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Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor

THE EMPTY SUITCASE.

A man once walked into a railway station carrying two suitcases.

One was filled with gold. The other was empty.

A fellow traveller asked, "Why are you carrying an empty suitcase?"

The man smiled and said, **"Because I don't know what I will find at my destination."**

That is perhaps a perfect way to look at today's markets.

Investors are carrying concerns about global uncertainty, crude oil, geopolitics and volatility. But they are also carrying an **empty suitcase called opportunity.**

The question is not whether markets will be volatile. They will.

The question is: what will we find inside that empty suitcase?

INDIA: THE STORY BEYOND THE SCREEN

Indian equities remain under pressure, with the Nifty and Sensex reacting to global developments, crude oil prices, currency movements and foreign investor flows.

Yet, the larger picture remains encouraging.

The RBI has projected FY27 GDP growth at 6.7%, while domestic consumption continues to remain a key driver of the economy. India's growing digital ecosystem, infrastructure spending, manufacturing push and large domestic market provide strong structural support.

Exports have also shown healthy momentum, while manufacturing activity remains in expansion territory.

So, today's market story is not simply about **fear versus optimism.**

It is about **short-term uncertainty versus long-term opportunity.**

WHAT SHOULD INVESTORS DO?

Trying to predict the next market move is almost impossible.

We Don't Know What Happens Next. Very interesting investor education & awareness initiative article by DSP Mutual Fund - Page No. 1 & 3

That's true every day. You're just feeling it now.

A better approach is to remain focused on asset allocation, diversification, quality investments and one's investment horizon.

Volatility may test patience, but it can also create opportunities for disciplined long-term investors.

The market does not reward those who predict every turn.

It rewards those who prepare for the journey.

The empty suitcase is still waiting.

What we eventually find inside it may depend less on the market - and more on how patiently we travel.

Thoughtful Inspirational Quotable Quotes

"Truth alone will endure, all the rest will be swept away before the tide of time." - Mahatma Gandhi

"Good human relations not only bring great personal rewards but are essential to the success of any enterprise." - J. R. D. Tata

"You become a star not because of your title; you become a star because you are adding star value to the company." - N. R. Narayana Murthy

"The Indian middle class has spent generations building wealth in gold and real estate - assets they can touch, see, and feel. Equity is invisible until it isn't - until the statement arrives and the number is unimaginable. The investors I have watched build true, generational, life-changing wealth over twenty years have always had one thing in common - they owned equity and they stayed." - Prashant Jain

"There is a great need for the introduction of new values in our society, where bigger is not necessarily better, where slower can be faster, and where less can be more." - Gaylord Nelson

😂😂😂😂 A Wealth of Laughs 😂😂😂😂

1. Why did the investor hide his phone from his wife?

Because she wanted to check how much he had spent on stocks!

Contd. in page 4

Health Insurance for Seniors:
Smart Protection for Your Retirement

As we grow older, healthcare becomes one of the biggest financial concerns. Choosing the right health insurance can protect both your health and your retirement savings.

Key Points to Consider

• **Buy health insurance early.** Purchasing a policy before retirement helps you get better coverage at a lower premium.

• **Choose adequate coverage.** Medical costs are rising rapidly, so ensure your sum insured is sufficient for future healthcare needs.

Source & Courtesy: Meghana Maiti - Outlook Money Contd. in Page 3

We Don't Know What Happens Next.

That's true every day. You're just feeling it now.

You checked your app this morning. You felt it in your stomach before the numbers loaded.

What you're feeling is not panic. It's something quieter and worse: the suspicion that maybe this time it's different. That the ground has shifted, and nobody told you what to do.

