

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial – September First Issue

Elluswamy Chandrasekaran  
Editor



#### Guidance in a Time of Change

In markets, as in life, the right guidance often makes all the difference. Just as a teacher shapes young minds with knowledge and direction, and a sarathi steers the chariot steadily through unknown terrains, an advisor plays a similar role in the journey of wealth creation. In moments when global headlines create noise – be it shifting tariff talks or subtle geopolitical shifts – investors need clarity more than ever.

The latest market trends reflect both resilience and caution. India's strong economic fundamentals, healthy earnings, and evolving policy reforms continue to support long-term growth, even as global uncertainties test short-term sentiment. Markets, like classrooms, are places of constant learning – and those who learn with patience and discipline often emerge stronger.

The role of a trusted advisor, therefore, is not merely about recommending investments, but about instilling confidence, encouraging discipline, and keeping focus aligned with long-term goals. In that sense, a financial advisor is not just an instructor, but a partner – a sarathi – who helps navigate complexities with wisdom and foresight.

As we acknowledge the importance of teachers in shaping our futures, let us also value the guidance of MFDs / Financial Advisor that keeps our financial journeys on track. May this season bring knowledge, discipline, and prosperity to all investors.

#### Some smart things to know about fixed deposits (FDs) for maximizing returns and managing investments effectively:

**1. Use FD Laddering:** Split your investment into multiple fixed deposits with staggered maturity periods. This approach provides regular liquidity while maximizing returns and reduces the risk of locking all funds at a low interest rate.

**2. Compare Interest Rates:** Regularly check and invest in banks or institutions offering higher FD rates to get better returns. Diversifying across banks can also help access better rates while spreading risk.

**3. Leverage Special Schemes:** Senior citizens and women often get higher interest rates on FDs. Also, consider tax-saving FDs under Section 80C for additional benefits even though they have a longer lock-in period.

**4. Avoid Premature Withdrawal:** Penalties and lower interest are common if you break an FD before maturity. Plan your liquidity needs carefully and avoid early withdrawals to maximize earnings.

These smart strategies can help optimize FD investments for safety, better returns, and liquidity balance.

#### A Wealth of Laughs 😄😄😄😄😄😄😄

1. Why did the stock market bring popcorn?

Because it's always a full drama show!



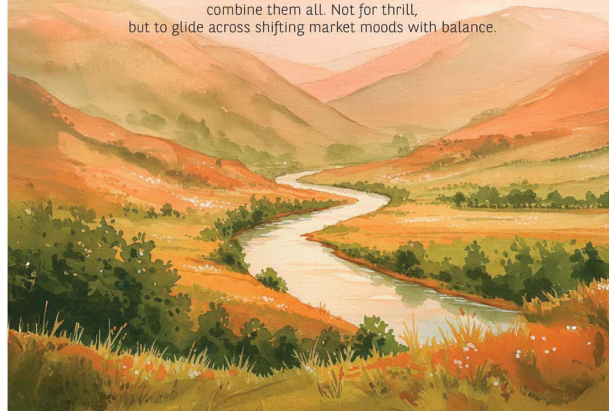
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One market may rise,  
the other may rest.  
The wise don't chase,  
they diversify with zest.

Equity for growth, debt for cushion, gold for resilience.

#### Multi Asset Allocation Funds

combine them all. Not for thrill,  
but to glide across shifting market moods with balance.



#### Selected Multi Asset Allocation Funds

- Baroda BNP Paribas Multi Asset Allocation Funds
- ABSL Multi Asset Allocation
- Franklin India Multi Asset Allocation
- DSP Multi Asset Allocation
- HDFC Multi Asset
- ICICI Prudential Multi Asset
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation
- Tata Multi Asset Opportunities

Head Office : 70325 33609 Telangana : 9848027443  
Andhra Pradesh : 98480 50477 Tamil Nadu : 9841011705  
Karnataka : 99809 66112 Maharashtra : 70324 15862

#### Thoughtful Inspirational Quotable Quotes

"Experiences are greater than money - but it's disciplined saving and investing today that gives you the freedom to enjoy those experiences tomorrow. Every rupee invested early compounds into choices decades later. That's how you secure not just wealth, but a dignified retirement where you can spend on memories, not worry about money."

