

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial

Elluswamy Chandrasekaran  
Editor



### Navigating Crosswinds: Policy Shifts, Technology Leaps, Geo-political standoff and Market Resilience

The past fifteen days have reminded investors that markets rarely move in isolation. Global developments have influenced sentiment, leading to cautious trading patterns and intermittent volatility across equity markets. The US Supreme Court's recent observations limiting the use of certain emergency powers to impose tariffs have added a new dimension to global trade discussions. While alternative statutory routes for tariffs remain available, the development signals a more structured and legally scrutinised trade environment. For markets, this translates into short-term uncertainty - but not necessarily long-term disruption.

Geopolitical tensions, including the renewed strain between the US and Iran, have also contributed to a risk-aware atmosphere. Historically, such events tend to create immediate reactions in commodities and currency markets, with equities adjusting to the evolving narrative. Yet, experience shows that unless prolonged, these events typically influence sentiment more than structural economic direction.

Amid these crosswinds, one of the most promising developments has been India's growing focus on Artificial Intelligence. The recent AI summit underscored India's ambition to become a global technology hub, with AI expected to transform sectors ranging from healthcare and manufacturing to financial services. In the financial domain, AI-driven analytics, risk assessment models, fraud detection systems, and personalised advisory platforms are already reshaping how investments are managed and decisions are made. Over time, such technological advancements can enhance efficiency, transparency, and investor experience - benefiting both institutions and individuals.

Domestically, policy continuity, fiscal discipline, earnings improvement continue to provide an anchor of stability. India's long-term growth narrative remains supported by structural reforms, digital transformation, and expanding global partnerships.

In times when headlines dominate attention, it is important to focus on direction rather than distraction. Markets may respond to events, but wealth creation continues to be driven by resilience, consistent investments, and disciplined long-term participation.

At **ECS Financial**, we remain committed to guiding you navigate evolving global landscapes with clarity, confidence, and conviction.

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

International Women's Day  
08 March

When she rises, she changes the world with her courage, wisdom & confidence!  
**Happy International Women's Day**

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Invest Rightly. Live Happily.

### Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- Franklin India Opportunities
- ICICI Pru Multi Cap
- HDFC Flexi Cap

Contd. in page 3

**Just a weeks away for this FY Tax Savings**

**Hurry!**

Last date 31/03/26 For this FY 2025-26 Tax Savings

Save through Tax Saving Schemes

Select ELSS Tax Saver Funds

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

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

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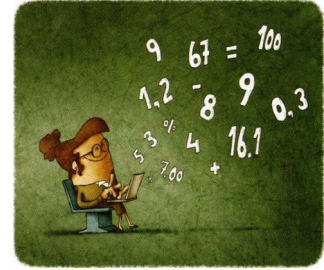
Head Office : 70325 33609 Tamil Nadu : 98410 11705  
Telangana : 98480 27443 Tamil Nadu Rural Region : 98410 10082  
Telangana Rural Region : 98480 66255 Karnataka : 99809 66112  
Andhra Pradesh : 98480 50477 Maharashtra : 70324 15862

### Tax summary across asset classes

Asset class	Short-term holding period	STCG tax	Long-term holding period	LTCG tax
Equity shares, equity mutual funds, equity ETFs, equity-oriented hybrid funds	Up to 12 months	20 per cent	More than 12 months	12.5 per cent on gains above ₹1.25 lakh
Bank FDs, RDs, post office schemes, bonds and debentures	Not applicable	Interest taxed at slab rates every year	Not applicable	Not applicable

Source & Courtesy: Value Research Mutual Fund Insight Contd. in Page 3

### Investing



### A Reason to Make Your Family Proud

"A woman is the full circle. Within her is the power to create, nurture and transform." - Diane Mariechild, Author

Words would fall short to describe the roles women play in a family. But if we do so, a brilliant multi-tasker is the common connect between all these roles. Women are naturally gifted to strike a balance between their careers and home, and they have excelled at both in their own ways.



