

ECS FINANCIAL JOURNAL



Empowering & Enabling Growth Since 1996



FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor



"The Dawn Always Follows the Darkest Night"

There is an old story of a sailor caught in a fierce storm. As towering waves threatened to overwhelm his tiny boat, he held firmly to the rudder - not because the sea had calmed, but because he knew storms eventually pass. When dawn finally broke, it wasn't the storm that defined his journey; it was the courage to stay the course.

Investing is no different.

The past few weeks have tested investor confidence. Geopolitical tensions in West Asia, fluctuating oil prices, and rapidly changing global developments have kept markets on edge. Every headline has had the potential to trigger sharp market reactions. Yet, beneath this short-term volatility, a quieter story has been unfolding - one of resilience.

Recent market trends suggest that investors are gradually looking beyond uncertainty and returning their focus to economic fundamentals. As diplomatic efforts continue in West Asia, concerns over energy supplies have moderated, oil prices have eased from their recent peaks, and market sentiment has improved. While volatility has not disappeared, it is becoming more measured than emotional.

India continues to stand on a strong foundation. Robust domestic demand, sustained infrastructure development, policy continuity, improving corporate earnings, and resilient institutional participation reinforce the country's long-term growth story. These structural strengths have repeatedly enabled our markets to recover from global disruptions - and there is every reason to believe they will do so again.

Perhaps the greatest lesson from every market cycle is that **wealth is created not by avoiding uncertainty, but by remaining committed through it.** Those who exited during previous crises often missed the recovery that followed. Those who stayed invested allowed time, discipline, and compounding to work in their favour.

At **ECSFinancial**, our message remains unchanged. Stay focused on your long-term goals. Continue your SIPs. Trust the power of disciplined investing. Markets may pause, fluctuate, and even surprise us - but they have consistently rewarded patience over panic.

Because every sunrise begins in darkness, and every phase of uncertainty carries within it the promise of a brighter tomorrow.

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

Looking for good investments with Attractive interest rates?

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period in months	Individual (%)	Sp. Citizen (%) (60+)
Bajaj Finance Ltd.	AAA	18 60	6.85 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	7.05 7.50	7.55 8.00

Get Expert Help Today

INCOME TAX FILING DUE DATES FOR AY 2026-27

Accurate. Complaint. Hassle-Free.

Expert support for ITR filing, tax planning, corrections & notice handling.



Don't Wait Until the Last Minute! Consult Your Tax Expert Today or Reach Out to ECS Financial Services Near You or call Mr. Venkatachalam 73862 49493

1. ITR 1 & ITR 2

For salary, pension, rent & interest income, sale of shares / MF units & immovable property

Due date **31 JULY**

2. BUSINESS / PROFESSIONALS

Business turnover up to Rs. 2 Crs or professional income up to Rs. 75 lakhs (doctors, lawyers, consultants and other professionals)

Due date **31 AUGUST**

Thoughtful Inspirational Quotable Quotes

"Accepting the risk of interim volatility is the cost of achieving above average long-term gains. Our protection against volatility is the 'natural hedge' in a portfolio of investments whose earnings in aggregate grow steadily and relatively predictably over time."

- Bill Stewart

"Uncertainty and mystery are energies of life. Don't let them scare you unduly, for they keep boredom at bay and spark creativity."

- R. I. Fitzhenry

"Today's accomplishments were yesterday's impossibilities."

- Robert H. Schuller

"You can cut down a tree with a hammer, but it takes about 30 days. If you trade the hammer for an ax, you can cut it down in about 30 minutes. The difference between 30 days and 30 minutes is skills."

- Jim Rohn

"Saving our planet, lifting people out of poverty, advancing economic growth these are one and the same fight. We must connect the dots between climate change, water scarcity, energy shortages, global health, food security and women's empowerment. Solutions to one problem must be solutions for all."

