

ECS FINANCIAL JOURNAL



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Breathing with the Market: Lessons in Resilience and Discipline

Elluswamy Chandrasekaran
Editor



As we close the first half of CY 2025, markets are once again reminding us of their true nature—dynamic, reactive, yet ultimately resilient. From record highs to sharp corrections and now a steady recovery, this cycle has reinforced a vital investing truth: markets breathe.

In September 2024, the Sensex touched a peak on the back of strong earnings, domestic momentum, and favourable global cues. But in the months that followed, concerns around inflation, geopolitical tensions, tariffs and foreign fund outflows triggered a meaningful correction. For a moment, panic seemed reasonable.

Yet today, the Sensex has rebounded, and confidence has quietly returned. This is how markets behave—they rise, adjust, consolidate, and rise again. For those who stayed invested, continued their SIPs, or used the dip to invest further, this recovery has been rewarding.

India's resilience throughout this period deserves mention. Even during heightened global uncertainty and the recent Middle East conflict, our markets responded with maturity, reflecting structural strength rather than emotional swings. The recent ceasefire has further stabilized global sentiment, allowing markets to shift focus back to fundamentals.

Funds such as the Innovation Fund & Consumption Funds etc align well with investors seeking exposure to transformative growth themes—always keeping risk appetite and long-term goals in perspective.

As Benjamin Graham said, "The investor's chief problem—and even his worst enemy—is likely to be himself." Reacting emotionally to market moves often does more harm than good.

At ECS Financial, we remain committed to guiding you stay informed, grounded, and growth-oriented. Markets will continue to breathe. The key is not to panic—but to pace your journey with patience, purpose, and perspective.

From 85,978 to 73,137 and Back Near 84,000 – That's How Markets Breathe

In September 2024, the Sensex reached an all-time high of 85,978, riding on strong investor optimism, domestic growth momentum, and global tailwinds.

But just a few months later, markets took a sharp turn. By early 2025, the index had fallen to around 73,137, a drop of over 14.93%
Contd. in page 3

Thoughtful Inspirational Quotable Quotes

"You can't get anywhere near these epiphanies through the medium of today's news. In that sense, the news always serves to block out the great truths of successful investing—all of which become clearer when you take a long-term perspective."
-Nick Murray

"Forget rich versus poor, white-collar versus blue. It's now leveraged versus un-leveraged."
-Naval Ravikant

"The difference between winning and losing is most often not quitting."
-Walt Disney

"The future is not something we enter. The future is something we create."
-Leonard I. Sweet

"As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping others."
-Audrey Hepburn

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An investor education and awareness initiative by Franklin Templeton Mutual Fund.

Selected Multi Asset Allocation Funds

- Franklin India Multi Asset Allocation Fund
NFO Period: 11/07/25 to 25/07/25
- DSP Multi Asset
- HDFC Multi Asset
- ICICI Prudential Multi Asset

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Balanced Advantage Fund

Selected Balanced Advantage Funds

- Mirae Asset Balanced Advantage
- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- HDFC Balanced Advantage

Contd. in page 4

Crossed 40? You Are Vulnerable



With Cancer Cases Up, It's Time To Augment Your Health Coverage

The highest cases of cancers were reported in the age group of 40-64 years of age, according to an Indian Council of Medical Research report released in December 2022.
Contd. in page 3

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LIC Housing Finance	AAA	18 60	6.75 6.90	7.00 7.15
Mahindra Finance	AAA	12 60	6.60 7.00	6.85 7.25
PNB Housing Finance	AA+	18 60	7.00 7.10	7.25 7.35
Shriram Finance	AA+	18 60	7.40 8.00	7.90 8.50



