



ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

Edited, Printed, Published & Owned by **Elluswamy Chandrasekaran** from 1-7-284/293, Office No. 203, 2nd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

Editorial

Elluswamy Chandrasekaran
Editor



INDIA DOESN'T JUST WEATHER STORMS - IT MOVES FORWARD

A little boy watched his father repair an old bicycle.

"Why don't you buy a new one?" he asked.

His father smiled and said, **"Because this one has carried us through many journeys. I know how to make it move again."**

There is something of India in that simple thought.

The world continues to navigate uncertainty, with the **West Asia conflict** still casting a shadow. Yet India has repeatedly shown its ability to **adapt, recalibrate and keep moving forward**.

The recently reported **7.8% economic growth** is one part of the story. More importantly, India's services exports continue to expand, digital payments are flourishing, manufacturing is deepening, and investments in **semiconductors, electronics, renewable energy, defence and infrastructure** are creating new engines of growth.

India's expanding trade relationships and strong foreign-exchange reserves are adding further resilience.

The journey will certainly have challenges. But India today is **better prepared to face them**.

A WORD TO OUR INVESTORS

As **World Investor Week, 5-11 October**, approaches, **ECS Financial** reaffirms a simple promise:

Efficient service. Careful suggestions. Safe investments with responsible guidance.

Whatever the markets may bring, our commitment to investors remains unchanged.

The boy watched his father ride away on the repaired bicycle.

"Where is he going?" he asked.

His mother smiled:

"Forward."

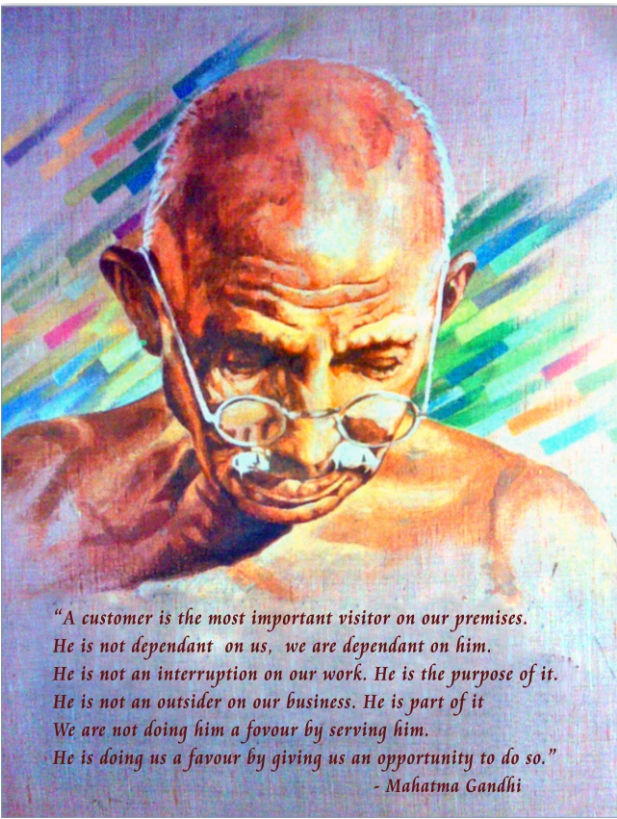
So is India.

And so, with patience and purpose, are we.

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	7.00 7.55
LIC Housing Finance	AAA	18 60	6.85 7.35	7.10 7.60
Mahindra Finance	AAA	12 60	6.60 7.45	6.85 7.75
PNB Housing Finance	AAA	12 60	6.70 7.25	6.95 7.50
Shriram Finance	AAA	18 60	7.05 7.50	7.55 8.05



Strongly following the said path ... Since 1996
Team ECS Financial



ICICI Prudential Contra Fund

(An open ended equity scheme following contrarian investment strategy)

Investment Objective: To generate long-term capital appreciation by investing in Equity & Equity related instruments following contrarian investment strategy.

Allocation: Equity & Equity related instruments following contrarian investment strategy Min 80% To Max 100%. Other Equity and Equity related instruments Min 0% To Max 20%. Money market instruments, other liquid instruments@^, Units of Overnight funds, Liquid funds and Money Market Funds Min 0% To Max 20%. Gold ETFs and Silver ETFs Min 0% To Max 20%. Units issued by INVITS Min 0% To Max 10%.

Benchmark Index: (Nifty 500 TRI)

Fund Manager: Mr. Sankaran Naren, Mr. Dharmesh Kakkad, Mr. Sakshat Goel, Mr. Gaurav Chikane.

