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FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



This Too Shall Pass: Confidence Beyond Market Volatility

The resilience of the Indian economy continues to stand out even in periods of heightened global uncertainty. Over the past fifteen days, equity markets have experienced sharp movements largely triggered by geopolitical developments in West Asia and the accompanying shift in global risk sentiment. Such reactions are not unusual. **Financial markets across the world have historically responded to geopolitical shocks with immediate declines before gradually stabilising as investors reassess the underlying economic fundamentals.**

These recurrences are best described as **knee-jerk reactions** - swift responses driven more by emotion and uncertainty than by structural economic changes. When unexpected events occur, markets often react instantly to headlines, creating short-term volatility and price corrections. However, once the initial shock settles, attention typically returns to the underlying drivers of economic growth such as corporate earnings, liquidity conditions, fiscal stability, and policy direction. The recent market correction followed by early signs of stabilisation once again illustrates this natural cycle of reaction and recovery.

One of the variables closely monitored during the present geopolitical tension is the **global oil market**. Developments in West Asia can influence crude oil prices, particularly if supply routes or production capacities are perceived to be at risk. Higher oil prices can temporarily influence inflation expectations and investor sentiment, especially for energy-importing nations like India. However, India has consistently demonstrated resilience by diversifying its energy sourcing, maintaining strategic reserves, and responding through calibrated policy measures. While oil prices remain an important macroeconomic factor, they are unlikely to fundamentally alter the country's long-term growth trajectory.

Encouragingly, recent market trends suggest that after the sharp decline witnessed earlier, **indices have begun to stabilise and gradually recover**, supported by strong domestic participation and robust economic indicators. The broader macroeconomic narrative - characterised by stable consumption, policy continuity, and improving corporate balance sheets - continues to remain supportive.

"**This too shall pass**" therefore represents more than a reassuring sentiment. It reflects a fundamental truth about financial markets. Volatility, corrections, and recovery phases are intrinsic to market cycles. They test investor confidence but also reinforce the importance of patience and perspective.

For investors, the enduring lesson is clear. Market movements may fluctuate in response to global events, but long-term wealth creation continues to be driven by disciplined participation, diversification, and alignment with clearly defined financial goals.

At **ECS Financial**, we remain committed to guiding investors through changing market environments with clarity and perspective, reaffirming that resilience and long-term thinking remain the strongest foundations for financial progress.

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

Ugadi
19 March

ECS Financial
AMFI Regd. Mutual Fund Distributor

Happy Ugadi

Let this day mark the beginning of renewal, progress & growth!

Ramzan
21 March

May gratitude, discipline & patience bring true wealth in life!

Eid Mubarak

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WORRIED YOUR PORTFOLIO CAN'T HANDLE MARKET VOLATILITY? A MULTI-ASSET ALLOCATION FUND CAN.

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Is my equity allocation too high?
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Multi Asset Allocation Funds combine equity for long-term growth, gold for meaningful shock absorption, and fixed income for stability.

Selected Multi Asset Allocation Funds

- ICICI Prudential Multi Asset 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

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

Staying calm **UNDER PRESSURE** is important to WIN THE MATCH!

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

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FINANCIAL EMPowerMENT!

Women and Wealth: Taking charge of your financial future

● 27th FEB ● 14/03/2026 ● 11AM ● Zoom

Contd. in Page 4

Thoughtful Inspirational Quotable Quotes

- "If you want to learn how to think, read books."
- Savitribai Phule
- "Asset allocation brings predictability to an unpredictable market. Even when headlines distract, a well-designed mix of equity and debt helps investors progress steadily toward long-term goals."
- Radhika Gupta
- "Over long periods, equity remains the most powerful creator of wealth because it participates in economic growth. But it works only for investors who accept volatility as the cost of earning superior real returns."
- Raamdeo Agrawal
- "Good investing is not about having the perfect fund - it is about having the right allocation and sticking to it through cycles. Allocation discipline outperforms excitement."
- Kenneth Andrade
- "The ultimate test of a man's conscience may be his willingness to sacrifice something today for future generations whose words of thanks will not be heard."
- Gaylord Nelson

A Wealth of Laughs 😂😂😂😂😂😂

1. Why did the investor look at the market before breakfast?
Because he wanted to know if his day would be rich or poor!

Contd. in page 4

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

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

Share your thoughts with us via email at krishnakumarg@ecsfinancial.co.in or WhatsApp at +91 76748 40303!