Beyond Investing - Importance of Nominations, Wills & Succession Plan

Webinar through Zoom

SPEAKER



Mr. M.K. Ramanarayanan
Senior Trainer associated with SBI Mutual Fund

12th July '25, Saturday 11.00AM to 12.00 NOON

Meeting ID: 857 3656 3010 | Passcode: 413152

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

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

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 01/07/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Multi Asset Fund	Aug-05	***	4,375	17.26	71.77	1.25	1.25	1.25	9.35	16.15	17.16	11.17	10.42	1
2	ICICI Prudential Multi Asset Fund	Oct-02	****	59,452	34.54	761.3	1.92	1.92	1.92	11.83	21.84	24.73	15.31	21.05	2
3	Nippon India Multi Asset Fund	Aug-20	***	5,981	21.74	21.74	-	-	-	11.69	20.42	-	-	17.37	3
4	Tata Multi Asset Opportunities Fund	Mar-20	**	3,795	23.53	23.53	-	-	-	6.4	17.19	18.14	-	17.46	4
5	Aditya Birla Sun Life Multi Asset Allocation Fund	Jan-23	Unrated	4,074	13.33	14.89	-	-	0.89	10.35	-	-	-	17.95	5
6	SBI Multi Asset Allocation Fund	Dec-05	****	8,395	33.82	59.81	-	-	-	9.38	18.69	15.2	11.23	9.59	6
7	UTI Multi Asset Allocation Fund	Jan-24	****	5,659	29.25	74.9	0.6	1.02	1.02	8.19	22.51	17.29	10.25	12.88	7
8	Motilal Oswal Multi Asset Fund	Aug-20	*	94	-	12.11	-	-	-	-9.67	5.15	-	-	3.99	8
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	7,710	27.13	107.55	1.29	1.35	1.82	11.59	13.84	15.47	11.18	9.81	1
2	HDFC Balanced Advantage Fund	Feb-94	****	1,00,299	39.65	524.52	2.94	3.12	2.0	5.95	23.28	24.98	14.23	18.25	2
3	Tata Balanced Advantage Fund	Jan-19	****	10,227	20.63	20.63	-	-	-	4.12	13.57	14.06	-	11.93	3
4	Sundaram Balanced Advantage Fund	Dec-10	***	1,563	15.83	35.42	0.75	0.99	1.17	5.77	13.81	13.35	9.33	10.14	4
5	ICICI Prudential Balanced Advantage Fund	Dec-06	****	63,787	18.88	74.18	1.58	1.60	1.60	9.88	14.94	15.86	11.15	11.43	5
6	Edelweiss Balanced Advantage Fund	Aug-09	***	12,696	21.26	51.32	0.85	0.85	0.40	4.69	15.17	15.7	10.35	10.85	6
7	Nippon India Balanced Advantage Fund	Nov-04	****	9,190	33.47	177.33	-	1.81	2.4	6.42	14.81	15.09	9.91	14.95	7
8	Kotak Balanced Advantage Fund	Aug-18	****	17,343	20.74	20.74	-	-	2.00	7.74	14.46	13.79	-	11.13	8
Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Hybrid Equity Fund	Apr-05	***	24,461	17.07	120.39	1	1	1	6.46	17.26	19.53	12.31	15.34	1
2	ICICI Prudential Equity & Debt Fund	Nov-99	****	43,159	27.39	394.2	0.75	1.8	2.3	9.62	22.74	26.07	15.66	15.38	2
3	Kotak Equity Hybrid Fund	Nov-99	****	7,413	36.85	62.71	-	-	-	6.23	18.72	21.16	12.85	14.55	3
4	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,949	100.2	364.76	9.22	7.4	8.74	7.38	17.55	17.58	12.47	12.72	4
5	Nippon India Equity Hybrid Fund	Jun-05	****	3,897	28.14	105.28	-	1.25	-	6.11	19.4	20.34	10.19	12.44	5
Arbitrage Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Arbitrage Fund	Jul-09	***	18,204	11.19	26.57	0.73	0.44	0.79	7.03	6.84	5.51	5.74	6.32	1
2	HDFC Arbitrage Fund	Oct-07	Unrated	20,685	21.17	29.69	0.1	0.48	0.60	6.91	6.68	5.35	5.51	6.1	2
3	SBI Arbitrage Opportunities Fund	Nov-06	****	33,759	17.78	33.82	-	-	-	7.08	7.06	5.68	5.72	7.1	3
