

# ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial

**Elluswamy Chandrasekaran**  
Editor



### Volatility Tests Nerves. Fundamentals Build Wealth.

The past fortnight has once again demonstrated how quickly markets react when geopolitics and energy prices dominate the global narrative.

Recent tensions in West Asia had pushed crude oil higher, unsettled currencies, and triggered selling across equities, including in India. The rupee also faced pressure, and foreign portfolio flows turned cautious.

However, recent developments indicating a pause in escalation led by the US have brought a sense of relief to global markets, with equities responding positively and showing early signs of recovery.

For India, crude oil continues to remain a key variable. As a large energy importer, elevated oil prices can influence inflation, external balances, and corporate margins in the near term. **Yet, as tensions show signs of easing, oil prices too have begun to stabilise, reducing immediate macroeconomic concerns.**

This reinforces the importance of viewing such phases in perspective rather than in isolation.

**Indian equities, which had already undergone a meaningful correction over recent months, are now witnessing a gradual return of confidence.**

Valuations have become more reasonable, and investor focus is shifting back to earnings strength, balance-sheet quality, and long-term growth potential rather than short-term geopolitical disruptions.

What this phase clearly highlights is the nature of market behaviour - sharp reactions followed by steady normalisation.

As clarity improves, markets tend to recover, often quicker than anticipated.

**The recent uptick in indices following easing tensions is a reminder that sentiment can reverse just as swiftly as it declines.**

The larger lesson remains unchanged: **volatility may test conviction, but it is not permanent. Phases like these reinforce a fundamental truth - long-term wealth is created not by avoiding uncertainty, but by staying invested through it.**

At **ECS Financial Services**, we believe this is a time for confidence and reassurance. Markets are already showing signs of regaining balance, and history suggests that normalcy returns sooner than expected. Strong fundamentals, disciplined investing, and patience continue to be the cornerstones of sustainable wealth creation.

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

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



**Be Empowered**



### When the world feels unsafe

**The news screams crisis.  
Your portfolio whispers discipline.**

February 24, 2022. Russia invades Ukraine. Markets fell 5 per cent in a day. Rahul, a disciplined investor, watches his portfolio show a ₹12 lakh loss. Messages flood in: "Sell everything", "Move to cash", "World War 3 is starting" His brother-in-law sells half his equity holdings and urges him to follow. It feels different this time - a geopolitical shock, not a routine market correction.



**Every geopolitical crisis feels uniquely terrifying. Yet market history shows they rarely damage long-term returns.**

**The illusion of 'this time is different'**

Every geopolitical crisis feels uniquely terrifying when we are living through it.

**Every crisis feels final. None has been**

1998 Russian debt crisis	2001 September 11 attacks	2008 Mumbai terror attacks
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Sensex fell over 10 per cent during the crises. Recovered fully within six months.



Global markets crashed as terror and conflict fears spiked. Nifty fell 17 per cent in two weeks, but by December 2001 it had recovered.



Markets already weak from the financial crisis fell further after fresh terror attacks. Sensex dropped to 8,500, but investors then saw it rise to 21,000 by 2010.



2019  
Balakot  
airstrike

India-Pakistan tensions peak. Markets volatile for two weeks. Six months later, nobody remembered the dip.



2020  
Covid  
crisis

Markets declined 32 per cent from March to April. Recovered within four months.



2022  
Russia-Ukraine  
war

This was supposed to be a big one. Energy prices surged, nuclear war fears rose. Nifty fell from 18,000 to 15,200, but by September 2024, it crossed 25,000.

Source & Courtesy: Ranjit Bhatia, Head-APS at WhiteOak Capital & Value Research MF Insight

### Thoughtful Inspirational Quotable Quotes

"People often make financial mistakes not because they lack intelligence, but because they fail to control impulses and emotions."  
- Charlie Munger

"Equality means more than passing laws. The struggle is really won in the hearts and minds of the community, where it really counts."  
- Barbara Gittings

### A Wealth of Laughs

**1. Why did the investor keep his phone on silent?  
Because he didn't want market noise!**

Contd. in page 4



**FORGET IT.  
GROW WITH IT.**

Just like an alarm clock helps you stick to your routine, an SIP builds the habit of disciplined investing quietly, consistently, over time.

