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ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor

"When the Compass Holds, the Storm Doesn't Matter"

There is a story of an old sea captain who was once asked how he managed to sail safely through violent storms. He smiled and replied, "I never chase the waves; I trust the compass." The waves rose and fell, the winds changed direction, but the compass never lost its purpose.

Investing is much the same.

The world today continues to grapple with uncertainty. The renewed hostilities in West Asia and the alternating signals surrounding peace negotiations have once again reminded us how fragile global sentiment can be. Every development has the potential to influence energy supplies through the Strait of Hormuz, keeping crude oil prices volatile and financial markets cautious. While investors naturally react to these events, markets are still searching for the clarity that only lasting geopolitical stability can provide.

Yet, beneath these headlines lies a far more enduring story. The Indian economy continues to demonstrate remarkable resilience. Healthy domestic consumption, sustained infrastructure investment, policy continuity, a sound banking system and improving corporate performance continue to support India's long-term growth trajectory. These strengths are not built overnight, nor are they erased by temporary geopolitical disruptions.

History has repeatedly shown that markets seldom move in a straight line. They pause, correct, recover and move forward. Those who remain invested through periods of uncertainty are often the ones who benefit when confidence returns. Volatility may dominate today's headlines, but it has never had the final word.

At **ECS Financial**, we believe the real challenge is not predicting the next market movement, but preserving the discipline to stay focused on long-term goals. Continue your SIPs and regular investments. Trust your asset allocation. Let time and patience do what they have always done - reward conviction.

For when the storm finally passes, it is not the waves that define the journey-it is the compass that kept us moving in the right direction.

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

YOUR SAVINGS NAP. INFLATION DOESN'T.

Equity mutual funds can give you the combined benefits of inflation-beating returns and the ease of mutual funds - ALL IN ONE.

TYPES OF EQUITY MUTUAL FUNDS:

- Flexi Cap Fund
- Multi Cap Fund
- Large & Mid Cap Fund
- Large Cap Fund
- Mid Cap Fund
- Small Cap Fund

Stay Calm. Stay Invested. Continue your SIP/STP or Lumpsum Investments (LSI) to Build Welath.

Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- HDFC Flexi Cap
- Parag Parikh Flexi Cap
- Helios Flexi Cap
- ICICI Pru Multi Cap
- Kotak Multi Cap
- HSBC Multi Cap
- SBI Large & Mid Cap
- Sundaram Mid Cap
- Nippon India Small Cap

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

Each life event you cross merits a review of your term plan. Ensure that the sum assured covers your future income to uspport your family and liabilities - Meghna Malti

If you have a term life insurance policy to cover your dependants against an unforeseen event, that's a good start. But how long since you have reviewed if it's enough? If that appears like a long time, know that buying insurance is not enough; reviewing it periodically is what will make it work for you and your family. Like other financial products, life insurance is not a one-size-fits-all solution. Your family's needs will change as you progress through different life stages and as circumstances and liabilities alter.

Start Right

If you are in your 20s and do not have dependants, taking a life insurance cover may seem useless, but this is still the smartest time to get covered.

Source & Courtesy: Meghna Maiti, Outlook Money Contd. in Page 3

RBI FRS BONDS

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

Avail this opportunity to the most

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	6.85	7.20	7.20	7.55
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	7.05	7.50	7.55	8.00

Capital Gain Bonds u/s 54 EC

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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.

A Wealth of Laughs 😂😂😂😂😂😂

1. Why did the bank manager carry a key everywhere?
Because he never wanted to lose interest!

Contd. in page 4

We deal in

Life: LIC of India, HDFC Life, ICICI Pru Life
Health: Star Health, HDFC Ergo, SBI General
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Thoughtful Inspirational Quotable Quotes

"The key to beating inflation is owning assets that grow over time. Equities provide that growth, unlike bonds or cash." - Howard Marks

"You become financially free when your passive income exceeds your expenses." - T. Harv Eker

"Finish each day and be done with it. You have done what you could. Some blunders and absurdities no doubt crept in; forget them as soon as you can. Tomorrow is a new day. You shall begin it serenely and with too high a spirit to be encumbered with your old nonsense." - Ralph Waldo Emerson