"What a teacher writes on the blackboard of life can never be erased. It is the supreme art of the teacher to awaken joy in creative expression and knowledge."

- Albert Einstein

"Over the past two centuries, equities have beaten inflation by a wide margin because companies adjust, innovate, and grow with the economy"

- Jeremy Siegel

"The good life is a process, not a state of being. It is a direction, not a destination."

- Carl Rogers

"The secret to a rich life is to have more beginnings than endings."

- David Bohm

DSP  
MUTUAL FUND

ECS Financial  
AMFI Regd. Mutual Fund Distributor



### Market Pause, Worried? Power of Discipline in Mutual Funds

Webinar through Zoom

SPEAKER



Mr. Thirumala Rao

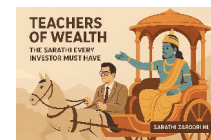
Vice President and Head of Distribution South, DSP Mutual Fund

13th September 25, Saturday 11.00AM to 12.00 NOON

Meeting ID: 867 0596 3493 | Passcode: 408364

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

### Teachers of Wealth: The Sarathi Every Investor Must Have



We all dream of financial freedom—owning a home, educating our children, traveling the world, or retiring with peace of mind. But between these dreams

and reality lies a complex maze of investment choices, risks, and uncertainties.

Contd. in page 3

### RBI Floating Rate Savings Bonds

8.05% P.A.