Embrace discipline with Systematic Investment Plan.

Image Source & Courtesy: Bank of India MF

**Stay Calm. Stay Invested. Don't stop your SIP/ STP or Regular Investments to Build Wealth.**

### Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- ICICI Pru Multi Cap
- HDFC Flexi Cap
- Nippon Multi cap
- Parag Parikh Flexi Cap

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

### RBI FRS BONDS

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

**Avail this opportunity to the most**



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

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

The Central Board of Direct Taxes (CBDT) has notified the Income-tax Rules, 2026 vide Notification No. G.S.R. 198(E) dated 20 March 2026, under Section 533 of the Income-tax Act, 2025.

The Rules will come into effect from 1st April 2026 and provide the procedural and operational framework for implementation of the new Income-tax Act, 2025.

Kindly note, wef 01/04/26, Form 121 will replace the old Form 15G (for non-seniors) and Form 15H (for seniors). It allows residents to receive interest, dividends, rent, or PF withdrawals without Tax Deducted at Source (TDS) if their total annual income is below the taxable limit.

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

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Telangana Rural Region	: 98480 66255 Karnataka	: 99809 66112
Andhra Pradesh	: 98480 50477 Maharashtra	: 70324 15862

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

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

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM			NAV as on 17/03/2026			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years					
<b>Multi Asset Funds &amp; Asset Allocator Funds</b>																		
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	6,346	13.4	15.91	-	0.48	0.89	19.26	17.56	-	-	16.03	1			
2	DSP Multi Asset Allocation Fund	Sep-23	-	8,504	13.94	15.46	-	-	0.6	23.46	-	-	-	19.32	2			
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,884	16.71	73.44	1.25	1.25	1.25	12.01	14.16	12.37	11.18	10.17	3			
4	ICICI Prudential Multi Asset Fund	Oct-02	****	83,045	34.19	785.2	-	1.44	1.92	11.97	18.27	18.18	16.44	20.49	4			
5	Kotak Multi Asset Allocation Fund	Sep-23	-	12,784	15.05	15.35	-	-	-	28.66	-	-	-	18.83	5			
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	13,438	23.23	23.67	-	-	-	21.77	20.8	15.67	-	16.65	6			
7	SBI Multi Asset Allocation Fund	Dec-05	****	16,367	36.48	64.52	-	-	-	19.48	18.2	14.44	11.6	9.64	7			
8	Tata Multi Asset Allocation Fund	Mar-20	**	5,007	24.08	24.08	-	-	-	14.01	14.61	12.76	-	15.67	8			
9	Union Multi Asset Allocation Fund	Sep-24	-	963	11.76	11.76	-	-	-	21.87	-	-	-	11.29	9			
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,944	28.77	75.5	1.0	1.0	1.0	11.09	18.49	13.56	11.13	12.38	10			
<b>Balanced Advantage Funds (BAFs)</b>																		
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9,104	25.2	104.65	26.85	1.21	1.82	7.99	12.12	9.85	11.13	9.49	1			
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,732	13.87	27.62	-	0.45	0.6	7.02	12.22	8.37	9.12	8.75	2			
3	HDFC Balanced Advantage Fund	Feb-94	****	1,07,590	36.1	502.88	-	1.92	3.0	6.24	16.09	15.99	14.71	17.66	3			
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	71,151	17.29	74.07	1.60	2.00	1.60	9.41	12.47	10.83	11.44	10.98	4			
5	Kotak Balanced Advantage Fund	Aug-18	***	17,591	20	20	-	-	-	6.37	10.49	8.81	-	9.52	5			
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,688	30.82	173.45	-	1.36	2.40	6.76	11.71	9.7	11.24	14.3	6			
7	SBI Balanced Advantage Fund	Aug-21	****	40,952	15.44	15.44	-	-	-	7.95	12.73	-	-	10.47	7			