- Ban Ki-Moon

A Wealth of Laughs

1. Why did the investor carry a lunch box to work?
Because he heard there would be a market bite!

Contd. in page 4

ECS Financial
AMFI Regd. Mutual Fund Distributor

ASK Investment Managers

FINANCIAL EMPLOYMENT

"Why Uncertainty is 'Certain' in Wealth Creation"

SPEAKER



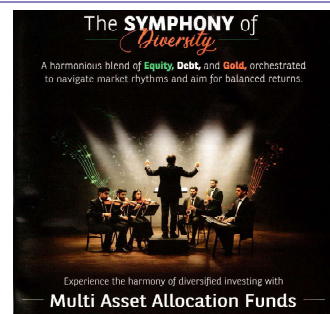
Mr. Anunaya Kumar

President - Sales & Distribution - ASK Investment Managers Limited.

11th July 2026, Saturday 11.00AM to 12.00 NOON

Meeting ID: 862 2894 2457 | Passcode: 031

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



Experience the harmony of diversified investing with

Multi Asset Allocation Funds

- Aditya Birla Sunlife Multi Asset Allocation Fund
- Baroda BNP Paribas 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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Contd in Page 3

Markets on a roller coaster?

Buckle-up with
Balanced Advantage Funds
Multi Asset Allocation Funds



Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- Kotak Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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

