

ECS FINANCIAL JOURNAL



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FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



"When Uncertainty Becomes Routine, Discipline Becomes Strength"

There are times when markets react to events. And then there are times - like now - when markets react to every turn of events. The ongoing situation in West Asia, marked by frequent escalations, pauses, and reversals, has created an environment where uncertainty is no longer occasional - it feels constant. Each development brings a reaction, and each reaction fuels volatility.

Yet, within this constant motion lies an important truth: nothing is permanent - and neither is volatility.

Over the past few weeks, markets have been adjusting to this evolving landscape. Sharp swings have reflected not just the events themselves, but the changing expectations around them. Investors have responded to headlines, recalibrated views, and repositioned portfolios - all of which are natural responses in uncertain times. But as history has repeatedly shown, such phases do not last indefinitely.

Markets have an inherent ability to absorb shocks. They react quickly, but they also adapt. What appears unsettling today gradually becomes understood, and what feels unpredictable eventually finds direction. The current phase is no different. While the frequent U-turns in geopolitical developments have prolonged uncertainty, they have also brought us closer to clarity with each passing cycle.

For India, the foundation remains strong. Domestic consumption, policy continuity, and a resilient financial system continue to provide stability beneath the surface. Even amidst global disruptions, these factors act as anchors - quietly supporting the market's ability to steady itself.

It is also worth reflecting on how markets behave over time. Stability does not return in a single moment. It builds gradually - through reduced volatility, improved confidence, and consistent participation. Often, the early signs of recovery are subtle, visible only to those who are patient enough to stay the course.

This is where the investor's role becomes crucial. The challenge is not in predicting when markets will turn, but in remaining invested until they do. Moments like these test conviction. They create doubt, invite hesitation, and tempt action. But it is often restraint - not reaction - that defines successful investing.

There is also a more personal dimension to this journey. Investing is not just about numbers - it is about behaviour. It is about how we respond when things are uncertain, how we think when markets are unclear, and how we act when emotions run high. And in these moments, clarity of purpose matters more than clarity of prediction.

At ECS Financial, our message is simple and sincere - stay invested, stay disciplined, and stay patient. Markets may take time to stabilise, but they always move towards equilibrium. And when they do, they reward those who choose to remain committed.

Because in the end, while uncertainty may shape the present, it is consistency that shapes the future.

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



GEOPOLITICAL SHOCKS HAVE HISTORICALLY TRIGGERED SHARP MARKET REACTIONS, BUT THE DRAWDOWN HAS BEEN TEMPORARY RATHER THAN STRUCTURAL.

| WAR/CONFLICT | MAX DRAWDOWN (%) | PERFORMANCE SINCE THE START OF THE WAR/CONFLICT | |
|---|------------------|---|---------------|
| | | 5 YEARS CAGR | 10 YEARS CAGR |
| Kargil War (India - Pakistan) | -7.02% | 12.84% | 17.56% |
| 9/11 Terror Attacks (USA) | -18.03% | 36.59% | 22.18% |
| India Parliament Attack & Indo-Pak Standoff | -9.94% | 38.12% | 20.04% |
| US Invasion of Iraq (Iraq War) | -6.34% | 40.62% | 21.52% |
| 26/11 Mumbai Terror Attacks | -2.93% | 18.86% | 16.99% |
| Uri Attack & Surgical Strikes | -2.00% | 16.29% | - |
| Pulwama Attack & Balakot Airstrikes | -1.42% | 18.85% | - |
| Russia - Ukraine War | -11.52% | - | - |
| Israel - Hamas War | -5.85% | - | - |
| US Israel - Iran Conflict | -11.36% | - | - |

Average Max Drawdown during conflict: **-7.48%**
Average 5 Years CAGR since Start of the War/Conflict: **26.02%**
Average 10 Years CAGR since Start of the War/Conflict: **19.66%**

Source: NJ AMC's Internal Research, CMIE, NSE, NJ AMC's Proprietary SmartBeta Research Platform. Max Drawdown (%) is unannualised, and recovery (5-year and 10-year) is calculated in CAGR (%), both calculated based on Nifty 500 TRI. Past performance may or may not be sustained and is not indicative of future returns.