Source & Courtesy: DSP MF - Value Research Mutual Fund Insight Contd. in Page 3

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 18/08/2026 IDCW	NAV as on 18/08/2026 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 SL Multi Asset Allocation Fund	Jan-23	***	7279	14.44	17.15	0.89	0.89	0.89	15.76	16.10	-	-	16.44	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	10592	14.75	16.37	0.60	0.60	0.85	19.01	-	-	-	18.59	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	5980	17.23	75.71	1.25	1.25	1.00	5.61	11.98	10.48	10.68	10.11	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	86785	34.85	819.04	-	0.16	0.16	8.11	15.34	16.70	14.86	20.32	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	14770	15.19	16.14	-	0.30	0.29	21.19	-	-	-	17.92	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	16926	24.10	25.35	-	-	0.15	16.19	19.14	15.00	-	16.85	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	20240	38.09	67.37	-	-	-	13.77	15.57	13.31	11.31	9.67	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5234	25.64	25.64	-	-	-	9.07	13.21	11.71	-	15.69	8
9	Union Multi Asset Allocation Fund	Sep-24	-	997	12.32	12.32	-	-	-	15.25	-	-	-	11.37	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6998	29.81	79.70	0.35	0.35	-	7.41	16.11	13.17	10.44	12.40	10
	Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)														
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	9804	26.69	114.26	-	0.25	0.25	7.72	11.80	9.77	10.27	9.69	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3780	14.13	28.90	0.06	0.06	0.09	4.88	10.36	8.05	8.38	8.84	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	107766	36.50	526.29	0.25	0.25	0.25	2.18	12.69	15.03	13.19	17.57	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	74555	18.63	79.83	2.00	1.60	1.60	7.63	12.19	11.07	10.81	11.15	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17429	21.31	21.31	-	-	-	4.30	9.75	8.70	-	9.86	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9898	31.70	184.79	-	0.30	0.32	4.98	10.85	9.14	10.18	14.34	6
7	SBI Balanced Advantage Fund	Aug-21	****	42244	15.92	15.91	-	-	-	4.17	10.16	-	-	9.81	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1682	14.33	35.71	0.80	0.12	0.13	1.69	8.48	7.86	8.74	9.43	8
9	Tata Balanced Advantage Fund	Jan-19	***	8780	20.33	21.19	-	-	-	3.78	8.59	8.47	-	10.45	9
10	Union Balanced Advantage Fund	Dec-17	**	1238	18.86	20.76	-	-	0.27	2.57	8.37	7.20	-	8.82	10
	Hybrid Equity Funds														
1	DSP Aggressive Hybrid Fund	May-99	***	11909	26.61	349.62		0.20	0.32	-1.75	10.50	8.73	11.03	13.93	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	9147	24.95	162.58	0.25	0.25	0.25	0.99	9.82	8.81	10.56	10.39	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11371	93.01	372.60		0.77	0.75	3.57	11.42	9.43	11.80	12.33	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2364	28.48	270.16	2.00	2.25	2.50	0.03	10.55	9.49	10.38	13.14	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	52433	25.99	408.37	2.00	2.30	2.35	3.54	14.61	15.69	14.73	14.84	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9205	38.73	65.90				5.51	13.09	11.93	12.31	14.11	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4073	27.07	108.37	1.25	2.00	1.75	3.61	11.66	11.30	9.41	11.89	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3930	79.09	444.20	6.50	6.90	10.58	2.89	8.77	8.67	9.18	14.21	8
	Business Cycle Fund & Value Funds														
1	ICICI Prudential Value Fund	Aug-04	*****	61102	34.87	460.98	4.0	4.00	4.0	-1.80	13.37	15.37	13.99	19.00	1
2	DSP Value Fund	Dec-20	*****	2143	16.75	23.96	1.30	1.30	1.40	12.40	17.11	12.99	-	16.61	2
3	Nippon India Value Fund	Jun-05	****	9098	41.82	225.31	-	-	3.25	1.34	15.64	14.47	14.65	15.82	3
4	Kotak Business Cycle Fund	Sep-22	-	3411	16.24	17.47	-	-	1.03	6.93	16.13	-	-	15.43	4
5	Sundaram Business Cycle Fund	Jun-24	-	1663	11.56	11.56	-	-	-	6.14	-	-	-	6.99	5
	Children's Gift Funds & Retirement Savings Funds														
1	HDFC Retirement Saving Fund	Feb-16	****	7014	-	48.98	-	-	-	-2.88	9.88	12.40	14.26	16.36	1
2	ICICI Pru childrens Fund	Aug-01	****	1434	-	330.50	-	-	-	-0.47	13.82	12.14	11.00	15.03	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	2096	35.71	35.71	-	-	-	9.98	20.89	19.20	-	18.56	3
4	SBI children's Fund Investment Plan	Sep-20	*****	7310	-	50.21	-	-	-	18.06	21.45	20.83	-	31.53	4
5	SBI Retirement Benefit Fund	Feb-21	***	3159	20.48	20.48	-	-	-	3.04	9.61	11.73	-	13.87	5
6	Tata children's Fund	Oct-95	*	335	-	56.13	-	-	-	-7.33	5.60	7.30	9.66	12.07	6
	Flexi Cap Funds														
1	Bandhan Flexi Cap Fund	Sep-05	***	7575	47.39	211.75	3.48	3.43	2.91	1.29	12.37	10.54	10.58	15.73	1
2	HDFC Flexi Cap Fund	Jan-95	*****	110736	74.88	2072.45	7.00	7.00	7.00	3.63	16.88	18.04	15.50	18.36	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	24100	17.66	21.08	-	1.50	1.50	12.19	18.20	15.57	-	15.78	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13940	33.28	63.37	2.09	2.28	2.10	3.41	20.48	12.46	12.44	16.18	4
5	Parag Parikh Flexi Cap Fund	May-13	*****	148429	82.47	82.47	-	-	-	-3.24	13.84	12.33	16.35	17.27	5
	Multi Cap Funds														
1	HDFC Multi Cap Fund	Dec-21	***	20583	17.23	19.02	0.75	-	0.75	1.26	12.93	-	-	14.69	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18769	35.10	871.58	2.60	3.00	3.00	10.23	17.60	15.59	14.27	15.03	2
3	Kotak Multicap Fund	Sep-21	*****	29274	18.66	20.30	-	-	1.45	7.93	17.78	-	-	15.60	3
4	Nippon India Multi Cap Fund	Mar-05	****	55587	60.00	304.61	5.00	5.00	4.50	1.53	14.62	18.28	15.07	17.30	4
5	Sundaram Multi cap Fund	Oct-00	**	2981	64.89	396.44	2.22	2.54	4.91	4.15	14.15	12.36	13.58	15.07	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 18/08/2026 IDCW	NAV as on 18/08/2026 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	****	16738	21.56	139.23	0.67	0.70	0.70	1.31	14.30	12.16	14.06	14.39	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	16095	67.24	1385.46	7.00	7.00	7.00	-2.46	14.53	15.20	12.91	22.30	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4784	31.57	57.20	1.82	1.88	1.97	12.64	22.30	16.80	16.35	16.25	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5700	-	29.23	-	-	-	-8.72	10.18	11.42	-	16.38	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	32300	87.82	433.21	-	-	-	-0.09	15.63	15.55	13.74	16.31	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2026