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,695	14.24	33.81	-	0.64	1.17	4.12	9.77	8.27	9.14	9.31	8			
9	Tata Balanced Advantage Fund	Jan-19	***	9,604	20	20	-	-	-	4.87	9.85	8.92	-	10.21	9			
10	Union Balanced Advantage Fund	Dec-17	***	1,305	18.61	19.58	-	-	-	4.99	8.89	7.07	-	8.52	10			
<b>Hybrid Equity Funds</b>																		
1	DSP Aggressive Hybrid Fund	May-99	***	11,928	26.95	339.72	-	1.8	2.4	3.75	14.72	10.98	12.67	14.05	1			
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8,142	24.85	153.27	-	2.25	3	4.48	11.9	10.33	11.76	10.32	2			
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,268	89.9	347.21	-	6.02	8.74	7.46	12.88	10.53	12.74	12.26	3			
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,350	27.57	256.84	2	2	2.25	4.23	13.04	10.94	11.3	13.14	4			
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	50,205	24.75	388.91	1.8	2	2.3	9.66	17.89	17.9	16.02	14.88	5			
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,653	35.32	60.1	-	-	-	9.77	13.84	12.27	13.03	13.95	6			
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,063	25.27	101.13	1.25	-	2	7.93	14.2	12.38	10.17	11.77	7			
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,024	73.84	414.77	5.7	6.5	6.9	4.27	10.16	9.82	10.05	14.16	8			
<b>Business Cycle Fund &amp; Fund of Fund(FOFs)</b>																		
1	HDFC Multi Asset Allocation Fund	Aug-05	***	5,884	16.71	73.44	-	-	-	12.01	14.16	12.37	11.18	10.17	1			
2	ICICI Prudential Business Cycle Fund	Jan-21	-	16,202	16.91	23.66	-	3.00	1.52	11.39	20.72	17.5	-	18.16	2			
3	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,855	163.2	210.53	10.58	10.70	-	5.98	16.9	15.02	15.1	14.65	3			
4	Kotak Business Cycle Fund	Sep-22	-	3,054	14.95	14.95	-	-	-	8.74	15.78	-	-	12.3	4			
5	Sundaram Business Cycle Fund	Jun-24	-	1,618	9.43	9.43	-	-	-	-1.85	-	-	-	-3.34	5			
<b>Children's Gift Funds &amp; Retirement Savings Funds</b>																		
1	HDFC Retirement Saving Fund	Feb-16	****	6,987	-	46.96	-	-	-	4.36	14.8	16.1	16.04	16.61	1			
2	ICICI Pru childrens Fund	Aug-01	****	1,404	-	308.32	-	-	-	8.14	16.94	13.11	12.42	14.98	2			
3	ICICI Prudential Retirement Fund	Feb-19	****	1,729	32.11	32.1	-	-	-	18.89	24.41	20.23	17.7	17.98	3			
4	SBI children's Fund Investment Plan	Sep-20	****	5,354	-	41.71	-	-	-	12.07	21.14	24.21	-	29.86	4			
5	SBI Retirement Benefit Fund	Feb-21	**	3,078	18.44	18.44	-	-	-	3.35	11.08	13.32	-	12.76	5			
6	Tata children's Fund	Oct-95	**	344	-	53.63	-	-	-	-1.42	9.95	9.71	10.19	12.08	6			
<b>Flexi Cap Funds</b>																		
1	Bandhan Flexi Cap Fund	Sep-05	***	7,427	47.11	197.28	2.32	3.48	3.43	8.18	15.14	12.03	11.48	15.67	1			
2	HDFC Flexi Cap Fund	Jan-95	****	1,00,455	68.99	1909.45	5.75	7	7	8.27	19.71	18.69	16.88	18.32	2			
3	ICICI Prudential Flexicap Fund	Jul-21	***	20,437	14.89	17.77	-	-	1.5	10.44	17.32	-	-	13.11	3			
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12,893	29.97	53.08	1.53	2.09	2.28	-2.18	19.39	10.7	12.68	15.07	4			
5	Parag Parikh Flexi Cap Fund	May-13	****	1,34,253	81.39	81.39	-	-	-	5.65	18.19	16.39	18.44	17.77	5			
<b>Multi Cap Funds</b>																		
1	HDFC Multi Cap Fund	Dec-21	****	19,528	15.69	17.32	-	0.75	-	6.66	17.48	-	-	13.74	1			
2	ICICI Prudential Multicap Fund	Oct-94	****	16,315	30.26	751.43	2.5	2.6	3	7.33	18.69	15.7	14.82	14.71	2			
3	Kotak Multicap Fund	Sep-21	****	23,886	18.35	18.35	-	-	-	13.58	21.89	-	-	14.57	3			
4	Nippon India Multi Cap Fund	Mar-05	****	50,820	55.06	279.53	3.75	5.0	5.0	8.89	20.12	19.66	15.89	17.2	4			
5	Sundaram Multi cap Fund	Oct-00	**	2,827	57.22	349.6	3.5	4.12	2.54	5.85	15.75	13.44	14.38	14.77	5			