"Let our advance worrying become advance planning." - Winston Churchill

"What you do has far greater impact than what you say." - Stephen Covey

Mutual Funds I Fixed Deposits / Small Savings I RBI Floating Rate Savings Bonds I Capital Gain Bonds (u/s 54EC) I Tax Saving Schemes I IPOs / FPOs / NCDs
Stock Broking (as AP) I Insurance (Life / Health / General) I Tax Free / Sovereign Gold Bonds I NPS / PAN Services I 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 (₹ Crs.)	NAV as on 16/07/2026 IDCW	NAV as on 16/07/2026 Growth	Year wise IDCW in ₹ FY 2023-24	Year wise IDCW in ₹ FY 2024-25	Year wise IDCW in ₹ FY 2025-26	Return (%) 1 Year	Return (%) 3 Years	Return (%) 5 Years	Return (%) 10 Years	Since Inception (%)	Sl. No.
	Multi Asset Funds & Asset Allocator Funds														
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	6989	14.14	16.79	0.89	0.89	0.89	12.19	15.16	-	-	16.18	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	10105	14.52	16.12	0.60	0.60	0.85	17.17	-	-	-	18.58	2
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5881	16.93	74.39	1.25	1.25	1.00	3.89	11.42	10.60	10.68	10.06	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	84991	34.61	809.56	-	0.16	0.16	6.28	15.61	17.05	15.18	20.35	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	14309	14.84	15.76	-	0.30	0.29	17.87	-	-	-	17.55	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	16000	23.54	24.61	-	-	0.15	12.83	18.12	14.79	-	16.54	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	19354	37.71	66.68	-	-	-	10.67	15.71	13.18	11.36	9.66	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5115	25.35	25.35	-	-	-	6.96	12.97	11.89	-	15.73	8
9	Union Multi Asset Allocation Fund	Sep-24	-	978	12.08	12.08	-	-	-	12.37	-	-	-	10.78	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6890	29.45	78.05	0.35	0.35	-	4.48	15.10	13.08	10.30	12.34	10
	Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)														
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	9490	26.33	111.94	-	0.25	0.25	4.30	11.13	9.61	10.34	9.64	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3749	14.15	28.78	0.06	0.06	0.09	4.07	10.41	8.15	8.65	8.87	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	106456	36.51	522.89	0.25	0.25	0.25	0.03	13.50	14.85	13.45	17.60	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	72486	18.13	77.70	2.00	1.60	1.60	4.93	11.45	10.76	10.74	11.05	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17372	21.05	21.05	-	-	-	1.62	9.25	8.78	-	9.81	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9796	31.64	183.20	-	0.30	0.32	3.34	10.68	9.27	10.37	14.35	6
7	SBI Balanced Advantage Fund	Aug-21	****	41513	15.91	15.91	-	-	-	2.52	10.34	-	-	9.99	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1664	14.31	35.09	0.80	0.12	0.13	-1.04	7.90	7.80	8.73	9.36	8
9	Tata Balanced Advantage Fund	Jan-19	***	8834	20.30	21.16	-	-	-	2.59	8.86	8.87	-	10.56	9
10	Union Balanced Advantage Fund	Dec-17	**	1237	18.96	20.50	-	-	0.27	0.69	7.88	7.27	-	8.76	10
	Hybrid Equity Funds														
1	DSP Aggressive Hybrid Fund	May-99	***	11838	26.95	351.22		0.20	0.32	-3.04	11.03	9.30	11.63	14.00	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8941	24.85	159.23	0.25	0.25	0.25	-2.21	9.29	8.98	10.66	10.34	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11142	91.87	365.34		0.77	0.75	0.51	10.54	9.58	11.99	12.30	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2340	28.41	267.83	2.00	2.25	2.50	-1.83	10.75	9.78	10.53	13.15	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	51481	25.87	406.49	2.00	2.30	2.35	3.20	15.34	16.40	15.10	14.87	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8962	38.19	64.99				3.77	12.96	11.97	12.48	14.10	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4014	26.65	106.69	1.25	2.00	1.75	1.38	11.30	11.25	9.53	11.86	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3793	78.36	440.07	6.50	6.90	10.58	0.22	8.25	9.31	9.46	14.22	8
	Business Cycle Fund & Value Funds														
1	ICICI Prudential Value Fund	Aug-04	*****	60198	35.05	463.43	4.0	4.00	4.0	-2.16	14.51	16.21	14.14	19.12	1
2	DSP Value Fund	Dec-20	*****	1975	16.68	23.87	1.30	1.30	1.40	11.06	17.45	13.30	-	16.82	2
3	Nippon India Value Fund	Jun-05	****	8962	42.02	226.35	-	-	3.25	-1.35	16.31	14.81	15.29	15.92	3
4	Kotak Business Cycle Fund	Sep-22	-	3302	15.94	17.15	-	-	1.03	4.93	15.52	-	-	15.27	4
5	Sundaram Business Cycle Fund	Jun-24	-	1650	11.11	11.11	-	-	-	0.33	-	-	-	5.27	5
	Children's Gift Funds & Retirement Savings Funds														
1	HDFC Retirement Saving Fund	Feb-16	****	6832	-	48.69	-	-	-	-4.89	10.31	12.23	14.61	16.45	1
2	ICICI Pru childrens Fund	Aug-01	****	1417	-	327.97	-	-	-	-1.71	14.18	12.85	11.39	15.05	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	1998	35.22	35.21	-	-	-	6.21	20.71	20.68	-	18.58	3
4	SBI children's Fund	Sep-20	*****	6944	-	49.54	-	-	-	14.87	21.47	22.23	-	31.79	4
5	SBI Retirement Benefit Fund	Feb-21	***	3113	20.15	20.15	-	-	-	-0.66	9.05	11.63	-	13.78	5
6	Tata children's Fund	Oct-95	**	334	-	57.00	-	-	-	-9.20	6.68	8.42	10.04	12.16	6
	Flexi Cap Funds														
1	Bandhan Flexi Cap Fund	Sep-05	***	7417	47.03	210.12	3.48	3.43	2.91	-0.09	12.12	10.87	10.76	15.76	1
2	HDFC Flexi Cap Fund	Jan-95	*****	106496	73.31	2028.94	7.00	7.00	7.00	1.79	16.68	17.64	15.50	18.33	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	22507	16.63	19.84	-	1.50	1.50	5.93	15.53	-	-	14.69	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13294	31.75	60.46	2.09	2.28	2.10	-3.77	18.29	12.09	12.45	15.86	4
5	Parag Parikh Flexi Cap Fund	May-13	*****	143388	83.00	83.00	-	-	-	-2.11	13.68	12.77	16.79	17.46	5
	Multi Cap Funds														
1	HDFC Multi Cap Fund	Dec-21	***	20217	17.03	18.80	0.75	-	0.75	-2.65	13.66	-	-	14.72	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18194	34.30	851.89	2.60	3.00	3.00	5.51	17.25	15.21	14.58	15.00	2
3	Kotak Multicap Fund	Sep-21	*****	28074	18.57	20.21	-	-	1.45	5.47	18.77	-	-	15.80	3
4	Nippon India Multi Cap Fund	Mar-05	****	54585	59.72	303.17	5.00	5.00	4.50	0.30	16.01	18.76	15.31	17.36	4
5	Sundaram Multi cap Fund	Oct-00	**	2915	63.47	387.77	2.22	2.54	4.91	0.08	14.09	12.25	13.75	15.03	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 (₹ Crs.)	NAV as on 16/07/2026 IDCW	NAV as on 16/07/2026 Growth	Year wise IDCW in ₹ FY 2023-24	Year wise IDCW in ₹ FY 2024-25	Year wise IDCW in ₹ FY 2025-26	Return (%) 1 Year	Return (%) 3 Years	Return (%) 5 Years	Return (%) 10 Years	Since Inception (%)	Sl. No.
1	Dsp Elss Tax Saver Fund	Jan-07	****	16562	22.12	139.25	0.67	0.70	0.70	-1.76	14.99	12.83	14.66	14.46	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	15685	66.39	1368.06	7.00	7.00	7.00	-3.61	14.64	15.60	13.07	22.32	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4862	30.48	55.22	1.82	1.88	1.97	3.92	21.13	16.95	16.43	16.04	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5600	-	29.43	-	-	-	-8.36	10.25	11.81	-	16.72	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	31839	89.00	439.02	-	-	-	-1.20	16.75	16.16	14.25	16.40	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/06/2026

