

ECS FINANCIAL JOURNAL



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FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



Staying Aligned to Long-Term Purpose Amid Short-Term Movements

The past fifteen days have reflected a market environment that is cautious yet composed. Equity markets have navigated a combination of global uncertainty, earnings-related reactions, and evolving geopolitical cues. AI/Technology disruption developments resulting in phases of consolidation and selective volatility. While near-term sentiment has remained guarded and investor positioning cautious, domestic fundamentals continue to offer a layer of stability. Market participation has increasingly favoured quality businesses, with greater attention on balance-sheet strength, earnings visibility, and sustainable business models rather than momentum-driven trends.

The recently presented Union Budget has played an important role in shaping this broader outlook. Its emphasis on fiscal prudence, infrastructure creation, innovation-led growth, and support to productive sectors reinforces a long-term development agenda rather than short-term stimulus. Such a policy stance may not generate immediate market excitement, but it strengthens the economic foundation required for consistent growth. Over time, these measures are expected to improve productivity, attract investment, and support stable wealth creation.

In periods like these, markets often reward patience more than prediction. Short-term fluctuations and sentiment-driven movements are part of the investment journey, but clarity of purpose helps investors remain anchored. Aligning investments to well-defined financial goals - whether focused on long-term wealth creation, income stability, or capital preservation - adds structure and discipline, especially when markets test confidence.

As global partnerships deepen and domestic policies continue to focus on sustainable growth, the broader direction remains encouraging despite temporary pauses in market momentum. For investors, the key lies in staying disciplined, diversified, and consistent rather than reacting to every turn in the market cycle.

At **ECS Financial**, we remain committed to guiding you through evolving market phases with perspective and prudence - helping you stay focused on what truly matters in the long run.

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

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period months	In	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 +	12	60	6.60	6.90	6.85	7.15
Shriram Finance	A A A	18	60	7.15	7.60	7.65	8.10

SIF / PMS / AIF / GIFT CITY

To know more about Specialised Investment Funds (SIFs), Portfolio Management Services (PMS), Alternative Investment Funds (AIFs), and GIFT City Funds, including their advantages and associated risk factors.

Please contact: **C. Vignesh 70324 15862**

UNION BUDGET 2026-27: HIGHLIGHTS



Personal Taxation and Compliance

Status Quo on Tax Rates: There are no changes to the Individual or Corporate tax rates. Surcharges and Cesses remain at previous levels, ensuring a predictable tax environment.

Standard Deduction & Slabs: No Change. Maintaining the enhanced limits from the previous cycle to support middle-income liquidity.

Form 15G/15H Simplification: The process for submitting non-deduction certificates has been streamlined, reducing the compliance burden for senior citizens and small savers.

Property Transactions (TDS): For Residents purchasing property from NRIs, the requirement for a separate TAN has been removed. Reporting can now be done via PAN-based TDS, significantly easing the administrative process for home buyers.

Increase in STT (Securities Transaction Tax): To curb excessive speculative volatility in the derivatives segment, the STT has been revised:

■ Futures: Increased to 0.05% (from 0.02%).

■ Options: Increased to 0.15% (from 0.10%).

Share Buybacks: Proceeds from buybacks are now taxable in the hands of the shareholder. For minority shareholders, these will be treated as Short-Term (STCG) or Long-Term Capital Gains (LTCG) based on the holding period, rather than being tax-free.

Liberalization for NRI and Overseas Investors

■ Doubling of PIS Limits: In a major move to attract diaspora capital, the Portfolio Investment Scheme (PIS) limits have been doubled:

■ Individual NRI Limit: Raised from 5% to 10% of a listed company's equity.

■ Aggregate NRI Cap: Expanded from 10% to 24%.

■ Overseas Remittances (LRS/TCS): The tax burden on global lifestyle and education has been eased:

■ Overseas Tour Packages: TCS is now a flat 2% (removing the previous tiered system).

■ Education & Medical: Remittances for these purposes see a reduced TCS of 2%.