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM			NAV as on 17/03/2026			Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crs.)	IDCW	Growth	FY 2021-22	FY 2022-23	FY 2023-24	1 Year	3 Years	5 Years	10 Years					
1	Dsp Elss Tax Saver Fund	Jan-07	****	17,250	21.54	132.09	1.86	2.04	2.48	6.24	18.32	15.32	15.93	14.41	1			
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,618	64.1	1,320.85	5.75	7	7	5.82	18.5	17.74	14.57	22.45	2			
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,175	28.17	47.49	1.35	1.82	1.88	11.88	21.5	16.72	16.51	14.98	3			
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,721	-	29.07	-	-	-	0.92	13.88	14.73	-	17.4	4			
5	SBI ELSS Tax Saver Fund	Mar-93	****	32,171	83.75	431.12	5.25	-	-	5.12	21.13	17.89	15.04	16.37	5			

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 05/03/2026

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	11838.75 -2.87	40961.83 9.00	82467.15 13.04	250359.60 14.26	2560747.59 16.39	277000
2	HDFC Flexi cap Fund-Gr	Jan-95	12124.20 2.23	43752.30 13.75	92423.97 17.81	300373.91 17.69	21812951.82 20.62	373000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	11992.17 -0.14	41607.08 10.12	85140.42 14.37	264103.61 15.27	10057883.42 17.01	373000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12202.13 3.65	42065.48 10.91	82190.66 12.91	244583.39 13.82	703812.33 14.60	193000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12078.53 1.41	41068.96 9.19	79845.52 11.70	269370.35 15.64	878441.50 18.88	181000
6	Nippon India Multicap Fund	Nov-06	11901.24 -1.76	41611.66 10.13	89891.72 16.64	295362.47 17.37	1802966.61 16.11	253000
7	Nippon India Smallcap Fund-Gr	Sep-10	11590.18 -7.25	39239.20 5.96	85904.84 14.74	343040.20 20.18	1136283.10 21.78	181000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11966.92 -0.59	42164.43 11.07	85103.08 14.35	302981.83 17.85	445899.59 17.35	145000
9	Sundaram multicap fund	Oct-00	11797.33 -3.61	40391.60 8.01	79858.79 11.17	251368.00 14.34	2661265.96 14.72	301000
10	Tata Large & Midcap Fund-Gr	Mar-93	11429.77 -10.03	37433.98 2.68	73671.05 8.38	228273.44 12.51	8964657.74 15.13	397000

**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



Be Empowered

Contd. from Page 1

## When the world feels unsafe

Yet market history shows they rarely damage long-term returns. Markets recovered far faster than the fear suggested. Each crisis felt existential in real time, but ended up being a temporary speed breaker, as illustrated in the timeline mapped in 1st page.

