

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



"Gratitude & Growth: Steadying Through Change"

As we complete **30 years of the ECS Financial journey**, I would like to take a moment to express my heartfelt gratitude to every investor, partner, colleague, and well-wisher who has been part of this remarkable path. This milestone is not just a measure of time, but a reflection of the trust, relationships, and shared belief that have carried us forward. Without your continued support, this journey would not have been possible.

The markets, in recent weeks, have mirrored the uncertainties seen across the global landscape. Yet, there are now **visible signs of calm gradually emerging**. While volatility has not entirely receded, its intensity has begun to soften. Markets appear to be moving from sharp reactions to a more balanced and thoughtful assessment of developments.

A key influence continues to be the **oil situation**, shaped by geopolitical tensions. Although crude prices experienced upward pressure, the absence of a significant escalation has helped prevent any major disruption. Oil remains an important factor, but markets are beginning to interpret it with greater stability rather than immediate concern.

Encouragingly, there is a sense that markets are **beginning to find their footing**. Stability in markets is rarely immediate - it builds gradually, through confidence, participation, and clarity. What we are witnessing now could well be the early stages of that transition.

Over the past three decades, one principle has consistently guided us - **discipline through uncertainty leads to long-term progress**. Markets, much like journeys, go through phases of turbulence, but they also demonstrate a remarkable ability to recover and move forward.

As we look ahead, I remain confident that **markets will continue to stabilise**, and opportunities will emerge for those who stay patient and committed.

Thank you for being an integral part of our journey. We look forward to continuing this path together, with trust, resilience, and optimism for the future.

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



Thank you Investors

Boring wins

Continue to do what you have been doing all along:

Keep your SIPs running, Invest consistently, hold the term insurance, stay diversified across asset classes, and rebalance once a year. None of this requires a forecast about West Asia or oil prices, and none of it stops working in the months when commentators do not know what comes next.

The duller possible behaviour remains, by a very wide margin, the strategy most likely to make you wealthy over twenty years. In a season as uncertain as this one, an honest "I don't know" is the most valuable thing a commentator can offer you, and a confident forecast is the least.

- Dhirendra Kumar, Founder and CEO, Value Research.

Embrace discipline with Systematic Investment Plan.

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

A Wealth of Laughs

1. Why did the investor take a deep breath before checking the market?

Because he was preparing for anything!

Contd. in page 4

MARKETS ON A ROLLER COASTER? BUCKLE-UP WITH HYBRID MUTUAL FUNDS

During market swings, you could potentially balance risk and ride the wave with:



- Multi Asset Allocation Funds
- Balanced Advantage Funds
- Equity Savings Funds
- Arbitrage Funds

Selected MAF's / BAF's / ESF's / AF's

- ICICI Pru Multi Asset Allocation
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- HDFC Balanced Advantage Fund
- Franklin India Balanced Advantage Fund
- Mirae Asset Balanced Advantage Fund
- DSP Equity Savings Fund
- UTI Equity Savings Fund
- Bandhan Arbitrage Fund
- Kotak Arbitrage Fund

To know more, risk factors and select right funds, Please call / visit your nearest **ECS Financial** / Toll Free: 1800 425 2969 / www.ecsfinancial.co.in / grow@ecsfinancial.co.in / Missed call / WhatsApp / SMS : 094416 93111.

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

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

RBI FRS BONDS

8.05% P.A. Payable H-ly / Floating Rate

Avail this opportunity to the most

Thoughtful Inspirational Quotable Quotes

"Investing should be boring. Excitement often leads to mistakes, while patience and consistency quietly build wealth over decades." - Paul Samuelson

"When you get into a tight place and everything goes against you... never give up then, for that is just the place and time that the tide will turn." - Harriet Beecher Stowe

"Permit yourself to change your mind when something is no longer working for you." - Nedra Glover Tawwab

"Nothing in life is to be feared, it is only to be understood. Now is the time to understand more, so that we may fear less." - Marie Curie

"You need to associate with people who inspire you, people that challenge you to raise higher, people that make you better. Don't waste your valuable time with people that are not adding to your growth. Your destiny is too important." - Joel Osteen

Looking for good investments with Attractive interest rates?