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 06/07/2026			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	***	6766	14.23	16.90	0.89	0.89	0.89	13.58	15.84	-	-	-	16.58	1		
2	DSP Multi Asset Allocation Fund	Sep-23	-	9802	14.49	16.08	0.60	0.60	0.85	17.15	-	-	-	-	18.77	2		
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5888	17.01	74.77	1.25	1.25	1.00	4.57	12.01	11.04	10.80	10.11	11.31	3		
4	ICICI Prudential Multi Asset Fund	Oct-02	****	84165	34.90	812.77	-	0.16	0.16	6.85	16.39	17.49	15.48	20.40	4	4		
5	Kotak Multi Asset Allocation Fund	Sep-23	-	13958	15.25	15.89	-	0.30	0.29	19.94	-	-	-	-	18.12	5		
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	15481	23.81	24.73	-	-	0.15	14.21	18.92	15.22	-	-	16.75	6		
7	SBI Multi Asset Allocation Fund	Dec-05	****	18290	37.88	66.99	-	-	-	11.99	16.35	13.56	11.45	9.70	7	7		
8	Tata Multi Asset Allocation Fund	Mar-20	**	5114	25.48	25.48	-	-	-	8.23	13.54	12.28	-	-	15.92	8		
9	Union Multi Asset Allocation Fund	Sep-24	-	964	12.17	12.17	-	-	-	13.74	-	-	-	-	11.45	9		
10	UTI Multi Asset Allocation Fund	Nov-08	***	6922	29.68	78.67	0.35	0.35	-	5.14	15.85	13.42	10.63	12.41	10	10		
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)																		
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	9253	26.30	111.82	-	0.25	0.25	4.23	11.38	9.89	10.49	9.65	1	1		
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3665	14.16	28.81	0.06	0.06	0.09	4.82	10.77	80.35	8.84	8.90	2	2		
3	HDFC Balanced Advantage Fund	Feb-94	****	104016	36.67	525.16	0.25	0.25	0.25	0.45	14.06	15.23	13.80	17.64	3	3		
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70570	18.24	78.16	2.00	1.60	1.60	5.41	11.95	11.03	10.95	11.11	4	4		
5	Kotak Balanced Advantage Fund	Aug-18	***	17112	21.09	21.09	-	-	-	1.96	9.64	8.94	-	-	9.88	5		
6	Nippon India Balanced Advantage Fund	Nov-04	****	9574	31.84	183.07	-	0.30	0.32	3.49	10.97	9.62	10.63	14.38	6	6		
7	SBI Balanced Advantage Fund	Aug-21	****	40673	15.93	15.93	-	-	-	2.33	10.78	-	-	-	10.10	7		
8	Sundaram Balanced Advantage Fund	Dec-10	***	1642	14.31	35.08	0.80	0.12	0.13	-0.79	8.24	8.01	8.85	9.38	8	8		
9	Tata Balanced Advantage Fund	Jan-19	***	8770	20.37	21.23	-	-	-	3.23	9.17	9.16	-	-	10.66	9		
10	Union Balanced Advantage Fund	Dec-17	**	1218	18.98	20.52	-	-	0.27	0.98	8.24	7.42	-	-	8.81	10		
Hybrid Equity Funds																		
1	DSP Aggressive Hybrid Fund	May-99	***	11513	27.12	353.42	-	0.20	0.32	-2.03	11.65	9.93	11.87	14.05	1	1		
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8629	24.85	159.22	0.25	0.25	0.25	-1.93	9.68	9.39	10.81	10.36	2	2		
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	10953	92.09	366.23	-	0.77	0.75	0.70	10.99	9.99	12.15	12.32	3	3		
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2290	28.50	268.69	2.00	2.25	2.50	-1.63	11.32	10.17	10.76	13.18	4	4		
5	ICICI Prudential Equity & Debt Fund	Nov-99	****	50033	25.95	407.68	2.00	2.30	2.35	3.57	15.99	16.86	15.29	14.91	5	5		
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8670	38.22	65.04	-	-	-	3.73	13.40	12.19	12.71	14.12	6	6		
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3937	26.73	107.01	1.25	2.00	1.75	1.94	11.88	11.53	9.74	11.90	7	7		
8	Tata Aggressive Hybrid Fund	Oct-95	**	3681	78.39	440.28	6.50	6.90	10.58	0.50	8.66	9.63	9.64	14.24	8	8		
Business Cycle Fund & Value Funds																		
1	ICICI Prudential Value Fund	Aug-04	****	58954	35.27	466.29	4.0	4.00	4.0	-1.45	15.46	16.75	14.46	19.18	1	1		
2	DSP Value Fund	Dec-20	****	1824	16.53	23.65	1.30	1.30	1.40	9.95	17.82	13.45	-	-	16.74	2		
3	Nippon India Value Fund	Jun-05	****	8821	42.01	226.28	-	-	-	3.25	-0.79	17.09	15.71	15.37	15.95	3		
4	Kotak Business Cycle Fund	Sep-22	-	3135	15.89	17.10	-	-	1.03	5.14	15.80	-	-	-	15.33	4		
5	Sundaram Business Cycle Fund	Jun-24	-	1594	11.00	11.00	-	-	-	-0.45	-	-	-	-	4.85	5		
Children's Gift Funds & Retirement Savings Funds																		
1	HDFC Retirement Saving Fund	Feb-16	****	6660	-	48.97	-	-	-	-4.37	11.12	13.22	14.96	16.57	1	1		
2	ICICI Prudential children's Fund	Aug-01	****	1408	-	330.51	-	-	-	-1.53	14.96	13.31	11.55	15.11	2	2		
3	ICICI Prudential Retirement Fund	Feb-19	****	1924	35.03	35.03	-	-	-	5.26	22.00	21.51	-	-	18.60	3		
4	SBI children's Fund	Sep-20	****	6387	-	49.60	-	-	-	17.83	22.10	23.11	-	-	32.04	4		
5	SBI Retirement Benefit Fund	Feb-21	***	3000	20.11	20.11	-	-	-	-0.97	9.26	12.05	-	-	13.83	5		
6	Tata children's Fund	Oct-95	**	329	-	57.28	-	-	-	-8.72	7.26	8.88	10.20	12.20	6	6		
Flexi Cap Funds																		
1	Bandhan Flexi Cap Fund	Sep-05	***	7257	47.23	211.04	3.48	3.43	2.91	0.45	12.80	11.42	10.97	15.81	1	1		
2	HDFC Flexi Cap Fund	Jan-95	****	101822	73.50	2034.06	7.00	7.00	7.00	2.34	17.28	17.96	15.94	18.37	2	2		
3	ICICI Prudential Flexicap Fund	Jul-21	****	21189	16.68	19.91	-	1.50	1.50	6.70	15.97	-	-	-	14.88	3		
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12937	30.84	58.72	2.09	2.28	2.10	-7.68	17.83	11.95	12.35	15.63	4	4		
5	Parag Parikh Flexi Cap Fund	May-13	****	141447	83.26	83.26	-	-	-	-1.88	14.27	13.95	16.98	17.54	5	5		
Multi Cap Funds																		
1	HDFC Multi Cap Fund	Dec-21	***	19581	17.11	18.89	0.75	-	0.75	-2.00	14.49	-	-	-	14.96	1		
2	ICICI Prudential Multicap Fund	Oct-94	****	17676	34.38	853.70	2.60	3.00	3.00	6.32	18.03	16.27	14.58	15.02	2	2		
3	Kotak Multicap Fund	Sep-21	****	26249	18.55	20.18	-	-	1.45	5.83	19.52	-	-	-	15.90	3		
4	Nippon India Multi Cap Fund	Mar-05	****	53411	59.71	303.13	5.00	5.00	4.50	0.98	16.62	19.25	15.42	17.39	4	4		
5	Sundaram Multi cap Fund	Oct-00	**	2807	62.82	383.78	2.22	2.54	4.91	0.12	14.20	12.70	13.86	15.00	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 06/07/2026			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	****	16156	22.22	139.86	0.67	0.70	0.70	-0.90	15.77	13.61	14.99	14.51	1	1		
2	HDFC ELSS Tax Saver Fund	Mar-96	****	15366	66.64	1373.09	7.00	7.00	7.00	-3.22	15.23	16.15	13.49	22.37	2	2		
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	****	4663	30.71	55.64	1.82	1.88	1.97	4.87	21.84	17.64	16.83	16.17	3	3		
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5540	-	29.73	-	-	-	-7.38	11.06	12.92	-	-	16.98	4		
5	SBI ELSS Tax Saver Fund	Mar-93	****	30955	88.93	438.68	-	-	-	-1.01	17.60	16.72	14.45	16.42	5	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