"Be fearful when others are greedy and greedy when others are fearful."
- Warren Buffett

DON'T LET HEADLINES DERAIL YOUR FINANCIAL GOALS | STAY INVESTED | STAY DISCIPLINED

This material may include content generated with the assistance of artificial intelligence.

An Investor Education Initiative by NJ Mutual Fund & ECS Financial

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

Deep market corrections can be scary

But the secret to wealth is simple: Save more, invest consistently, and allow time to multiply your money. Those who follow will be successful investors"

"Be fearful when others are greedy, and greedy when others are fearful"

- Warren Buffett



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

Selected Funds

- ICICI Prudential Value Fund
- Nippon India Value Fund
- DSP Value Fund
- HSBC Value Fund

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

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upto 05/05/26

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Thoughtful Inspirational Quotable Quotes

"Investors should focus on long-term wealth creation through disciplined investing rather than reacting to daily market news."
- Neil Parikh

"No work is insignificant. All labor that uplifts humanity has dignity."
- Martin Luther King

"It's not the strongest species that survive, nor the most intelligent, but the most responsive to change."
- Charles Darwin

"To sustain longevity, you have to evolve."
- Aries Spears

"It's not about the goal. It's about growing to become the person that can accomplish that goal."
- Tony Robbins

A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor carry a bag to the market?
Because he was ready for a good collection! 😄

Contd. in page 4

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

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

Share your thoughts with us via email at krishnakumarg@ecsfinancial.co.in 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 17/04/2026 | | | Year wise IDCW in ₹ | | | Return (%) | | | | Since Inception (%) | Sl. No. |
|--|--|-------------|-----------------------|----------|-------|----------------------|------------|------------|---------------------|--------|---------|------------|----------|-------|-------|---------------------|---------|
| | | | | (₹ Crs.) | IDCW | Growth | FY 2023-24 | FY 2024-25 | FY 2025-26 | 1 Year | 3 Years | 5 Years | 10 Years | | | | |
| Multi Asset Funds & Asset Allocator Funds | | | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sunlife Multi Asset Allocation Fund | Jan-23 | *** | 5,936 | 13.89 | 16.5 | 0.89 | 0.89 | 0.89 | 17.55 | 17.97 | - | - | - | 16.89 | 1 | |
| 2 | DSP Multi Asset Allocation Fund | Sep-23 | - | 8,396 | 14.43 | 16.01 | 0.6 | 0.6 | 0.85 | 25.21 | - | - | - | - | 20.26 | 2 | |
| 3 | HDFC Multi Asset Allocation Fund | Aug-05 | *** | 5,556 | 17.03 | 74.86 | 1.25 | 1.25 | 1 | 8.98 | 13.99 | 12.56 | 11.14 | 10.22 | 3 | | |
| 4 | ICICI Prudential Multi Asset Fund | Oct-02 | **** | 77,658 | 35.06 | 808.8 | - | 0.16 | 0.16 | 11.73 | 18.25 | 19.3 | 16.21 | 20.58 | 4 | | |
| 5 | Kotak Multi Asset Allocation Fund | Sep-23 | - | 12,073 | 15.15 | 15.78 | - | 0.3 | 0.29 | 26.52 | - | - | - | 19.43 | 5 | | |
| 6 | Nippon India Multi Asset Allocation Fund | Aug-20 | **** | 13,139 | 23.73 | 24.33 | - | - | 0.15 | 21.03 | 20.53 | 16.19 | - | 17.1 | 6 | | |
| 7 | SBI Multi Asset Allocation Fund | Dec-05 | **** | 16,150 | 37.34 | 66.04 | - | - | - | 18.14 | 17.95 | 14.67 | 11.66 | 9.73 | 7 | | |
| 8 | Tata Multi Asset Allocation Fund | Mar-20 | ** | 4,669 | 25.02 | 25.02 | - | - | - | 12.16 | 15.4 | 13.44 | - | 16.16 | 8 | | |
| 9 | Union Multi Asset Allocation Fund | Sep-24 | - | 888 | 12.05 | 12.05 | - | - | - | 17.91 | - | - | - | 12.36 | 9 | | |
| 10 | UTI Multi Asset Allocation Fund | Nov-08 | *** | 6,379 | 29.72 | 78.08 | 0.35 | 0.35 | - | 10.02 | 18.64 | 14.28 | 11.1 | 12.52 | 10 | | |

