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ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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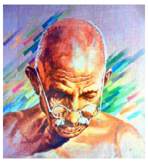


"A customer is the most important visitor on our premises and caller on our phone. He/She is not dependent on us, we are dependent on him/her. He/She is not an interruption on our work. He/She is the purpose of it. He/She is not an outsider on our business. He/She is part of it. We are not doing him/her a favour by serving him/her. He/She is doing us a favour by giving us an opportunity to do so." - Mahatma Gandhi

Strongly following the said path...

Team **ECS Financial**

Editorial

Elluswamy Chandrasekaran
Editor

Red Today. Green Tomorrow. Every market pause is preparing for its next move.

A little boy once asked his father why cars stop at a red signal when the road ahead looks perfectly clear. His father smiled and replied, "Because every journey has moments when waiting is wiser than moving." The signal is not the end of the journey - it is simply a pause before moving ahead.

The markets today are passing through a similar phase.

The global investment environment continues to be influenced by developments in West Asia, where the uncertainty surrounding the Strait of Hormuz and the evolving geopolitical situation have kept energy markets on edge. Every fresh statement, diplomatic effort, or renewed threat has had an immediate impact on crude oil prices, making volatility an unavoidable part of the investment landscape. While hopes for lasting peace remain alive, markets are likely to remain sensitive until greater clarity emerges.

Yet, beneath these temporary uncertainties lies a far stronger reality.

The Indian economy continues to demonstrate remarkable resilience. Strong domestic consumption, sustained infrastructure investments, policy continuity, a healthy banking system, and improving corporate earnings continue to support India's long-term growth story. These structural strengths have enabled our markets to weather many global disruptions in the past, and there is every reason to believe they will continue to do so.

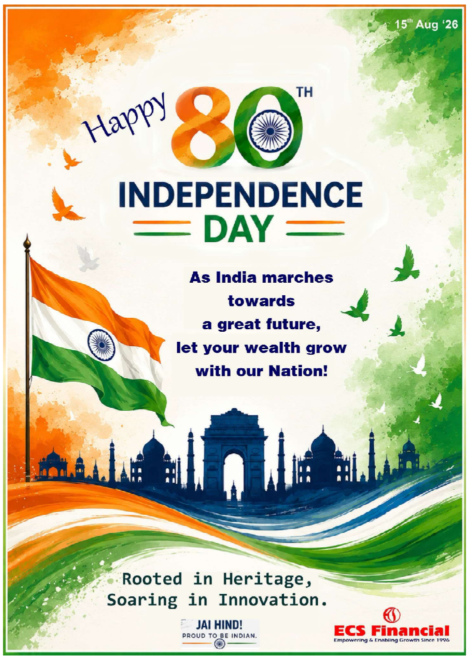
History reminds us that markets seldom move in a straight line. They pause, consolidate, and regain momentum. Investors who remained patient through previous crises were ultimately rewarded - not because they predicted the recovery, but because they chose not to abandon the journey midway.

At **ECS Financial**, we believe successful investing is built on discipline rather than prediction. Continue your SIPs, stay aligned with your financial goals, and resist the temptation to react to every headline. Temporary volatility should never overshadow long-term opportunity.

The signal may be red today.

But every investor knows that red is never permanent. The light always turns green - and the journey continues.

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



RBI FRS BONDS

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

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₹10,000 invested monthly over a period of 25 years, at a return of 12% could end up becoming over ₹1.80 crore.

SIP IS A SMALL STEP THAT CAN HELP YOU FULFILL YOUR FINANCIAL GOALS.

The Gift of Security

Gopal was a young father, proud of his growing family. He had a decent job, a small savings account, and dreams of giving his children a bright future. One rainy evening, an unexpected accident left him hospitalized. The medical bills piled up, far beyond what his savings could cover.