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

| Sl. No. | Fund Name | Launch Date | Value research Rating | AUM | | NAV as on 05/03/2026 | | | 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 | | | | |
| Multi Asset Funds & Asset Allocator Funds | | | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sunlife Multi Asset Allocation Fund | Jan-23 | *** | 6,112 | 13.92 | 16.53 | - | 0.48 | 0.89 | 24.56 | 18.48 | - | - | 17.65 | 1 | | |
| 2 | DSP Multi Asset Allocation Fund | Sep-23 | - | 7,731 | 14.35 | 15.91 | - | - | 0.6 | 27.85 | - | - | - | 21.03 | 2 | | |
| 3 | HDFC Multi Asset Allocation Fund | Aug-05 | *** | 5,714 | 17.25 | 75.81 | 1.25 | 1.25 | 1.25 | 15.93 | 15.16 | 13.04 | 11.54 | 10.35 | 3 | | |
| 4 | ICICI Prudential Multi Asset Fund | Oct-02 | **** | 80,768 | 35.22 | 805.1 | - | 1.44 | 1.92 | 16.74 | 18.99 | 18.74 | 16.86 | 20.67 | 4 | | |
| 5 | Kotak Multi Asset Allocation Fund | Sep-23 | - | 12,101 | 15.49 | 15.79 | - | - | - | 32.07 | - | - | - | 20.51 | 5 | | |
| 6 | Nippon India Multi Asset Allocation Fund | Aug-20 | **** | 12,513 | 23.99 | 66.29 | - | - | - | 26.22 | 21.32 | 16.39 | - | 17.45 | 6 | | |
| 7 | SBI Multi Asset Allocation Fund | Dec-05 | **** | 14,944 | 37.46 | 24.24 | - | - | - | 22.78 | 19.17 | 14.75 | 11.94 | 9.88 | 7 | | |
| 8 | Tata Multi Asset Allocation Fund | Mar-20 | ** | 4,886 | 24.66 | 24.66 | - | - | - | 18.42 | 14.89 | 12.86 | - | 16.23 | 8 | | |
| 9 | Union Multi Asset Allocation Fund | Sep-24 | - | 909 | 12.21 | 12.21 | - | - | - | 27.32 | - | - | - | 14.42 | 9 | | |
| 10 | UTI Multi Asset Allocation Fund | Nov-08 | *** | 6,848 | 29.84 | 78.4 | 1.0 | 1.0 | 1.0 | 15.46 | 19.53 | 14.24 | 11.58 | 12.64 | 10 | | |
| Balanced Advantage Funds (BAFs) | | | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sun Life Balanced Advantage Fund | Apr-00 | **** | 8,899 | 25.91 | 107.61 | 26.85 | 1.21 | 1.82 | 11.71 | 12.62 | 10.29 | 11.43 | 9.62 | 1 | | |
| 2 | DSP Dynamic Asset Allocation Fund | Feb-14 | **** | 3,702 | 14.1 | 28.06 | - | 0.45 | 0.6 | 9.18 | 12.14 | 8.56 | 9.36 | 8.92 | 2 | | |
| 3 | HDFC Balanced Advantage Fund | Feb-94 | **** | 1,06,821 | 37.36 | 520.46 | - | 1.92 | 3.0 | 10.03 | 17.01 | 16.46 | 15.18 | 17.8 | 3 | | |
| 4 | ICICI Prudential Balanced Advantage Fund | Dec-06 | **** | 70,343 | 17.77 | 76.15 | 1.60 | 2.00 | 1.60 | 12.51 | 13.04 | 11.24 | 11.83 | 11.16 | 4 | | |
| 5 | Kotak Balanced Advantage Fund | Aug-18 | *** | 17,513 | 20.6 | 20.6 | - | - | - | 10.09 | 11.12 | 9.32 | - | 9.99 | 5 | | |
| 6 | Nippon India Balanced Advantage Fund | Nov-04 | **** | 9,598 | 31.81 | 177.78 | - | 1.36 | 2.40 | 9.7 | 12.27 | 10.09 | 11.58 | 14.46 | 6 | | |
| 7 | SBI Balanced Advantage Fund | Aug-21 | **** | 40,203 | 15.83 | 15.83 | - | - | - | 10.98 | 13.52 | - | - | 10.72 | 7 | | |