Foreign Asset Disclosure Scheme: A one-time, six-month window has been opened for individuals and NRIs to disclose previously undisclosed overseas income or assets. This provides immunity from prosecution (within defined limits), encouraging global transparency.

Overall the Budget is Positive and Long-Term oriented. By focusing on digital compliance and broadening equity access, the government is signaling a shift toward a more mature and transparent financial ecosystem.

Note: The Budget Proposals / Tax Changes are subject to enactment of Finance Bill 2026.

To know more about Budget 2026-27, to opt for old regime or new regime for your Tax filing and take appropriate steps toward existing portfolio & New Investments,

Please call / visit your nearest ECS Financial RM / Toll Free: 1800 425 2969 / www.ecsfinancial.co.in / grow@ecsfinancial.co.in / Missed call / WhatsApp / SMS : 094416 93111.

Head Office	: 70325 33609	Tamil Nadu	: 98410 11705
Telangana	: 98480 27443	Tamil Nadu Rural Region	: 98410 10082
Telangana Rural Region	: 98480 66255	Karnataka	: 98009 66112
Andhra Pradesh	: 98480 50477	Maharashtra	: 70324 15862

From Budget Announcements to Market Opportunities: Navigating 2026 with Confidence - Webinar

14th February 26 (Saturday) 11.00 AM to 12 NOON

Zoom Meeting ID: 876 8771 0173 | Passcode: 1668

WHAT YOU BELIEVE: I'll lose everything if the market crashes!

WHAT REALITY IS: Panic sells, patience grows - markets recover.

UNPREDICTABLE DAYS HAPPEN. STAYING INVESTED KEEPS YOU PREPARED FOR BETTER ONES.

An investor Education & Awareness Initiative by Edelweiss Mutual Fund & ECS Financial

Who's a PROI? Residential and taxation status of a PROI. A Person Resident Outside India (PROI) has a different residential status. Contd in Page 3. Source & Courtesy: Riju Mehta - ET Wealth

Thoughtful Inspirational Quotable Quotes

"Good human relations not only bring great personal rewards but are essential to the success of any enterprise." - J. R. D. Tata

"The most powerful investment strategy is often the simplest - stay invested, stay diversified, and stay disciplined. Markets reward those who participate consistently rather than those who attempt to outsmart every cycle." - John C. Bogle

"Vision creates faith and faith creates willpower. It all comes from the mind. I've seen the most incredible success stories because a person had a dream and it was so powerful no one could touch it. He'd/She'd feel it, believe it, think about it all day and night. That would inspire him/her to do things necessary to get the results he/she wanted." - Arnold Schwarzenegger

"The future belongs to those who learn more skills and combine them in creative ways." - Robert Greene

"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

"Technology is nothing. What's important is that you have a faith in people, that they're basically good and smart, and if you give them tools, they'll do wonderful things with them." - Steve Jobs

DynaSIF Equity Long - Short Fund Dyna SIF by 360 ONE Asset

Equity investing reimagined to capture growth opportunities while aiming to manage volatility. The Future of Wealth is Dynamic. NFO Opnes on 06/02/26 and Closes on 20/02/26. Contd in Page 4

A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor bring a helmet? Because the market was too unpredictable! 😄