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	12812.48	12.82	42712.83	11.44	86780.10	14.75	266070.48	15.21	3155453.64	17.05	285000
2	HDFC Flexi cap Fund-Gr	Jan-95	12114.49	1.78	41755.39	9.88	88356.43	15.48	289738.63	16.80	22097950.95	20.30	378000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12850.17	13.43	42928.62	11.78	88640.69	15.61	276734.82	15.95	11267823.99	17.03	381000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12112.96	1.75	40470.28	7.76	79620.21	11.26	236033.20	12.98	750083.96	14.08	202000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12371.83	5.81	40900.40	8.47	80187.74	11.55	267241.14	15.30	1016156.43	18.61	192000
6	Nippon India Multicap Fund	Nov-06	12297.55	4.64	41176.59	8.93	88896.97	15.73	297159.06	17.27	1859201.76	16.04	256000
7	Nippon India Smallcap Fund-Gr	Sep-10	13093.51	17.36	42567.86	11.20	92988.75	17.57	374271.20	21.54	1398072.04	22.31	190000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11745.09	-3.92	39775.63	6.59	80594.35	11.75	286603.19	16.60	516425.77	16.62	158000
9	Sundaram multicap fund	Oct-00	12173.02	2.69	40069.50	7.09	79473.20	11.19	250278.90	14.07	3059224.70	14.97	309000
10	Tata Large & Midcap Fund-Gr	Mar-93	11877.51	-1.89	37260.16	2.25	73088.83	7.83	225925.06	12.16	6567090.70	16.33	349000