| 8 | Sundaram Balanced Advantage Fund | Dec-10 | *** | 1,705 | 14.68 | 34.85 | - | 0.64 | 1.17 | 7.85 | 10.22 | 8.76 | 9.51 | 9.55 | 8 | | |
| 9 | Tata Balanced Advantage Fund | Jan-19 | *** | 9,401 | 20.57 | 20.57 | - | - | - | 8.02 | 10.5 | 9.35 | - | 10.69 | 9 | | |
| 10 | Union Balanced Advantage Fund | Dec-17 | *** | 1,301 | 19.22 | 20.22 | - | - | - | 8.83 | 9.74 | 7.66 | - | 8.98 | 10 | | |
| Hybrid Equity Funds | | | | | | | | | | | | | | | | | |
| 1 | DSP Aggressive Hybrid Fund | May-99 | *** | 11,861 | 27.79 | 350.37 | - | 1.8 | 2.4 | 7.89 | 14.95 | 11.34 | 13.07 | 14.2 | 1 | | |
| 2 | Sundaram Aggressive Hybrid Fund | Jan-00 | *** | 7,934 | 25.76 | 158.84 | - | 2.25 | 3 | 9.06 | 12.4 | 10.87 | 12.23 | 10.48 | 2 | | |
| 3 | Canara Robeco Equity Hybrid Fund | Feb-93 | *** | 11,164 | 93.12 | 359.62 | - | 6.02 | 8.74 | 11.69 | 13.39 | 11.1 | 13.21 | 12.39 | 3 | | |
| 4 | Franklin India Aggressive Hybrid Fund | Dec-99 | **** | 2,341 | 28.51 | 265.55 | 2 | 2 | 2.25 | 7.76 | 13.9 | 11.46 | 11.75 | 13.31 | 4 | | |
| 5 | ICICI Prudential Equity & Debt Fund | Nov-99 | **** | 49,257 | 25.53 | 401.16 | 1.8 | 2 | 2.3 | 14.22 | 18.42 | 18.2 | 16.48 | 15.04 | 5 | | |
| 6 | Kotak Aggressive Hybrid Fund | Nov-99 | **** | 8,431 | 36.8 | 62.63 | - | - | - | 14.09 | 14.82 | 12.94 | 13.66 | 14.15 | 6 | | |
| 7 | Nippon India Aggressive Hybrid Fund | Jun-05 | **** | 4,025 | 27.97 | 104.62 | 1.25 | - | 2 | 11.33 | 14.72 | 12.93 | 10.6 | 11.98 | 7 | | |
| 8 | Tata Aggressive Hybrid Fund | Oct-95 | ** | 4,033 | 88.18 | 432.72 | 5.7 | 6.5 | 6.9 | 9.46 | 10.81 | 10.34 | 10.58 | 14.34 | 8 | | |
| Business Cycle Fund & Fund of Fund(FOFs) | | | | | | | | | | | | | | | | | |
| 1 | Hdfc Multi Asset Allocation 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 | 17.75 | 24.83 | - | 3.00 | 1.52 | 17.9 | 21.83 | 18.04 | - | 19.4 | 2 | | |
| 3 | ICICI Prudential Thematic Advantage Fund | Dec-03 | - | 8,693 | 167.98 | 216.69 | 10.58 | 10.70 | - | 10.25 | 17.11 | 15.37 | 15.57 | 14.84 | 3 | | |
| 4 | Kotak Business Cycle Fund | Sep-22 | - | 3,002 | 15.67 | 15.67 | - | - | - | 14.01 | 16.73 | - | - | 13.97 | 4 | | |
| 5 | Sundaram Business Cycle Fund | Jun-24 | - | 1,680 | 9.95 | 9.95 | - | - | - | 3.15 | - | - | - | -0.28 | 5 | | |
| Children's Gift Funds & Retirement Savings Funds | | | | | | | | | | | | | | | | | |
| 1 | HDFC Retirement Saving Fund | Feb-16 | **** | 6,941 | - | 49.35 | - | - | - | 9.76 | 16.07 | 16.82 | 16.69 | 17.25 | 1 | | |
| 2 | ICICI Pru childrens Fund | Aug-01 | **** | 1,378 | - | 320.32 | - | - | - | 12.01 | 18.07 | 13.94 | 12.94 | 15.18 | 2 | | |
| 3 | ICICI Prudential Retirement Fund | Feb-19 | **** | 1,652 | 33.15 | 33.15 | - | - | - | 21.83 | 25.3 | 20.86 | - | 18.61 | 3 | | |