| | | | | | | | | | | | | | | | | |
|--|--|--------|------|--------|-------|--------|------|-------|-------|------|-------|-------|-------|-------|----|--|
| Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's) | | | | | | | | | | | | | | | | |
| 1 | Aditya Birla SL Balanced Advantage Fund | Apr-00 | **** | 8,504 | 26.23 | 109.57 | - | 0.245 | 0.245 | 8.04 | 13.06 | 10.79 | 10.99 | 9.65 | 1 | |
| 2 | DSP Dynamic Asset Allocation Fund | Feb-14 | **** | 3,548 | 14.14 | 28.29 | 0.06 | 0.06 | 0.085 | 5.74 | 12.35 | 8.87 | 9 | 8.9 | 2 | |
| 3 | HDFC Balanced Advantage Fund | Feb-94 | **** | 98,458 | 37.01 | 519.23 | 0.25 | 0.25 | 0.25 | 4.64 | 16.49 | 17.43 | 14.46 | 17.72 | 3 | |
| 4 | ICICI Prudential Balanced Advantage Fund | Dec-06 | **** | 66,398 | 17.99 | 77.07 | 2 | 1.6 | 1.6 | 8.99 | 13.25 | 11.79 | 11.45 | 11.16 | 4 | |
| 5 | Kotak Balanced Advantage Fund | Aug-18 | *** | 16,204 | 20.62 | 20.62 | - | - | - | 4.98 | 10.91 | 9.4 | - | 9.84 | 5 | |
| 6 | Nippon India Balanced Advantage Fund | Nov-04 | **** | 9,032 | 31.69 | 179.62 | - | 0.3 | 0.32 | 5.33 | 12.47 | 10.61 | 11.04 | 14.43 | 6 | |
| 7 | SBI Balanced Advantage Fund | Aug-21 | **** | 38,488 | 15.8 | 15.8 | - | - | - | 6.82 | 12.92 | - | - | 10.4 | 7 | |
| 8 | Sundaram Balanced Advantage Fund | Dec-10 | *** | 1,565 | 14.58 | 34.89 | 0.8 | 0.115 | 0.125 | 2.81 | 10.13 | 9.03 | 9.21 | 9.48 | 8 | |
| 9 | Tata Balanced Advantage Fund | Jan-19 | *** | 8,725 | 20.63 | 20.63 | - | - | - | 4.66 | 10.23 | 9.55 | - | 10.55 | 9 | |
| 10 | Union Balanced Advantage Fund | Dec-17 | *** | 1,192 | 19.17 | 20.17 | - | - | 0.27 | 3.97 | 9.4 | 7.69 | - | 8.82 | 10 | |

| | | | | | | | | | | | | | | | | |
|----------------------------|---------------------------------------|--------|------|--------|-------|--------|------|------|-------|------|-------|-------|-------|-------|---|--|
| Hybrid Equity Funds | | | | | | | | | | | | | | | | |
| 1 | DSP Aggressive Hybrid Fund | May-99 | *** | 10,883 | 27.38 | 348.1 | - | 0.2 | 0.32 | 0.31 | 14.47 | 11.51 | 12.39 | 14.1 | 1 | |
| 2 | Sundaram Aggressive Hybrid Fund | Jan-00 | *** | 7,653 | 25.45 | 158.55 | 0.25 | 0.25 | 0.25 | 2.37 | 12.26 | 11.18 | 11.71 | 10.43 | 2 | |
| 3 | Canara Robeco Equity Hybrid Fund | Feb-93 | *** | 10,253 | 92.87 | 361.31 | - | 0.77 | 0.75 | 5.93 | 13.52 | 11.49 | 12.59 | 12.36 | 3 | |
| 4 | Franklin India Aggressive Hybrid Fund | Dec-99 | **** | 2,164 | 28.55 | 265.97 | 2 | 2.25 | 2.5 | 2.53 | 13.84 | 11.99 | 11.21 | 13.25 | 4 | |
| 5 | ICICI Prudential Equity & Debt Fund | Nov-99 | **** | 46,700 | 25.7 | 403.85 | 2 | 2.3 | 2.35 | 7.36 | 18.62 | 18.79 | 16.02 | 14.99 | 5 | |
| 6 | Kotak Aggressive Hybrid Fund | Nov-99 | **** | 7,812 | 37.18 | 37.18 | - | - | - | 9.61 | 15.13 | 13.26 | 13.08 | 14.13 | 6 | |
| 7 | Nippon India Aggressive Hybrid Fund | Jun-05 | **** | 3,701 | 26.37 | 105.55 | 1.25 | 2 | 1.75 | 6.54 | 14.53 | 13.25 | 10.18 | 11.95 | 7 | |
| 8 | Tata Aggressive Hybrid Fund | Oct-95 | ** | 3,608 | 76.55 | 430 | 6.5 | 6.9 | 10.58 | 2.81 | 10.5 | 10.89 | 9.96 | 14.25 | 8 | |