Contd. in page 4

Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (w/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 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 02/02/2026			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				
Multi Asset Funds & Asset Allocator Funds																	
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	5,589	13.79	6.38	-	0.48	0.89	19.73	17.9	-	-	17.83	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	6,440	15.54	16.33	-	-	0.6	30.97	-	-	-	23.27	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,460	18.09	75.21	1.25	1.25	1.25	12.82	14.64	12.95	11.47	10.36	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	78,179	35.24	805.8	-	1.44	1.92	14.11	18.95	20.36	16.74	20.75	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	10,836	15.03	15.33	-	-	-	22.65	-	-	-	19.8	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	10,661	23.84	23.99	-	-	-	20.82	20.32	16.36	-	17.47	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	13,033	36.97	65.39	-	-	-	18.69	18.93	14.71	11.82	9.78	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,805	24.86	24.86	-	-	-	16.45	16.27	15.22	-	16.99	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	837	11.97	11.97	-	-	-	22.01	-	-	-	13.73	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,720	29.63	77.86	1.0	1.0	1.0	10.4	19.65	14.3	11.66	12.66	10		
Balanced Advantage Funds (BAFs)																	
1	Aditya Birla S L Balanced Advantage Fund	Apr-00	****	8,944	26.16	108.02	26.85	1.21	1.82	9.09	12.91	10.71	11.56	9.67	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,709	14.23	28.17	-	0.45	0.6	7.77	12.43	8.85	9.41	9.02	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	1,08,205	37.7	521.84	-	1.92	3.0	6.71	17.51	17.79	15.17	17.86	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70,535	17.81	76.32	1.60	2.00	1.60	10.55	13.3	11.81	11.77	11.22	4		
5	Kotak Balanced Advantage Fund	Aug-18	***	17,852	20.62	20.61	-	-	-	5.73	11.11	9.74	-	10.12	5		
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,725	31.99	177.59	-	1.36	2.40	6.07	12.11	10.75	11.46	14.51	6		
7	SBI Balanced Advantage Fund	Aug-21	****	39,914	15.83	15.83	-	-	-	8.62	13.76	-	-	10.94	7		
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,737	14.94	35.19	-	0.64	1.17	5.41	10.67	9.39	9.61	9.68	8		
9	Tata Balanced Advantage Fund	Jan-19	***	9,691	20.56	20.56	-	-	-	4.93	10.6	9.87	-	10.82	9		
10	Union Balanced Advantage Fund	Dec-17	***	1,347	19.32	20.16	-	-	-	5.68	9.6	7.68	-	9.04	10		
Hybrid Equity Funds																	
1	DSP Aggressive Hybrid Fund	May-99	***	12,162	28.12	351.74	-	1.8	2.4	4.96	15.42	12.13	13.01	14.26	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,846	26.3	160.66	-	2.25	3	5.83	12.79	11.7	12.33	10.57	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,393	93.59	358.74	-	6.02	8.74	6.59	13.35	11.45	12.94	12.42	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,380	28.6	266.42	2	2	2.25	3.92	14.08	12.28	11.82	13.37	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	49,641	25.5	400.62	1.8	2	2.3	10.78	18.69	19.72	16.51	15.08	5		
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,509	36.39	61.92	-	-	-	6.08	14.57	13.93	13.56	14.15	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	***	4,102	27.96	104.61	1.25	-	2	7.24	14.76	13.93	10.45	12.03	7		
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,179	88.91	436.29	5.7	6.5	6.9	4.51	11.12	11.4	10.46	14.41	8		
Business Cycle Fund & Fund of Fund(FOFs)																	
1	Hdfc Multi Asset Fund	May-21	****	5,409	19.17	19.17	-	-	-	13.24	15.91	-	-	14.69	1		
2	ICICI Prudential Business Cycle Fund	Jan-21	-	15,958	17.8	24.89	-	3.00	1.52	13.27	21.73	19.17	-	19.82	2		
3	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,562	174.62	225.26	10.58	10.70	-	8.92	18.44	20.36	16.01	15.11	3		
4	Kotak Business Cycle Fund	Sep-22	-	3,108	15.78	15.78	-	-	-	5.47	17.01	-	-	14.59	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1,789	10.32	10.32	-	-	-	1.84	-	-	-	2.03	5		
Children's Gift Funds & Retirement Savings Funds																	
1	HDFC Retirement Saving Fund	Feb-16	****	7,086	-	50.18	-	-	-	5.78	17.01	18.49	-	17.61	1		
2	ICICI Pru childrens Fund	Aug-01	****	1,418	-	318.73	-	-	-	5.99	17.14	13.99	12.7	15.22	2		
3	ICICI Prudential Retirement Fund	Feb-19	****	1,642	32.93	32.92	-	-	-	12.86	24.47	21.01	-	18.74	3		
4	SBI children's Fund Investment Plan	Sep-20	****	5,066	-	42.97	-	-	-	7.8	20.93	26.8	-	31.34	4		
5	SBI Retirement Benefit Fund	Feb-21	**	3,162	19.43	19.43	-	-	-	2.47	12.2	-	-	14.27	5		
6	Tata children's Fund	Oct-95	**	365	-	58.15	-	-	-	-0.37	11.73	12.22	11.06	12.43	6		
Flexi Cap Funds																	
1	Bandhan Flexi Cap Fund	Sep-05	***	7,708	49.63	207.83	2.32	3.48	3.43	7.96	15.82	13.49	11.84	16.07	1		
2	HDFC Flexi Cap Fund	Jan-95	****	96,295	80.37	2027.55	5.75	7	7	11.68	21.57	21.12	17.76	18.62	2		
3	ICICI Prudential Flexicap Fund	Jul-21	***	20,135	15.83	18.89	-	-	1.5	9.14	18.7	-	-	15.00	3		
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13,862	32.50	57.56	1.53	2.09	2.28	1.71	21.98	13.31	13.46	16.03	4		
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,33,309	85.16	85.16	-	-	-	5.79	20.11	18.32	17.9	18.37	5		
Multi Cap Funds																	
1	HDFC Multi Cap Fund	Dec-21	****	19,885	17.32	18.27	-	0.75	-	3.9	18.92	-	-	15.64	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	16,263	31.15	773.48	2.5	2.6	3	3.77	19.09	17.17	15.26	14.87	2		
3	Kotak Multicap Fund	Sep-21	****	23,057	18.97	18.97	-	-	-	6.01	22.28	-	-	15.87	3		
4	Nippon India Multi Cap Fund	Mar-05	****	50,352	60.59	285.59	3.75	5.0	5.0	5.47	20.61	22.51	15.61	17.43	4		
5	Sundaram Multi cap Fund	Oct-00	**	2,908	60.8	371.49	3.5	4.12	2.54	4.93	16.94	15.69	15.01	15.12	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 02/02/2026			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	****	17,609	23.53	140.7	1.86	2.04	2.48	8.47	19.81	17.41	16.69	14.89	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	17,163	75.43	1,411.49	5.75	7	7	9.12	20.85	19.47	15.38	22.82	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,341	28.08	47.33	1.35	1.82	1.88	-0.41	20.91	17.03	16.35	15.12	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,915	-	30.7	-	-	-	2.48	15.2	16.52	-	18.73	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	32,609	88.63	437.17	5.25	-	-	5.79	23.22	19.25	15.73	16.63	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 02/02/2026