Payable H-ly | Floating Rate

Avail this opportunity to the most

### Attractive Fixed Deposits

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

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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 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 01/09/2025		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		
<b>Multi Asset Funds &amp; Asset Allocator Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	4,371	13.36	14.92	-	0.48	0.89	6.85	-	-	-	16.74	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	3,645	13.05	13.71	-	-	0.6	8.86	-	-	-	17.83	2
3	HDFC Multi Asset Fund	Aug-05	***	4,635	17.26	71.74	1.25	1.25	1.25	5.62	13.86	14.95	11.12	10.32	3
4	ICICI Prudential Multi Asset Fund	Oct-02	****	63,001	34.27	762.4	-	1.44	1.92	7.51	19.3	22.74	16.04	20.88	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	8,199	13.53	13.53	-	-	-	3.7	-	-	-	16.85	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	***	6,649	21.93	21.93	-	-	-	7.19	18.09	-	-	16.96	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	9,440	33.62	59.45	-	-	-	6.44	15.69	14.24	11.04	9.47	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,014	23.55	23.55	-	-	-	4.04	14.23	16.65	-	16.87	8
9	Union Multi Asset Allocation Fund	Sep-24	-	772	10.76	10.76	-	-	-	-	-	-	-	7.6	9
10	UTI Multi Asset Allocation Fund	Nov-08	****	5,902	28.78	74.35	1.0	1.0	1.0	1.83	18.69	15.48	10.65	12.69	10
<b>Balanced Advantage Funds (BAFs)</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,157	26.39	105.82	-	1.21	1.82	3.45	12.57	13.4	11.22	9.75	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3,503	14.13	27.44	-	0.45	0.6	3.91	10.9	10.42	9.01	9.12	2
3	HDFC Balanced Advantage Fund	Feb-94	****	1,01,773	38.11	510.77	-	2.4	3.0	-0.40	18.26	22.44	14.31	18.04	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	64,964	18.95	74.44	1.60	2.00	1.60	5.65	12.94	14.19	11.31	11.34	4
5	Kotak Balanced Advantage Fund	Aug-18	****	17,537	20.3	20.3	-	-	-	1.51	11.17	11.78	-	10.52	5
6	Nippon India Balanced Advantage fund	Nov-04	****	9,355	32.72	175.69	-	1.36	2.40	1.44	11.82	13.25	10.4	14.77	6
7	SBI Balanced Advantage Fund	Aug-21	****	36,558	15.17	15.17	-	-	-	2.12	13.1	-	-	10.98	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,679	15.32	34.79	-	0.64	1.17	-0.03	10.07	11.68	9.32	9.88	8
9	Tata Balanced Advantage Fund	Jan-19	***	10,031	20.23	20.23	-	-	-	-0.34	10.44	12.39	-	11.28	9
10	Union Balanced Advantage fund	Dec-17	***	1,372	20.1	20.1	-	-	-	0.75	9.75	10.57	-	9.52	10
<b>Hybrid Equity Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	DSP Aggressive Hybrid Fund	May-99	****	11,436	29.19	352.63	-	1.8	2.4	1.94	15.04	16.59	12.69	14.52	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	6,583	27.26	159.16	-	2.25	3	-1.44	11.97	15.57	11.89	10.71	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,059	96.63	357.01	-	6.02	8.74	0.29	13.08	15.48	12.59	12.57	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,256	28.78	268.11	2	2	2.25	-0.12	14.61	17.35	11.66	13.63	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	44,605	27.35	393.64	1.8	2	2.3	3.39	19.28	24.17	16.01	15.27	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	7,864	36.41	61.96	-	-	-	-0.04	14.64	19.07	13.27	14.4	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,936	27.73	103.72	1.25	-	2	0.13	15.28	18.44	10.35	12.25	7
8	Tata Aggressive Hybrid Fund	Oct-95	***	4,091	87.85	431.08	5.7	6.5	6.9	-3.13	11.26	15.5	10.02	14.58	8
<b>Business Cycle Fund &amp; Fund of Fund(FOFs)</b>															
1	Aditya Birla Sunlife Asset Allocator (FOF)	Aug-06	***	227	61.26	66.52	-	-	-	3.55	15.45	15.67	12.33	10.46	1
2	HDFC Multi Asset Active (FOF)	May-21	****	4366	18.26	18.26	-	-	-	7.29	15.57	-	-	14.94	2
3	ICICI Prudential Business Cycle Fund	Jan-21	-	13,479	19	24.47	-	3.00	1.52	4.46	22.03	-	-	21.36	3
4	ICICI Prudential Thematic Advantage Fund (FOF)	Dec-03	-	4,863	173.76	224.16	10.58	10.70	-	4.26	19.71	24.22	15.94	15.39	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,789	10.91	10.91	-	-	-	2.62	-	-	-	7.67	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	HDFC Retirement Savings Fundn	Feb-16	****	6,612	-	49.97	-	-	-	-2.92	18.15	23.95	-	18.4	2
2	ICICI Pru childrens Fund	Aug-01	****	1,393	-	326.52	-	-	-	2.22	18.06	18.78	12.8	15.32	3
3	ICICI Prudential Retirement Fund	Feb-19	****	1,333	32.04	32.03	-	-	-	3.64	22.42	26.84	-	19.56	4
4	SBI Magnum children's Benefit Fund	Sep-20	****	4,035	-	42.76	-	-	-	3.55	21.85	-	-	34.31	5
5	SBI Retirement Benefit Fund	Feb-21	***	2960	19.79	19.79	-	-	-	-4.96	12.82	-	-	16.15	6
6	Tata children's Fund	Oct-95	***	371	-	59.97	-	-	-	-7.03	13.29	18.31	11.16	12.73	7
<b>Flexi cap funds</b>															
1	HDFC Multi Cap Fund	Dec-21	****	18,336	17.71	18.69	-	0.75	-	-4.98	20.82	-	-	18.26	1
2	ICICI Prudential Multicap Fund	Oct-94	****	15,523	34.47	781.85	2.5	2.6	3	-3.54	19.77	23.36	14.72	15.13	2
3	Kotak Multicap Fund	Sep-21	****	18,854	18.82	18.82	-	-	-	-4.09	22.35	-	-	17.48	3
4	Nippon India Multi Cap Fund	Mar-05	****	45,881	63.35	298.6	3.75	5	5.0	-0.15	22.8	29.02	15.3	18.07	4
5	Sundaram Multi cap fund	Oct-00	**	2,842	66.78	379.58	3.5	4.12	2.54	-1.31	16	21.58	14.87	15.49	5
<b>Multi Cap Funds</b> <span style="float: right;">Source &amp; Courtesy: Value Research, Mutual Fund Insight</span>															
1	Aditya Birla Sunlife Flexicap Fund	Aug-98	***	23,127	162.56	1772.82	7.77	9.69	11.56	-0.4	16.82	19.66	14.23	21.11	1
2	HDFC Flexi Cap Fund	Jan-95	****	80,642	78.73	1986.13	5.75	7	7	4.79	22.17	27.32	16.35	18.82	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	17,970	17.31	18.93	-	-	-	-1.5	-0.78	17.95	-	16.72	3
4	Motilal Oswal Flexi cap fund	Apr-14	****	13,727	35.33	62.58	1.53	2.09	2.28	5.42	22.96	19.69	13.89	17.53	4
5	Parag Parikh Flexi Cap Fund	Sep-13	****	1,13,281	-	83.91	-	-	-	5.81	20.49	22.02	17.86	18.91	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 01/09/2025		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	****	16,981	23.34	136.15	1.86	2.04	2.48	-4.06	18.61	22.52	15.89	15.04	1
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,579	75.26	1,408.29	5.75	7	7	2.07	21.51	24.35	14.37	23.17	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,402	30.03	50.63	1.35	1.82	1.88	-2.72	24.15	24.8	16.83	16.5	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,538	-	31.46	-	-	-	2.8	18.22	21.78	-	20.63	4
5	SBI ELSS Tax Saver Fund	Mar-93	****	30,271	87.03	429.29	5.25	-	-	-4.23	23.14	24.66	14.66	16.8	5