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

Reach for opportunities of all sizes. Across large, mid and small caps.

Invest in
ICICI Prudential
Multicap Fund



Stay Calm. Stay Invested. Don't stop your SIP/STP or Regular Investments to Build Wealth.

Selected Equity Funds for SIP / STP

- ICICI Pru Multi Cap
- DSP Flexi Cap
- HDFC Flexi Cap
- Nippon Multi cap
- Parag Parikh Flexi Cap
- Kotak Multi Cap
- ABSL Multi cap
- UTI Multi cap
- Nippon India Large & Midcap
- SBI Focused Equity
- Sundaram Midcap

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

Contd from Page 1

Multi Asset Allocation Funds

- Kotak Multi Asset Allocation Fund
- Nippon India Multi Asset Allocation Fund
- SBI Multi Asset Allocation Fund
- Sundaram Multi Asset Allocation Fund
- Tata Multi Asset Allocation Fund
- UTI Multi Asset Allocation Fund

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



Prizm Hybrid Long - Short Fund

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

Investment Objective: The Investment Strategy aims to achieve long term capital appreciation along with income generation by investing across a diversified mix of equity and equity related instruments, debt and money market instruments, derivative based strategies.

Allocation: Equity and Equity-related instruments: Min 35% to Max 75%, Debt and Money Market Instruments: Min 25% to Max 65%, Short exposure through unhedged derivative positions in equity and debt instruments: Min 0% to Max 25%, Units of InvTs: Min 0% to Max 20%.

Plans and Options: Regular Plan; Growth Option and that will be default Option.

Benchmark Index: NIFTY 50 Hybrid Composite Debt 50:50 Index.

Min Amt: ₹10 lakhs and any amount thereafter.

Fund Manager: Mr. Arun Ramchandran, Ms. Tanvi Kacheria, Mr. Siddharth Deb & Mr. Virendra Kumar.

