	HDFC Flexi cap Fund-Gr	Jan-95	11954.54	17.84	46702.23	20.2	99740.33	21.48	322065.41	19.07	22831911.61	20.96	372000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	11535.9	9.88	43780.98	15.5	90143.74	17.25	279101.34	16.39	10637967.95	17.19	375000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12926.34	17.29	44920.54	15.73	87211.24	15.4	259648.12	14.96	754549.98	15.2	195000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	13113.27	20.89	45067.08	15.97	87222.65	15.41	295965.89	17.43	1008828.1	19.85	185000
6	Nippon India Multicap Fund	Nov-06	12687.53	12.74	45818.3	17.19	99357	20.89	318376.5	18.80	1390199.26	16.66	240000
7	Nippon India Smallcap Fund-Gr	Sep-10	12451.84	8.31	44138.19	14.44	97854.36	20.25	382247.85	22.22	1295468.99	23.31	183000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12657.6	12.1	46095.42	18.69	92499.67	17.87	327338.97	19.32	529957	18.6	151000
9	Sundaram multicap fund	Oct-00	12862.57	16.06	45027.46	15.9	88982.39	16.24	278471.14	16.28	3116534.08	15.66	302000
10	Tata Large & Midcap Fund-Gr	Mar-93	12896.33	16.71	43834.44	13.93	84539.81	14.1	246539.78	13.98	5615180.71	16.8	332000

**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

**Selected Equity Funds for SIP / STP**

- Franklin India Focused Equity
- Kotak Flexi Cap
- Tata Large Cap
- Nippon India Multi Cap
- ABSL Multi Cap
- Mirae Asset Focused
- Sundaram Multi Cap
- Canara Robeco Large Cap

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

**Markets on a roller coaster?**

**Buckle-up with**

**Balanced Advantage Funds  
Multi Asset Allocation Funds**



**Selected Balanced Advantage Funds**

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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

**Don't Miss Out—Book Your Bond Today!**

**RBI Floating Rate Savings Bonds at 8.05% P.A**



**RBI Floating Rate Savings Bond**

	Minimum Amount	INR 1,000
	Maximum Amount	None
	Tenure	7 years
	Interest Nature	Floating
	Payment Frequency	Semi-annually
	Who can Invest	- HUF - Individual

**The Hidden Fine Print: How addictive Habits Can Derail Big Health Insurance Claims**

Health insurance feels like a safety blanket. You buy it, file it away, and trust that when life throws a curveball, your policy will catch you. But many people discover at claim time that the fine print carries far more weight than they realised. And one of the most common reasons for disputes today is surprisingly simple: non-disclosure of lifestyle habits.

Most of us don't think much about "puffs and pegs" - an occasional cigarette at a party or a quiet weekend drink. Because it isn't a daily habit, many assume it doesn't matter. But to insurers, disclosure is about accuracy, not frequency. If a medical event is even remotely linked to lifestyle factors, the insurer may investigate your habits. When medical records, prescriptions, or doctor notes reveal smoking or alcohol use that wasn't declared earlier, the claim can get questioned or denied. It isn't about moral judgement; it's about whether the risk was fully disclosed at the time of purchase.

This adds to the usual slip-ups many people already make: missing waiting periods, overlooking sub-limits on room rent or treatments, misunderstanding exclusions, or assuming every procedure is automatically cashless. Even genuine claims get delayed when paperwork is incomplete or pre-authorization isn't obtained in time.

The bottom line? Health insurance works beautifully when the information provided matches reality. Being transparent about lifestyle habits, even if they're occasional, prevents future disputes. A few extra minutes spent reading the fine print and giving accurate details can make all the difference when you truly need support.

**To Insure Rightly, Please call: P. Anitha: 7095905511. B. Bhargavi: 7032220490. M. Naresh: 9848044868.**

**Protect your future with India's top Insurance Plans!**



**INSURANCE PREMIUM TABLE**

**Term Insurance Plan (u/s.80C)**

Insurance co. Name	Age (yrs)	Term (yrs)	₹ (lacs)	
			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

**Health Insurance Plan (u/s.80D)**

Insurance Company - Plan	Age Group	Sum Insured		
		5 Lakhs	10 Lakhs	15 Lakhs
STAR HEALTH ASSURE POLICY	0-17	4,945	6,114	7,902
	18-35	7,676	10,424	13,259
	36-45	9,159	12,249	15,412
HDFC ERGO OPTIMA SECURE	18	10,614	12,749	14,705
	25	11,444	13,994	16,365
	35	12,630	15,722	18,737
	45	14,113	18,204	21,583
ICICI LOMBARD ELEVATE POLICY	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336
TATA AIG Medicare Select	18	4,318	4,615	5,157
	25	6,065	6,474	7,231
	35	7,441	7,937	8,863
	45	12,295	13,093	14,615

Insurance is the subject matter of solicitation.