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	12787.31	13.84	42452.44	11.00	86478.57	14.60	265838.07	15.19	3100885.44	16.94	285000
2	HDFC Flexi cap Fund-Gr	Jan-95	12374.28	5.83	42067.85	10.38	89007.78	15.77	292724.28	16.99	22588291.97	20.33	379000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12933.93	14.73	42764.44	11.51	88496.60	15.54	276902.13	15.95	11394307.58	17.02	382000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12181.33	2.81	40185.10	7.27	79192.31	11.04	234558.48	12.86	745706.46	14.02	202000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12569.29	8.91	41142.21	8.86	80842.67	11.87	268389.61	15.37	1019597.08	18.64	192000
6	Nippon India Multicap Fund	Nov-06	12320.57	4.99	40679.33	8.10	87663.19	15.15	294585.20	17.10	1397603.56	15.83	236000
7	Nippon India Smallcap Fund-Gr	Sep-10	12978.84	15.45	41689.56	9.76	90993.48	16.67	366711.85	21.16	1373524.48	22.12	190000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11999.29	-0.01	40041.56	7.03	81187.77	12.04	288189.00	16.70	518805.49	16.68	158000
9	Sundaram multicap fund	Oct-00	12397.75	6.20	40302.86	7.47	80021.64	11.46	251899.24	14.19	3076606.04	15.00	309000
10	Tata Large & Midcap Fund-Gr	Mar-93	12086.64	1.34	37428.86	2.54	73284.06	7.93	226361.89	12.19	6645511.63	16.33	350000

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

Contd. from Page 1

Health Insurance for Seniors:

Smart Protection for Your Retirement

• **Look beyond the premium.** A low-cost policy may include co-payments, waiting periods, deductibles or treatment limits that increase your out-of-pocket expenses.

• Understand pre-existing disease coverage. Check the waiting period and policy conditions for existing medical conditions before buying.

• **Consider a Super Top-up Plan. Combining a base policy** with a super top-up can provide higher coverage at a more affordable cost.

• **Check policy features carefully.** Review room rent limits, exclusions, disease-wise caps and cashless hospital network before making a decision.

• **Disclose your medical history honestly.** Providing accurate health information helps avoid claim-related issues later.

• **Don't rely only on employer health insurance.** After retirement, an individual health insurance policy offers greater continuity and long-term protection.

Takeaway

Health insurance is not just a medical necessity - it is an essential part of retirement planning. The right policy can safeguard your savings when you need them the most.

