

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial

Elluswamy Chandrasekaran  
Editor



### "Discipline Over Distraction: The True Driver of Long-Term Wealth"

The past few weeks have once again highlighted a defining characteristic of financial markets - their ability to react quickly, but recover steadily. Recent trends have been shaped by global developments, particularly the evolving situation in West Asia, which has kept investors cautious and markets volatile. Fluctuations in crude oil prices, driven by concerns around supply disruptions, have added another layer of uncertainty, especially for economies like India that are sensitive to energy imports.

However, even amidst these developments, markets have shown encouraging signs of resilience. After phases of sharp movements, there are early indications of stabilisation, supported by steady domestic participation and a gradual shift in focus back to fundamentals. This transition - from reaction to reflection - is often the first step towards normalisation.

The current geopolitical situation remains fluid. While tensions in West Asia have not fully subsided, the absence of a significant escalation has helped prevent extreme dislocation in global markets. Oil prices, though elevated at times, have not sustained levels that could materially disrupt economic momentum. This balance between risk and restraint is allowing markets to absorb shocks without losing structural stability.

In such an environment, it is easy to be influenced by noise - headlines, short-term movements, and evolving narratives. Yet, the essence of successful investing lies not in reacting to every change, but in remaining anchored to a disciplined approach.

Markets do not reward those who act the fastest; they reward those who act with consistency.

Periods of volatility often test conviction. They create doubt and invite hesitation. But history has consistently shown that investors who stay invested through uncertain phases are better positioned to benefit when stability returns. Recoveries are rarely predictable, and the strongest phases of growth often begin when sentiment is still cautious.

This is why discipline remains the most powerful investment strategy. Continuing systematic investments, maintaining diversification, and staying aligned to long-term goals are not just prudent practices - they are essential during uncertain times.

At **ECS Financial**, our message is simple and unwavering: stay invested, stay disciplined, and stay focused on the long term. Markets will continue to move, uncertainty will come and go, but the principles of wealth creation remain constant.

Because in the end, it is not timing the market, but time in the market that truly builds wealth.

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

**MUTE THE NOISE**  
STAY FOCUSED  
ON YOUR LONG-TERM GOALS

Don't let market-related noise distract you from your long-term goals.

**MUTUAL FUNDS**  
Sahi Hai

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

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Your Wealth Creation Journey, Please Call Your RM or Toll Free 1800 425 2969.

**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.

**RBI FRS BONDS**

**8.05% P.A.** Payable H-Ily / Floating Rate

Avail this opportunity to the most

**A Wealth of Laughs** 😄😄😄😄😄😄

1. Why did the investor carry a torch at night? 😄

Because he was still looking for returns!

Contd. in page 4

### Specialized Investment Funds

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An Investor Education and Awareness Initiative by Magnum SIF, offered by SBI Mutual Fund & **ECS Financial**

### Selected Specialized Investment Funds (SIFs)

- SIF - NFO's**
- Titanium Equity Long-Short Fund by Tata MF
  - Arthaya Equity Long Short Fund by Union MF

- SIF - Ongoing**
- Magnum Hybrid Long Short Fund
  - iSIF Equity Ex-Top 100 Long-Short Fund
  - iSIF Hybrid Long-Short Fund
  - Sapphire Equity Long-Short SIF

To know more, risk factors & to invest, Please call J. Srinivas - 98480 32339, C. Vignesh - 70324 15862

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

### Thoughtful Inspirational Quotable Quotes

"Most people underestimate the importance of long-term compounding because they focus too much on short-term consumption." - Saurabh Mukherjea

"When you become comfortable with uncertainty, infinite possibilities open up in your life." - Eckhart Tolle

"Self-control is strength. Right thought is mastery. Calmness is power." - James Allen

"You have to believe. Otherwise, it will never happen." - Neil Gaiman

"We have to abandon the idea that schooling is something restricted to youth. How can it be, in a world where half the things a man knows at 20 are no longer true at 40 - and half the things he knows at 40 hadn't been discovered when he was 20?." - Arthur C. Clarke

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](mailto:krishnakumarg@ecsfinancial.co.in) or WhatsApp at +91 76748 40303!