Rahul instead checks his allocation and rebalances to target allocation. Eighteen months later, his portfolio is up over 25 per cent. His brother-in-law is still sitting in cash, waiting for "clarity." The headlines kept screaming. The disciplined portfolio stopped listening.

### No harm to long-term returns

These are the things markets care most about: corporate earnings, interest rates and valuations. Geopolitical events rarely change these fundamentals permanently.

Take the Russia-Ukraine war. Energy prices spiked. Supply chains were disrupted. Inflation accelerated. These created short-term volatility. But did they alter the long-term earnings trajectory of Indian companies?

ICICI Bank still lends money. Asian Paints still sells paint. Titan still sells jewellery. The war was terrible, but it did not stop Indians from banking, buying homes or getting married.

Corporate India adapted, found alternative suppliers and customers, and kept growing. Within a year, most companies' earnings had recovered or exceeded pre-war levels.

Contrast this with the 2008 financial crisis. That was not geopolitical but structural. Banking systems froze, credit dried up, and companies struggled to function. Recovery took years because the damage was economic, not just sentiment-driven.

Geopolitical shocks are usually sentiment shocks. They create fear, volatility and dramatic headlines. But they rarely break the underlying economic machinery.

### The deadly temptation to time geopolitical events

When a crisis hits, our instincts scream at us to act. Doing nothing feels irresponsible. Ironically, this is where wealth often gets destroyed, not in the crisis itself but in the panicked response. Here is what typically happens:

**Stage 1:** Panic sell. Markets crash and you sell because "it will get worse."  
**Stage 2:** Frozen wait. Markets stay volatile. You wait for "clarity" before entering again. Clarity rarely comes quickly.

**Stage 3:** Painful miss. Markets recover 20 or 30 per cent from the bottom. You are still in cash and it now feels too expensive to re-enter.

Investors who sell during geopolitical shocks usually underperform those who stay disciplined. Not because they choose poor investments but because they exit at the wrong time or remain on the sidelines.

### The rebalancing advantage

Here is the counterintuitive truth. Geopolitical crises can become opportunities for disciplined investors. When markets fall, equity as a share of your portfolio drops. Rebalancing forces you to buy low. Not because you are brave, but because you are systematic.

The greatest risk during geopolitical volatility is not that markets fall. It is that you sell low and turn temporary losses into permanent ones by missing the recovery.

### The framework for handling geopolitical volatility

#### Before crisis: Set your system

1. Define your asset allocation based on goals and risk capacity, not geopolitical forecasts.
2. Set rebalancing bands. A range of  $\pm 5$  per cent is common.

#### During crisis: Execute your system

1. Reduce news consumption. Headlines trigger emotion, not investment insight.
2. Check allocation, not daily prices. Once a month is enough. Did any asset class fall below your rebalancing band? Then act. If not, do nothing.
3. Rebalance systematically. Use new money to buy underweight assets.

#### After crisis: Review, don't regret

1. Evaluate the process, not just the outcome.
2. Avoid hindsight bias. Timing one crisis correctly does not mean you will time the next.

#### But what if this time really is different?

This question appears in every crisis. What if this war escalates? What if the global system breaks? Here is the honest answer. If the world truly collapses, portfolio allocation will not matter. Food, water and safety will.

But the probability is extremely small. In three decades of post-liberalisation markets, India has seen wars, terror attacks, political instability and global shocks. None permanently broke the system.

#### The framework summary

**Do:** Stick to your asset allocation, rebalance if allocations drift, reduce news noise, and focus on long-term fundamentals.  
**Don't:** Panic sell, try to time the crisis resolution, assume 'this time is different', or let headlines override your system.

The world will always feel dangerous. That is precisely when your portfolio allocation should feel boring.