NFO Opens on 28/09/2026 & Closes on 12/10/2026

To know more, risk factors and select right funds, Please call / visit your nearest **ECS Financial** / grow@ecsfinancial.co.in

Head Office : 70325 33609 Tamil Nadu : 98410 11705
Telangana : 98480 27443 Tamil Nadu Rural Region : 98410 10082
Telangana Rural Region : 98480 66255 Karnataka : 99809 66112
Andhra Pradesh : 98480 50477 Maharashtra : 70322 24519

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

A Wealth of Laughs

1. Why did the share take a holiday?

Because it was tired of working up and down!

Contd. in page 4

WORLD INVESTOR WEEK

WORLD INVESTOR WEEK 2026

5 - 11 October

IOSCO'S World Investor Week 2026 will focus on Investor Resilience, Digital Deception and Scam Alert.

ECS Financial International Organization of Securities Commissions (IOSCO)

BENEFIT OF MORE RESEARCH

COGNITIVE BENEFIT OF JUST MAKING A DECISION

Perfect research is a myth we chase to avoid declines in the portfolio. In long-term investing, the decision to start and stay invested - matters more than research ever will.

₹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.

[Start Your SIP Today](#)

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

Selected Equity Funds for SIP / STP

- **ABSL Flexi Cap**
- **DSP Flexi Cap**
- **HDFC Flexi Cap**
- **HSBC Multi Cap**
- **ICICI Pru Value**

- **Kotak Multi Cap**
- **Mahindra Manulife Multi Cap**
- **Nippon India Multi cap**
- **SBI Multi Cap**
- **Sundaram Business Cycle**

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

RBI FRS Bonds

Avail this opportunity to the most

8.05% P.A. Payable H-Iy Floating Rate

Thoughtful Inspirational Quotable Quotes

"If you want to change the world, start with yourself."
- Mahatma Gandhi

"Inflation punishes indecision as much as impatience. Money left uninvested "until the time feels right" quietly loses purchasing power every year it waits - while a calm, early, long-term equity commitment is what actually compounds into real retirement security."
- Rakesh Jhunjhunwala

