

# ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



## FORTNIGHTLY - INVESTMENT NEWS

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### Editorial

**Elluswamy Chandrasekaran**  
Editor



### When Markets Shake, Conviction Holds: This Too Shall Pass

There are phases in every market cycle when uncertainty feels overwhelming and volatility seems relentless. The current environment is one such phase-shaped by geopolitical risks, fluctuating oil prices, and global uncertainties. Yet, history offers a powerful perspective: what appears as a threat in the moment often turns into a missed opportunity for those who exit too early.

Markets are, by nature, forward-looking. They react sharply to uncertainty, but they also recover with equal conviction once clarity begins to emerge. The turbulence we are witnessing today is not new-it is part of a larger cycle that has repeated itself across decades. And each time, those who stayed invested have been the ones who benefited the most.

"This too shall pass" is not merely a phrase of comfort-it is a reflection of how markets function. Volatility may test patience, but it does not define long-term outcomes. What matters is the discipline to remain invested and the clarity to focus on fundamentals rather than fear.

In such times, **investing is not about avoiding risk, but about optimising the balance between risk and return.** This is where asset allocation, diversification, and a systematic approach play a crucial role. Continuing SIPs / STPs with regular investments ensures consistency, while staying invested allows participation in the eventual recovery-something that cannot be timed or predicted.

Amidst global challenges, the **Indian economy continues to demonstrate resilience and strength.** Supported by strong domestic consumption, government-led infrastructure growth, improving manufacturing activity, and a stable financial system, India remains one of the fastest-growing major economies. Policy continuity and structural reforms further reinforce confidence that the long-term growth trajectory remains intact despite short-term disruptions.

It is important to recognise that **volatility often creates opportunity.** With valuations becoming more reasonable across segments, the current phase offers investors a chance to build portfolios with a long-term perspective rather than react to short-term noise.

For investors, the message is clear and **consistent-continue your SIPs, STPs, stay invested, and avoid panic-driven decisions.** Exiting during uncertain times may offer temporary comfort, but it often comes at the cost of long-term growth.

**At ECS Financial, we believe confidence is built not in calm markets, but in how one responds during turbulent times. The path may not always be smooth, but it always moves forward.**

Because in the end, **beyond every phase of volatility lies stability-and beyond every challenge lies opportunity.**

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

### RedHex SIF

By HSBC Mutual Fund

### Redhex Hybrid Long-Short Fund

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)



### Targeting high accrual benefits and low volatility

Core allocation to arbitrage and fixed income ensures fixed income like returns. Alpha generation by way of steady accruals driven by participation in credit opportunities

### Fit for all seasons

Consistent credit exposure aims to generate healthy absolute income levels, irrespective of overall market direction in the medium term, liquidity sleeve and arbitrage provide sufficient liquidity management to meet any short-term liquidity needs

### Tax and risk-return efficiency

Investors benefit from long-term capital gains taxed over 1-year for listed and 2-years period for unlisted at 12.5%, making post-tax returns highly competitive compared to Cat II AIFs with higher credit risk strategies and nil liquidity (closed ended)

### Robust risk management

Active management and strict strategy level risk controls help reduce portfolio volatility, provide downside protection, and deliver more stable outcomes

### Experienced investment team

Managed by a highly experienced specialized team with experience across strategies including derivatives and special situations

Investors are advised to note that 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

"Regular investing and diversification remain the most reliable strategies for long-term investors seeking steady wealth accumulation and retirement security."  
- Burton Malkiel

"Buy when everyone else is selling and hold until everyone else is buying. That's not just a catchy slogan. It's the very essence of successful investing." - J. Paul Getty

"It's how you deal with failure that determines how you achieve success."  
- David Feherly

"Before you speak, listen. Before you write, think. Before you spend, earn. Before you invest, investigate. Before you criticize, wait. Before you pray, forgive. Before you quit, try. Before you retire, save. Before you die, give."  
- William A. Ward

"Challenges are gifts that force us to search for a new center of gravity. Don't fight them. Just find a new way to stand."  
- Oprah Winfrey



### This Too Shall Pass: Confidence Beyond Market Volatility

Webinar through Zoom

SPEAKER



Mr. Nitin Nahar

Head - Business Development, WhiteOak AMC

13th June 26, Saturday 11.00AM to 12.00 NOON

Meeting ID: 893 8979 2478 | Passcode: 1668

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

### Don't Miss Out—Book Your Bond Today!

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### Looking for good investments with Attractive interest rates?