**Investors who sell during geopolitical shocks usually underperform those who stay disciplined**

Source & Courtesy: Ranjit Bhatia, Head-APS at WhiteOak Capital & Value Research MF Insight

## 5 Common misconceptions about Retirement Planning.

### It's too early to plan for retirement

The sooner you start planning and investing, the more time your money gets to grow through the power of compounding for a stress-free retirement.

### My PF and Gratuity are enough

PE alone may not beat inflation or cover long-term expenses - diversified investments are the key to creating wealth for the long term.

### Expenses reduce after retirement

Healthcare and lifestyle costs often rise, thereby making health insurance a must to protect your savings. Again, the sooner you begin, the lower your premiums over time.

### I won't have many responsibilities post retirement

Family support, medical care and long-term needs will continue - planning in advance helps mitigate these risks.

### I can earn enough before retirement without planning

A high income today is seldom enough to secure your future without a clear long-term investment plan.

Bust the myths and start planning right away for a worry-free and happy retirement!

An Investor Education & Awareness Initiative by **HSBC Mutual Fund & ECS Financial.**

**Are you prepared for Life after Paychecks?**

Mutual funds may help you build a long-term, disciplined retirement corpus.

**Why Plan Today?**

- You may spend 20-30 years in retirement
- Costs rise steadily with inflation
- Starting early reduces future financial stress

**Why Mutual Funds?**

- Start small, stay consistent, grow steadily
- Managed by professionals
- Diversified investments across asset classes
- Suitable for long-term goals like retirement

Start your retirement journey with a mutual fund SIP today. Your future self will thank you.

## Selected Equity Funds for SIP / STP

- Kotak Multi Cap
- ABSL Multi cap
- Motilal Oswal Large & Midcap
- Nippon India Large & Midcap
- SBI Focused Equity
- Sundaram Midcap

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

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

So, try for growth, debt for cushion, gold for hedging.

**Multi Asset Allocation Funds** combine them all. Yes for funds, but to get across shifting market moods with balance.

## Selected Multi Asset Allocation Funds

- ICICI Prudential Multi Asset Allocation Fund
- HDFC Multi Asset Allocation Fund
- Sundaram Multi Asset Allocation Fund
- Aditya Birla Sunlife Multi Asset Allocation Fund
- DSP Multi Asset Allocation Fund
- Franklin India Multi Asset Allocation
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Allocation Fund
- SBI Multi Asset Allocation Fund
- Tata Multi Asset Allocation Fund
- UTI Multi Asset Allocation Fund

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

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period In months	Individual (%)	Br. 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	6.95 7.35	7.30 7.70
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

## Insurance services – at your doorstep

We offer end-to-end support for all your insurance needs, including:

- Life Insurance
- Health Insurance
- Cancer Insurance
- Vehicle Insurance
- Travel Insurance
- Home Insurance

For assistance, please contact:

**B. Bhargavi - 70322 20490 / P. Anitha - 70959 05511 / M. Naresh - 98480 44868**

Insurance is the subject matter of solicitation.

## 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)	50 Lakhs*	1 Crore*
HDFC Life click 2 protect supreme	25	60	11,192	17,724
	35	50	18,113	30,197
	45	40	34,303	53,718
ICICI Pru IProtect Smart	25	60	10,048	15,641
	35	50	16,310	25,465
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
SBI Life Smart Shield	45	35	41,115	72,991
	25	55	9,376	13,764
SBI Life Smart Shield	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	

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

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## Thoughtful Inspirational Quotable Quotes

"The market's short-term movements reflect fear and optimism, but long-term returns reflect economic progress and corporate profitability." - Benjamin Graham

"True abundance isn't based on our net worth, it's based on our self-worth." - Gabrielle Bernstein

"Never lose sight of the fact that the most important yardstick to your success is how you treat other people." - Barbara Bush