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	12258.28	4.00	43029.90	11.92	86311.96	14.51	259928.16	14.77	2728209.59	16.81	279000
2	HDFC Flexi cap Fund-Gr	Jan-95	12607.49	9.49	46057.80	16.65	97056.55	19.30	313621.07	18.26	22654236.82	20.79	373000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12180.85	2.80	43006.36	11.88	87542.46	15.08	270447.76	15.51	10374176.42	17.15	376000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12688.49	10.78	43845.93	13.21	85168.06	13.97	253987.77	14.34	732440.33	15.02	196000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12554.51	8.65	42843.49	11.62	82902.41	12.88	281505.59	16.25	921680.50	19.41	186000
6	Nippon India Multicap Fund	Nov-06	12012.21	0.19	42741.53	11.46	92384.78	17.28	299423.03	17.40	1527645.61	16.03	230000
7	Nippon India Smallcap Fund-Gr	Sep-10	11826.01	-2.67	40989.93	8.60	90332.77	16.36	356692.89	20.64	1183231.10	22.22	184000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12383.96	5.97	44552.42	14.32	89589.21	16.02	318205.42	18.53	466644.59	18.01	152000
9	Sundaram multicap fund	Oct-00	12159.95	2.47	42117.86	10.45	83127.90	12.99	261286.73	14.87	2778750.96	14.98	303000
10	Tata Large & Midcap Fund-Gr	Mar-93	11649.37	-5.36	38729.70	4.80	76269.77	9.52	236336.78	12.99	536046.74	8.40	344000

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

ICI Pru
PRUDENTIAL
MUTUAL FUND

Flexibility in the right hands can create opportunities

ICI Pru Prudential Flexicap Fund

What are Flexi Cap Funds?