### SIP It Up To Meet Lifetime Goals

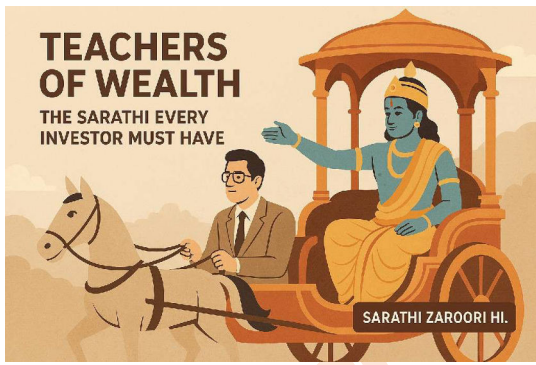
### Selected SIP Performance Details as on 01/09/2025

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	12132.24	2.06	46060.81	16.68	94267.02	18.12	270344.42	15.51	2809863.99	17.27	274000
2	HDFC Flexi cap Fund-Gr	Jan-95	12533.71	8.38	48316.82	20.08	104618.39	22.41	319397.91	18.6	21594187.95	20.93	368000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12080.15	1.24	46069.84	16.69	95310.67	18.57	282102.06	16.3	10276042.88	17.22	371000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12325.67	5.09	44508.86	14.28	87300.38	14.99	254919.12	14.41	706077.65	14.9	191000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12235.2	3.67	44047.92	13.55	86699.42	14.7	289786.56	16.8	931875.07	19.53	181000
6	Nippon India Multicap Fund	Nov-06	12449.67	7.04	47973.89	19.57	107226.38	23.43	323191.98	18.82	1353684.89	16.80	225000
7	Nippon India Smallcap Fund-Gr	Sep-10	11933.93	-1.02	46338.33	17.1	107024.75	23.35	394736.87	22.52	1244150.11	23.17	179000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12418.34	6.55	47320.86	18.59	95473.4	18.64	330637.97	19.24	505315.39	18.7	147000
9	Sundaram Multicap Fund	Oct-00	12303.59	4.74	45178.07	15.32	91353.33	16.83	277293.82	15.98	2962207.64	15.59	298000
10	Tata Large & Midcap Fund-Gr	Mar-93	11900.17	-1.54	42197.53	10.59	85020.03	13.91	255926.56	14.49	6710797.65	17.11	339000

**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



## Teachers of Wealth: The Sarathi Every Investor Must Have

In this journey, many start with enthusiasm, but somewhere along the way, confusion, doubt, and impulsive decisions take over. That's where a guiding hand becomes invaluable. Just as a sarathi steers a chariot safely through unknown paths, an MFD / Financial Advisor steers your wealth-building journey with wisdom and clarity.