Debt Medium Term Funds															
1	HDFC Medium Term Debt Fund	Feb-02	***	3,888	19.05	56.45	-	-	0.78	9.04	7.69	6.63	7.3	7.67	1
2	ICICI Prudential All Seasons Bond Fund	May-09	****	14,981	23.04	37.06	0.75	0.35	0.84	9.39	8.43	6.8	8.3	8.84	2
3	Kotak Medium Term Fund	Mar-14	***	1,912	14	22.81	0.40	-	-	9.73	7.82	6.7	7.14	7.58	3
4	SBI Magnum Medium Duration Fund	Nov-03	****	6,580	19.9	51.34	-	-	-	9.13	7.86	6.52	7.97	7.85	4
5	Sundaram Medium Term Bond Fund	Dec-97	*	43	13.37	69.28	0.6	0.3	0.3	7.58	6.08	4.14	5.7	7.28	5
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Children's Gift Fund	Mar-01	****	10,177	-	297.07	-	-	-	4.33	19.32	20.79	13.43	16.19	1
2	Axis Children's Gift Fund	Dec-15	*	908	26.29	26.29	-	-	-	7.39	13.58	14.75	-	10.63	2
3	Tata Young Citizens Fund	Oct-95	***	366	-	62.88	-	-	-	9.65	19.58	20.89	11.57	12.99	3
4	HDFC Retirement Savings Fund	Feb-16	****	6,474	-	51.46	-	-	-	4.92	23.87	27.19	-	19.14	4
5	ICICI Prudential Retirement Fund	Feb-19	****	1,214	33.3	33.3	-	-	-	11	28.05	30.3	-	20.88	5
6	SBI Retirement Benefit Fund	Feb-21	***	2,894	20.36	20.36	-	-	-	-0.45	18.83	-	-	17.59	6
Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Multi-Cap Fund	May-21	**	6,321	18.69	19.86	-	-	1.22	3.6	21.45	-	-	17.96	1
2	Sundaram Multi Cap Fund	Oct-00	**	2,773	67.45	383.34	3.58	3.6	4.8	3.81	21.84	24.14	14.15	15.66	2
3	Nippon India Multi Cap Fund	Mar-05	****	43,483	63.96	301.5	1.75	3.75	5.0	4.22	29.48	32.54	15.04	18.29	3
4	HDFC Multi Cap Fund	Dec-21	****	17,620	18.27	19.28	-	-	-	2.63	27.78	-	-	20.27	4
5	ICICI Prudential Multicap Fund	Oct-94	****	15,095	35.34	801.60	2.5	2.5	3	5.98	25.5	26.55	14.73	15.31	5
Flexi cap funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	ICICI Prudential Flexicap Fund	Jul-21	****	17,484	17.06	18.65	-	-	1.5	4.48	22.1	-	-	17.05	1
2	Kotak Flexicap Fund	Sep-09	***	52,533	52.48	86.92	-	-	-	6.34	22.69	21.75	14.12	14.65	2
3	Parag Parikh Flexi Cap Fund	May-13	****	1,03,868	-	85.06	-	-	-	11.57	24.58	25.78	17.69	19.33	3
4	Mirae Asset Flexi Cap Fund	Feb-23	Unrated	2,815	15.88	15.87	-	-	-	6.31	-	-	-	21.73	4
5	Sundaram Flexi Cap Fund	Sep-22	Unrated	2,055	14.10	14.86	-	-	0.72	7.1	-	-	-	15.11	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 01/07/2025		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years		
1	DSP Elss Tax Saver Fund	Jan-07	****	16,974	24.87	141.56	1.7	1.86	2.48	6.77	24.6	25.71	15.89	15.44	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,454	76.2	1,425.88	5.75	5.75	7	8.36	26.8	27.18	13.71	23.38	2
3	ICICI Prudential Elss Tax Saver Fund	Aug-99	***	14,364	24.25	938.67	2.8	2.6	2.8	8.27	20.56	22.82	13.41	19.18	3
4	Kotak ELSS Tax Saver	Nov-05	***	6,266	43.93	117.4	-	-	-	0.72	21.67	23.28	14.03	13.38	4
5	Mirae Asset ELSS Tax Saver Fund	Dec-15	****	25,567	26.04	49.46	1.75	1.8	1.95	6.72	20.91	23.95	-	18.3	5
6	SBI Long Term Equity Fund	Mar-93	****	29,667	89.93	443.60	5	5.25	-	4.41	29.6	28.18	14.35	17.01	6
7	Tata Elss Tax Saver Fund	Mar-96	**	4,582	100.65	44.97	5.15	8.1	3.57	4.21	20.94	22.58	14.32	18.39	7
8	Quant ELSS Tax Saver Fund	Apr-00	***	11,329	51.73	372.55	-	-	-	-6.99	22.26	32.34	20.35	15.39	8