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

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM		NAV as on 30/04/2026			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				
<b>Multi Asset Funds &amp; Asset Allocator Funds</b>																	
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	5,936	13.77	16.35	0.89	0.89	0.89	15.51	16.98	-	-	-	16.36	1	
2	DSP Multi Asset Allocation Fund	Sep-23	-	8,396	14.27	15.84	0.6	0.6	0.85	21.72	-	-	-	-	19.44	2	
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5,556	16.82	73.92	1.25	1.25	1	6.44	13.1	12.19	10.97	10.14	3	3	
4	ICICI Prudential Multi Asset Fund	Oct-02	****	77,658	34.68	800.1	-	0.16	0.16	9.1	17.68	18.85	15.95	20.49	4	4	
5	Kotak Multi Asset Allocation Fund	Sep-23	-	12,073	15.13	15.75	-	0.3	0.29	25.95	-	-	-	-	19.07	5	
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	13,139	23.69	24.3	-	-	0.15	18.78	20.37	16.13	-	-	16.94	6	
7	SBI Multi Asset Allocation Fund	Dec-05	****	16,150	37.31	65.98	-	-	-	16.78	17.75	14.55	11.62	9.71	7	7	
8	Tata Multi Asset Allocation Fund	Mar-20	**	4,669	24.8	24.8	-	-	-	10.28	14.57	13.12	-	-	15.89	8	
9	Union Multi Asset Allocation Fund	Sep-24	-	888	11.95	11.95	-	-	-	16.47	-	-	-	-	11.51	9	
10	UTI Multi Asset Allocation Fund	Nov-08	***	6,379	29.15	77.26	0.35	0.35	-	7.52	17.62	14.03	10.96	12.43	10	10	

<b>Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)</b>																
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	8,540	25.83	108.52	-	0.245	0.245	5.18	12.25	10.36	10.93	9.59	1	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3,548	13.92	28.02	0.06	0.06	0.085	4.27	11.58	8.53	8.87	8.79	2	2
3	HDFC Balanced Advantage Fund	Feb-94	****	98,458	36.44	514.73	0.25	0.25	0.25	2.52	15.39	17.03	14.31	17.67	3	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	66,398	17.66	75.68	2	1.6	1.6	5.82	12.19	11.2	11.19	11.03	4	4
5	Kotak Balanced Advantage Fund	Aug-18	***	16,204	20.47	20.47	-	-	-	2.57	10.18	9.18	-	-	9.69	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9,032	31.42	178.09	-	0.3	0.32	3.58	11.73	10.27	10.99	14.36	6	6
7	SBI Balanced Advantage Fund	Aug-21	****	38,488	15.76	15.76	-	-	-	4.83	12.29	-	-	-	10.25	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1,565	14.33	34.57	0.8	0.115	0.125	0.58	9.45	8.76	9.08	9.39	8	8
9	Tata Balanced Advantage Fund	Jan-19	***	8,725	20.51	20.51	-	-	-	3.14	9.56	9.39	-	-	10.41	9
10	Union Balanced Advantage Fund	Dec-17	**	1,192	18.83	19.99	-	-	0.27	2.15	8.68	7.47	-	-	8.66	10

<b>Hybrid Equity Funds</b>																
1	DSP Aggressive Hybrid Fund	May-99	***	10,883	26.77	343.18	-	0.2	0.32	-2.21	13.53	10.98	12.14	14.02	1	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	7,653	24.96	157.01	0.25	0.25	0.25	-0.13	11.46	10.84	11.56	10.37	2	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	10,253	91.32	357.89	-	0.77	0.75	3.61	12.59	11.12	12.45	12.31	3	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2,164	28.12	261.91	2	2.25	2.5	-0.32	12.85	11.34	11.01	13.16	4	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	46,700	25.45	399.84	2	2.3	2.35	5.07	17.63	18.26	15.83	14.93	5	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	7,812	37.03	63.01	-	-	-	7.84	14.43	13.09	13.01	14.09	6	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3,701	26.04	104.25	1.25	2	1.75	3.73	13.47	12.81	9.98	11.87	7	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3,608	75.92	426.46	6.5	6.9	10.58	0.85	9.48	10.66	9.88	14.21	8	8

<b>Business Cycle Fund &amp; Value Funds</b>																
1	ICICI Prudential Value Fund	Aug-05	****	55,852	34.9	461.4	4.0	4	4.0	2.1	17.74	18.51	15.17	19.3	1	1
2	DSP Value Fund	Jan-21	****	1,469	16.17	23.14	1.3	1.3	1.4	15.03	19.21	15.01	-	-	16.86	2
3	Nippon India Value Fund	Dec-03	****	7,993	41.42	223.13	-	-	3.25	3.74	20.81	18.08	16.15	16.01	3	3
4	Kotak Business Cycle Fund	Sep-22	-	2,741	14.73	15.85	-	-	1.03	6.13	16.76	-	-	-	13.69	4
5	Sundaram Business Cycle Fund	Jun-24	-	1,404	10.17	10.17	-	-	-	-1.13	-	-	-	-	0.95	5

