

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



The Market's Pulse: Finding Meaning in the Volatility

Markets often feel most unsettling when they move the most. Sharp declines, sudden recoveries, and unpredictable swings can make the environment appear unstable. Yet, what seems like disorder is, in fact, a reflection of a system that is active, responsive, and constantly adjusting to new information.

Much like a living system, markets thrive on movement. A phase of complete calm may appear reassuring, but it is sustained activity - rises and falls, corrections and recoveries - that reflects strength and continuity. Volatility, therefore, is not an interruption to the process of wealth creation; it is an integral part of it.

What makes these phases challenging is the uncertainty they bring. When markets fluctuate, the instinct to seek certainty becomes stronger. This often leads to the perception that current conditions are unusual or unprecedented. However, history consistently demonstrates that periods of discomfort are neither new nor permanent. Every cycle of volatility has eventually transitioned into stability and growth, even if the path has not been smooth.

At its core, investing is less about predicting outcomes and more about maintaining behaviour. The real test for investors is not in anticipating every market move, but in staying composed when movements become uncomfortable. Acting on impulse during such times can disrupt long-term outcomes, while patience often proves to be the more rewarding approach.

It is also important to recognise that recoveries are rarely immediate. Even after external uncertainties begin to ease, markets take time to regain balance. This phase of gradual normalisation can still be accompanied by fluctuations, reinforcing the need for consistency in approach.

In such an environment, disciplined investing becomes critical. Continuing systematic and regular investments ensures participation across market cycles, while avoiding the challenge of timing entry and exit. Additionally, periods of correction often present opportunities - particularly when valuations become more reasonable. For investors with available funds, a measured and phased investment strategy can be beneficial in strengthening long-term portfolios.

Ultimately, volatility is not a signal to withdraw, but a reminder of how markets function. It tests conviction, rewards patience, and reinforces the value of a long-term perspective.

At **ECS Financial**, we believe that staying aligned to fundamentals, maintaining discipline, and embracing the natural rhythm of markets are the cornerstones of enduring wealth creation.

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

VALUE FUNDS: SHOPPING FOR STOCKS AT A DISCOUNT.



Value Funds invest in good companies that are temporarily undervalued, giving investors the chance to have access to strong business at attractive prices.

An Investor Education & Awareness Initiative by **ICICI Prudential Mutual Fund & ECS Financial**

To know more, risk factors and select right value fund, 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
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

ANY TIME IS A GOOD TIME FOR MULTI ASSET ALLOCATION FUNDS

A fund that invests in equities with Equity, Fixed Income, Cash, Future, etc.

DIVERSIFICATION

Invests in at least 3 asset classes to manage risk and seek growth in various market conditions.

CONVENIENCE

Offers a convenient way to gain exposure to multiple asset classes in one fund.

TAX EFFICIENCY

Provides equity / non-equity taxation benefits depending on the asset allocation.

Selected Multi Asset Allocation Funds

- SBI Multi Asset Allocation Fund
- 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
- Tata Multi Asset Allocation Fund
- UTI Multi Asset Allocation Fund

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

A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor bring a watch to the market? 😄

Because he knew timing matters!

Contd. in page 4



Be Empowered



We Don't Know What Happens Next.

That's true every day. You're just feeling it now.

You checked your app this morning. You felt it in your stomach before the numbers loaded.

What you're feeling is not panic. It's something quieter and worse: the suspicion that maybe this time it's different. That the ground has shifted, and nobody told you what to do.

We know that feeling. We've seen it in the eyes of people who trusted us with their savings and wanted us to say something reassuring that we couldn't honestly say.

We don't know what happens next. We don't know when this ends, when it gets better, or if it gets worse first. We can't predict oil prices, geopolitics, or the next notification that turns your screen red.

But here are some truths we do know.

Every time it felt like the end of the world, it wasn't. Not in 2008. Not in 2020. Not today in 2026, or in the dozen crises in between. Every crash feels unique. The reasons keep changing. The fear doesn't.

Investors who lost the most were not the ones who stayed. They were the ones who left.

Cont. in page 3

An investor education & awareness initiative by DSP Mutual Fund & 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 (%)	80+ Citizen (%)
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

Thoughtful Inspirational Quotable Quotes

"Buying something for less than its value. In my opinion, this is what it's all about - the most dependable way to make money. Buying at a discount from intrinsic value and having the asset's price move toward its value doesn't require serendipity; it just requires that market participants wake up to reality. When the market's functioning properly, value exerts a magnetic pull on price."
- Howard Marks

"Longer life expectancy makes disciplined investing essential, because retirement today could last nearly as long as one's working years."
- Navneet Munot

"There is no scarcity of opportunity to make a living at what you love. There's only scarcity of resolve to make it happen."
- Wayne Dyer

"Don't bother just to be better than your contemporaries or predecessors. Try to be better than yourself."
- William Faulkner

"Of all our dreams today, there is none more important - or so hard to realize - than that of peace in the world."