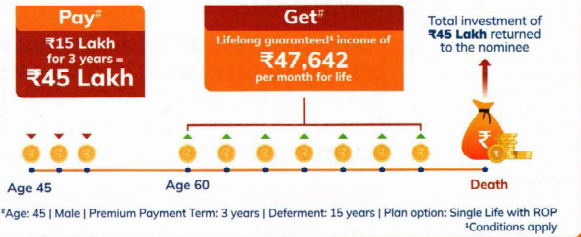
# Secure a guaranteed<sup>1</sup> retirement income

Now with only 3-year premium payment term

**GUARANTEED ANNUITY RATE**  
\*\* 12.70% \*\*



ICICI Prudential **GUARANTEED PENSION PLAN FLEXI**  
Now with **0% GST** on premium



Why choose ICICI Prudential Life Insurance?

₹3.24 Lakh Crore\* Benefits Paid in 25 Years as on March 31, 2025      98%\* of our services are available on the app



Trusted by over 20 crore Indians in 25 YEARS

The income/annuity amount is guaranteed for life and payable after the deferral period. The given annuity is calculated for a 45-year-old male based on Rs. 15 Lakh premium for 3 years premium paying term and deferral period of 15 years under the 'Single Life with ROP' option. Including higher purchase price benefit. The annuity rate is payable only if all premiums are paid up to or after September 22, 2025. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details. \*Benefits paid till March 31, 2025 as per Annual Report 2024-2025. Please refer to the same for further details. \*App Store/ Play store.

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For assistance, please contact:

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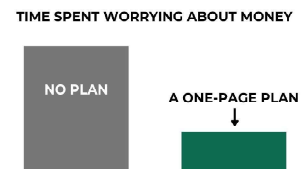
## Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

Sl. No	LIQUID FUNDS RETURNS AS ON 17/03/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.02	0.16	0.99	2.48	6.47
2	DSP Ultra Short Fund(G)	0.15	0.33	1.18	2.52	6.08
3	HDFC Low Duration Fund(G)	0.04	0.22	1.17	2.65	6.76
4	ICICI Prudential Savings Fund(G)	0.08	0.28	1.27	2.92	7.27

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



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Please call Mr. Venkatachalam 73862 49493

"While we do our good works let us not forget that the real solution lies in a world in which charity will have become unnecessary." - Chinua Achebe

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			
AMEERPET	H.No.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpeth, Hyderabad - 500016.	040 - 23731636	9948097642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 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
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	9848811501
SAINIKPURI	1-4-159/58/1a, Ground Floor, H.M.T. Bearings Colony, Adj. to Sree Sai Super Market, Sainikpuri, Secunderabad -500 094.	040 - 3516 8184	7659008855
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	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, Tirumalgi, Hyderabad - 500015.	040 - 27797253	9912822611

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

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

Karnataka Region			
BENGALURU RO	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandriah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003.	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	9980060787

Tamil Nadu Region			
T. NAGAR	Flat No.304, 2 <sup>nd</sup> flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9841011705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9841010082
NANGANALLUR @	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061	-	9840556618

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

Maharashtra Region			
CHEMBUR EAST	Office No: 16, 2 <sup>nd</sup> Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 31024331	7032415862

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**Our Toll Free Helpline : 1800 425 2969**

**Missed call / WhatsApp / SMS : 094416 93111**

### A Wealth of Laughs

- Why did the bank enjoy rainy days?  
Because more people came to save for later!
- Why did the rupee stand in a straight line?  
Because it wanted to stay stable!
- Why did the fixed deposit avoid surprises?  
Because it liked certainty in life!
- Why did the investor check his portfolio slowly?  
Because he didn't want sudden shocks!
- Why did the wallet feel light?  
Because it had lost some weight spending!

### Finance Funnies

- Why did the market act like a child?  
Because it kept changing moods quickly!
- Why did the mutual fund stay relaxed?  
Because it wasn't depending on just one stock!
- Why did the investor prefer long journeys?  
Because he believed in long-term growth!
- Why did the budget stay strict?  
Because it didn't allow extra spending!

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