Fortunately, Gopal had taken a Health insurance policy a few years ago. The insurance money arrived just in time, covering his medical Contd. in Page 3

Selected Equity Funds for SIP / STP

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

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

Thoughtful Inspirational Quotable Quotes

"First they ignore you, then they ridicule you, then they fight you, and then you win." - Mahatma Gandhi

"We believe in peace and peaceful development, not only for ourselves but for people all over the world." - Lal Bahadur Shastri

"The future belongs to science and those who make friends with science." - Jawaharlal Nehru

"Freedom is not just about independence; it is about self-discovery and self-realisation." - A.P.J. Abdul Kalam

Contd. in Page 3

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Health Insurance	Travel Insurance
Cancer Insurance	Home Insurance

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Telangana Rural Region	: 98480 66255	Karnataka	: 99809 66112
Andhra Pradesh	: 98480 50477	Maharashtra	: 70322 24519

😂😂😂😂 A Wealth of Laughs 😂😂😂😂

1. Why did the investor take his portfolio to the doctor?

Because it was having too many ups and downs!

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 Bond | 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 (₹ Crs.)	NAV as on 03/08/2026 IDCW	NAV as on 03/08/2026 Growth	Year wise IDCW in ₹ FY 2023-24	FY 2024-25	FY 2025-26	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
	Multi Asset Funds & Asset Allocator Funds														
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	6989	14.37	17.07	0.89	0.89	0.89	16.13	15.66	-	-	16.47	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	10105	14.58	16.18	0.60	0.60	0.85	17.93	-	-	-	18.45	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	5881	17.29	75.97	1.25	1.25	1.00	6.95	12.13	10.82	10.85	10.15	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	84991	34.82	814.44	-	0.16	0.16	8.28	14.71	16.92	15.08	20.34	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	14309	14.87	15.80	-	0.30	0.29	20.12	-	-	-	17.38	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	16000	23.76	24.84	-	-	0.15	14.63	17.61	14.90	-	16.60	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	19354	37.70	66.76	-	-	-	12.37	15.07	13.11	11.23	9.64	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5115	25.47	25.47	-	-	-	8.32	12.49	11.89	-	15.70	8
9	Union Multi Asset Allocation Fund	Sep-24	-	978	12.27	12.27	-	-	-	16.21	-	-	-	11.39	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6890	29.89	79.93	0.35	0.35	-	8.95	16.09	13.35	10.48	12.45	10
	Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)														
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	9490	26.80	114.73	-	0.25	0.25	8.95	11.92	9.95	10.41	9.73	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3749	14.23	29.10	0.06	0.06	0.09	5.98	10.61	8.22	8.60	8.93	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	106456	36.89	532.05	0.25	0.25	0.25	4.01	13.35	14.85	13.68	17.64	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	72486	18.72	80.21	2.00	1.60	1.60	9.30	12.42	11.23	10.97	11.20	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17372	21.41	21.41	-	-	-	4.91	10.00	8.92	-	9.98	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9796	32.18	186.28	-	0.30	0.32	6.57	11.20	9.31	10.45	14.41	6
7	SBI Balanced Advantage Fund	Aug-21	****	41513	16.14	16.14	-	-	-	6.42	10.65	-	-	10.22	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1664	14.43	35.67	0.80	0.12	0.13	2.25	8.53	7.89	8.84	9.45	8
9	Tata Balanced Advantage Fund	Jan-19	***	8834	20.56	21.43	-	-	-	5.61	9.01	8.86	-	10.68	9
10	Union Balanced Advantage Fund	Dec-17	**	1237	19.09	20.82	-	-	0.27	3.82	8.49	7.44	-	8.90	10
	Hybrid Equity Funds														