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 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 02/04/2026			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	***	6,346	12.97	15.41	-	0.48	0.89	11.47	15.8	-	-	14.63	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	8,504	13.68	15.18	-	-	0.6	17.71	-	-	-	18.06	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,884	16.26	71.46	1.25	1.25	1.25	5.81	12.61	11.54	10.73	10	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	83,045	33.4	766.9	-	1.44	1.92	6.7	16.92	17.92	15.85	20.34	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	12,784	14.17	14.76	-	-	-	19.46	-	-	-	16.65	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	13,438	22.53	22.96	-	-	-	14.74	18.91	15.04	-	16.01	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	16,367	35.64	63.03	-	-	-	13.42	16.91	13.85	13.07	9.5	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	5,007	23.51	23.51	-	-	-	7.47	13.44	11.9	-	15.09	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	963	11.34	11.34	-	-	-	13.4	-	-	-	8.4	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,944	27.93	73.37	1.0	1.0	1.0	4.66	16.7	12.79	10.64	12.15	10		
Balanced Advantage Funds (BAFs)																	
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9,104	24.74	103.36	26.85	1.21	1.82	3.38	11.39	9.39	10.62	9.42	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,732	13.53	27.08	-	0.45	0.6	2.26	11.3	7.85	8.64	8.54	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	1,07,590	34.87	489.24	-	1.92	3.0	-0.18	14.76	15.39	14	17.53	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	71,151	16.98	72.75	1.60	2.00	1.60	4.75	11.44	10.35	10.99	10.85	4		
5	Kotak Balanced Advantage Fund	Aug-18	***	17,591	19.54	19.54	-	-	-	0.92	9.27	8.13	-	9.13	5		
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,688	30.21	170.02	-	1.36	2.40	1.3	10.71	9.14	10.66	14.16	6		
7	SBI Balanced Advantage Fund	Aug-21	****	40,952	15.11	15.11	-	-	-	3.02	11.74	-	-	9.42	7		
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,695	13.79	33.01	-	0.64	1.17	-1.3	8.48	7.65	8.7	9.11	8		
9	Tata Balanced Advantage Fund	Jan-19	***	9,604	19.51	19.51	-	-	-	-0.16	8.66	8.21	-	9.76	9		
10	Union Balanced Advantage Fund	Dec-17	***	1,305	18.19	19.14	-	-	-	-0.1	7.75	6.49	-	8.17	10		
Hybrid Equity Funds																	
1	DSP Aggressive Hybrid Fund	May-99	***	11,928	25.66	326.23	-	1.8	2.4	-3.9	12.85	9.83	11.89	13.85	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8,142	23.96	149.22	-	2.25	3	-1.95	10.41	9.62	11.22	10.19	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,268	86.85	337.89	-	6.02	8.74	0.93	11.47	9.72	12.01	12.15	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	****	2,350	26.81	249.75	2	2	2.25	-2.18	11.63	10.21	10.72	13	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	50,205	24.18	380	1.8	2	2.3	3.17	16.71	17.1	15.55	14.76	5		
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,653	34.3	58.37	-	-	-	2.72	12.5	11.32	12.39	13.8	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4,063	24.64	98.62	1.25	-	2	1.37	12.44	11.5	9.56	11.61	7		