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

**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 ₹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.



**Is your retirement vision not clear, lost in confusion and causing fear?**

**Don't worry at all, we are here to enable you to lead the Happy Retirement Life.**

**Disciplined Regular Savings will enable you to delightful Retirement Life**

- **HDFC Retirement Savings Equity Fund**
- **Nippon India Retirement Wealth Creation Fund**
- **TATA Retirement Savings Progressive Fund**
- **ICICI Prudential Freedom SIP**
- **SBI Mitra SIP**
- **Sundaram Prosperity SIP**

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

**Fraud and scam prevention tips**

- Use passwords that are hard to crack
- Don't share your OTP with anyone
- Don't use a public Wi-Fi connection while doing online transactions
- Don't respond to the unknown calls
- Don't respond to spam emails asking about your details

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**Hurry! Use the Very Attractive Life Long Pension Plans**

**Invest in LIC's Jeevan Akshay VII**  
Invest in lifelong Happiness

**Life is long so will be your gains**  
ONETIME INVESTMENT FOR A SECURED FUTURE

**JEEVAN SHANTI**

**LIC** **JEEVAN AKSHAY VII** **LIC**

**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**

**Save Long Term Capital Gain Tax Now!**

under Section 54EC by investing in specified bonds

**AAA** Safety Rating

**Investment Range:** ₹20,000 to ₹50,00,000

**5.25%** Interest p.a.

**5 Years** Lock-in Period

**TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS DEPOSITS ETC. Please call Mr. Venkatachalam - 73862 49493**

### 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.



### Claim Your Unclaimed Shares & Money Now!

**Act now to reclaim:**

- Unclaimed Shares
- Dividends
- Fixed Deposits & Other investments

**Simple Process, Expert Help Available!**

Call Mr. Venkatachalam at 73862 49493 for quick assistance and a free eligibility check.

Contd. from Page 1

#### Selected Multi Asset Allocation Funds

- Franklin India Multi Asset Allocation
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Allocation Fund
- Sundaram Multi Asset Allocation Fund
- Tata Multi Asset Allocation Fund
- UTI Multi Asset Allocation Fund
- Baroda BNP Paribas Multi Asset Allocation Fund

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

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

Sl. No	LIQUID FUNDS RETURNS AS ON 02/12/2025	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.24	0.58	1.64	3.04	7.19
2	DSP Ultra Short Fund(G)	0.22	0.49	1.43	2.88	6.82
3	HDFC Low Duration Fund(G)	0.25	0.52	1.59	3.03	7.33
4	ICICI Prudential Savings Fund(G)	0.27	0.65	1.75	3.36	7.83

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

"It is from the numberless diverse acts of courage and belief that human history is shaped. Each time a man stands up for an ideal or acts to improve the lot of others or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, those ripples build a current that can sweep down the mightiest walls of oppression and resistance." - Robert Kennedy



# YOU CAN'T CHANGE THE FUTURE IN THE FUTURE.

**Top-up your SIP now**

### Normal SIP vs SIP Top-Up (In Equity category) - The Mindboggling math of SIP top up

SIP per month	10000
Assumed Rate of Return (CAGR)	12.64%
Total amount invested (Rs.)	36 lakhs
Corpus at the end of 30 years	3.21 Crores
SIP per month with Top Up	10,000 increased by 10% per year
Assumed Rate of Return	12.64%
Total amount invested (Rs.)	1.97 crores
Corpus at the end 30 years	8.21 Crores

Returns calculated by taking mean of 10-year rolling returns between 01/06/13 and 30/05/23 for BSE Sensex, CAGR of 12.64% i.e. 0.0968% monthly return. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Please visit [www.ecsfinancial.co.in](http://www.ecsfinancial.co.in) or call **ECS Financial**. Toll Free: 1800 425 2969

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### Telangana Urban Region

<b>AMEERPET</b>	H.NO.7-1-471-472, Office No:210, Gururupa Complex, Opp. Gurudwara, Ameerpeta, 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 - 500013.	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	98480 66255
<b>CHANDANAGAR</b>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerapur Road, Chandanagar, Hyderabad - 500050	-	70752 60088
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 4-7-14773, 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	98488 23656
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, 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	99489 80066
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	81210 42180
<b>TIRUMALGIRI</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015.	040 - 27797253	99128 22611
<b>YAPRAL</b>	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

### Telangana Rural Region

<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
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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	98486 29443
<b>VJAYAWADA</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	98480 27503
<b>VISHAKAPATNAM@</b>	47-9-17, 1 <sup>st</sup> Floor, 11rd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477

### Karnataka Region

<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
<b>MALLESHWARAM</b>	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99800 60787

### Tamil Nadu Region

<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
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082

### Tamil Nadu Rural Region

<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
<b>TINDIVANAM</b>		-	97878 92775

### Maharashtra Region

<b>CHEMBUREAST</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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Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111



### A Wealth of Laughs Finance Funnies

- Why did the piggy bank go to school?  
To become a smart saver!
- Why did the stock bring a towel?  
Because it was about to take a dip!
- Why did the credit card start dancing?  
Because it finally got some credit!
- Why did the investor love Sunday?  
Because the market couldn't fall that day!
- Why did the rupee start laughing?  
Because it saw the dollar slipping too!
- Why did the savings account go to the doctor?  
Because it was losing interest!
- Why did the mutual fund take a selfie?  
To show off its growing portfolio!
- Why did the cheque run so fast?  
Because it didn't want to bounce!
- Why did the investor refuse to gossip?  
Because he believed in confidential returns!

R.N.I No. **TELENG/2022/81796** POSTAL REGN.NO.: **HQ/SD/527/2025-2027**

Registered News Paper

To

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