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period in months	Individual (%)	Sr. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 60	6.85 7.40	7.20 7.75
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 7.45	6.85 7.75
PNB Housing Finance	AA+	12 60	6.60 6.90	6.85 7.15
Shriram Finance	AAA	18 60	7.00 7.25	7.50 7.75

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 14/05/2026			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	***	6,530	13.93	16.55	0.89	0.89	0.89	14.98	16.8	-	-	16.58	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	9,241	14.55	16.15	0.6	0.6	0.85	21.41	-	-	-	20	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,887	16.84	74.01	1.25	1.25	1	5.87	12.88	12.04	92	10.13	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	83,547	34.52	800.0	-	0.16	0.16	8.01	17.13	18.03	15.99	20.45	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	13,447	15.35	15.98	-	0.3	0.29	26.21	-	-	-	19.42	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	14,738	23.83	24.59	-	-	0.15	18.17	20.5	16.33	-	16.97	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	17,666	37.72	66.71	-	-	-	16.22	17.79	14.35	11.66	9.75	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	5,001	25.04	25.04	-	-	-	10.1	14.63	13.2	-	15.97	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	964	11.97	11.97	-	-	-	15.32	-	-	-	11.34	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,865	29.37	77.84	0.35	0.35	-	7.21	17.37	14.11	11.01	12.45	10		

Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)																
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9,182	25.75	108.2	-	0.245	0.245	3.69	11.71	10.17	10.91	9.57	1	
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,661	13.93	28.03	0.06	0.06	0.085	3.43	10.82	8.45	8.87	8.76	2	
3	HDFC Balanced Advantage Fund	Feb-94	****	1,05,378	36	508.53	0.25	0.25	0.25	0.01	14.78	15.91	14.19	17.6	3	
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70,551	17.58	75.34	2	1.6	1.6	4.29	11.63	10.98	11.15	10.98	4	
5	Kotak Balanced Advantage Fund	Aug-18	***	17,184	20.34	20.34	-	-	-	0.55	9.55	9.03	-	9.55	5	
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,620	31	176.97	-	0.3	0.32	2.09	11.07	9.94	10.96	14.29	6	
7	SBI Balanced Advantage Fund	Aug-21	****	40,732	15.66	15.66	-	-	-	3.33	11.69	-	-	10.17	7	
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,658	14.28	34.45	0.8	0.115	0.125	-0.72	8.9	8.59	9.02	9.34	8	
9	Tata Balanced Advantage Fund	Jan-19	***	9,128	20.54	20.54	-	-	-	2.44	9.29	9.31	-	10.37	9	
10	Union Balanced Advantage Fund	Dec-17	**	1,241	18.57	19.9	-	-	0.27	0.56	8.2	7.33	-	8.56	10	

Hybrid Equity Funds																
1	DSP Aggressive Hybrid Fund	May-99	***	11,582	26.8	343.55	-	0.2	0.32	-3.21	12.67	10.92	12.14	14	1	
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8,484	24.85	156.3	0.25	0.25	0.25	-1.66	10.78	10.61	11.3	10.34	2	
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11,024	90.72	355.55	-	0.77	0.75	-1.38	11.67	10.93	12.3	12.28	3	
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2,306	27.94	260.28	2	2.25	2.5	-2.03	12.15	11.01	10.96	13.12	4	
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	50,368	25.23	396.45	2	2.3	2.35	3.52	16.75	17.28	15.75	14.87	5	
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8,642	36.89	62.77	-	-	-	5.41	13.91	13.09	13.01	14.09	6	
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,701	26.04	104.25	1.25	2	1.75	3.73	13.91	13.01	12.95	14.05	7	
8	Tata Aggressive Hybrid Fund	Oct-95	**	3,865	75.14	422.09	6.5	6.9	10.58	-1.2	8.82	10.3	9.65	14.15	8	

Business Cycle Fund & Value Funds																
1	ICICI Prudential Value Fund	Aug-05	****	59,588	34.53	456.46	4.0	4	4.0	-0.04	16.82	17.52	15.11	19.2	1	
2	DSP Value Fund	Jan-21	****	1,703	16.24	23.24	1.3	1.3	1.4	12.88	19.3	14.77	-	16.82	2	
3	Nippon India Value Fund	Dec-03	****	8,919	41	220.85	-	-	3.25	0.84	19.55	17.5	15.98	15.92	3	
4	Kotak Business Cycle Fund	Sep-22	-	3,064	14.88	16.01	-	-	1.03	4.18	16.21	-	-	13.86	4	
5	Sundaram Business Cycle Fund	Jun-24	-	1,576	10.34	10.34	-	-	-	-1.71	-	-	-	1.81	5	

Children's Gift Funds & Retirement Savings Funds																
1	HDFC Retirement Saving Fund	Feb-16	****	6,733	-	47.23	-	-	-	-4.76	12.45	15.16	15.23	16.4	1	
2	ICICI Pru childrens Fund	Aug-01	****	1,412	-	324.91	-	-	-	3.65	16.39	14.22	12.2	15.12	2	
3	ICICI Prudential Retirement Fund	Feb-19	****	1,869	34.14	34.14	-	-	-	12.12	23.78	22.13	-	18.56	3	
4	SBI children's Fund	Sep-20	****	6,114	-	46.03	-	-	-	14.74	23.02	25	-	31.19	4	
5	SBI Retirement Benefit Fund	Feb-21	***	3,013	19.09	19.09	-	-	-	-1.98	9.74	12.87	-	13.09	5	
6	Tata children's Fund	Oct-95	**	331	-	55.62	-	-	-	-7.8	8.71	10.17	10.22	12.15	6	