Contd. in Page 3

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	NAV as on 15/09/2026		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crore)	(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	***	7618	14.00	16.63	0.89	0.89	0.89	9.58	13.66	-	-	15.07	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	10990	14.25	15.81	0.60	0.60	0.85	10.96	-	-	-	16.69	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	6031	16.75	73.63	1.25	1.25	1.00	1.26	9.90	9.33	10.24	9.93	3
4	ICICI Prudential Multi Asset Allocation Fund	Oct-02	*****	87833	33.60	793.33	-	0.16	0.16	2.23	12.72	14.73	14.37	20.09	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	15283	14.69	15.60	-	0.30	0.29	12.74	-	-	-	16.09	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	17984	23.33	24.69	-	-	0.15	9.82	16.87	13.76	-	16.11	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	20935	37.35	66.06	-	-	-	9.09	13.41	12.21	11.02	9.53	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5242	24.94	24.94	-	-	-	4.36	10.88	10.38	-	15.01	8
9	Union Multi Asset Allocation Fund	Sep-24	-	1020	11.08	11.96	-	-	-	8.93	-	-	-	9.30	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	7063	28.79	76.97	0.35	0.35	-	1.74	13.36	11.74	9.97	12.12	10
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	10125	25.84	111.37	-	0.25	0.25	4.04	9.74	8.71	9.76	9.56	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3821	13.74	28.25	0.06	0.06	0.09	1.92	8.74	7.16	8.00	8.58	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	107296	35.13	510.04	0.25	0.25	0.25	-1.77	9.94	13.30	12.64	17.42	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	*****	75399	17.99	77.09	2.00	1.60	1.60	2.39	9.83	9.83	10.33	10.91	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17373	20.65	20.65	-	-	-	0.26	7.64	7.47	-	9.34	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9918	30.71	180.28	-	0.30	0.32	0.97	8.80	8.14	9.75	14.15	6
7	SBI Balanced Advantage Fund	Aug-21	****	41803	15.55	15.55	-	-	-	1.09	8.23	9.01	-	9.15	7
8	Sundaram Dynamic Asset Allocation Fund	Dec-10	***	1686	13.90	34.63	0.80	0.12	0.13	-1.79	6.28	6.62	8.30	9.17	8
9	Edelweiss Balanced Advantage Fund	Aug-09	***	13445	21.01	52.31	0.80	1.20	1.04	2.63	8.58	7.77	10.51	10.17	9
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	***	11759	25.57	338.77		0.20	0.32	-5.74	7.89	7.14	10.47	13.76	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	9272	24.10	157.09	0.25	0.25	0.25	-2.75	7.23	7.06	10.00	10.22	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11396	88.97	359.05		0.77	0.75	-0.95	8.62	7.61	11.14	12.18	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2365	27.35	261.10	2.00	2.25	2.50	-3.56	7.77	8.05	9.92	12.95	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	52454	22.83	395.11	2.00	2.30	2.35	-1.19	11.61	13.57	14.16	14.65	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9335	37.55	63.90				1.23	10.56	10.40	11.82	13.94	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4072	26.06	104.29	1.25	2.00	1.75	-1.36	8.80	9.79	8.83	11.65	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	4069	75.95	426.54	6.50	6.90	10.58	-2.41	6.16	7.00	8.67	14.02	8
Business Cycle Fund & Value Funds															
1	ICICI Prudential Value Fund	Aug-04	*****	60075	33.50	442.82	4.0	4.00	4.0	-6.47	9.94	13.21	13.39	18.71	1
2	DSP Value Fund	Dec-20	*****	2220	16.20	23.18	1.30	1.30	1.40	5.91	14.62	11.65	-	15.73	2
3	Nippon India Value Fund	Jun-05	****	9043	40.12	216.13	-	-	3.25	-4.59	11.98	12.21	13.97	15.53	3
4	Kotak Business Cycle Fund	Sep-22	-	3509	15.64	16.83	-	-	1.03	1.12	12.84	-	-	14.02	4
5	Sundaram Business Cycle Fund	Jun-24	-	1747	11.17	11.17	-	-	-	0.73	-	-	-	5.12	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Savings Fund	Feb-16	****	6998	-	47.13	-	-	-	-7.16	6.94	10.33	13.66	15.81	1
2	ICICI Pru childrens Fund	Aug-01	****	1436	-	319.80	-	-	-	-3.83	10.76	10.60	10.57	14.83	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	2158	34.10	34.10	-	-	-	3.81	16.82	17.10	-	17.63	3
4	SBI children's Fund	Sep-20	*****	7765	-	49.15	-	-	-	12.62	19.13	18.45	-	30.60	4
5	SBI Retirement Benefit Fund	Feb-21	***	3242	19.77	19.77	-	-	-	-0.87	6.22	9.48	-	12.95	5
6	Tata children's Fund	Oct-95	*	331	-	53.95	-	-	-	-11.55	2.85	5.28	9.15	11.89	6
Flexi Cap Funds															
1	Bandhan Flexi Cap Fund	Sep-05	***	7508	45.73	204.34	3.48	3.43	2.91	-2.76	9.11	8.54	10.21	15.47	1
2	HDFC Flexi Cap Fund	Jan-95	*****	113606	72.42	2004.26	7.00	7.00	7.00	-0.75	13.57	15.84	14.83	18.18	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	25895	16.70	19.93	-	1.50	1.50	2.31	13.60	13.34	-	14.28	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	14160	32.95	62.74	2.09	2.28	2.10	-0.25	16.00	11.54	12.12	15.97	4
5	Parag Parikh Flexi Cap Fund	May-13	****	147405	81.36	81.36	-	-	-	-5.31	11.11	10.47	16.11	17.04	5
6	Edelweiss Flexi Cap Fund	Feb-15	****	3722	30.56	37.82	-	-	-	-1.33	11.52	10.50	13.41	12.13	6
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	**	20649	16.50	18.21	0.75	-	0.75	-4.61	9.46	-	-	13.41	1
2	ICICI Prudential Multicap Fund	Oct-94	****	19538	33.28	826.35	2.60	3.00	3.00	3.54	13.41	13.15	13.36	14.80	2
3	Kotak Multicap Fund	Sep-21	****	30529	18.03	19.62	-	-	1.45	2.00	14.34	-	-	14.55	3
4	Nippon India Multi Cap Fund	Mar-05	***	56298	57.66	292.75	5.00	5.00	4.50	-3.92	11.13	15.17	14.45	17.02	4
5	Sundaram Multi cap Fund	Oct-00	**	3070	62.93	384.48	2.22	2.54	4.91	-0.37	11.01	10.29	12.76	14.89	5

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

Sl. No.	Fund Name	Launch Date	Value Research Rating	AUM	NAV as on 15/09/2026		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
				(₹ Crore)	(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	****	16666	20.68	133.53	0.67	0.70	0.70	-3.72	10.73	10.17	13.40	14.08	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	15992	64.39	1326.78	7.00	7.00	7.00	-7.02	10.73	12.74	12.22	22.06	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	5134	31.27	56.66	1.82	1.88	1.97	7.54	19.60	15.43	15.97	16.04	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5613	-	24.48	-	-	-	-11.78	6.73	9.37	-	15.76	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	31735	84.27	415.65	-	-	-	-5.09	11.74	13.46	13.07	16.12	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/08/2026