In the great Indian epic Mahabharata, Arjuna was a warrior of unmatched skill, yet on the battlefield of Kurukshetra, he was filled with hesitation. It was Krishna, his sarathi (charioteer), who guided him, reminding him of his purpose and helping him make the right

choices. The lesson is clear—even the strongest need a guide.

When it comes to managing our hard-earned money, the role of an MFD / Financial Advisor is no different. Investments today are like a vast battlefield filled with countless options—mutual funds, insurance, stocks, bonds, real estate, and even global opportunities that were once beyond reach. Each looks promising, yet each carries its own risks. Without proper guidance, it is easy to lose direction or make decisions driven by emotions rather than wisdom. That is why, just as a sarathi steers the chariot, an MFD / Financial Advisor steers your investment journey with clarity and foresight.

Let me share a simple story.

Ramesh, a middle-class professional, had been saving diligently for years. He believed parking money in fixed deposits was the safest bet. When a colleague spoke about mutual funds, he decided to try them on his own, without any expert advice. He invested during a market high, only to see his portfolio lose value in the downturn. Disheartened, he stopped investing altogether.

A few years later, he met an MFD / Financial Advisor who patiently explained the importance of goal-based planning, diversification, and disciplined investing. With a clear plan in place, Ramesh

restarted his investment journey—this time with confidence. Over time, he not only recovered his earlier losses but also built a strong foundation for his children's

education and his retirement. What changed? He found his sarathi. An MFD / Financial Advisor is much like a teacher—someone who doesn't just give answers but helps us understand the 'why' and 'how' of our financial decisions. Just as a teacher shapes the future of a student, an MFD / Advisor shapes the financial future of a family. They protect us from impulsive choices, guide us through uncertainties, and keep us disciplined when the market tests our patience. Most importantly, they open doors to opportunities—both local and global—that we may not even be aware of on our own.

This Teacher's Day, as we remember those who shaped our lives with knowledge and values, let us also acknowledge another kind of teacher—the MFD / Financial Advisor. In today's fast-paced world, where information is abundant but wisdom is scarce, their role becomes even more vital.

Because at the end of the day, wealth creation is not just about numbers—it is about securing dreams, protecting families, and building legacies. And for that journey, a sarathi is truly essential. After all, in life and in investments, "Sarathi Zaroori Hi."

### FAQs: Why a Financial Advisor is Your True Sarathi in Investments

**1. Why do I need a Financial Advisor when so much information is available online?**

While information is abundant, wisdom to apply it correctly is rare. A Financial Advisor filters noise, personalizes strategies, and ensures decisions are based on your goals—not emotions or market hype.

**2. How is a Financial Advisor similar to a teacher or mentor?**

Just as a teacher shapes a student's future, a Financial Advisor educates, guides, and empowers you to make informed money decisions that shape your financial future.

**3. Can't I manage my investments on my own?**

Yes, you can. But just like even the best players need a coach, investors benefit from having an expert sarathi who can steer them through volatile markets and complex choices.

**4. What role does a Financial Advisor play during market downturns?**

In tough times, emotions often drive decisions. A Financial Advisor keeps you disciplined, prevents panic-selling, and helps you stay focused on long-term goals.

**5. Do Financial Advisors only help the wealthy?**

No. Consultants are for everyone—from young professionals starting out to families planning for education, home ownership, or retirement.

**6. How does a Financial Advisor add value beyond investments?**

They help with holistic financial planning—budgeting, insurance, tax strategies, estate planning, and retirement planning—ensuring overall financial well-being.

**7. How do I know if I can trust my consultant?**

Look for consultants who are qualified, transparent about their fees, and committed to acting in your best interest rather than pushing products.

**8. Will a Financial Advisor guarantee returns?**

No ethical consultant can guarantee returns. Their role is to minimize risks, optimize opportunities, and guide you toward achieving your life goals steadily.

**9. How often should I meet my Financial Advisor?**

Ideally, at least once or twice a year, or whenever major life changes happen—like marriage, children, career shifts, or inheritance.