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2025

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return		Total Investment ₹36,000 (3 years) Value & Return		Total Investment ₹60,000 (5 Years) Value & Return		Total Investment ₹1,20,000 (10 years) Value & Return		Since Inception Value & Return	Amount Invested Since inception*	
1	Aditya Birla Sun Life Medium Term Plan - Gr	Mar-09	12983.19	15.58	42981.77	11.85	82586.26	12.73	197970.08	9.67	429263.93	9.27	195000
2	Franklin I Feeder Franklin US Opportunities-Gr	Feb-12	12509.93	8.00	48111.48	19.76	82027.93	12.46	256763.42	14.55	439563.15	14.66	160000
3	Nippon India Multi Cap Fund- Gr	Mar-05	12507.35	7.95	50867.26	23.78	116017.04	26.71	330578.72	19.24	1740386.92	17.08	243000
4	Parag Parikh Flexi Cap Fund-Gr	May-13	12562.17	8.82	49158.71	21.30	100437.02	20.72	338206.16	19.66	669473.15	21.29	145000
5	ICICI Prudential Multicap Fund- Gr	Oct-94	12384.01	6.00	49288.6	21.49	103192.54	21.83	294442.65	17.09	9883975.52	17.69	368000
6	Invesco India Multicap Fund-Gr	Mar-08	12262.49	4.09	48456.96	17.71	98816.93	20.05	283087.94	16.36	1150273.92	17.92	207000
7	Kotak Equity Opportunities Fund-Gr	Sep-04	12204.21	3.18	47600.49	19.00	98040.10	19.72	294482.48	17.09	1434912.96	15.54	249000
8	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12233.87	3.64	45737.98	16.17	91897.6	17.07	300008.76	17.44	970744.12	20.01	179000
9	Sundaram Multi Cap Fund-Gr	Oct-00	12241.80	3.77	46707.54	17.65	96241.48	18.96	282526.6	16.32	2570575.07	15.41	296000
10	Tata Large & Mid Cap Fund- Gr	Mar-93	12097.55	1.51	44749.05	14.64	91294.94	16.80	266719.03	15.25	8426695.40	16.92	337000

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

Now, as of mid-2025, we're once again seeing the Sensex climb back up—hovering close to 84,000. For investors, this dramatic swing is a powerful reminder that this is how markets behave. They rise, correct, consolidate, and rise again.

Understanding the Market's Movement

Stock markets are not meant to rise in a straight line. They react to news, adjust to changing economic & geopolitical conditions, and reflect both fear and optimism. The recent cycle—rally, correction, and recovery—perfectly illustrates this pattern.

• The High (September 2024):

Strong earnings, global optimism, and robust domestic consumption pushed the markets to record highs.

• The Fall (Late 2024 to Early 2025):

Concerns over inflation, geopolitical uncertainties, tariffs, foreign fund outflows, and moderate earnings led to a broad-based sell-off.

• The Comeback (Mid-2025):

As economic indicators stabilized and confidence returned, markets gradually regained momentum.

Why This Is Normal

Corrections are not crashes. A 10–20% decline may seem alarming, but it's often a healthy adjustment that sets the stage for long-term growth. The key is to view market behavior through a long-term lens, rather than reacting emotionally to short-term swings.



This cycle has been especially instructive. Those who stayed invested and didn't panic during the dip are now seeing their patience rewarded. Investors who continued their SIPs, or even invested more during the lows, have benefited from the rebound.

The Power of Staying Invested

One of the most valuable lessons from this market cycle is that staying invested works. The long-term nature of equity markets rewards patience. If you had exited in panic when the Sensex fell to 64,000, you would have locked in losses. But those who remained invested—or better yet, added to their portfolios during the downturn—are now seeing the benefit of that decision as the market climbs again. Over time, these disciplined actions can

result in compounded returns that significantly outperform those who try to time the market.

What Should You Do?

1. Don't Panic During Corrections
They are temporary and part of the natural market cycle.
2. Focus on Your Financial Goals
Whether it's retirement, buying a home, or children's education, stay focused on your objectives—not daily market moves.
3. Stick to a Disciplined Strategy
Continue investing regularly. SIPs help average out the cost of investments over time.
4. Diversify Your Portfolio
Don't put all your money in one sector or asset class. A well-balanced portfolio helps you weather market volatility.
5. Review, Don't React
Periodically review your investments. Adjust based on goals and life changes, not market noise.

Final Thoughts

The Sensex's journey from 85,978 - 73,137 - 84,000 teaches us one important lesson: markets breathe. They inhale and exhale. And just like our own breath, this movement is a sign of life, not a cause for panic.