1	DSP Aggressive Hybrid Fund	May-99	***	11838	27.07	355.66		0.20	0.32	0.22	11.40	9.13	11.47	14.03	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	8941	25.08	162.08	0.25	0.25	0.25	1.56	9.84	8.90	10.76	10.40	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11142	93.77	375.64		0.77	0.75	5.61	11.66	9.81	12.15	12.35	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2340	28.65	271.78	2.00	2.25	2.50	1.34	10.94	9.90	10.64	13.18	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	51481	26.29	413.12	2.00	2.30	2.35	6.64	15.09	15.98	15.18	14.91	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8962	38.85	66.10				6.84	13.33	12.02	12.59	14.15	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4014	27.22	108.94	1.25	2.00	1.75	5.48	11.99	11.58	9.59	11.94	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3793	79.42	446.03	6.50	6.90	10.58	3.28	8.88	9.22	9.36	14.24	8
	Business Cycle Fund & Value Funds														
1	ICICI Prudential Value Fund	Aug-04	*****	60198	35.78	473.06	4.0	4.00	4.0	2.36	14.52	16.00	14.47	19.18	1
2	DSP Value Fund	Dec-20	*****	1975	16.70	23.90	1.30	1.30	1.40	11.31	16.79	13.14	-	16.71	2
3	Nippon India Value Fund	Jun-05	****	8962	42.64	229.69	-	-	3.25	3.89	16.75	14.71	15.14	15.96	3
4	Kotak Business Cycle Fund	Sep-22	-	3302	16.22	17.45	-	-	1.03	8.77	16.16	-	-	15.58	4
5	Sundaram Business Cycle Fund	Jun-24	-	1650	11.33	11..33	-	-	-	4.87	-	-	-	6.11	5
	Children's Gift Funds & Retirement Savings Funds														
1	HDFC Retirement Saving Fund	Feb-16	****	6832	-	50.05	-	-	-	0.59	10.78	12.51	14.81	16.67	1
2	ICICI Pru childrens Fund	Aug-01	****	1417	-	334.41	-	-	-	3.20	14.33	12.75	11.38	15.11	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	1998	35.79	35.78	-	-	-	12.34	20.89	19.62	-	18.70	3
4	SBI children's Fund Investment Plan	Sep-20	*****	6944	-	49.95	-	-	-	16.68	20.32	19.66	-	31.50	4
5	SBI Retirement Benefit Fund	Feb-21	***	3113	20.60	20.60	-	-	-	4.75	9.69	11.91	-	14.10	5
6	Tata children's Fund	Oct-95	*	334	-	57.35	-	-	-	-5.64	6.52	8.13	9.92	12.16	6
	Flexi Cap Funds														
1	Bandhan Flexi Cap Fund	Sep-05	***	7417	48.40	216.27	3.48	3.43	2.91	5.48	13.65	10.94	10.92	15.88	1
2	HDFC Flexi Cap Fund	Jan-95	*****	106496	75.68	2094.50	7.00	7.00	7.00	7.17	17.53	17.95	16.02	18.42	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	22507	17.58	20.98	-	1.50	1.50	14.00	17.83	15.67	-	15.81	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13294	32.46	61.81	2.09	2.28	2.10	1.20	19.18	12.22	12.38	16.00	4
5	Parag Parikh Flexi Cap Fund	May-13	*****	143388	85.33	85.33	-	-	-	-0.74	13.54	12.79	16.59	17.49	5
	Multi Cap Funds														
1	HDFC Multi Cap Fund	Dec-21	***	20217	17.40	19.21	0.75	-	0.75	3.86	13.66	-	-	15.08	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18194	35.01	869.45	2.60	3.00	3.00	10.73	17.45	15.31	14.53	15.04	2
3	Kotak Multicap Fund	Sep-21	*****	28074	18.71	20.35	-	-	1.45	10.74	18.09	-	-	15.80	3
4	Nippon India Multi Cap Fund	Mar-05	****	54585	60.71	308.23	5.00	5.00	4.50	3.74	15.50	18.50	15.53	17.41	4
5	Sundaram Multi cap Fund	Oct-00	**	2915	64.78	395.79	2.22	2.54	4.91	4.98	14.20	12.26	13.95	15.09	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 03/08/2026 IDCW	NAV as on 03/08/2026 Growth	Year wise IDCW in ₹ FY 2023-24	FY 2024-25	FY 2025-26	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Dsp Elss Tax Saver Fund	Jan-07	****	16562	22.56	141.98	0.67	0.70	0.70	3.86	15.26	12.67	14.54	14.53	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	15685	68.45	1410.54	7.00	7.00	7.00	1.58	15.45	15.83	13.54	22.40	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4862	30.41	55.10	1.82	1.88	1.97	7.16	21.01	16.02	16.18	15.94	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5600	-	30.22	-	-	-	-3.93	11.31	12.15	-	17.03	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	31839	90.04	444.14	-	-	-	3.39	16.78	16.06	14.25	16.42	5