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

Contd from Page 1

Unlike health insurance, term insurance premiums do not increase with age or any health complication that may arise later. "You are young and healthy, and premiums reflect that. Starting early means you lock in lower costs for the long haul," says Sarvesh Kumar Mishra, chief third-party distribution officer, Generali Central Life Insurance. Your responsibilities may be limited, but there could be liabilities like an education loan. Says Mishra: "A starting rule of thumb is to cover yourself worth 10-15 times your yearly income, but that number needs to be tested against your actual situation. In your 20s, somewhere between ₹75 lakh and ₹1 crore is a sensible base. Premiums at that age are low enough and going higher (on the sum assured) is not a stretch."

Scale With Every Milestone

Review your insurance whenever a major life milestone or financial change occurs, such as wedding, children, buying or refinancing a home, starting or selling a business, divorce or separation, retirement, and any other significant changes in health or dependants. After your wedding, your spouse's financial security will at least partly rest on you. The birth of a child will expand that responsibility

Age-Based Insurance Planning

How your insurance needs to change at every stage of life

- Typical Need
- Product fit
- Primary Reason to Buy

In your 20s

- Low-cost protection
- Term insurance
- Premiums are lower when you are young, and responsibilities are usually limited.

In your 30s

- Higher protection as family size increases
- Increase in term cover
- Marriage, children, and support for parents increase financial dependence.

In your 40s to 50s

- Enhanced protection due to approaching retirement, and liabilities, such as loans and kids' education
- Larger term cover; critical Illness riders or plans
- Education, home loans, healthcare, and critical illness risk make the protection gap bigger.

Near retirement

- Income certainty; smaller protection
- Smaller term plan; annuity or pension plans
- Kids may become independent but you may need to cover your spouse. Annuity plans can help plan regular income.

by two decades and will add significant costs.

Says Madhupam Krishna, a Securities and Exchange Board of India-registered investment advisor (Sebi RIA) and chief planner, WealthWisher Financial Planner and Advisors: "Marriage changes who depends on your income and who should be a beneficiary, so coverage amount and beneficiary designations should be checked. Having children (or adoption) increases financial responsibilities. You will likely need higher life cover, income protection, and possibly critical-illness or education cost planning." He adds that if you are a newly married couple with no children, a cover that is 15-20 times your income plus mortgage and shared debts would be ideal. "When you are new parents or have a young family, increase the cover by 20-25 times your income plus mortgage and education cost estimates." You need another layer of cover when you take a loan. "Taking a home loan means your family inherits that debt in your absence; the cover must account for it," says Mishra. A meaningful salary increase is another milestone when you should review your cover, as financial commitments usually expand. "A higher standard of living, larger loans, and bigger aspirations for children mean that the financial impact of losing that income becomes more significant. This often requires enhancing coverage or adding riders, such as critical illness protection," says Sarita Joshi, head of health and life insurance, Probus Insurance, an insurance broker. As you age, responsibilities towards children and parents peak, so coverage should be strong enough to safeguard long-term goals.

Review After Every Unexpected

Event A job change, promotion, or job loss can change income, employer-provided group coverage, and eligibility for workplace benefits. Says Krishna: "A change in career or starting, buying, or selling a business creates debts and partner obligations that may require specific business insurance or personal cover to protect owners and family." Events like a divorce or separation also require an update. "Such events usually require beneficiary updates and re-evaluating who is financially responsible for dependants and debts," adds Krishna. Also, untimely retirement or significant debt repayment may reduce or change your need for life insurance.Likewise, significant health changes, diagnosis of a serious illness, or major lifestyle changes affect affordability, coverage needs, and eligibility for new policies. Other events, like moving out of the country or becoming a non-resident Indian (NRI) also affect the types of policies available along with a change in how taxes and claims are evaluated. Inheritance or sale of property changes your net worth, and requires a review of insurance During these times, one must consider additional products like term top-up, critical illness, disability/ income protection, or business cover.