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Name	Credit Rating	Period in months	Individual (%)	Joint (%)	Senior 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

### A Wealth of Laughs 😄😄😄😄😄😄

1. Why did the investor carry a fan to the market? 😄

Because things were getting too heated! 😄

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](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 03/06/2026			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	***	6530	13.84	16.44	0.89	0.89	0.89	13.33	15.69	-	-	-	16.05	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	9241	14.47	16.06	0.60	0.60	0.85	19.32	-	-	-	-	19.30	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5887	16.64	73.11	1.25	1.25	1.00	3.83	12.03	10.83	10.71	10.03	3	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	83547	34.24	793.56	-	0.16	0.16	6.51	16.47	17.01	15.75	20.36	4	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	13447	15.15	15.77	-	0.30	0.29	22.99	-	-	-	-	18.41	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	14738	23.63	24.39	-	-	0.15	15.44	19.48	15.37	-	-	16.72	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	17666	37.36	66.07	-	-	-	13.62	16.79	13.28	11.43	9.67	7	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	5001	24.91	24.91	-	-	-	8.14	13.78	12.20	-	-	15.72	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	964	11.78	11.78	-	-	-	12.51	-	-	-	-	9.94	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6865	29.11	77.17	0.35	0.35	-	5.81	16.29	13.26	10.72	12.35	10	10		

<b>Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)</b>																
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9182.00	25.66	108.43	-	0.25	0.25	3.61	11.22	9.46	10.44	9.55	1	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3661.00	13.75	27.82	0.06	0.06	0.09	1.84	10.14	7.82	8.65	8.65	2	2
3	HDFC Balanced Advantage Fund	Feb-94	****	105378.00	35.53	505.40	0.25	0.25	0.25	-1.54	14.01	14.54	13.78	17.55	3	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70551.00	17.53	75.10	2.00	1.60	1.60	3.40	11.23	10.25	10.82	10.93	4	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17184.00	20.35	20.35	-	-	-	0.06	9.08	8.40	-	-	9.49	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9620.00	30.89	176.33	-	0.30	0.32	1.47	10.40	9.05	10.57	14.24	6	6
7	SBI Balanced Advantage Fund	Aug-21	****	40732.00	15.59	15.59	-	-	-	2.32	10.98	-	-	-	9.79	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1658.00	13.97	33.96	0.80	0.12	0.13	-2.24	8.02	7.63	8.65	9.21	8	8
9	Tata Balanced Advantage Fund	Jan-19	***	9128.00	20.41	20.41	-	-	-	1.21	8.61	8.54	-	-	10.20	9
10	Union Balanced Advantage Fund	Dec-17	**	1241.00	18.38	19.69	-	-	0.27	-0.81	7.49	6.62	-	-	8.37	10

<b>Hybrid Equity Funds</b>																
1	DSP Aggressive Hybrid Fund	May-99	***	11582.00	26.15	338.07	-	0.20	0.32	-4.96	11.37	9.37	11.70	13.91	1	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8484.00	24.20	153.75	0.25	0.25	0.25	-3.33	9.59	9.08	10.75	10.24	2	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11024.00	89.45	353.16	-	0.77	0.75	-0.60	10.85	9.61	12.04	12.23	3	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2306.00	27.54	258.13	2.00	2.25	2.50	-3.54	11.11	9.62	10.58	13.05	4	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	50368.00	24.93	391.74	2.00	2.30	2.35	2.06	15.79	16.15	15.45	14.79	5	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8642.00	36.61	62.30	-	-	-	2.87	12.94	11.46	12.49	13.99	6	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3958.00	25.72	102.95	1.25	2.00	1.75	0.33	11.91	11.24	9.55	11.74	7	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3865.00	75.60	424.65	6.50	6.90	10.58	-0.90	8.36	9.13	9.53	14.14	8	8

<b>Business Cycle Fund &amp; Value Funds</b>																
1	ICICI Prudential Value Fund	Aug-05	****	59588.00	34.10	450.82	4.0	4.00	4.0	-1.98	15.87	16.23	14.69	19.08	1	1
2	DSP Value Fund	Jan-21	****	1703.00	16.21	23.20	1.30	1.30	1.40	10.38	18.32	14.03	-	-	16.60	2
3	Nippon India Value Fund	Dec-03	***	8919.00	40.40	217.64	-	-	3.25	-1.20	17.82	15.33	15.69	15.80	3	3
4	Kotak Business Cycle Fund	Sep-22	-	3064.00	14.90	16.03	-	-	1.03	1.67	14.99	-	-	-	13.68	4
5	Sundaram Business Cycle Fund	Jun-24	-	1576.00	10.35	10.35	-	-	-	-2.81	-	-	-	-	1.83	5