This is category of mutual funds that are open-ended dynamic equity schemes investing across Large cap, Mid cap and Small cap stocks with a minimum investment of 65% in equity and equity related instruments.

Why choose Flexi Cap Funds?

- Flexibility to invest across market segments at fund manager's discretion
- Can shift towards large caps during volatile periods
- Freedom to enter and exit market cap segments bases on market conditions
- Ability to navigate volatile market with greater flexibility

An investor Education & Awareness Initiative by ICI Pru Prudential Mutual Fund, HSBC Mutual Fund & ECS Fin.

Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- Franklin India Flexi Cap
- HDFC Flexi Cap
- ICICI Pru Flexi Cap
- Kotak Flexi Cap
- LIC Flexi Cap
- Mirae Asset Flexi Cap
- Nippon India Flexi Cap
- Parag Parikh Flexi Cap
- SBI Flexi Cap
- Sundaram Flexi Cap
- Tata Flexi Cap

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

Who's a PROI?

Contd. from Page 1

Riju Mehta explains the residential and taxation status of a PROI.



A **Person Resident Outside India (PROI)** has a different residential status under the Foreign Exchange Management Act (FEMA) and Income Tax Act. While the former helps regulate foreign exchange transactions, the latter helps determine the tax liability of such a person. The main difference is that while FEMA status is based on the purpose or intention of stay, the tax status is based on physical presence or duration of stay. Hence, a person may be PROI under FEMA, but a resident under the Income Tax Act. Also, a person's residential status under FEMA can change the day (s)he decides to move abroad, while the tax status is decided only at the end of the financial year.

Residential status under FEMA

Any person not resident in India or one who doesn't meet the criteria of being a 'resident' is defined as a PROI, as per Section 2(w) of the Foreign Exchange Management Act, 1999. Hence, a person is regarded as a PROI if (s)he has stayed in India for less than 182 days in the preceding financial year, or leaves the country for employment, business, or any other purpose indicating an intention to stay outside for an uncertain period. This means that a PROI may or may not be a citizen of India, or be a person of Indian origin, but does not live in India. Hence, a PROI would include non-resident Indians (NRI), overseas citizens of India (OCI), foreign nationals and foreign owned and controlled companies (FOCC), which are Indian entities owned/controlled by non-residents. PROI is a broad term that encompasses NRIs, OCIs and FOCCs. This means that every NRI is a PROI, but every PROI may not be an NRI.

Residential status under Income Tax Act

Under the Income Tax Act, 1961, a PROI's residential status is determined by his/her physical presence in the country in a given financial year. Hence, a PROI is regarded as a resident for tax purposes if (s)he stays in India for 182 days or more in the previous financial year, or for 60 days or more in the previous year and 365 days or more in the preceding four years. In the latter case, for an Indian citizen or person of Indian origin visiting India, the number of days will be 182, instead of 60. In case of an Indian citizen or a person of Indian origin with total income (excluding foreign income), exceeding ₹15 lakh in a financial year, the period of 60 days will be 120 days.

Investment rights

PROIs can invest, open bank accounts and own property in India. **Equity investment:** Budget 2026 has expanded the scope of investment for PROIs, proposing that they be allowed to invest in equity instruments of listed Indian companies through the Portfolio Investment Scheme (PIS). The individual investment limits in Indian equities has been increased from 5% to 10%, and aggregate PROI limits to 24%.

Property: PROIs (NRI/OCI) can own, hold, or transfer immovable property in India, typically acquired while they were residents or if the property was inherited. However, this excludes agricultural land, farmhouse, or plantation property.