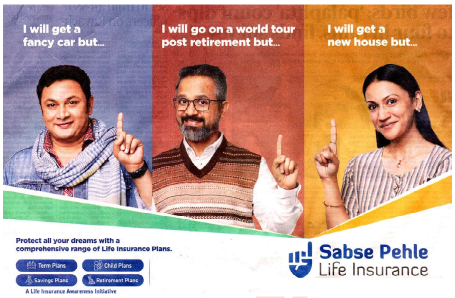
SIP It Up To Meet Lifetime Goals

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

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



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Contd. from Page 1

expenses and ensuring his family's financial stability. What seemed like a small decision years ago had become a lifeline when he needed it the most. Insurance isn't about expecting the worst - it's about being prepared for it. It protects what matters most: your family, your dreams, and your peace of mind. Just like Ravi, a simple step today can secure a lifetime of tomorrow.

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Contd. from Page 1

Thoughtful Inspirational Quotable Quotes

"Longevity is creating a new financial reality: people may outlive both their careers and their savings. Investors who begin early give compounding the time needed to transform small, disciplined investments into lasting financial security." - **Warren Buffett**

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
- 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.

Please note, every Transaction of Redemption / Switchout / SWP / Direct to Regular or Regular to Direct Plan of MF schemes will attract Capital Gains Tax as per the current tax laws.

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Unlimited Coverage, Uninterrupted Care.

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*

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Covers medical expenses with no limit on the Sum Insured for one claim during the lifetime of the policy, ensuring complete financial protection.

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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.

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Eligibility Criteria:

Sum Insured4 (SI) – on Annual Basis (in ₹): 5L/ 7L/ 10L/ 15L/ 25L/ 50L/ 100L

Age of Proposer: 18 years or above

Entry Age – Minimum: Adult: 18 years / Child: 90 days

Entry Age – Maximum: Adult: Lifelong / Child: 24 years

Exit Age: Adult: Lifelong / Child: 25 years

Cover Type: Individual: max. up to 6 persons | Floater: max. up to 2A2C

Tenure Options: 1/2/3 years

Pricing: Zone 1: Delhi NCR, Surat, Mathura, Aligarh;

Zone 2: Mumbai (MMR),Rest of Gujarat;

Zone 3: Pune, Indore, Nashik, Telangana ;

Zone 4: Rest of India.

Note:

1. Cities above means adjoining cities also
2. Delhi- NCR , Mumbai (MMR), is as defined by Government

Who Are Covered (Relationship with respect to the Proposer): Self, Spouse/ Live-in partner/ Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in law, Grand father, Grand mother

Premium Payment Term: Single

For assistance, please contact:
B. Bhargavi - 70322 20490
P. Rajashekar - 8121042189 / M. Naresh - 98480 44868

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

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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

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Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	99480 97642
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. (w.e.f. 06/08/2026)	-	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

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Sl. No	LIQUID FUNDS RETURNS AS ON 03/08/2026	15D	30D	3 M	6 M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.30	0.29	1.71	2.90	5.36
2	DSP Ultra Short Fund(G)	0.31	0.39	1.68	3.22	5.82
3	HDFC Low Duration Fund(G)	0.30	0.32	1.75	3.05	5.66
4	ICICI Prudential Savings Fund(G)	0.53	0.46	2.85	2.34	5.11