Contd. in Page 3

An investor Education & Awareness Initiative by Franklin Templeton & ECS Financial

### RBI FRS BONDS

**8.05% P.A.** Payable H-ly | Floating Rate

Avail this opportunity to the most

Explore the latest Fixed Deposit rates from leading companies

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

### Thoughtful Inspirational Quotable Quotes

"Habit are the key factor shaping life outcomes, often more so than innate intelligence." - Charlie Munger

Contd. in page 3

### A Wealth of Laughs

1. Why did the investor carry a compass?  
Because he didn't want to lose direction in the market!

Contd. in page 4

Mutual Funds | Fixed Deposits / Small Savings | RBI Floating Rate Savings Bonds | Capital Gain Bonds (u/s 54EC) | Tax Saving Schemes | IPOs / FPOs / NCDs | Stock Broking (as AP) | Insurance (Life / Health / General) | Tax Free / Sovereign Gold Bonds | NPS / PAN Services | Loan (Home / 2 & 4 Wheelers / Personal / LAS / LAM / LAP)

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

Share your thoughts with us via email at [krishnakumarg@ecsfinancial.co.in](mailto:krishnakumarg@ecsfinancial.co.in) or WhatsApp at +91 76748 40303!

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 19/02/2026		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>															
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	-	6,112	14.08	16.73	-	0.48	0.89	24.23	18.56	-	-	18.35	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	7,731	15.29	16.07	-	-	0.6	26.69	-	-	-	21.89	2
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,714	18.41	76.53	1.25	1.25	1.25	15.52	15.24	13.16	11.75	10.42	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	80,768	35.88	820.2	-	1.44	1.92	16.44	19.46	19.73	17.42	20.8	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	12,101	15.59	15.9	-	-	-	30.3	-	-	-	21.19	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	12,513	24.24	24.54	-	-	-	24.89	21.31	16.57	-	17.8	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	14,944	37.84	66.92	-	-	-	23.16	20.02	14.76	12.13	9.88	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,886	25.23	25.23	-	-	-	18.43	15.66	13.69	-	16.78	8
9	Union Multi Asset Allocation Fund	Sep-24	-	909	12.3	12.3	-	-	-	26.8	-	-	-	15.42	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,848	30.2	79.34	1.0	1.0	1.0	14.53	20.13	14.51	12.03	12.75	10
<b>Balanced Advantage Funds (BAFs)</b>															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	8,899	26.52	109.5	26.85	1.21	1.82	12.43	13.14	10.72	12.12	9.71	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,702	14.34	28.4	-	0.45	0.6	10.16	12.22	8.84	9.67	9.05	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	1,06,821	38.27	529.66	-	1.92	3.0	10.84	17.64	16.99	15.78	17.89	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70,343	18.03	77.26	1.60	2.00	1.60	13	13.42	11.65	12.26	11.27	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17,513	20.91	20.91	-	-	-	10	11.34	9.75	-	10.26	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,598	32.37	180.9	-	1.36	2.40	10.11	12.7	10.74	12.21	14.58	6
7	SBI Balanced Advantage Fund	Aug-21	*****	40,203	16.02	16.02	-	-	-	11.24	13.9	-	-	11.12	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,705	14.99	35.59	-	0.64	1.17	8.43	10.71	9.27	10.02	9.72	8
9	Tata Balanced Advantage Fund	Jan-19	***	9,401	20.91	20.91	-	-	-	8.69	10.9	9.78	-	11.01	9
10	Union Balanced Advantage Fund	Dec-17	***	1,301	19.8	20.65	-	-	-	10.25	10.27	8.06	-	9.31	10
<b>Hybrid Equity Funds</b>															