| | | | | | | | | | | | | | | | | |
|--|------------------------------|--------|------|--------|-------|-------|-----|-----|------|-------|-------|-------|-------|-------|---|--|
| Business Cycle Fund & Value Funds | | | | | | | | | | | | | | | | |
| 1 | ICICI Prudential Value Fund | Aug-05 | **** | 55,852 | 35.4 | 468.7 | 4.0 | 4 | 4.0 | 6.02 | 19.03 | 19.07 | 15.46 | 19.42 | 1 | |
| 2 | DSP Value Fund | Jan-21 | **** | 1,469 | 16.05 | 22.96 | 1.3 | 1.3 | 1.4 | 16.88 | 19.34 | 15 | - | 16.81 | 2 | |
| 3 | Nippon India Value Fund | Dec-03 | **** | 7,993 | 41.68 | 224.5 | - | - | 3.25 | 5.78 | 21.87 | 18.69 | 16.14 | 16.08 | 3 | |
| 4 | Kotak Business Cycle Fund | Sep-22 | - | 2,741 | 14.99 | 16.13 | - | - | 1.03 | 9.89 | 17.91 | - | - | 14.41 | 4 | |
| 5 | Sundaram Business Cycle Fund | Jun-24 | - | 1,404 | 10.15 | 10.15 | - | - | - | -0.79 | - | - | - | 0.84 | 5 | |

| | | | | | | | | | | | | | | | | |
|---|---|--------|------|-------|-------|--------|---|---|---|-------|-------|-------|-------|-------|---|--|
| Children's Gift Funds & Retirement Savings Funds | | | | | | | | | | | | | | | | |
| 1 | HDFC Retirement Saving Fund | Feb-16 | **** | 6,236 | - | 48.95 | - | - | - | 2.05 | 15.21 | 16.97 | 15.86 | 16.94 | 1 | |
| 2 | ICICI Pru childrens Fund | Aug-01 | **** | 1,266 | - | 325.08 | - | - | - | 7.77 | 17.89 | 14.46 | 12.51 | 15.17 | 2 | |
| 3 | ICICI Prudential Retirement Fund - Pure Equity Plan | Feb-19 | **** | 1,609 | 34.32 | 34.31 | - | - | - | 19.51 | 26.08 | 22.35 | - | 18.85 | 3 | |
| 4 | SBI children's Fund Investment Plan | Sep-20 | **** | 5,158 | - | 45.17 | - | - | - | 13.92 | 23.25 | 25.37 | - | 31.21 | 4 | |
| 5 | SBI Retirement Benefit Fund - Aggressive Plan | Feb-21 | ** | 2,719 | 19.5 | 19.5 | - | - | - | 4.47 | 12.04 | 13.89 | - | 13.76 | 5 | |
| 6 | Tata children's Fund | Oct-95 | ** | 302 | - | 56.24 | - | - | - | -3.88 | 10.41 | 10.7 | 10.4 | 12.22 | 6 | |