By staying informed, disciplined, and focused on long-term goals, you don't just survive the market's ups and downs—you grow with them. After all, in investing, it's not about timing the market; it's about time in the market.

FAQs: Understanding Market Fluctuations and Long-Term Investing

1 Q: Why did the Sensex fall from 85,978 to 73,137?

A: The fall was due to global uncertainties, inflation concerns, tariffs, foreign investor withdrawals, and temporary domestic factors. Such corrections are normal in stock markets.

2 Q: Is it safe to invest when the market is falling?

A: Yes, falling markets often present opportunities to buy quality stocks or mutual funds at lower prices. Long-term investors benefit from these phases if they stay invested.

3 Q: Should I stop my SIPs during market downturns?

A: No. Continuing your SIPs during downturns helps you buy more units at lower prices, which improves your long-term average returns.

4 Q: How long should I stay invested to see good returns?

A: Ideally, equity investments should be held for at least 5 to 10 years to ride out short-term volatility and benefit from long-term growth.

5 Q: What if I panic and withdraw during a market dip?

A: Withdrawing during a dip locks in your losses. Markets generally recover over time. Staying invested gives your money a chance to bounce back.

6 Q: How do I know if the market will recover after a fall?

A: While no one can predict exact timing, historically markets have always recovered after corrections, driven by economic growth and corporate performance.

7 Q: What is meant by "market correction"?

A: A correction is a temporary drop in the market (usually

10–20%) after a rise. It's a normal and healthy part of the market cycle.

8 Q: Is timing the market better than staying invested?

A: No. Timing the market is difficult even for experts. Staying invested consistently has proven to yield better long-term results.

9 Q: What kind of investments help during volatile markets?

A: Diversified mutual funds, SIPs, and long-term investments in quality stocks / equity funds help reduce risk during market volatility.

10 Q: How do I remain calm when markets fluctuate?

A: Focus on your financial goals, avoid watching daily market movements, and trust your long-term investment plan. Consulting a financial advisor also helps.

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

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	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	

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Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of GST)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
HDFC Life Click 2 Protect life	25	60	10,867	17,208
	35	50	17,586	29,318
	45	40	33,303	52,154
ICICI Pru iProtect Smart	25	60	13,508	20,109
	35	50	19,215	26,193
	45	40	34,104	49,018
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
	45	35	41,115	72,991
SBI Life Smart Shield	25	55	13,583	22,639
	35	45	19,918	33,197
	45	35	30,586	50,977

* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

Crossed 40? You Are Vulnerable



With Cancer Cases Up, It's Time To Augment Your Health Coverage

In the above age group, lung cancer was the most common cancer among males, while breast cancer topped females in all age groups, added the report.

So if you are above the age of 40, you need to prioritise protection against cancer.

To start with, get a suitable health insurance policy that provides comprehensive coverage, considering both present and future requirements. "It's a good idea to review your health insurance at age 40 to ensure you have adequate cover. At the very least, you should have a cover of ₹10-15 lakh."

For additional coverage to stay protected against cancer, it is essential to consider critical illness insurance or, more specifically, a cancer policy.

Insurance is the subject matter of solicitation.

To know more & protect with right policy with cost efficient and maximum coverage, Please Call: 70322 20490 / 70959 05511

MAKE VOLATILITY YOUR FRIEND



through SIPs, STPs and Regular Investments to create wealth.

To know more and to Start / Top-up Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

Selected Equity Funds for SIP / STP

- ABSL Multi Cap
- Canara Robeco Equity Hybrid Fund
- DSP Flexi Cap
- ICICI Pru India Opp.
- HDFC Flexi Cap
- Kotak Flexi Cap
- Mirae Asset Focused Fund
- Nippon India Multi Cap
- Parag Parikh Flexi Cap
- SBI Focused Equity
- Sundaram Multi Cap
- Tata Large Cap

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

ELSS Tax Saver Fund

Two Reasons to Rejoice



Source & Courtesy: Kotak MF

Selectd ELSS Tax Saver Funds

- DSP ELSS Tax Saver
- HDFC ELSS Tax Saver
- Kotak ELSS Tax Saver Fund
- Motilal Oswal ELSS Tax Saver Fund
- Parag Parikh ELSS Tax Saver Fund
- Quant ELSS Tax Saver Fund

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

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS, DEPOSITS ETC.