**10. What makes having a Financial Advisor truly essential?**

Because, like a sarathi, they ensure you stay on the right path, avoid costly mistakes, and reach your financial destination with confidence.

Ravi was a loving father and the only earning member of his family. He had bought both health and term insurance to secure his family's future. One year, Ravi fell seriously ill and was hospitalized. Thanks to his health insurance, all his medical bills were paid without dipping into the family savings.

A few years later, Ravi met with a fatal accident. Although the family was devastated, the term insurance payout helped them manage their finances. They used the money to pay off their home loan, support the children's education, and cover daily expenses.



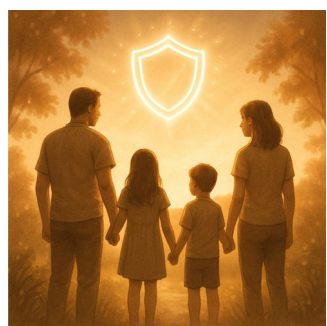
Because Ravi had both health and term insurance, his family was protected through tough times—medically when he was alive and financially after he was gone. This gave them peace of mind and stability despite life's uncertainties.

This simple story shows how both types of insurance work together to protect families from unexpected risks.

**Health Insurance** helps cover medical expenses like hospitalization, treatment, medicines, and surgery, protecting against high health costs and saving personal savings.

**Term Insurance** provides financial support to your family in case of your untimely death, replacing your income and helping pay debts or daily expenses.

**Both insurances together** ensure you are protected during life against health emergencies and your family is financially secure if you are not there.



**BECAUSE LIFE IS PRECIOUS, PROTECTION IS PRICELESS**

Life is filled with unexpected turns—sometimes joyful, sometimes challenging. While we cannot predict what tomorrow holds, we can certainly prepare for it.

That's where insurance becomes a shield of security and peace of mind be it for life, health, travel or general.

Taking the right insurance today means ensuring protection and confidence for tomorrow. It is not just about covering risks -it's about living with peace of mind, knowing you and your family are protected.

We would be delighted to guide you in choosing a plan that best suits your needs. Please feel free to connect with us for a personalized discussion.

**For more details: M. NARESH: 9848044868, P. ANITHA: 7095905511, B. BHARGAVI: 7032220490.**

Disclaimer: Insurance is a subject matter of solicitation.

**Selected Balanced Advantage Funds**

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- HDFC Balanced Advantage
- Mirae Asset Balanced Advantage
- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage
- Union Balanced Advantage
- UTI Balanced Advantage

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

**Comprehensive financial protection for the whole family.**

**NEW** **HDFC Life Click 2 Protect Supreme**  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

**IMMEDIATE CLAIM PAYOUT!**  
99.88% Individual Claim Settlement Ratio\*

Life Cover with Wellness Benefits\*    Special Rates\* for Salaried and Women    Parent Protect Care\*

**HDFC Life**  
Sar utha, ke jayo!

**HDFC Life Click 2 Protect Supreme**  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

1 Applicable for all in force policies after a waiting period of 1 year. Please refer to policy documents for Terms & Conditions.

2 Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2024-25.

3 This is an in-built value addition which can be availed through the Life Rewards app. Please refer to policy documents for Terms & Conditions.

4 10% discount on first year premium would be applicable for only Salaried customers, under Regular Pay & Limited Pay. A 15% discount on the base premium rates will be applicable for female lives.

5 Option to receive the Death Benefit as lump sum followed by regular payouts through Parent Protect Care.

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

Insurance is the subject matter of solicitation.

**HEALTH INSURANCE PREMIUM TABLE**

(Premium inclusive of GST in ₹)

Insurance Company - Plan	Age Group	SI 5 Lakhs	SI 10 Lakhs	SI 15 Lakhs
<b>STAR HEALTH ASSURE POLICY</b>	0-17	4,945	6,114	7,902
	18-35	7,676	10,424	13,259
	36-45	9,159	12,249	15,412
<b>HDFC ERGO OPTIMA SECURE</b>	18 YRS	10,614	12,749	14,705
	25 YRS	11,444	13,994	16,365
	35 YRS	12,630	15,722	18,737
<b>ICICI LOMBARD ELEVATE POLICY</b>	45 YRS	14,113	18,204	21,583
	18-20	6,978	8,027	9,795
	21-25	7,117	8,246	10,062
	26-30	7,310	8,470	10,336

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

Insurance is the subject matter of solicitation.