<b>Children's Gift Funds &amp; Retirement Savings Funds</b>																
1	HDFC Retirement Saving Fund	Feb-16	****	6,236	-	47.95	-	-	-	-1.51	13.6	15.97	15.51	16.64	1	1
2	ICICI Pru childrens Fund	Aug-01	****	1,266	-	326.46	-	-	-	6.93	17.28	14.53	12.42	15.17	2	2
3	ICICI Prudential Retirement Fund	Feb-19	****	1,609	34.29	34.29	-	-	-	16.83	24.99	22.43	-	-	18.74	3
4	SBI children's Fund Investment Plan	Sep-20	****	5,158	-	46.22	-	-	-	18.52	23.85	25.57	-	-	31.53	4
5	SBI Retirement Benefit Fund - Aggressive Plan	Feb-21	****	2,719	19.35	19.35	-	-	-	1.96	11.22	13.48	-	-	13.49	5
6	Tata children's Fund	Oct-95	**	302	-	55.8	-	-	-	-5.8	9.47	10.43	10.34	12.17	6	6

<b>Flexi Cap Funds</b>																
1	Bandhan Flexi Cap Fund	Sep-05	***	6,651	45.71	204.23	3.48	3.43	2.91	2.95	14.91	12.8	11.2	15.77	1	1
2	HDFC Flexi Cap Fund	Jan-95	****	91,335	70.26	1944.50	7	7	7	1.23	18.76	19.54	16.3	18.31	2	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	18,458	15.77	18.82	-	1.5	1.5	7.85	17.49	-	-	-	14.12	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	11,679	29.24	55.67	2.09	2.28	2.1	-2.58	19.40	12.52	12.4	15.36	4	4
5	Parag Parikh Flexi Cap Fund	May-13	****	1,28,966	83.35	83.35	-	-	-	3.77	16.83	15.85	17.28	17.80	5	5

<b>Multi Cap Funds</b>																
1	HDFC Multi Cap Fund	Dec-21	***	17,562	16.47	18.18	0.75	-	0.75	3.07	17.26	-	-	-	14.59	1
2	ICICI Prudential Multicap Fund	Oct-94	****	14,681	32.86	816.04	2.6	3	3	7.74	20.31	17.83	15.1	14.95	2	2
3	Kotak Multicap Fund	Sep-21	****	22,095	18.01	19.60	-	-	1.45	11.15	22.8	-	-	-	15.81	3
4	Nippon India Multi Cap Fund	Mar-05	****	46,321	58.27	295.83	5	5	4.5	7.19	20.32	21.31	15.92	17.41	4	4
5	Sundaram Multi cap Fund	Oct-00	**	2,525	60.17	367.6	2.22	2.54	4.91	3.39	15.9	14.49	14.24	14.92	5	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 30/04/2026			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	22.1	135.56	0.67	0.7	0.7	0.61	17.86	15.3	15.5	14.47	1	1	
2	HDFC ELSS Tax Saver Fund	Mar-96	****	14,615	64.77	1,334.68	7	7	7	-2.14	17.36	17.97	13.97	22.39	2	2	
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	3,969	29.58	53.6	1.82	1.88	1.97	15.5	24.83	19.41	17.11	16.05	3	3	
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5,261	-	29.45	-	-	-	-3.56	12.72	14.65	-	-	17.29	4	
5	SBI ELSS Tax Saver Fund	Mar-93	****	28,441	86.6	427.18	-	-	-	2.2	20.64	18.49	14.81	16.42	5	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



### 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.

### 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.

### 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.

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#### 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
ICICI Pru IProtect Smart	45	40	34,303	53,718
	25	60	10,048	15,641
LIC Jeevan Amar	35	50	16,310	25,465
	45	40	28,946	47,656
SBI Life Smart Shield	25	40	12,371	21,329
	35	40	22,684	40,271
SBI Life Smart Shield	45	35	41,115	72,991
	25	55	9,376	13,764
SBI Life Smart Shield	35	45	15,299	23,113
	45	35	28,257	43,607