| 4 | SBI children's Fund Investment Plan | Sep-20 | **** | 5,176 | - | 42.28 | - | - | - | 14.04 | 21.09 | 25.13 | - | 30.39 | 4 | | |
| 5 | SBI Retirement Benefit Fund | Feb-21 | ** | 3,057 | 19.4 | 19.4 | - | - | - | 9.25 | 12.11 | 14.07 | - | 13.99 | 5 | | |
| 6 | Tata children's Fund | Oct-95 | ** | 349 | - | 56.33 | - | - | - | 3.56 | 10.84 | 10.46 | 10.82 | 12.27 | 6 | | |
| Flexi Cap Funds | | | | | | | | | | | | | | | | | |
| 1 | Bandhan Flexi Cap Fund | Sep-05 | *** | 7,478 | 49.01 | 205.25 | 2.32 | 3.48 | 3.43 | 12.35 | 15.41 | 12.65 | 12.01 | 15.93 | 1 | | |
| 2 | HDFC Flexi Cap Fund | Jan-95 | **** | 97,452 | 79.8 | 2013.33 | 5.75 | 7 | 7 | 14.83 | 21.05 | 19.57 | 17.63 | 18.54 | 2 | | |
| 3 | ICICI Prudential Flexicap Fund | Jul-21 | *** | 19,681 | 15.83 | 18.90 | - | - | 1.5 | 16.74 | 18.51 | - | - | 14.72 | 3 | | |
| 4 | Motilal Oswal Flexi cap Fund | Apr-14 | *** | 13,180 | 31.24 | 55.34 | 1.53 | 2.09 | 2.28 | 0.91 | 19.77 | 11.43 | 13.03 | 15.52 | 4 | | |
| 5 | Parag Parikh Flexi Cap Fund | May-13 | **** | 1,33,970 | 83.70 | 83.70 | - | - | - | 8.67 | 19.45 | 17.54 | 17.97 | 18.07 | 5 | | |
| Multi Cap Funds | | | | | | | | | | | | | | | | | |
| 1 | HDFC Multi Cap Fund | Dec-21 | **** | 19,183 | 17.15 | 18.1 | - | 0.75 | - | 10.77 | 18.37 | - | - | 15.04 | 1 | | |
| 2 | ICICI Prudential Multicap Fund | Oct-94 | **** | 15,845 | 31.52 | 782.73 | 2.5 | 2.6 | 3 | 11.78 | 19.28 | 16.2 | 15.35 | 14.87 | 2 | | |
| 3 | Kotak Multicap Fund | Sep-21 | **** | 22,710 | 19.22 | 19.22 | - | - | - | 17.86 | 22.77 | - | - | 15.89 | 3 | | |
| 4 | Nippon India Multi Cap Fund | Mar-05 | **** | 48,809 | 57.22 | 290.48 | 3.75 | 5.0 | 5.0 | 13.33 | 20.81 | 19.87 | 16.19 | 17.45 | 4 | | |
| 5 | Sundaram Multi cap Fund | Oct-00 | ** | 2,798 | 60.47 | 369.46 | 3.5 | 4.12 | 2.54 | 11.52 | 16.64 | 14.4 | 15.07 | 15.04 | 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 05/03/2026 | | | 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 | **** | 17,223 | 22.73 | 139.39 | 1.86 | 2.04 | 2.48 | 12.31 | 19.32 | 16.05 | 16.7 | 14.76 | 1 | | |
| 2 | HDFC ELSS Tax Saver Fund | Mar-96 | **** | 16,749 | 67.56 | 1,392.07 | 5.75 | 7 | 7 | 12.24 | 19.96 | 18.59 | 15.27 | 22.69 | 2 | | |
| 3 | Motilal Oswal ELSS Tax Saver Fund | Jan-15 | **** | 4,188 | 28.4 | 47.87 | 1.35 | 1.82 | 1.88 | 12.23 | 21.04 | 16.41 | 16.52 | 15.11 | 3 | | |
| 4 | Parag parikh ELSS Tax Saver Fund | Jul-19 | **** | 5,768 | - | 30.19 | - | - | - | 5.08 | 14.62 | 15.77 | - | 18.17 | 4 | | |
| 5 | SBI ELSS Tax Saver Fund | Mar-93 | **** | 31,862 | 87.84 | 433.30 | 5.25 | - | - | 10.13 | 22.45 | 18.5 | 15.71 | 16.55 | 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