**Term plan premiums**

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

**TERM INSURANCE PREMIUM TABLE** (Premium inclusive of GST)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
<b>HDFC Life click 2 protect supreme</b>	25	60	11,192	17,724
	35	50	18,113	30,197
	45	40	34,303	53,718
<b>ICICI Pru IProtect Smart</b>	25	60	10,048	15,641
	35	50	16,310	25,465
<b>LIC Jeevan Amar</b>	45	40	28,946	47,656
	25	40	12,371	21,329
<b>SBI Life Smart Shield</b>	35	40	22,684	40,271
	45	35	41,115	72,991
<b>SBI Life Smart Shield</b>	25	55	9,376	13,764
	35	45	15,299	23,113
	45	35	28,257	43,607

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

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



**Benefits of SIP**

- Freedom from market timing
- Well-suited for long-term wealth accumulation
- Disciplined wealth creation

**HDFC MUTUAL FUND**  
BHAROSA APNO KA

An Investor Education and Awareness Initiative | SIP - Systematic Investment Plan

**Selected Equity Funds for SIP / STP**

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

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

**"The proper aim of giving is to put the recipients in a state where they no longer need our gifts." - C. S. Lewis**

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

LIQUID FUNDS RETURNS AS ON 01/09/2025	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund(G)	0.14	0.28	1.38	3.94	7.33
DSP Ultra Short Fund(G)	0.19	0.40	1.43	3.65	7.09
HDFC Low Duration Fund(G)	0.14	0.32	1.42	4.06	7.53
ICICI Prudential Savings Fund(G)	0.18	0.40	1.58	4.27	8.01

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

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



**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.

**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%

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

- 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

**ELSS Tax Saver Fund**  
Two Reasons to Rejoice

Source & Courtesy: Kotak MF

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

**Note :** All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision go through or ask for risk factor. **Risk Factors :** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

**Serving you. Serving Nation.**

**From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 203, 2<sup>nd</sup> floor, Jade arcade, M.G.Road, Secunderabad - 500 003.**

**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			
<b>AMEERPET</b>	H.NO.7-1-471-472, Office No: 210, Gururupa Complex, Opp. Gurudwara, Ameerpet, 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 - 500 013.	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	9848066255
<b>CHANDANAGAR</b>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
<b>HABSIGUDA</b>	H.No: 4-7-147/3, 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	9848823656
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	9848811501
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	9948980066
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
<b>Tirumalgiri</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	9912822611
<b>YAPRAL</b>	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			
<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	9848823220
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	9848629443
<b>VIJAYAWADA</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	9848027503
<b>VISHAKAPATNAM @</b>	47-9-17, 1 <sup>st</sup> Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477
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	9980966112
<b>MALLESHWARAM</b>	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
<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 - 41330602	9980060787
Tamil Nadu Region			
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9841010082
<b>T.NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9841011705
Maharashtra Region			
<b>CHEMBUR EAST</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	7032415862

**Our Toll Free Helpline : 1800 425 2969**  
**Missed call / WhatsApp / SMS : 094416 93111**



**A Wealth of Laughs Finance Funnies**

- Why did the fixed deposit get glasses?  
To have a clear vision of maturity!
- Why don't wallets ever get promoted?  
Because they can't handle too much change!
- Why did the mutual fund join a music band?  
Because it loved playing in groups!
- Why was the investor staring at the ceiling?  
He was checking if the market would go up!
- Why did the banker bring a broom?  
Because he wanted to sweep away bad debts!
- Why don't ATMs gossip?  
Because they know the value of silence and balance!
- Why did the SIP carry a diary?  
To write about its small steps every month!
- Why did the gold coin go on holiday?  
Because it wanted to shine in the sun!
- Why was the budget always nervous?  
Because it had to face the expenses every year!

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