<b>Children's Gift Funds &amp; Retirement Savings Funds</b>																
1	HDFC Retirement Saving Fund	Feb-16	****	6733.00	-	46.84	-	-	-	-6.18	11.13	13.09	14.76	16.22	1	1
2	ICICI Pru childrens Fund	Aug-01	****	1412.00	-	322.27	-	-	-	1.77	15.33	13.12	11.86	15.05	2	2
3	ICICI Prudential Retirement Fund	Feb-19	****	1869.00	33.82	33.81	-	-	-	8.57	22.22	20.74	-	-	18.25	3
4	SBI children's Fund Investment Plan	Sep-20	****	6114.00	-	46.88	-	-	-	15.94	22.12	23.66	-	-	31.26	4
5	SBI Retirement Benefit Fund	Feb-21	***	3013.00	19.05	19.05	-	-	-	-3.11	8.76	11.48	-	-	12.91	5
6	Tata children's Fund	Oct-95	**	331.00	-	54.85	-	-	-	-10.03	7.15	8.55	9.93	12.07	6	6

<b>Flexi Cap Funds</b>																
1	Bandhan Flexi Cap Fund	Sep-05	***	7285.00	45.28	202.35	3.48	3.43	2.91	-0.30	12.91	11.00	10.75	15.64	1	1
2	HDFC Flexi Cap Fund	Jan-95	****	100479.00	69.52	1923.90	7.00	7.00	7.00	-0.52	16.97	16.78	15.67	18.21	2	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	20936.00	15.69	18.73	-	1.50	1.50	3.25	15.43	-	-	-	13.72	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12770.00	29.74	56.63	2.09	2.28	2.10	-4.76	17.69	11.45	12.21	15.40	4	4
5	Parag Parikh Flexi Cap Fund	May-13	****	140949.00	81.52	81.52	-	-	-	-0.78	14.49	14.47	16.84	17.46	5	5

<b>Multi Cap Funds</b>																
1	HDFC Multi Cap Fund	Dec-21	***	19558.00	16.18	17.86	0.75	-	0.75	-3.31	14.28	-	-	-	13.82	1
2	ICICI Prudential Multicap Fund	Oct-94	****	16997.00	33.40	829.39	2.60	3.00	3.00	6.00	18.82	15.93	14.96	14.96	2	2
3	Kotak Multicap Fund	Sep-21	****	25769.00	17.74	19.31	-	-	1.45	5.02	19.98	-	-	-	15.10	3
4	Nippon India Multi Cap Fund	Mar-05	****	52634.00	57.57	292.29	5.00	5.00	4.50	-0.64	17.32	19.07	15.57	17.26	4	4
5	Sundaram Multi cap Fund	Oct-00	***	2807.00	59.33	362.46	2.22	2.54	4.91	-2.06	13.71	12.30	13.73	14.80	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 03/06/2026			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	****	16337.00	21.16	133.17	0.67	0.70	0.70	-3.10	15.51	12.98	14.86	14.29	1	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15559.00	63.53	1309.18	7.00	7.00	7.00	-4.93	15.37	15.76	13.45	22.24	2	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4659.00	29.65	53.72	1.82	1.88	1.97	4.23	22.51	17.59	16.76	15.93	3	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5617.00	-	28.88	-	-	-	-7.31	11.01	12.80	-	-	16.71	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	31094.00	85.48	421.65	-	-	-	-1.95	18.34	16.23	14.20	16.32	5	5		

### SIP It Up To Meet Lifetime Goals

### Selected SIP Performance Details as on 31/05/2026

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	12418.35	6.53	41920.29	10.14	84966.28	13.88	259688.83	14.76	2941539.86	16.77	283000
2	HDFC Flexi cap Fund-Gr	Jan-95	11647.12	-5.41	40794.20	8.29	86230.25	14.48	280134.27	16.17	2111068.12	20.16	377000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12762.95	12.00	43147.08	12.12	88797.96	15.68	276771.38	15.94	11141205.87	17.04	380000
4	Kotak Flexi Cap Fund-Gr	Sep-09	11712.01	-4.42	39626.29	6.33	77794.84	10.33	230958.06	12.57	716575.89	13.87	200000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11915.14	-1.31	39818.75	6.66	77840.50	10.35	260539.06	14.82	960782.54	18.33	190000
6	Nippon India Multicap Fund	Nov-06	11873.42	-1.95	40415.63	7.66	87338.93	15.00	290445.97	16.84	1345815.80	15.73	234000
7	Nippon India Smallcap Fund-Gr	Sep-10	12408.18	6.37	40917.45	8.50	89488.37	15.99	359512.69	20.79	1303937.12	21.93	182000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11660.02	-5.21	40035.28	7.02	81048.17	11.98	288525.86	16.72	503927.19	16.69	156000
9	Sundaram multicap fund	Oct-00	11567.98	-6.61	38632.02	4.64	76544.85	9.68	243527.71	13.84	2903967.32	14.80	307000
10	Tata Large &												

## 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.

## 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

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## 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.