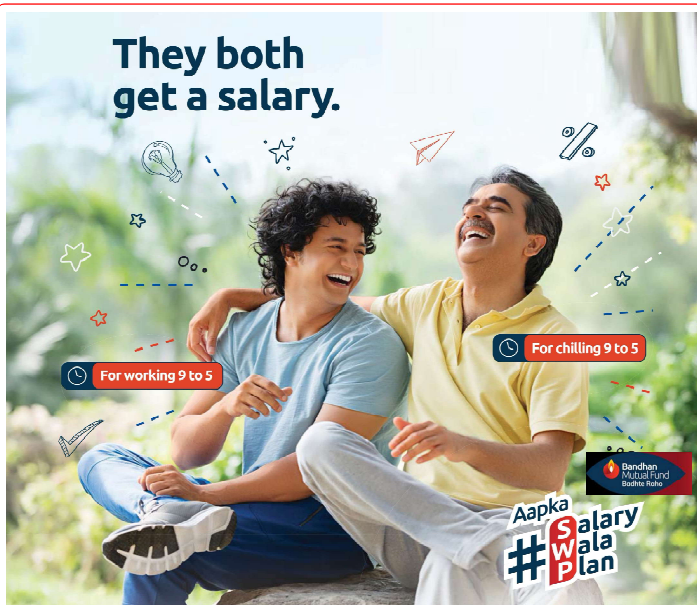
\* Premium for 25 yrs old male for 30 yrs term

#### Health Insurance Plan (u/s.80D)

Insurance Company - Plan	Age Group	Sum Insured			
		10 Lakhs	15 lakhs	50 Lakhs	1 Crore
STAR HEALTH ASSURE POLICY	18 YRS	8,834	11,237	16,239	19,706
	25 YRS	8,834	11,237	16,239	19,706
	35 YRS	8,834	11,237	16,239	19,706
	45 YRS	10,380	13,061	18,824	22,833
HDFC ERGO OPTIMA SECURE	18 YRS	12,749	14,705	16,683	18,693
	25 YRS	13,994	16,365	18,090	20,100
	35 YRS	15,722	18,737	20,100	22,110
	45 YRS	18,204	21,583	22,110	24,120
ICICI LOMBARD ELEVATE POLICY	18-20	8,027	9,795	12,450	14,394
	21-25	8,246	10,062	12,782	14,776
	26-30	8,470	10,336	13,122	15,170
	31-35	8,694	10,610	13,462	15,564
TATA AIG Medicare Select	18 YRS	4,615	5,157	9,763	11,442
	25 YRS	6,474	7,231	12,682	15,038
	35 YRS	7,937	8,863	14,979	17,868
	45 YRS	13,093	14,615	23,353	28,118

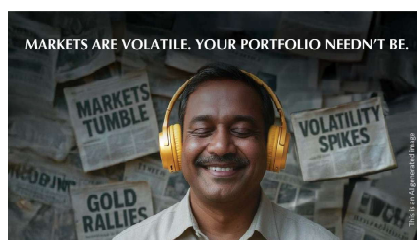
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What if your years of Mutual Fund investments could pay you—just like a salary? That's exactly what a Systematic Withdrawal Plan (SWP) does. It lets you withdraw a fixed amount at regular intervals while the rest of your money stays invested and gets a chance to grow. That's why we call it the Salary Wala Plan!

An Investor Education and Awareness Initiative by Bandhan MF & ECS Financial



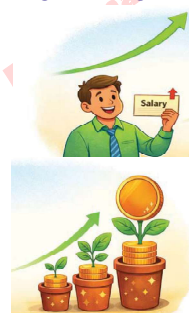
One Fund. Meaningful Diversification.

#### 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
- LIC MF 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.

Each time my income grew, I made sure my SIP grew along with it



A small habit that could aid an investor's compounding journey

#### Key takeaways

- . Step up your SIP with every salary raise
- . Lifestyle inflation is quiet, but compounding is louder
- . The earlier you start, the harder compounding works

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Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period in months	Individual (%)	87-Citizen (%) (80+)
Bajaj Finance Ltd.	AAA	18 60	6.85 7.20	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 7.00	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 7.25	7.65 7.75

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**Secure today, smile tomorrow!**

**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)** (Yrly Int. dt: 30<sup>th</sup> June)
- **PFC (X)** (Yrly Int. dt: 31<sup>st</sup> July)
- **IRFC (X)** (Yrly Int. dt: 15<sup>th</sup> October)
- **HUDCO (II)** (Yrly Int. dt: 30<sup>th</sup> April)

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

**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 30/04/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.05	0.44	1.28	2.26	5.59
2	DSP Ultra Short Fund(G)	0.18	0.67	1.61	2.73	5.84
3	HDFC Low Duration Fund(G)	0.07	0.51	1.42	2.47	5.89
4	ICICI Prudential Savings Fund(G)	0.06	0.52	1.46	2.76	6.42

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

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**Mobile: 73862 49493**



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**Please call Mr. Venkatachalam 73862 49493**

**TITANIUM EQUITY LONG-SHORT FUND**  
AIM TO TAKE ADVANTAGE OF EVERY MARKET TURN

**Investment Objective:** To generate medium to long term capital appreciation by investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.