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

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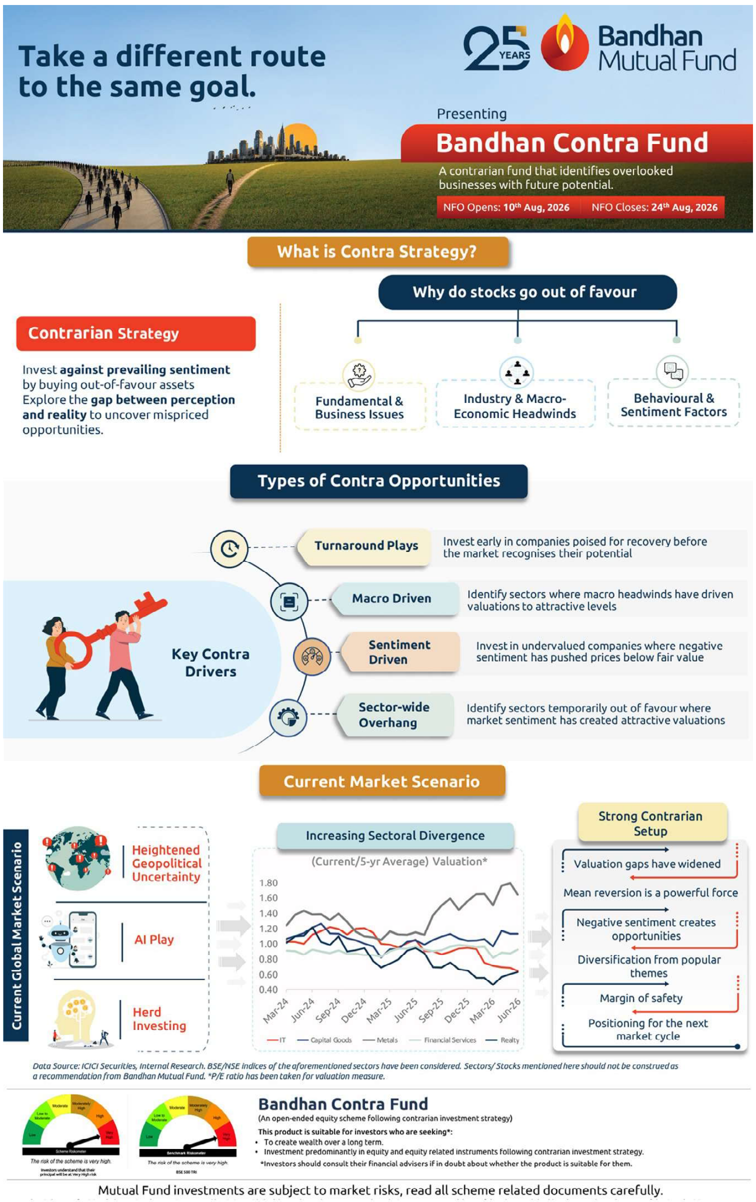

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A Wealth of Laughs — Finance Funnies

2. Why did the bank employee always carry a pen?
Because every day was signing day!

3. Why did the mutual fund never feel lonely?
Because it always had good company!

4. Why did the fixed deposit win the "Most Reliable Friend" award?
Because it never changed its mind!

5. Why did the investor smile when the market fell?
Because he whispered, "Everything is on discount today!"

6. Why did the piggy bank refuse to go on a diet?
Because it wanted to stay full forever!

7. Why did the insurance policy carry an umbrella?
Because it believed in being prepared for rainy days!

8. Why did the stock market and the coffee have something in common?
Because both could keep people awake all night!

9. Why did the wallet feel proud?
Because payday had finally arrived!

10. Why did the investor plant a tree?
Because he knew the best things grow with time!

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Registered News Paper

To

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