Redemption Frequency: Two Times in a week (Monday & Wednesday).

Entry & Exit Load: Nil.

Cheque in favour: "PRISM HYBRID LONG - SHORT FUND"

NFO Opens on 29/06/26 & Closes on 13/07/26

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.



KEY FEATURES

Restore Infinity Plus

Unlimited Coverage, Uninterrupted Care. Young Family Discount 10%off FOR FAMILIES BELOW 40 YEARS Reinstatement of the base sum insured unlimited times, if the Sum Insured and Cumulative Bonus (if accrued) is insufficient to pay an admissible Hospitalization claim in the Policy.

Infinite Advantage*

No Limits, No Worries-Just Complete Care. Covers medical expenses with no limit on the Sum Insured for one claim during the lifetime of the policy, ensuring complete financial protection.

Maternity Care*

Welcoming New Life, Worry-Free. Covers Maternity Expenses, Delivery Complications, and First-Year Vaccinations for your newborn, ensuring a worry-free start to parenthood-with an option to reduce the waiting period from 2 years to just 1 year for added flexibility and convenience.

Insurance is the subject matter of solicitation.



SIP

Systematic Investment Plan is a facility offered by Mutual Funds which enables investors to invest a fixed amount at a specified interval into a particular fund.

STP

Systematic Transfer Plan is a facility wherein an investor can opt to transfer a fixed amount at regular intervals from one scheme to another, at a predefined frequency.

SWP

Systematic Withdrawal Plan is a facility that allows you to withdraw a fixed amount from an existing mutual fund at a predetermined interval.

#smarTomorrows

CANARA ROBECO Mutual Fund

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



Earn upto 8.05% p.a.

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)
(FY Int dt. 30th June)

● PFC (X)
(FY Int dt. 31st July)

● IRFC (X)
(FY Int dt. 15th October)

● HUDCO (II)
(FY Int dt. 30th April)

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

RBI FRS BONDS

8.05% P.A.

Payable H-y | Floating Rate

Avail this opportunity to the most

Your Earnings Are Growing... Are They Enough to Protect Your Family?

Your income builds your lifestyle - but can it replace you if life takes an unexpected turn?

Earnings create wealth over time... insurance protects it instantly.

Plan not just to earn - but to safeguard.

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
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

One Unforeseen Event Can Change Everything

You work hard to earn and build a future - but have you secured it against uncertainty?

Years of effort can be at risk in a moment.

Insurance is not a cost - it is protection for your loved ones.

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
ICICI LOMBARD ELEVATE POLICY	45 YRS	18,204	21,583	22,110	24,120
	18-20	8,027	9,795	12,450	14,394
	21-25	8,246	10,062	12,782	14,776
TATA AIG Medicare Select	26-30	8,470	10,336	13,122	15,170
	18 YRS	4,615	5,157	9,763	11,442
	25 YRS	6,474	7,231	12,682	15,038
Care Health Supreme	35 YRS	7,937	8,863	14,979	17,868
	45 YRS	13,093	14,615	23,353	28,118
	18 YRS	9,503	11,173	15,160	19,205
Care Health Supreme	25 YRS	9,503	11,173	15,160	19,205
	35 YRS	9,503	11,173	15,160	19,205
Care Health Supreme	45 YRS	13,857	16,337	22,004	27,868

Confused about Insurance? We make it easy - talk to us:
7095905511, 7032220490, 8121042189, 9848044868

Insurance is the subject matter of solicitation.

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 / P. Rajashekar - 8121042189 / M. Naresh - 98480 44868

Insurance is the subject matter of solicitation.



SHORT-TERM NEEDS MET PORTFOLIO UNTOUCHED

Your investments can do more than just grow.

Everything about LOAN AGAINST MUTUAL FUNDS & SHARES

WHAT IS IT?

A secured loan where you pledge your Mutual Funds or Shares as collateral to get liquidity without selling them.