Source & Courtesy: Meghana Maiti - Outlook Money

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)

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

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
	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:
70322 20490 / 8121042189 / 98480 44868

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. Rajashekar - 8121042189 / M. Naresh - 98480 44868

Insurance is the subject matter of solicitation.

We Don't Know What Happens Next.

Contd. from Page 1

That's true every day. You're just feeling it now.

We know that feeling. We've seen it in the eyes of people who trusted us with their savings and wanted us to say something reassuring that we couldn't honestly say.

We don't know what happens next. We don't know when this ends, when it gets better, or if it gets worse first. We can't predict oil prices, geopolitics, or the next notification that turns your screen red.

But here are some truths we do know.

Every time it felt like the end of the world, it wasn't. Not in 2008. Not in 2020. Not today in 2026, or in the dozen crises in between. Every crash feels unique. The reasons keep changing. The fear doesn't.

Investors who lost the most were not the ones who stayed. They were the ones who left. The cost of selling at the bottom, of re-entering after the recovery, is almost always greater than that of sitting with discomfort. These chills that are running down your spine? This is what earns returns.

Your brain is lying to you right now. It's telling you to wait for clarity. But markets never send a notification saying, 'The danger is over, invest now.' It's telling you to do something. Sell, pause, anything! Because action feels like control. But what you've lost is not money. It's the feeling of control. And selling won't give it back.

So, what should you do? Not nothing. And not everything.

If you have SIPs running, don't stop them. This is the moment they were designed for. Continuing to invest when it's the hardest means buying more units at lower prices. Remind yourself, "I will not stop."

If you have idle money and 10 years, put it to work. Not all of it. Not recklessly. The best days in market history have almost all come within weeks of the worst days. You cannot capture one while perfectly avoiding the other.

If you're all in, know that this is not the first storm, and it won't be the last. Remind yourself that those who do better are not the ones who were wiser. They were calmer.

If you're unsure, call your MF Distributor or your advisor, if you?re lucky enough to have one. They know your life, not just your portfolio. Their value is even greater in uncertain times. Not for predictions. For perspective. So you can outlast the discomfort. And make decisions you won't regret three years later.

If you must check your portfolio, check it less. Your phone will not stop buzzing. Group chats will not stop panicking. NAVs will not look good for a while. That's not a failure of your plan. It's what a plan looks like when being tested. Your only job right now? Let the plan keep working.

Does doing nothing work? One of the world's greatest investors, when asked how much he lost when stocks fell 50% in 2008, said "Nothing - because I did nothing." The markets recovered. He was still in them when they did.

You can't do much about what happens next. But you can decide whether you will stay the course while those around you are losing their nerve.

Staying is not comfortable.

Which is why, most people leave.

What about you? **Will you be unaverage?**

DSP MUTUAL FUND

Source & Courtesy: DSP MF - Value Research Mutual Fund Insight

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 18/08/2026	15D	30D	3 M	6 M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.22	0.52	1.94	2.75	5.48
2	DSP Ultra Short Fund(G)	0.28	0.59	1.84	3.23	5.92
3	HDFC Low Duration Fund(G)	0.25	0.56	1.99	2.93	5.77
4	ICICI Prudential Savings Fund(G)	0.28	0.06	2.35	1.65	4.03

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

"The ultimate test of man's conscience may be his willingness to sacrifice something today for future generations whose words of thanks will not be heard." - Gaylord Nelson

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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	8.05

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- SBI Balanced Advantage
- Sundaram Balanced Advantage

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

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.

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

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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	2-73/1, Ground Floor, Megha Hills, Serilingampalli, Madhapur, Hyderabad – 500081.	-	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	70752 61133
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 - 26638977	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 - 3530 9964	70322 24519

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.

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A Wealth of Laughs — Finance Funnies

2. Why did the mutual fund bring a suitcase?
Because it had too many investments to carry!

3. Why did the share call its friend?
Because it needed someone to talk it up!

4. Why did the FD refuse to go shopping?
Because it said, "I'm here to save money, not spend it!"

5. Why did the insurance policy become everyone's best friend?
Because it was always there when things went wrong!

6. Why did the investor put his money in different places?
Because his mother always told him, "Don't keep everything in one place!"

7. Why did the ATM become a comedian?
Because every time someone asked for cash, it said, "Sorry, not enough!"

8. Why did the investor stop checking his share price every five minutes?
His doctor said, "Your heart is not a stock market!"

9. Why did the savings account get angry with the shopping app?
Because every time the salary arrived, the app said, "Welcome back!"

10. Why did the investor take his calculator to a wedding?
He wanted to know whether the wedding expenses were worth the returns!

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