Flexi Cap Funds																
1	Bandhan Flexi Cap Fund	Sep-05	***	7,285	45.59	203.7	3.48	3.43	2.91	0.77	13.9	12.62	11.04	15.72	1	
2	HDFC Flexi Cap Fund	Jan-95	****	1,00,479	70.04	1938.37	7	7	7	0.15	18.08	18.55	16.3	18.27	2	
3	ICICI Prudential Flexicap Fund	Jul-21	****	20,936	15.66	18.69	-	1.5	1.5	4.01	16	-	-	13.83	3	
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12,770	29.17	55.55	2.09	2.28	2.1	-7.14	18.28	12.36	12.28	15.29	4	
5	Parag Parikh Flexi Cap Fund	May-13	****	1,40,949	82.48	82.48	-	-	-	0.64	15.9	15.67	17.04	17.65	5	

Multi Cap Funds																
1	HDFC Multi Cap Fund	Dec-21	***	19,558	16.35	18.05	0.75	-	0.75	-0.96	16.24	-	-	14.27	1	
2	ICICI Prudential Multicap Fund	Oct-94	****	16,997	33.35	828.20	2.6	3	3	7.49	19.83	17.8	15.26	14.98	2	
3	Kotak Multicap Fund	Sep-21	****	25,769	17.87	19.44	-	-	1.45	7.59	21.73	-	-	15.46	3	
4	Nippon India Multi Cap Fund	Mar-05	****	52,634	57.92	294.07	5	5	4.5	3.64	18.96	20.88	15.87	17.34	4	
5	Sundaram Multi cap Fund	Oct-00	**	2,807	59.85	365.69	2.22	2.54	4.91	0.48	14.8	14.26	14.15	14.87	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 14/05/2026			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	****	16,337	21.95	134.64	0.67	0.7	0.7	-1.47	16.68	14.76	15.4	14.4	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15,559	64.24	1,323.69	7	7	7	-3.82	16.61	17.61	13.95	22.33	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4,659	29.97	54.31	1.82	1.88	1.97	10.97	24.12	19.88	17.13	16.13	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,617	-	28.95	-	-	-	-6.27	11.63	13.79	-	16.89	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	31,094	86.21	425.23	-	-	-	0.01	19.70	17.96	14.68	16.38	5		

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/04/2026

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	12354.11	5.56	42089.45	10.45	85020.93	13.93	258782.83	14.70	2558879.59	16.38	278000
2	HDFC Flexi cap Fund-Gr	Jan-95	11699.99	-4.46	41582.13	9.62	87917.90	15.30	286496.90	16.60	20808873.39	20.40	374000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12498.16	7.85	42702.52	11.44	87623.76	15.16	272235.64	16.65	10457461.64	17.19	374000
4	Kotak Flexi Cap Fund-Gr	Sep-09	11856.65	-2.22	40463.60	7.76	79289.36	11.11	235517.51	12.94	721360.47	14.06	194000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12023.65	0.37	40468.32	7.77	78903.22	10.91	264975.73	15.15	962015.40	18.52	182000
6	Nippon India Multicap Fund	Nov-06	12101.58	1.59	41661.94	9.75	90053.73	16.27	297463.88	17.30	1361555.67	15.94	254000
7	Nippon India Smallcap Fund-Gr	Sep-10	12477.70	7.52	41541.83	9.55	90852.24	16.63	363792.96	21.03	1298021.93	22.08	182000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11906.34	-1.46	41370.86	9.27	83633.85	13.27	297800.58	17.32	512252.04	17.13	146000
9	Sundaram multicap fund	Oct-00	11749.03	-3.88	39661.06	6.41	78515.75	10.71	247094.03	13.84	2946455.04	14.89	302000
10	Tata Large & Midcap Fund-Gr	Mar-93	11393.74	-9.30	36697.82	1.25	72189.33	7.34	223324.90	11.95	6358861.18	16.30	398000

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

The Devil Is In The Details

What to check before buying an insurance policy



Verify Policy Documents

Go through all the policy conditions and ensure they are the same as explained to you.

If there are doubts, contact the intermediary or insurer immediately.



Ask Targeted Questions

Life Insurance:
Ask about claim denials, suicide clauses, medical history disclosure, lifestyle habits, occupation risks, riders, and claim settlement process.

Health Insurance:
Ask about initial waiting periods, pre-existing conditions, claim rejection reasons, room rent sub-limits, co-payment clauses, restoration benefits, and exclusions.