Banking: The Reserve Bank of India (RBI) allows PROIs with business interests in India to open special non-resident rupee (SNRR) accounts through an authorised dealer branch abroad. PROIs can also hold non-resident external (NRE), non-resident ordinary (NRO), and foreign currency non-resident (FCNR) accounts for managing their income and property-related transactions in India.

Source & Courtesy: Riju Mehta - ET Wealth

Parents' Health Insurance Special
Protecting Parents' Health: A Smart Insurance Guide

Opening Message

Caring for parents is one of life's greatest responsibilities. Beyond emotional support, it requires foresight to protect their health and financial security. With medical costs rising and insurers tightening eligibility rules, families must act early and wisely to ensure their parents are covered.

The Challenge of Eligibility

Health insurance for senior citizens is often complicated. While there is no strict age limit, insurers frequently reject applications if parents suffer from multiple health issues such as high blood pressure, diabetes, or cholesterol problems. Those with a BMI above 40 face even greater hurdles. Pre-existing conditions usually carry a three-year waiting period, meaning families must bear expenses during that time.

Insurers may also require detailed medical check-ups before issuing policies, and any undisclosed condition can lead to claim rejection later. This makes honest disclosure and early purchase critical to securing long-term protection.

Corporate vs Independent Policies

Corporate health insurance, offered through employment, is often more lenient in terms of eligibility. However, coverage is usually capped at ₹3-₹5 lakh, which is insufficient for major medical emergencies. Employers also retain the right to change insurers, which can reduce benefits or alter terms unexpectedly.

Independent policies, by contrast, provide stability and higher protection. Floater policies, which cover both parents under a single plan, can be cost-effective, especially when they include restoration benefits that reinstate coverage after a claim. However, floater plans may not be ideal if there is a significant age gap between the insured individuals.

Pro Tip: Always check if the policy offers cashless hospitalization, as this feature can significantly reduce stress during emergencies.

Premiums & Coverage Needs

Premiums for parents above 60 typically range between ₹55,000-₹1,00,000 annually, with metro cities often costing more. To safeguard against steep medical bills, experts recommend coverage of at least ₹25 lakh. Restoration benefits are vital, ensuring protection even after one major claim.

Another key factor is the insurer's claim settlement ratio. Choosing a company with a strong track record ensures smoother claim processing and fewer disputes.

Managing High Premiums (Not Suggestable)

- High premiums can be managed through smart strategies:
- Top-ups extend coverage at lower cost.
 - Deductibles allow families to pay smaller bills while insurers cover larger ones.
 - Co-pay options reduce premiums but can be risky during prolonged treatments.
 - Room rent limits lower premiums by restricting hospital room categories.
 - EMI options spread payments, though recurring deposits (RDs) are often a smarter way to save.

Families should also review policy exclusions carefully, as some plans may not cover advanced treatments like robotic surgery or certain critical illnesses.

Government Support

The Ayushman Vay Vandana scheme provides free annual coverage of ₹5 lakh for citizens aged 70+. It works alongside private insurance and offers cashless treatment at over 32,000 hospitals nationwide. Enrolment is simple via Aadhaar-based KYC on the Ayushman App.

Additionally, several state governments run supplementary programs for senior citizens, which can be combined with national schemes for broader protection.

Final Takeaway

The key to protecting parents' health lies in early purchase, honest disclosure, and layered protection through corporate and independent policies. Restoration benefits, government schemes, and regular policy review every two to three years ensure coverage remains relevant and effective. With thoughtful planning, families can face the future with confidence, knowing their parents' well-being is safeguarded.

Secure Your Parents' Future Today.

ECS Financial helps you choose the right insurance plan for your parents and family - clear, reliable, and tailored to your needs. With expert guidance, you can make confident decisions that protect your loved ones and secure their future.