| | | | | | | | | | | | | | | | | |
|------------------------|--------------------------------|--------|------|----------|-------|---------|------|------|------|-------|-------|-------|-------|-------|---|--|
| Flexi Cap Funds | | | | | | | | | | | | | | | | |
| 1 | Bandhan Flexi Cap Fund | Sep-05 | *** | 6,651 | 46.19 | 206.41 | 3.48 | 3.43 | 2.91 | 6.27 | 15.84 | 13.12 | 11.32 | 15.86 | 1 | |
| 2 | HDFC Flexi Cap Fund | Jan-95 | **** | 91,335 | 72.08 | 1994.72 | 7 | 7 | 7 | 5.66 | 20.69 | 20.39 | 16.74 | 18.43 | 2 | |
| 3 | ICICI Prudential Flexicap Fund | Jul-21 | **** | 18,458 | 16.1 | 19.22 | - | 1.5 | 1.5 | 10.65 | 18.97 | - | - | 14.73 | 3 | |
| 4 | Motilal Oswal Flexi cap Fund | Apr-14 | *** | 11,679 | 29.77 | 56.68 | 2.09 | 2.28 | 2.1 | 0.63 | 21.08 | 12.61 | 12.77 | 15.59 | 4 | |
| 5 | Parag Parikh Flexi Cap Fund | May-13 | **** | 1,28,966 | 84.00 | 84.00 | - | - | - | 6.29 | 18.14 | 16.39 | 17.37 | 17.93 | 5 | |

| | | | | | | | | | | | | | | | | |
|------------------------|--------------------------------|--------|------|--------|-------|--------|------|------|------|-------|-------|-------|-------|-------|---|--|
| Multi Cap Funds | | | | | | | | | | | | | | | | |
| 1 | HDFC Multi Cap Fund | Dec-21 | **** | 17,562 | 16.68 | 18.41 | 0.75 | - | 0.75 | 5.97 | 18.61 | - | - | 15.06 | 1 | |
| 2 | ICICI Prudential Multicap Fund | Oct-94 | **** | 14,681 | 32.80 | 816.50 | 2.6 | 3 | 3 | 9.11 | 21.07 | 18.21 | 15.36 | 14.97 | 2 | |
| 3 | Kotak Multicap Fund | Sep-21 | **** | 22,095 | 17.88 | 19.46 | - | - | 1.45 | 10.98 | 23.14 | - | - | 15.76 | 3 | |
| 4 | Nippon India Multi Cap Fund | Mar-05 | **** | 46,321 | 58.3 | 259.96 | 5 | 5 | 4.5 | 8.37 | 21.27 | 21.65 | 15.83 | 17.44 | 4 | |
| 5 | Sundaram Multi cap Fund | Oct-00 | ** | 2,525 | 60.49 | 369.57 | 2.22 | 2.54 | 4.91 | 5.06 | 16.55 | 14.89 | 14.26 | 14.97 | 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 17/04/2026 | | | Year wise IDCW in ₹ | | | Return (%) | | | | Since Inception (%) | Sl. No. |
|---------|-----------------------------------|-------------|-----------------------|----------|-------|----------------------|------------|------------|---------------------|--------|---------|------------|----------|-------|---|---------------------|---------|
| | | | | (₹ Crs.) | IDCW | Growth | FY 2023-24 | FY 2024-25 | FY 2025-26 | 1 Year | 3 Years | 5 Years | 10 Years | | | | |
| 1 | Dsp Elss Tax Saver Fund | Jan-07 | **** | 15,044 | 22.48 | 137.89 | 0.67 | 0.7 | 0.7 | 3.31 | 19.06 | 16.04 | 15.71 | 14.6 | 1 | | |
| 2 | HDFC ELSS Tax Saver Fund | Mar-96 | **** | 14,615 | 66.61 | 1,372.46 | 7 | 7 | 7 | 2.53 | 19.32 | 18.84 | 14.35 | 22.54 | 2 | | |
| 3 | Motilal Oswal ELSS Tax Saver Fund | Jan-15 | **** | 3,969 | 29.09 | 52.71 | 1.82 | 1.88 | 1.97 | 15.01 | 24.82 | 19.25 | 17.09 | 15.93 | 3 | | |
| 4 | Parag parikh ELSS Tax Saver Fund | Jul-19 | **** | 5,261 | - | 30.06 | - | - | - | -0.04 | 14.41 | 15.28 | - | 17.75 | 4 | | |
| 5 | SBI ELSS Tax Saver Fund | Mar-93 | **** | 28,441 | 87.49 | 431.55 | - | - | - | 5.18 | 21.95 | 18.8 | 14.89 | 16.47 | 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

DON'T STOP SIPs.

Stopping SIPs has hurt investors more than market crashes.
We studied every major Nifty 50 decline since 2003.

2008.
2013.
2020.

Despite investing the same SIP amount in the same markets, investors who continued their SIPs earned up to **4X more** than those who paused during market falls.

Stopping felt safe, but it turned out to be costly.