## WhiteOak Capital Aggressive Hybrid Fund

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

**Investment Objective:** The primary objective of the Scheme is to provide capital appreciation by investing in equity & equity related instruments and stability through debt investment.

**Allocation:** Equity & Equity related Instruments (including REITs): Min 65% to Max 80%, Debt Securities and Money Market Instruments and Government Securities: Min 20% to Max 35%, Units issued by InvITs: Min 0% to Max 10%.

**Plans and Options:** Regular Plan; Growth, Currently, the scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

**Benchmark Index:** CRISIL Hybrid 35+65 Aggressive Index.

**Min Amt:** Minimum of ₹500/- and in multiples of ₹1/-

**Fund Manager:** Mr. Ramesh Mantri, Ms. Trupti Agarwal, Mr. Dheeresh Pathak, Mr. Piyush Baranwal & Mr. Ashish Agrawal.

**Entry & Exit Load:** Nil.

**Cheque in favour:** "WhiteOak Capital Aggressive Hybrid Fund"

**NFO Opens on 08/06/26 and Closes on 22/06/26**

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



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Your Way.

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## Are you prepared for Life after Paychecks?

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- You may spend 20-30 years in retirement
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- Starting early reduces future financial stress

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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	25	60	10,048	15,641
	35	50	16,310	25,465
IProtect Smart	25	60	10,048	15,641
	35	50	16,310	25,465
LIC	25	40	12,371	21,329
	35	40	22,684	40,271
Jeevan Amar	25	60	10,048	15,641
	35	50	16,310	25,465
SBI Life Smart Shield	25	60	10,048	15,641
	35	50	16,310	25,465

\* 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
Care Health	18 YRS	9,503	11,173	15,160	19,205
	25 YRS	9,503	11,173	15,160	19,205
	35 YRS	9,503	11,173	15,160	19,205
	45 YRS	13,857	16,337	22,004	27,868

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## Shield your family from life's unpredictable turns.

### HDFC Life Click 2 Protect Supreme Plus

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan



88.88% Individual Claim Settlement Ratio



Increasing Life Cover for Life Stages\*

Special Rates & Benefits for women\*

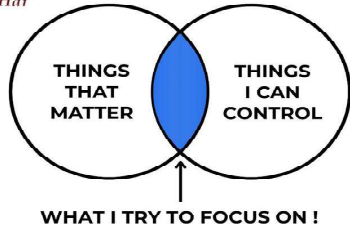
In-built Health & Wellness Benefits\*

HDFC Life Click 2 Protect Supreme Plus  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

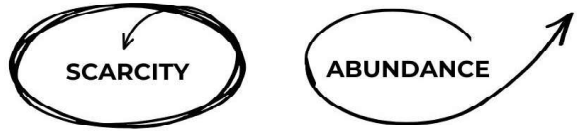
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Sach mehn kar jayo!

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**In investing, focus only where it matters and where you have control - asset allocation, discipline, and behaviour - everything else is just noise.**



**A scarcity mindset hoards cash and fears every correction. An abundance mindset invests with conviction, trusting time, compounding, and a well-built plan to deliver.**

**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 03/06/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.15	0.18	0.83	1.85	4.93
2	DSP Ultra Short Fund(G)	0.16	0.30	1.36	2.52	5.44
3	HDFC Low Duration Fund(G)	0.17	0.22	0.94	2.15	5.23
4	ICICI Prudential Savings Fund(G)	-0.04	0.19	0.34	-0.30	3.56

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

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

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

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Telangana Urban Region			
<b>AMEERPET</b>	H.NO.7-1-471-472, Office No:210, Gururupa Complex, Opp. Gurudwara, Ameerpet, 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, 11nd 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, Ameenpur 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	9948044868
<b>HABSIGUDA</b>	H.No: 4-7-14773, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	9948091242
<b>KUKATPALLY</b>	2-22-1/92, G-3, Manju plaza, Bhagyannagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	9948023656
<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	9948811501
<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	7659008855
<b>SECUNDERABAD</b>	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	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, Illrd 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>RAJAMAHEEN-DRAVARAM</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, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
<b>MALLESHWARAM</b>	Shop: 201, Ramachandriah 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, Shastri 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 lucky? Because money finally found its way in!
- Why did the rupee look relaxed today? Because it didn't fall even once!
- Why did the fixed deposit stay happy? Because it had no surprises to worry about!
- Why did the investor avoid checking too often? Because less checking meant less tension!
- Why did the wallet hide in the drawer? Because it was scared of spending again!
- Why did the market feel noisy? Because everyone had a different opinion!
- Why did the mutual fund feel strong in tough times? Because it was not depending on just one!
- Why did the investor enjoy quiet evenings? Because the market was finally closed!
- Why did the budget stay disciplined? Because it had clear limits!

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