8	Tata Aggressive Hybrid Fund	Oct-95	**	4,024	71.82	403.42	5.7	6.5	6.9	-2.13	8.63	9.05	9.45	14.04	8		
Business Cycle Fund & Fund of Fund(FOFs)																	
1	HDFC Multi Asset Allocation Fund	Aug-05	***	5,884	16.26	71.46	-	-	-	5.81	12.61	11.54	10.73	10	1		
2	ICICI Prudential Business Cycle Fund	Jan-21	-	16,202	16.21	22.67	-	3.00	1.52	2.21	18.72	16.16	-	17.03	2		
3	ICICI Prudential Thematic Advantage Fund	Dec-03	-	8,855	160.41	206.93	10.58	10.70	-	-0.13	15.71	14.87	14.66	14.55	3		
4	Kotak Business Cycle Fund	Sep-22	-	3,054	13.63	14.66	-	-	-	2.55	14.77	-	-	11.53	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1,618	9.24	9.24	-	-	-	-8.32	-	-	-	-4.36	5		
Children's Gift Funds & Retirement Savings Funds																	
1	HDFC Retirement Saving Fund	Feb-16	****	6,987	-	45.51	-	-	-	-3.02	13.22	14.92	15.27	16.18	1		
2	ICICI Pru childrens Fund	Aug-01	****	1,404	-	300.73	-	-	-	0.48	15.62	12.52	11.88	14.84	2		
3	ICICI Prudential Retirement Fund	Feb-19	****	1,729	31.17	31.17	-	-	-	9.29	23	19.67	16.85	17.37	3		
4	SBI children's Fund Investment Plan	Sep-20	****	5,354	-	41.06	-	-	-	5.92	20.06	23.1	-	29.22	4		
5	SBI Retirement Benefit Fund	Feb-21	**	3,078	17.89	17.89	-	-	-	-3.38	9.56	11.96	-	11.99	5		
6	Tata children's Fund	Oct-95	**	344	-	51.91	-	-	-	-8.77	8.03	8.7	9.63	11.94	6		
Flexi Cap Funds																	
1	Bandhan Flexi Cap Fund	Sep-05	***	7,427	42.57	190.21	2.32	3.48	3.43	0.09	13.37	10.94	10.77	15.43	1		
2	HDFC Flexi Cap Fund	Jan-95	****	1,00,455	66.78	1848.13	5.75	7	7	0.43	18.06	17.92	16.04	18.16	2		
3	ICICI Prudential Flexicap Fund	Jul-21	***	20,437	14.62	17.45	-	-	1.5	3.44	16.09	-	-	12.54	3		
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12,893	27.41	52.19	1.53	2.09	2.28	-8.54	18.66	10.37	12.16	14.85	4		
5	Parag Parikh Flexi Cap Fund	May-13	****	1,34,253	79.02	79.02	-	-	-	0.99	16.83	15.48	16.74	17.43	5		
Multi Cap Funds																	
1	HDFC Multi Cap Fund	Dec-21	****	19,528	15.26	16.85	-	0.75	-	-1.62	16.06	-	-	12.87	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	16,315	29.45	731.27	2.5	2.6	3	-0.5	17.14	15.08	14.22	14.59	2		
3	Kotak Multicap Fund	Sep-21	****	23,886	16.43	17.88	-	-	-	4.04	20.91	-	-	13.76	3		
4	Nippon India Multi Cap Fund	Mar-05	****	50,820	53.57	271.95	3.75	5.0	5.0	-1.3	18.57	18.9	15.08	17.01	4		
5	Sundaram Multi cap Fund	Oct-00	**	2,827	55.66	340.09	3.5	4.12	2.54	-1.74	14.27	12.56	13.61	14.62	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 02/04/2026			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	20.64	126.61	1.86	2.04	2.48	-2.86	16.4	13.8	15.01	14.12	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	16,618	61.73	1,271.95	5.75	7	7	-2.28	16.79	16.57	13.63	22.26	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,175	25.86	46.86	1.35	1.82	1.88	2.83	20.41	15.9	16.03	14.78	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,721	-	28.21	-	-	-	-4.94	12.68	13.91	-	16.75	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	32,171	80.68	397.95	5.25	-	-	-2.25	19.46	16.73	14.24	16.21	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/03/2026