Selected Multi Asset Allocation Funds

- 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.

Markets on a roller coaster?



**Buckle-up with
Balanced Advantage Funds**

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage
- Tata Balanced Advantage

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

Insurance services – at your doorstep

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

- | | |
|------------------|-------------------|
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| Health Insurance | Travel Insurance |
| Cancer Insurance | Home Insurance |

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P. Anitha - 70959 05511 / M. Naresh - 98480 44868**

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We deal in

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Health: Star Health, HDFC Ergo, SBI General
General: ICICI Lombard General Insurance

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Equity Linked Savings Scheme (ELSS) Tax Saver

ELSS funds investing in equities offer tax deductions under Section 80C of the old regime, with a mandatory three-year lock-in.

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.

Don't Miss Out—Book Your Bond Today!

RBI Floating Rate Savings Bonds at 8.05% P.A



RBI Floating Rate Savings Bond

| | |
|-------------------|---------------------|
| Minimum Amount | INR 1,000 |
| Maximum Amount | None |
| Tenure | 7 years |
| Interest Nature | Floating |
| Payment Frequency | Semi-annually |
| Who can Invest | *HUF *Individual |

Key features

- Enhanced protection: Coverage against death, resonating your life stage
- Comprehensive additional benefits: Option to choose Accidental Death Benefit
- Special premiums rates for non-tobacco users
- Special discount on first year's premium for salaried customers
- Need based benefit payout: Choose to receive the benefit amount as a lump sum or as monthly income for 10 years or a combination of both
- Flexibility to pay premiums once, for a limited period or throughout the policy term
- Flexibility to change the premium payment term from regular to limited pay
- Instant relief up to of ₹3,00,000 on claim intimation as an accelerated Death Benefit
- Premium Break to support you during financial downturn
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

Insurance is the subject matter of solicitation.