Minimum Loan Amount	₹25,000
Maximum Loan Amount	Equity Assets - Upto 1 Cr Debt Assets - Upto 3 Cr

WHAT HAPPENS TO YOUR INVESTMENTS?

- Investments are pledged, not sold
- You remain the owner
- Investments continue to grow
- Redemption restricted till loan closure

HOW THE FACILITY WORKS?



HOW INTEREST IS CHARGED?



TENURE & PROCESSING FEES

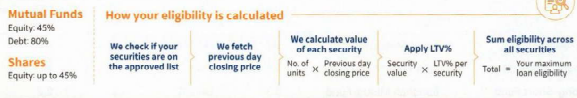
Tenure	12M	24M	36M
One-time fee	₹999	₹1,299	₹1,499

One-time fee | No annual charges | No renewal on maturity

LOAN PROCESSING TIME



KNOW YOUR ELIGIBILITY



For more details, Please call any of your nearest **ECS Financial** or Please Call: **Mr. Venkatachalam - 73862 49493**

For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs,
Please call **Mr. Venkatachalam**
Mobile: **73862 49493**



TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS DEPOSITS ETC.
Please call **Mr. Venkatachalam 73862 49493**

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 06/07/2026	15D	30D	3M	6M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.57	1.23	1.86	2.81	5.58
2	DSP Ultra Short Fund(G)	0.49	0.98	1.90	3.13	5.86
3	HDFC Low Duration Fund(G)	0.55	1.19	1.95	3.00	5.81
4	ICICI Prudential Savings Fund(G)	0.77	2.18	4.45	1.57	4.64

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

"The results of philanthropy are always beyond calculation." - Mary Ritter Beard

- Best Life, Health & Vehicle Insurance
- Pension Plans for a Secure Future
- Quick Support & Hassle-free Service
- Trusted Guidance, Always with You

Call **ECS Financial - 70322 20490 / 70959 05511**,
Secure today, to secure your family!

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.

Serving you. Serving Nation.

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood
ECS Financial or Visit www.ecsfinancial.co.in

Telangana Urban Region

AMEERPET	H.NO.7-1-471-472, Office No:210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	9948097642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	9948090022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 11nd floor, Opp. Hotel Central park, Hyderabad, Hyderabad - 500 029.	040 - 23261396	9948066255
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, 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: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsguda, Secunderabad - 500007.	040 - 27153748	9948091242
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 - 35168184	7659008855
SECUNDERABAD	1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G. Road, Secunderabad - 500003.	040 - 27844411	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	9948823220
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Andhra Pradesh Region

VISHAKAPATNAM @	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	9948050477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	7075261133
RAJAMAHENDRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	9948629443
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	9948027503

Karnataka Region

BENGALURU RO	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 41330602	9980966112
MALLESHWARAM	Shop: 201, Ramachandrarah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	8317419139
SHASTRINAGAR	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	9980060787

Tamil Nadu Region

T. NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	9941011705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	9941010082
NANGANALLUR @	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061	-	9940556618

Tamil Nadu Rural Region

COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	8341130969
TINDIVANAM	-	-	9787892775

Maharashtra Region

CHEMBUR EAST	Office No: 16, 2 nd Floor, Rajshri Building, N.G Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 31024331	7032415862
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ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.
Our Toll Free Helpline : 1800 425 2969
Missed call / WhatsApp / SMS : 094416 93111

A Wealth of Laughs Finance Funnies

- Why did the bank cashier always smile? Because every day was a cash day!
- Why did the share market go to the gym? To build a strong recovery!
- Why did the fixed deposit never panic? Because it always had a fixed plan!
- Why did the mutual fund make so many friends? Because it liked sharing the journey!
- Why did the investor bring a raincoat to the office? Because he was ready for a market shower!
- Why did the wallet refuse to complain? Because it knew salary day was coming!
- Why did the ATM look so happy on payday? Because it was the busiest machine in town!
- Why did the investor laugh during a market fall? Because he said, "Looks like everything is on sale!"
- Why did the piggy bank feel rich? Because every single coin made it feel important!

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