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

We Don't Know

What Happens Next.

That's true every day. You're just feeling it now.

The cost of selling at the bottom, of re-entering after the recovery, is almost always greater than that of sitting with discomfort. These chills that are running down your spine? This is what earns returns. Your brain is lying to you right now. It's telling you to wait for clarity. But markets never send a notification saying, 'The danger is over, invest now.' It's telling you to do something. Sell, pause, anything! Because action feels like control. But what you've lost is not money. It's the feeling of control. And selling won't give it back. So, what should you do? Not nothing. And not everything.

If you have SIPs running, don't stop them. This is the moment they were designed for. Continuing to invest when it's the hardest means buying more units at lower prices. Remind yourself. "I will not stop."

If you have idle money and 10 years, put it to work. Not all of it. Not recklessly. The best days in market history have almost all come within weeks of the worst days. You cannot capture one while perfectly avoiding the other.

If you're all in, know that this is not the first storm, and it won't be the last. Remind yourself that those who do better are not the ones who were wiser. They were calmer.

If you're unsure, call your MF Distributor or your advisor, if you're lucky enough to have one. They know your life, not just your portfolio. Their value is even greater in uncertain times. Not for predictions. For perspective. So you can outlast the discomfort. And make decisions you won't regret three years later.

If you must check your portfolio, check it less. Your phone will not stop buzzing. Group chats will not stop panicking. NAVs will not look good for a while. That's not a failure of your plan. It's what a plan looks like when being tested. Your only job right now? Let the plan keep working.

Does doing nothing work? One of the world's greatest investors, when asked how much he lost when stocks fell 50% in 2008, said "Nothing - because I did nothing." The markets recovered. He was still in them when they did.

You can't do much about what happens next. But you can decide whether you will stay the course while those around you are losing their nerve.

Staying is not comfortable.

Which is why, most people leave.

What about you? Will you be unaveraged?

An investor education & awareness initiative by DSP Mutual Fund & ECS Financial

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.

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25%^{P-A} and Payable Annually
Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

● REC (XX)

(Y-ly Int dt. 30th June)

● PFC (X)

(Y-ly Int dt. 31st July)

● IRFC (X)

(Y-ly Int dt. 15th October)

● HUDCO (II)

(Y-ly Int dt. 30th April)

Cost inflation index for FY 2025-26 relevant to the assessment year 2026-27 is 376.

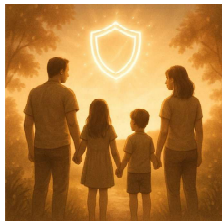


Through SIPs, STPs and Regular Investments to create wealth. To know more and to Start / Top-up Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

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.



BECAUSE LIFE IS PRECIOUS, PROTECTION IS PRICELESS

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

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

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

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

For more details: P.ANITHA: 7095905511,
B.BHARGAVI: 7032220490, P.RASASHEKAR:
8121042189, M.NARESH: 9848044868.

Disclaimer: Insurance is a subject matter of solicitation.

Crossed 40? You Are Vulnerable

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



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

In the above age group, lung cancer was the most common cancer among males, while breast cancer topped females

in all age groups, added the report.

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

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

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

To know more & protect with right policy with cost efficient and maximum coverage, Please Call:
7095905511, 7032220490, 8121042189, 9848044868



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
- 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

Markets on a roller coaster?



Buckle-up with

Balanced Advantage Funds
Multi Asset Allocation Funds

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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



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Invest for your future!

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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
	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:
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SIF / PMS / AIF / GIFT CITY

To know more about Specialised Investment Funds (SIFs), Portfolio Management Services (PMS), Alternative Investment Funds (AIFs), and GIFT City Funds, including their advantages and associated risk factors.

Please contact: C. Vignesh - 70324 15862

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 02/04/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.12	0.21	0.93	2.38	5.88
2	DSP Ultra Short Fund(G)	0.25	0.45	1.21	2.57	5.81
3	HDFC Low Duration Fund(G)	0.1	0.19	1.03	2.48	6.1
4	ICICI Prudential Savings Fund(G)	0.13	0.27	1.17	2.8	6.68

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

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"You may have convinced yourself that giving is impossible because you have too little for yourself. If you are not generous when it is difficult, you will not be generous when it is easy. Generosity is a function of the heart, not the wallet."

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Telangana Urban Region			
AMEERPET	H.No.7-1-471-472, Office No:210, Gururupa 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, Hyderguda, Hyderabad - 500029.	040 - 23261396	9848066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500060.	040 - 35166704	9848044868
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, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500081.	040 - 48554612	7036383065
MALKAJIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, 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 - 500094.	040 - 35168184	7659008855
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 27844411	9948980066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500055.	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 st Floor, 11rd 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 st floor, 9th cross, 8 th Main, Near, Balamkiba Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandralah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balamkiba Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	9980060787
Tamil Nadu Region			
T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600017	044 - 24337614	9841011705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600091	044 - 22470082	9841010082 9840556618
NANGANALLUR @	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061	-	-
Tamil Nadu Rural Region			
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969 9787892775
TINDIVANAM	-	-	-
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 - 31024331	7032415862

ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.
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A Wealth of Laughs Finance Funnies

- Why did the bank account feel proud?
Because it was protecting what was left!
- Why did the market look busy?
Because everyone was buying and selling at once!
- Why did the rupee sit quietly?
Because it didn't want to create panic!
- Why did the fixed deposit smile at maturity?
Because it had waited patiently!
- Why did the investor avoid quick decisions?
Because he didn't like fast losses!
- Why did the wallet stay closed?
Because it knew where every rupee was going!
- Why did the mutual fund feel strong?
Because it had many investments together!
- Why did the investor like calm days?
Because nothing unexpected happened!
- Why did the budget feel in control?
Because it knew where every rupee was going!

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