Motor Insurance:
Ask about depreciation on parts, deductibles, claim limits, exclusions (water damage, mechanical failures, commercial use), and documentation requirements.

Ensure Full Disclosure

Provide complete and accurate details in the proposal forms and documents.

Verify lifestyle and medical information is correct to avoid claim disputes later.

Know Your Rights

Know that you can return a policy in the free-look period.

Irdai now mandates compulsory claim payment after a life insurance policy has been in force for at least three years, and insurers cannot reject claims for non-disclosure of mis-statements.

Use grievance channels if issues arise (insurer's grievance cell, Irdai portal, ombudsman).

Keep all communication records as you may require them later.



Check For Exclusions & Waiting Periods

Understand which illnesses or conditions have longer waiting periods.

Identify treatment or disease-specific exclusions.

Confirm if restorations cover the same illness within the same year.

Insurance services – at your doorstep

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

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

For assistance, please contact:

B. Bhargavi - 70322 20490 /

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

Insurance is the subject matter of solicitation.

Protect your future with India's top Insurance Plans!

INSURANCE PREMIUM TABLE

Term Insurance Plan (u/s.80C)

Insurance co. Name	Age (yrs)	Term (yrs)	50 Lakhs* (₹)	1 crore* (₹)
HDFC Life click 2 protect supreme	25	60	11,192	17,724
	35	50	18,113	30,197
	45	40	34,303	53,718
ICICI Pru IProtect Smart	25	60	10,048	15,641
	35	50	16,310	25,465
LIC Jeevan Amar	25	40	12,371	21,329
	35	40	22,684	40,271
SBI Life Smart Shield	45	35	41,115	72,991
	25	55	9,376	13,764
	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:
7095905511, 7032220490, 8121042189, 9848044868

Insurance is the subject matter of solicitation.

Selected Balanced Advantage Funds

- HDFC Balanced Advantage
- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Franklin Templeton Balanced Advantage
- Kotak 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.

One Fund. Meaningful Diversification.

Selected Multi Asset Allocation Funds

- 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
- UTI Multi Asset Allocation Fund

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

NFO

In the market, knowing when to **accelerate** and when to **hold back** matters.

Invest in

Platinum Hybrid Long-Short Fund

NFO closes on: 3rd June, 2026 | Re-opens on: 11th June, 2026

Platinum Hybrid Long-Short Fund (An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives. **is suitable for investors who are seeking***

- Regular income and Long term capital appreciation
- Investment predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives

*Investors should consult their financial advisors if they are not clear about the suitability of the product.

**The Risk Band shall be as specified by AMFI.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the characteristics of the investment strategy or model portfolio and the same may vary post-NFO when the actual investments are made.

Mirae Asset Mutual Fund: MF095/07/05

Investments in specialized investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

PLATINUM SIF

by Mirae Asset Mutual Fund

Invest Now



RISK LEVEL 2

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Sl. No	LIQUID FUNDS RETURNS AS ON 14/05/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.09	0.23	0.94	2.06	5.40
2	DSP Ultra Short Fund(G)	0.11	0.38	1.42	2.63	5.73
3	HDFC Low Duration Fund(G)	0.14	0.32	1.1	2.38	5.69
4	ICICI Prudential Savings Fund(G)	0.13	0.30	1.19	2.57	6.22

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

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(Y/y Int dt. 31st July)

● **IRFC (X)**
(Y/y Int dt. 15th October)

● **HUDCO (II)**
(Y/y Int dt. 30th April)

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

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"We live in a world in which we need to share responsibility. It's easy to say "It's not my child, not my community, not my world, not my problem." Then there are those who see the need and respond. I consider those people my heroes." - Fred Rogers

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Telangana Urban Region

AMEERPET	H.No.7-1-471-472, Office No:210, Gururupa Complex, Opp. Gurudwara, Ameerpeta, Hyderabad - 500016.	040 - 23731636	9948097642
BAGHAMBERPET	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: 3-6-290/1/2, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9948066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	7075260088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9948044868
HABSIGUDA	H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, 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
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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, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandralah 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, 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	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 - 31024331	7032415862
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A Wealth of Laughs **Finance Funnies**

- Why did the bank account feel important?
Because it was finally getting attention!
- Why did the rupee walk carefully?
Because it didn't want to slip again!
- Why did the fixed deposit enjoy quiet days?
Because nothing disturbed its plan!
- Why did the investor like slow growth?
Because it felt safe and steady!
- Why did the wallet stay alert?
Because spending could happen any second!
- Why did the market look confusing?
Because it kept changing its mind!
- Why did the mutual fund feel secure?
Because it had many options inside!
- Why did the investor stay patient?
Because he knew good things take time!
- Why did the budget stay careful?
Because it didn't want any surprises!

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