While an insurance annuity plan can provide regular income, it is important to make your retirement corpus beat inflation. So, diversify your investments

Shift Focus Near Retirement

This is the stage when loans reduce or are paid off, income builds up and children are closer to being or are independent. You may need some protection for the remaining liabilities or obligations and to support a dependant spouse. Says Joshi: "By your 50s, if retirement planning is on track and liabilities are lower, the required cover may gradually reduce. The key is to ensure your family can replace income and meet their financial goals comfortably." When you are nearing retirement, a cover that is 5-10 times your income may be enough. You may also consider shrinking the tenure of the cover to match retirement age "When you are retired, or near retirement, most people need little or no long-term cover. If your debts are cleared and pension and/or investments replace income, consider a small policy for final expenses or an income-smoothing annuity alternative," says Krishna. Do remember that while an insurance annuity plan can provide regular income, it is important to make your retirement corpus last longer and beat inflation. So, consider diversifying into products that can give you better returns as well as regular income. In general, experts advise keeping investment and insurance needs separate. Says Arun Ramamurthy, co-founder, Staywell.Health: "When life insurance is combined with investment purposes, there will often be compromises in either the level (amount) of cover available or the level of cost (premium) for the combination of cover and investment. Pure term plans are focused solely on providing adequate financial protection." A practical rule to ensure you have enough cover is to assess the financial gap between what your dependants would need and what the existing assets would provide as benefits. Put simply, aim for enough term cover to replace lost future income, clear liabilities, and pay one-off needs, such as education costs. Life insurance works best when it evolves alongside life itself.

Source & Courtesy: Meghna Maiti, Outlook Money

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
	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 Supreme	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

Confused about Insurance? We make it easy - talk to us:
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For assistance, please contact:

P. Rajashekar - 8121042189 / B. Bhargavi - 70322 2049

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Crossed 40? You Are Vulnerable

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

In the above age group, lung cancer was the most common cancer among males, while breast cancer topped females in all age groups, added the report.

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

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

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

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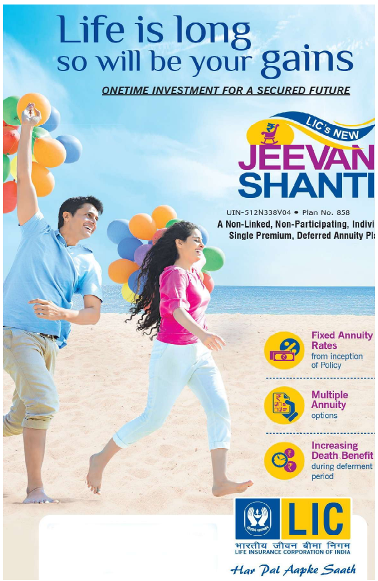

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Sl. No	LIQUID FUNDS RETURNS AS ON 16/07/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.06	0.55	1.39	2.81	5.32
2	DSP Ultra Short Fund(G)	0.09	0.55	1.36	3.12	5.69
3	HDFC Low Duration Fund(G)	0.07	0.53	1.43	3.02	5.59
4	ICICI Prudential Savings Fund(G)	0.32	0.90	1.90	1.96	4.21

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

"It's easier to take than to give. It's nobler to give than to take. The thrill of taking lasts a day. The thrill of giving lasts a lifetime." - Joan Marques

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Telangana Urban Region			
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BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, IInd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255`
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	70752 60088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	98489 91242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
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	76590 08855
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 2784 4411	99489 80066
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 500 055.	040 - 46012598	81210 42180
TIRUMALGIRI	Plot No: 18, Ravi Co-Operative Housing Society Ltd, Secunderabad Cantonment, Tirumalgiri, Hyderabad - 500015.	040 - 27797253	99128 22611
Telangana Rural Region			
WARANGAL	Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
Andhra Pradesh Region			
VISHAKAPATNAM @	47-9-17, 1st Floor, IIIrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
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	98480 27503
Karnataka Region			
BENGALURU RO	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	99809 66112
MALLESHWARAM	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
SHASTRINAGAR	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99800 60787
Tamil Nadu Region			
T. NAGAR	Flat No.304, 2nd 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, 2nd 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

2. Why did the SIP never miss a month?
Because it didn't believe in taking leave!
3. Why did the investor invite the mutual fund to dinner?
Because it always brought a good mix!
4. Why did the fixed deposit never get into trouble?
Because it always kept its promise!
5. Why did the insurance policy carry a first-aid box?
Because it liked to be prepared for anything!
6. Why did the stock wear a seat belt?
Because it never knew when it would take a sharp turn!
7. Why did the piggy bank become a teacher?
Because it loved teaching the value of saving!
8. Why did the banker always carry a smile?
Because happy customers are the best investment!
9. Why did the investor always carry a pen?
Because good investments are worth signing for!
10. Why did the wallet thank the savings account?
Because it said, "You always have my back!"

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