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INSURANCE PREMIUM TABLE

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
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
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			
		10 Lakhs	15 lakhs	50 Lakhs	1 Crore
STAR HEALTH ASSURE POLICY	18 YRS	8,834	11,237	16,239	19,706
	25 YRS	8,834	11,237	16,239	19,706
	35 YRS	8,834	11,237	16,239	19,706
	45 YRS	10,380	13,061	18,824	22,833
HDFC ERGO OPTIMA SECURE	18 YRS	12,749	14,705	16,683	18,693
	25 YRS	13,994	16,365	18,090	20,100
	35 YRS	15,722	18,737	20,100	22,110
ICICI LOMBARD ELEVATE POLICY	18-20	8,027	9,795	12,450	14,394
	21-25	8,246	10,062	12,782	14,776
	26-30	8,470	10,336	13,122	15,170
TATA AIG Medicare Select	18 YRS	4,615	5,157	9,763	11,442
	25 YRS	6,474	7,231	12,682	15,038
	35 YRS	7,937	8,863	14,979	17,868
	45 YRS	13,093	14,615	23,353	28,118

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by 360 ONE Asset

NFO ▶ Opens: 06 February, 2026
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This is an open-ended equity strategy with a minimum 80% allocation to listed equities and derivatives. The strategy aims to generate alpha in the long term through selective long (buy) and short (sell) positions while managing risk via hedging.

Investment Approach & Strategy

- Equities -Aims to generate alpha in long term through long and short positions
- Short Derivatives Exposure - with aim to enhance returns and manage risk
- Debt - cash management
- No market cap, sector or style bias

For more details, investors are requested to refer Investment Approach mentioned in ISD

How does strategy operate in different market cycles?*

Bull Markets

Long alpha: Stock selection using qualitative & quantitative signals

Long Derivative Positions to enhance returns

Volatile / Flat Markets

Derivative yields: Offsetting positions in Covered calls and other derivative strategies

Bear Markets

Short alpha: Shorting falling businesses

Hedging during weak markets/macros to steady the portfolio movement

*This is only the illustrative scenarios of approach followed by Investment Strategy and actual scenarios may differ from this and dependent on actual market conditions.

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Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No:210, Gururupa 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 - 500013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 1Ind floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9948066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur 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	9948044868
HABSIGUDA	H.No: 4-7-1477/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9948091242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9948023656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	9948011501
SAINIKPURI	1-4-159/58/1a, Ground Floor, H.M.T. Bearings Colony, Adj. to Sree Sai Super Market, Sainikpuri, Secunderabad -500 094.	040 - 3516 8184	7659008855
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948080066
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, Tirumalgi, Hyderabad - 500015.	040 - 27797253	9912822611

Telangana Rural Region			
WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220

Andhra Pradesh Region			
VISHAKAPATNAM @	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHENDRAVARAM	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

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 - 26638977	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
NANGANALLUR @	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061	-	9500186994

Tamil Nadu Rural Region			
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969
TINDIVANAM	-	-	9787892775

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 - 31024331	7032415862

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A Wealth of Laughs 😄 **Finance Funnies**

2. Why did the savings plan walk slowly?
Because it believed slow is safe!
3. Why did the share stop talking?
Because it was feeling low!
4. Why did the bank like long queues?
Because it showed people still trust it!
5. Why did the investor smile during a fall?
Because he thought it was a buying chance!
6. Why did the fixed deposit stay quiet?
Because it didn't like sudden moves!
7. Why did the money stay in the locker?
Because it felt more secure there!
8. Why did the market feel tired?
Because it kept moving up and down all day!
9. Why did the investor love boring days?
Because boring days meant no losses!
10. Why did the portfolio relax?
Because nothing needed immediate action!

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Sl. No	LIQUID FUNDS RETURNS AS ON 02/02/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.18	0.13	1.01	2.35	6.57
2	DSP Ultra Short Fund(G)	0.21	0.25	1.14	2.49	6.39
3	HDFC Low Duration Fund(G)	0.24	0.19	1.09	2.49	6.85
4	ICICI Prudential Savings Fund(G)	0.24	0.27	1.32	2.84	7.39

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

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- Melinda Gates

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