1	DSP Aggressive Hybrid Fund	May-99	***	11,861	28.56	357.24	-	1.8	2.4	8.48	15.29	11.88	13.63	14.3	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,934	26.39	162.74	-	2.25	3	10.06	12.85	11.44	12.76	10.6	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,164	95.54	366.23	-	6.02	8.74	11.98	13.66	11.5	13.74	12.47	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,341	29.1	271.05	2	2	2.25	7.98	14.45	11.89	12.27	13.41	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	49,257	25.93	407.45	1.8	2	2.3	14.2	18.84	19.01	16.98	15.13	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,431	37.33	63.52	-	-	-	13.44	15.05	13.55	14.23	14.23	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,025	28.61	107.02	1.25	-	2	12.36	15.26	13.76	11.14	12.12	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,033	90.39	443.56	5.7	6.5	6.9	9.71	11.32	10.99	11.12	14.45	8
<b>Business Cycle Fund &amp; Fund of Fund(FOFs)</b>															
1	Hdfc Multi Asset Fund	May-21	****	5,659	19.5	19.5	-	-	-	15.57	16.48	-	-	14.95	1
2	ICICI Prudential Business Cycle Fund	Jan-21	-	15,808	18.21	25.46	-	3.00	1.52	18.64	22.17	18.99	-	20.15	2
3	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,693	173.66	224.03	10.58	10.70	-	10.64	17.83	17.05	16.17	15.1	3
4	Kotak Business Cycle Fund	Sep-22	-	3,002	16.08	16.08	-	-	-	14.4	17.17	-	-	15.01	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,680	10.42	10.42	-	-	-	6.85	-	-	-	2.52	5
<b>Children's Gift Funds &amp; Retirement Savings Funds</b>															
1	HDFC Retirement Saving Fund	Feb-16	****	6,941	-	50.7	-	-	-	10.24	16.79	17.78	-	17.64	1
2	ICICI Pru childrens Fund	Aug-01	****	1,378	-	326.33	-	-	-	12.89	18.3	14.16	13.5	15.3	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	1,652	33.87	33.87	-	-	-	21.97	25.53	21.1	-	19.09	3
4	SBI children's Fund Investment Plan	Sep-20	*****	5,176	-	43.38	-	-	-	14.59	21.68	26.25	-	31.26	4
5	SBI Retirement Benefit Fund	Feb-21	**	3,057	19.9	19.9	-	-	-	9.21	12.48	14.58	-	14.68	5
6	Tata children's Fund	Oct-95	**	349	-	58.68	-	-	-	5.73	11.74	11.52	11.49	12.44	6
<b>Flexi Cap Funds</b>															
1	Bandhan Flexi Cap Fund	Sep-05	***	7,478	50.24	210.4	2.32	3.48	3.43	11.85	15.57	13.62	12.57	16.10	1
2	HDFC Flexi Cap Fund	Jan-95	*****	97,452	82.1	2071.17	5.75	7	7	15.51	21.77	20.32	18.61	18.67	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	19,681	16.33	19.49	-	-	1.5	16.78	19.03	-	-	15.62	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13,180	32.43	57.44	1.53	2.09	2.28	4.69	21.34	12.78	13.94	15.94	4
5	Parag Parikh Flexi Cap Fund	Sep-13	*****	1,33,970	84.56	84.56	-	-	-	7.18	19.71	17.39	18.28	18.23	5
<b>Multi Cap Funds</b>															
1	HDFC Multi Cap Fund	Dec-21	****	19,183	17.72	18.7	-	0.75	-	12.35	19.09	-	-	16.08	1
2	ICICI Prudential Multicap Fund	Oct-94	****	15,845	32.22	800.20	2.5	2.6	3	11.54	19.78	17	15.99	14.97	2
3	Kotak Multicap Fund	Sep-21	****	22,710	19.74	19.74	-	-	-	17.05	23.6	-	-	16.74	3
4	Nippon India Multi Cap Fund	Mar-05	*****	48,809	63.05	297.18	3.75	5.0	5.0	15.04	21.45	21.61	16.85	17.61	4
5	Sundaram Multi cap Fund	Oct-00	**	2,798	62.28	380.51	3.5	4.12	2.54	13.59	17.4	15.27	16.03	15.2	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 (₹ Crs.)	NAV as on 19/02/2026		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	****	17,223	23.46	143.87	1.86	2.04	2.48	14.36	20.29	17.05	17.5	14.98	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	16,749	76.74	1,435.86	5.75	7	7	12.77	20.7	19.36	16.12	22.85	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,188	28.92	48.76	1.35	1.82	1.88	11.91	21.33	16.91	17.23	15.36	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	*****	5,768	-	30.83	-	-	-	4.95	15.25	16.26	-	18.66	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	31,862	90.39	445.87	5.25	-	-	11.46	23.30	19.2	16.41	16.67	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