Please call Mr.

Venkatachalam - 73862 49493

Estate Planning Tools

There are many tools available for estate planning for senior citizens. Most important among them is what is called 'Nomination'. However, a WILL can supersede a Nomination.

- ✓ Available for all financial products and also for safe custody and safe deposit vaults.
- ✓ Helps in fast settlement of claims and reduces hardships for surviving family members.
- ✓ Make sure that the nomination request is registered. update nomination as and when required

OTHER ESTATE PLANNING TOOLS

- Trust
- Power of attorney
- Gift
- Partition
- Will
- Succession
- Life Insurance

Source & Courtesy: Financial Inclusion and Development Department, RBI

To open Demat cum Trading Account, Buy or Sell Stocks / ETF's / NCD's / Perpetual / Tax Free Bonds, Please visit / call your nearest ECS Financial 97050 11965

"The way you get meaning into your life is to devote yourself to loving others, devote yourself to your community around you, and devote yourself to creating something that gives you purpose and meaning." - Mitch Albom

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

LIQUID FUNDS RETURNS AS ON 01/07/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.19	0.56	2.08	4.09	7.67
DSP Ultra Short Fund (G)	0.15	0.62	1.82	3.89	7.37
HDFC Low Duration Fund (G)	0.08	0.61	2.17	4.29	7.99
ICICI Prudential Savings Fund (G)	0.10	0.63	2.25	4.42	8.42

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

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25% p.a. and Payable Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

Govt. Guaranteed Schemes

RBI FRS Bonds (Taxable)	8.05% p.a.
PO 5 Year Time Deposit	7.50% p.a.
PO 5 Yr Sr. Citizen Svgs Scheme	8.20% p.a.
PO 5 Yr Monthly Income A/C	7.40% p.a.
PO 5 Year NSC	7.70% p.a.
PO Kisan Vikas Patra (115M)	7.50% p.a.



For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs, Please call Mr. Venkatachalam Mobile: 73862 49493

Invest via SIP

Which Uniform will she wear ?

SIP for her Ambitions

- 🌱 Builds Investing Discipline
- 🌱 No Need to Time the Market
- 🌱 Flexible, Small-Amount Investments
- 🌱 Wealth Creation

Disclaimer: All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) process. Investors should deal only with Registered Mutual Funds (RMF). For more info on KYC, RMF & procedure to lodge/redress complaints, visit amc.ppfas.com/IE. For details visit www.sbi.gov.in/intermediaries.html. In case the investor is not satisfied with the resolution of the complaints raised directly with the AMCs or through the SCORES portal https://scores.sbi.gov.in/, they may file any complaint on the Smart ODR on https://smartodr.in/login. Please consult your Financial Advisor before making any investment decision.

This communication is a part of investor education and awareness initiative of PPFAS Mutual Fund.

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

An investor Education initiative



Contd. from page 1

Selected Multi Asset Allocation

- Nippon India Multi Asset
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities

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

Contd. from page 1

Selected Balanced Advantage Funds

- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage
- UTI Balanced Advantage

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

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood ECS Financial or Click www.ecsfinancial.co.in

Telangana Urban Region

AMEERPET	H.No.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9848066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, 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	9848044868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
Tirumalgiri	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Sec'bad-94.	040 - 3516 8184	7659008855

Telangana Rural Region

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

GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHEN- DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	9848027503
VISHAKAPATNAM @	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandraliah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980060787

Tamil Nadu Region

COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705

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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Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111



A Wealth of Laughs Finance Funnies

- Why did the mutual fund break up with the stock?
Because it was too volatile in the relationship!
- Why don't investors ever get lost?
Because they always follow the market trends!
- Why did the fixed deposit feel proud?
Because it always stayed committed!
- Why did the share apply for a rollercoaster job?
Because it's already an expert at ups and downs!
- What's a SIP's favorite bedtime story?
"The Tortoise and the Hare" – slow and steady wins the wealth!
- Why did the investor take a selfie with his portfolio?
Because it was finally looking good!
- Why was the investor afraid to check the stock market in the morning?
Because he didn't want to start the day with a shock!
- Why did the coin stay home?
Because it wanted to save itself!
- Why don't savings accounts go shopping?
Because they prefer to save every penny!
- Why did the piggy bank smile every month?
Because the SIP kept feeding it!

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Registered News Paper

To

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