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 |
| 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 |

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| 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 |

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| Telangana Urban Region | | | |
|------------------------|---|-----------------|-------------|
| AMEERPET | H.NO.7-1-471-472, Office No:210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016. | 040 - 23731636 | 9948097642 |
| BAGH AMBERPET | H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500013. | 040 - 27424613 | 9948090022 |
| BASHEERBAGH | Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hydrguda, Hyderabad - 500 029. | 040 - 23261396 | 98480 66255 |
| CHANDANAGAR | Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050 | - | 70752 60088 |
| CHAITANYAPURI | H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060. | 040 - 35166704 | 98480 44868 |
| HABSIGUDA | H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007. | 040 - 27153748 | 9848991242 |
| KUKATPALLY | 2-22-1/92, G-3, Manju plaza, Bhagyannagar colony, Kukatpally, Hyderabad - 500072. | 040 - 23060451 | 98488 23656 |
| MADHAPUR | H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081. | 040 - 48554612 | 70363 83065 |
| MALKAJIRI | 22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047. | 040 - 27243201 | 98488 11501 |
| 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 | 76590 08855 |
| SECUNDERABAD | 1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003. | 040 - 2784 4411 | 99489 80066 |
| SUCHITRA | Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055. | 040 - 46012598 | 81210 42180 |
| TIRUMALGIRI | Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015. | 040 - 27797253 | 99128 22611 |

| Telangana Rural Region | | | |
|------------------------|--|----------------|-------------|
| WARANGAL | Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001. | 0870 - 2931717 | 98488 23220 |

| Andhra Pradesh Region | | | |
|---------------------------|---|----------------|-------------|
| VISHAKAPATNAM @ | 47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016. | 0891 - 2591171 | 98480 50477 |
| GAJUWAKA | Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026. | 0891 - 2513883 | 7075261133 |
| RAJAJAHEN-DRAVARAM | D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101. | 0883 - 2437124 | 98486 29443 |
| VUJAYAWADA | 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 | | | |
|---------------------|---|----------------|-------------|
| BENGALURU RO | 320/422, 1 st floor, 9th cross, 8 th Main, Near, Balamkiba Temple, Shastri Nagar, Bengaluru - 560028. | 080 - 41330602 | 99809 66112 |
| MALLESHWARAM | Shop: 201, Ramachandraliah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003. | 080 - 41462031 | 83174 19139 |
| SHASTRINAGAR | 320/422, 1 st floor, 9th cross, 8 th Main, Near, Balamkiba Temple, Shastri Nagar, Bengaluru - 560028. | 080 - 26638977 | 99800 60787 |

| Tamil Nadu Region | | | |
|----------------------|--|----------------|-------------|
| T. NAGAR | Flat No.304, 2 nd flr, Devi Narayanan Apartment, Ramswaram Road, T.Nagar, Chennai - 600 017 | 044 - 24337614 | 98410 11705 |
| MADIPAKKAM | 3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091 | 044 - 22470082 | 98410 10082 |
| NANGANALLUR @ | 1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061 | - | 98405 56618 |

| Tamil Nadu Rural Region | | | |
|-------------------------|---|----------------|-------------|
| COIMBATORE | Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041 | 0422 - 4713490 | 83411 30969 |
| TINDIVANAM | - | - | 97878 92775 |

| Maharashtra Region | | | |
|---------------------|--|-----------------|-------------|
| CHEMBUR EAST | Office No: 16, 2 nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71 | 022 - 3102 4331 | 70324 15862 |

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Because the market kept sending surprises!
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Because it was the most reliable guest!
6. Why did the wallet become very quiet?

Finance Funnies

7. Why did the bank like disciplined people?
Because they always kept their balance!
8. Why did the rupee go for a walk?
To try and stay steady!
9. Why did the investor love patience?
Because patience often paid returns!
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| 2 | DSP Ultra Short Fund(G) | 0.21 | 0.42 | 1.14 | 2.58 | 6.31 |
| 3 | HDFC Low Duration Fund(G) | 0.2 | 0.44 | 1.16 | 2.78 | 6.95 |
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