## Tax summary across asset classes

Contd. from Page 3

Asset Class	Slab rates (all gains treated as short-term)	Not applicable	Not applicable
Debt mutual funds, debt ETFs, non-equity hybrid funds (units bought on or after April 1, 2023)	Not applicable	Not applicable	Not applicable
Debt mutual funds, debt ETFs, non-equity hybrid funds (units bought before April 1, 2023)	Up to 24 months	Slab rates	More than 24 months
Physical gold, silver, digital gold, gold FoFs and hybrid funds (>=35% and <65% equity exposure)	Up to 24 months	Slab rates	More than 24 months
Gold and silver ETFs	Up to 12 months	Slab rates	More than 12 months
Sovereign gold bonds (sold before maturity)	Up to 12 months	Slab rates	More than 12 months
Sovereign gold bonds (held till maturity by original subscriber)	Not applicable	Not applicable	8 years
Residential and commercial property	Up to 24 months	Slab rates	More than 24 months
REITs and InvITs (listed units)	Up to 12 months	20 per cent	More than 12 months

Source & Courtesy: Value Research Mutual Fund Insight

Contd. from Page 1

## A Reason to Make Your Family Proud

This includes managing their roles as a spouse, a mother, a sister, a homemaker and above all balancing this with their career. They are able to do so by prioritising right and taking hard decisions quickly.

It is also encouraging to see more and more women entering the work force. This also means that men are no longer the sole bread winners in a family. Besides, as more and more women enter the workforce, the need for them to understand the world of saving and investing will also grow.

However, the flip side is that most women make less money compared to men over their lifetime as the chances of them dropping out of the workforce is also higher. The reasons for the drop-out could be to take care of their children or elderly parents or in-laws, etc. Statistics also indicate that they live longer than men. In view of these realities, it is important that women have a money nest available in times when they are not earning. This is also why they need to be more involved with financial decisions in their earning years. What therefore they need is a right start for a better and a financially secure future.

An investor Education & Awareness Initiative by  
**Franklin Templeton & ECS Financial**

## CHASING 12% EQUITY RETURNS? LONG-TERM INVESTING ISN'T JUST ABOUT A NUMBER

### Consistency and disciplined asset allocation matter more than chasing high returns

Assuming a 10% annual return, an investor contributing ₹25,000 per month for 20 years would accumulate about ₹1.8 crore, while investing ₹40,000 per month would grow to roughly ₹2.9 crore.

If contributions are stepped up annually - by 10% in the first case and 12% in the second-the final corpus rises significantly to about ₹3.86 crore and ₹7.37 crore respectively. In both scenarios, returns remain the same; it is the savings rate and disciplined increases that drive wealth creation.

A 10-12% return maybe achievable over long periods alongside sustained economic growth and disciplined investing. But ultimately, consistent investing, and not return chasing, is the real key to building wealth.

Source & Courtesy: Mrin Agarwal, Co-founder - Womantra.

## Selected Equity Funds for SIP / STP

Contd. from page 3

- ABSL Multi cap
- Canara Robeco Large Cap
- Kotak Flexi Cap
- Mirae Asset Focused
- Motilal Oswal Large & Midcap
- Nippon India Multi Cap
- SBI Focused Equity
- Sundaram Multi Cap
- Tata Large Cap

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

Contd. from page 1

## Thoughtful Inspirational Quotable Quotes

"I would like to tell the young men and women before me not to lose hope and courage. Success can only come to you by courageous devotion to the task lying in front of you."  
- C. V. Raman

"Habit are the key factor shaping life outcomes, often more so than innate intelligence."  
- Charlie Munger

"We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored."  
- Sheryl Sandberg

"See that your children are properly educated in the rudiments of their mother tongue, and then let them proceed to higher branches of learning."  
- Brigham Young

## CANARA ROBECO Mutual Fund

### Canara Robeco Banking and Financial Services Fund

(An open-ended equity scheme investing in  
Banking and Financial Services Sector)

**Investment Objective:** The scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in the banking and financial services sector.

**Allocation:** Equity and Equity related Instruments of entities engaged in banking and financial services sector Min 80% to Max 100% Equity and Equity related instruments of entities other than above Min 0% to Max 20% Debt and Money Market Securities Min 0% to Max 20% Units issued by InvITs Min 0% to Max 10%.