Start an SIP in a Nifty 50 Index Fund

STAY INVESTED.

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.

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.

Explore the latest Fixed Deposit rates from leading companies

| Name | Credit Rating | Period In months | Individual (%) | Sp. Citizen (%) (60+) |
|---------------------|---------------|------------------|----------------|-----------------------|
| Bajaj Finance Ltd. | AAA | 18 60 | 6.75 6.95 | 7.10 7.30 |
| ICICI Home Finance | AAA | 12 60 | 6.75 7.00 | 7.10 7.35 |
| LIC Housing Finance | AAA | 18 60 | 6.75 6.90 | 7.00 7.15 |
| Mahindra Finance | AAA | 12 60 | 6.60 7.00 | 6.95 7.35 |
| PNB Housing Finance | AA+ | 12 60 | 6.60 6.90 | 6.85 7.15 |
| Shriram Finance | AAA | 18 60 | 7.15 7.60 | 7.65 8.10 |

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5.25% P.B. 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.

Insurance Sub-Limits



You buy a health or home insurance policy with a high sum insured, say ₹10 lakh or ₹50 lakh. But when you file a claim, the payout is often lower than expected. That's due to a clause buried in the policy document: **sub-limits**. These are caps within your overall coverage that restrict how much the insurer will pay for specific treatments, items, or categories of loss. They are among the most commonly misunderstood features of insurance policies. For instance, a health policy may cap room rent at 1 per cent of the sum insured per day. On a ₹3 lakh policy, it translates to ₹3,000 per day. If you opt for a ₹5,000 room, you pay the difference out of pocket. Therefore, understand sub-limits before buying a policy to avoid surprises later.

HOW SUB-LIMITS APPLY

- Your policy may have a ₹10 lakh sum insured, but a sub-limit of ₹20,000 on cataract surgery. It means you cannot claim more than ₹20,000 for that procedure, regardless of the actual bill
- Sub-limits appear on room rent, specific illnesses, diagnostic tests, ambulance charges, OPD expenses, and home insurance items like jewellery, electronic items, etc.
- If your policy caps room rent at 1 per cent of sum insured per day, choosing a costlier room triggers proportionate cuts across all related charges like doctor visits, nursing, and operation theatre (OT) charges, and not just room cost.
- Some policies cap specific conditions like hernia, cataract, knee replacement, or piles at fixed amounts that may be far below actual costs.

HOW THEY AFFECT YOUR CLAIM

- Sub-limits can significantly cut your coverage despite a high sum insured.
- In room rent sub-limits, insurers apply a proportionate reduction. If you choose a room costing twice the allowed limit, roughly half of related expenses may also be disallowed.
- A ₹50 lakh home insurance policy may cap jewellery at ₹2 lakh. So, a theft of ornaments worth ₹5 lakh would leave you with just ₹2 lakh in claims.

- Some sub-limits are tied to co-payment clauses, where you automatically bear a percentage of every bill above the sub-limit threshold.
- Once you are hospitalised and the bill is raised, sub-limits are non-negotiable. These are applied as written in the policy.

HOW TO DEAL WITH SUB-LIMITS

- The best time to address sub-limits is before buying the policy not after a claim is filed.
- Do not rely only on the brochure or the agent's summary. The sub-limits are detailed in the policy schedule.
- A cheaper policy with heavy sub-limits may cost far more at the time of making a claim. So, evaluate the actual coverage, not just the sum insured figure.
- Several insurers now offer plans with no room rent sub-limits or disease-wise caps. These typically cost slightly more but offer comprehensive protection.
- Some insurers offer add-ons to waive room rent sub-limits. Evaluate the rider cost against the protection it provides, especially if you live in a metro with high hospital room rates.

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

Source & Courtesy : Sanjeev Sinha - Outlook Money

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Protect your future with India's top Insurance Plans!