**Allocation:** Equity and equity related instruments instruments\*: Min 80% to Max 100%, Short exposure through unhedged derivative position in equity and equity related instruments: Min 0% to Max 25%, Debt and money market instruments including fixed income derivatives: Min 0% to Max 20%, Units issued by InvTs : Min 0% to Max 20%.

**Fund Manager:** Suraj Nanda, Amit Somani & Hasmukh Devi Vishariya  
**Min Amt:** ₹10,00,000/- and in multiple of ₹1 thereafter.

**Benchmark Index:** Nifty 500 Total Return Index (TRI)

**Exit Load:** 1. Redemption/Switch-out on or before expiry of 1 month from the date of allotment: 1%. 2. Redemption/Switch-out after expiry of 1 month from the date of allotment-Nil.

**Cheque in favour:** "Titanium Equity Long-Short Fund"

The fund aims to make returns across market phases by dynamically changing equity allocations to manage risk and returns with an aim to limit drawdowns through short positions.

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

**Titanium Equity Long-Short Fund**  
(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments)

**Investment Objective:** To generate medium to long term capital appreciation by investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.

**Allocation:** Equity and equity related instruments instruments\*: Min 80% to Max 100%, Short exposure through unhedged derivative position in equity and equity related instruments: Min 0% to Max 25%, Debt and money market instruments including fixed income derivatives: Min 0% to Max 20%, Units issued by InvTs : Min 0% to Max 20%.

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**Exit Load:** 1. Redemption/Switch-out on or before expiry of 1 month from the date of allotment: 1%. 2. Redemption/Switch-out after expiry of 1 month from the date of allotment-Nil.

**Cheque in favour:** "Titanium Equity Long-Short Fund"

**NFO Opens on 27/04/26 & Closes on 11/05/26**

**"Sometimes it takes only one act of kindness and caring to change a person's life." - Jackie Chan**

**Note:** All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision go through or ask for risk factor. **Risk Factors:** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

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<b>AMEERPET</b>	H.NO.7-1-471-472, Office No: 210, Gururupa Complex, Opp. Gurudwara, Ameerpeta, Hyderabad - 500016.	040 - 23731636	9948097642
<b>BAGH AMBERPET</b>	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500013.	040 - 27424613	9948090022
<b>BASHEERBAGH</b>	Room No: 201 & 202, Shop No: 3-6-290/12/2, 1Ind floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	9948066255
<b>CHANDANAGAR</b>	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameerapur Road, Chandanagar, Hyderabad - 500050	-	7075260088
<b>CHAITANYAPURI</b>	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	9848044868
<b>HABSIGUDA</b>	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9848991242
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhayyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9848823656
<b>MADHAPUR</b>	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	7036383065
<b>MALKAJIRI</b>	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajiri, Hyderabad - 500047.	040 - 27243201	9848811501
<b>SAINIKPURI</b>	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	765908855
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500033.	040 - 2784 4411	9948980066
<b>SUCHITRA</b>	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	8121042180
<b>TIRUMALGIRI</b>	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgi, Hyderabad - 500015.	040 - 27797253	9912822611

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

Andhra Pradesh Region			
<b>VISHAKAPATNAM @</b>	47-9-17, 1 <sup>st</sup> Floor, 11Ind Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9848050477
<b>GAJUWAKA</b>	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
<b>RAJAMAHENDRAVARAM</b>	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9848629443
<b>VIJAYAWADA</b>	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			
<b>BENGALURU RO</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastrri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
<b>MALLESHWARAM</b>	Shop: 201, Ramachandralah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
<b>SHASTRINAGAR</b>	320/422, 1 <sup>st</sup> floor, 9th cross, 8 <sup>th</sup> Main, Near, Balambika Temple, Shastrri Nagar, Bengaluru - 560028.	080 - 26638977	9980060787

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

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

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

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**A Wealth of Laughs Finance Funnies**

- Why did the bank account feel heavy?  
Because it finally had something inside!
- Why did the rupee stay quiet in a meeting?  
Because it didn't want to drop in front of everyone!
- Why did the fixed deposit avoid gossip?  
Because it liked to stay locked and secure!
- Why did the investor keep smiling in a slow market?  
Because he knew time would do the work!
- Why did the wallet feel safe at home?  
Because there was no spending there!
- Why did the market feel energetic?  
Because trading kept it on its toes!
- Why did the mutual fund feel relaxed at night?  
Because it was well spread out!
- Why did the investor avoid panic?  
Because he trusted his plan!
- Why did the budget stay strong?  
Because it didn't break easily!

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