**Fund Manager:** Mr. Amit Kadam & Mr. Shridatta Bhandwaladar.

**Benchmark Index:** Nifty Financial Services Index (TRI).

**Plans and Options:** Regular Plan; Growth & Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment Facility).

**Min. Amt:** ₹1000 and in multiples of ₹1 thereafter.

**Entry Load:** Nil.

**Exit Load:** If units of the Scheme are redeemed / switched-out within 365 days from the date of allotment: a) Upto 12% of the units: No exit load will be levied. b) Above 12% of the units: exit load of 1% will be levied.

**Cheque in favour:** "CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND"

**NFO Opens on 27/02/26 & Closes on 13/03/26**

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

## We deal in

**Life:** LIC of India, HDFC Life, ICICI Pru Life

**Health:** Star Health, HDFC Ergo, SBI General

**General:** ICICI Lombard General Insurance

To select the Best Life / Health / Pension & Vehicle Insurance policies and to get best service at all times, Please call **ECS Financial - 70322 20490 / 70959 05511**

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

### INSURANCE PREMIUM TABLE

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

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

\* Premium for 25 yrs old male for 30 yrs term

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

Insurance Company - Plan	Age Group	Sum Insured			
		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
	45 YRS	18,204	21,583	22,110	24,120
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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Insurance is the subject matter of solicitation.

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Mutual Fund

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**CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND**  
(An open-ended equity scheme investing in Banking and Financial Services Sector)

**New Fund Offer Opens on: February 27<sup>th</sup>, 2026**  
**New Fund Offer Closes on: March 13<sup>th</sup>, 2026**  
Scheme Re-opens for continuous sale and repurchase on : Within 5 business days from the allotment date

This product is suitable for investors who are seeking\*

- Long term capital appreciation
- Investments predominantly in equity and equity related instruments of entities engaged in banking and financial services sector.

**Scheme Riskometer**

**Benchmark Riskometer\***

\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. \*The benchmark riskometer is based on the evaluation of the portfolio data as of 30<sup>th</sup> January, 2026.

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

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SI. No	LIQUID FUNDS RETURNS AS ON 19/02/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.37	0.62	1.1	2.66	6.71
2	DSP Ultra Short Fund(G)	0.28	0.54	1.18	2.61	6.42
3	HDFC Low Duration Fund(G)	0.38	0.7	1.25	2.77	6.99
4	ICICI Prudential Savings Fund(G)	0.36	0.67	1.35	3.07	7.48

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

**"To give up yourself without regret is the greatest charity." - Bodhidharma**

**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.

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Telangana Urban Region			
<b>AMEERPET</b>	H.No.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpeta, Hyderabad - 500016.	040 - 23731636	99480 97642
<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	99480 90022
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
<b>CHANDANAGAR</b>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerpur Road, Chandanagar, Hyderabad - 500050	-	70752 60088
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
<b>HABSIGUDA</b>	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	98489 91242
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
<b>MALKAJGIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
<b>SAINIKPURI</b>	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	76590 08855
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	99489 80066
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	81210 42180
<b>TIRUMALGIRI</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
Telangana Rural Region			
<b>WARANGAL</b>	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
Andhra Pradesh Region			
<b>VISHAKAPATNAM @</b>	47-9-17, 1 <sup>st</sup> Floor, Ilird Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
<b>GAJUWAKA</b>	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
<b>RAJAMAHEN- DRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
<b>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	98480 27503
Karnataka Region			
<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
<b>MALLESHWARAM</b>	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99800 60787
Tamil Nadu Region			
<b>T. NAGAR</b>	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
<b>MADIPAKKAM</b>	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
<b>NANGANALLUR @</b>	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061	-	98405 56618
Tamil Nadu Rural Region			
<b>COIMBATORE</b>	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
<b>TINDIVANAM</b>	-	-	97878 92775
Maharashtra Region			
<b>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	70324 15862

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**A Wealth of Laughs Finance Funnies**

- Why did the bank love calculators? Because they always added value!
- Why did the rupee look nervous? Because it heard the dollar was watching!
- Why did the savings jar feel important? Because every coin counted on it!
- Why did the investor avoid scary movies? The stock market was scary enough!
- Why did the fixed deposit sit quietly in the corner? Because it liked a peaceful life!
- Why did the share market need coffee? Because it had a long trading day!
- Why did the wallet feel proud? Because it finally had something inside!
- Why did the mutual fund stay calm in storms? Because it was well diversified!
- Why did the budget carry a notebook? To keep track of every little expense!

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Registered News Paper

To