INSURANCE PREMIUM TABLE

Term Insurance Plan (u/s.80C) 0% GST

| 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 |
| | 45 | 40 | 28,946 | 47,656 |
| LIC Jeevan Amar | 25 | 40 | 12,371 | 21,329 |
| | 35 | 40 | 22,684 | 40,271 |
| | 45 | 35 | 41,115 | 72,991 |
| SBI Life Smart Shield | 25 | 55 | 9,376 | 13,764 |
| | 35 | 45 | 15,299 | 23,113 |
| | 45 | 35 | 28,257 | 43,607 |

* Premium for 25 yrs old male for 30 yrs term

Health Insurance Plan (u/s.80D)

| Insurance Company - Plan | Age Group | Sum Insured | | | |
|------------------------------|-----------|-------------|----------|----------|---------|
| | | 10 Lakhs | 15 lakhs | 50 Lakhs | 1 Crore |
| STAR HEALTH ASSURE POLICY | 18 YRS | 8,834 | 11,237 | 16,239 | 19,706 |
| | 25 YRS | 8,834 | 11,237 | 16,239 | 19,706 |
| | 35 YRS | 8,834 | 11,237 | 16,239 | 19,706 |
| 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 |
| ICICI LOMBARD ELEVATE POLICY | 18 YRS | 18,204 | 21,583 | 22,110 | 24,120 |
| | 18-20 | 8,027 | 9,795 | 12,450 | 14,394 |
| | 21-25 | 8,246 | 10,062 | 12,782 | 14,776 |
| TATA AIG Medicare Select | 26-30 | 8,470 | 10,336 | 13,122 | 15,170 |
| | 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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Presenting
LIC MF MULTI ASSET ALLOCATION FUND

Selected Multi Asset Allocation Funds

- LIC MF Multi Asset Allocation Fund
- Aditya Birla Sunlife Multi Asset Allocation Fund
- DSP Multi Asset Allocation Fund
- Franklin India Multi Asset Allocation
- HDFC Multi Asset Allocation Fund
- ICICI Prudential Multi Asset Allocation Fund
- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Allocation Fund
- SBI Multi Asset Allocation Fund
- Sundaram 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.

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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, Hyderabad, Hyderabad - 500 029. | 040 - 23261396 | 9948066255 |
| 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 - 500 060. | 040 - 35166704 | 9948044868 |
| HABSIGUDA | H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsguda, Secunderabad - 500007. | 040 - 27153748 | 9948991242 |
| KUKATPALLY | 2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072. | 040 - 23060451 | 9948823656 |
| 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 | 9948811501 |
| 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 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016. | 0891 - 2591171 | 9948050477 |
| 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 | 9948027503 |

| Karnataka Region | | | |
|---------------------|---|----------------|------------|
| BENGALURU RO | 320/422, 1 st floor, 9th cross, 8 th 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 st floor, 9th cross, 8 th Main, Near, Balambika 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 - 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, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041 | 0422 - 4713490 | 8341130969 |
| TINDIVANAM | - | - | 9787892775 |

| 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 |

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|--------|--|------|------|------|------|------|
| 1 | Aditya Birla Sun Life Low Duration Fund(G) | 0.44 | 0.63 | 1.43 | 2.49 | 5.86 |
| 2 | DSP Ultra Short Fund(G) | 0.56 | 0.86 | 1.73 | 2.89 | 6.02 |
| 3 | HDFC Low Duration Fund(G) | 0.51 | 0.66 | 1.59 | 2.69 | 6.12 |
| 4 | ICICI Prudential Savings Fund(G) | 0.49 | 0.68 | 1.64 | 3 | 6.65 |

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

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"They may think they did it all by themselves, but the society has done an awful lot for them. So you ought to have a taxation system, but also a personal value system where a lot of that goes back to the people who got the short straws in life." - Warren Buffett

A Wealth of Laughs Finance Funnies

- Why did the bank account feel lonely? Because it didn't want to get emptied!
- Why did the market feel excited? Because no one came to visit it with deposits!
- Why did the rupee keep smiling? Because there was action everywhere!
- Why did the rupee keep smiling? Because today it didn't fall at all!
- Why did the fixed deposit stay confident? Because it knew exactly what it would get!
- Why did the investor walk slowly in the market? Because he didn't want to rush into mistakes!
- Why did the wallet avoid crowds? Because it didn't put everything in one place!
- Why did the mutual fund stay balanced? Because it didn't want to get emptied!
- Why did the investor like quiet markets? Because there was action everywhere!
- Why did the investor like quiet markets? Because they gave him peace of mind!
- Why did the budget stay alert? Because expenses could come anytime!

R.N.I No. TELENG/2022/81796 **POSTAL REGN.NO.: HQ/SD/527/2025-2027**

Registered News Paper

To

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