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	13078.15	17.02	42850.60	11.63	87535.15	15.08	269564.73	15.45	3174505.76	17.00	286000
2	HDFC Flexi cap Fund-Gr	Jan-95	12405.50	6.31	41824.64	9.98	88449.26	15.50	291843.61	16.92	22776771.27	20.30	380000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12961.62	15.14	42615.06	11.26	88371.57	15.47	276954.49	15.95	11514547.44	17.01	383000
4	Kotak Flexi Cap Fund-Gr	Sep-09	12107.10	1.65	39648.37	6.36	78257.20	10.56	231596.17	12.62	744693.25	13.88	203000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12492.90	7.68	40729.55	8.17	80186.44	11.54	265204.27	15.15	1021656.29	18.50	193000
6	Nippon India Multicap Fund	Nov-06	12266.69	4.13	40111.06	7.14	86213.69	14.47	291057.02	16.87	1396661.39	15.72	237000
7	Nippon India Smallcap Fund-Gr	Sep-10	92434.21	17.30	42393.44	10.90	92434.21	17.30	372441.03	21.44	1416912.09	22.26	191000
8	Parag Parikh Flexi cap Fund-Gr	May-13	79197.96	11.04	38997.22	5.26	79197.96	11.04	280468.66	16.19	512383.00	16.31	159000
9	Sundaram multicap fund	Oct-00	80946.34	11.92	40715.55	8.15	80946.34	11.92	254586.70	14.38	3145423.99	15.06	310000
10	Tata Large & Midcap Fund-Gr	Mar-93	71189.90	6.77	36434.83	0.78	71189.90	6.77	219785.79	11.63	6514331.63	16.16	351000

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

Mutual Fund Children's Funds Lumpsum Investments: A Smart Path to Secure Futures

What it is

Children's Mutual Fund schemes are specialized investment options designed to help parents build a disciplined corpus for their child's future needs. These funds combine equity and debt to balance growth with stability, and they come with a mandatory lock in period to encourage long term planning.

Why it is

Rising education costs and inflation make traditional savings insufficient to meet future milestones. Children's funds provide a structured way to accumulate wealth, ensuring that parents can meet expenses related to higher education, marriage, or other life goals without financial stress.

How it is

These funds operate as hybrid schemes, blending equity for growth and debt for safety. Investors can make a lumpsum contribution, which is locked in for five years or until the child turns 18. This lock in fosters discipline while offering tax benefits under Section 80C. Options like ICICI Prudential Child Care Fund, HDFC Children's Gift Fund, Tata Young Citizen Fund, and SBI Magnum Children's Benefit Fund cater to different risk appetites and investment styles.

Relax

Once invested, parents can relax knowing that their child's future is backed by a professionally managed, goal oriented fund. With the right choice, the journey from saving to securing milestones becomes stress free and rewarding.

"Invest once, stay disciplined, and relax - your child's tomorrow is secured today."

Selected Children's Funds

- ICICI Prudential Child Care Fund
- HDFC Children's Fund
- Tata Young Citizen Fund
- SBI Magnum Children's Benefit Fund

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

Highlights – ICICI Pru iProtect Smart

- Affordable premiums with flexible cover options
- Coverage up to age 85 or whole life till 99
- Optional add ons: Critical Illness (34 illnesses), Accidental Death Benefit, milestone based cover increases
- Terminal illness cover included (even AIDS)

Comparison Snapshot

Life Cover: 10 – 15x annual income (e.g., ₹10 lakh → ₹1 crore cover)

Policy Term: Till retirement age or liability free age
Critical Illness Benefit: Covers 34 illnesses, payout on first diagnosis, no hospital bills needed

Accidental Death Benefit: Optional, up to ₹2 crore, can be added later

Payout Options: Lump sum, monthly income, increasing income, or combo

Women Benefits: Lower premiums + cancer cover

Premium Waiver: On permanent disability

Tax Benefits: Sections 80C, 80D, 10(10D)

Claim Settlement Ratio: 97.88% (FY 2017–18)

MWP Act Protection: Ensures claim amount goes directly to wife/children

Easy to Buy & Claim

- Medical exam at home/center (company bears cost)
- Claim settlement within 12 days (if no investigation)

Contd. from Page 1

Thoughtful Inspirational Quotable Quotes

"We all have to work in our respective spheres with the same dedication, the same zeal and the same determination which inspired and motivated the warrior on the battle front. And this has to be shown not by mere words, but by actual deeds."
- Lal Bahadur Shastri

"It's the years right around the retirement date that are the most pivotal, traditional planning assumed shrinking time horizons meant shrinking equity exposure. But you should actually increase [equity allocation] later in retirement, because a retirement lasting thirty-plus years still needs growth assets working hard, long after the retirement date itself."
- Wade Pfau

"However difficult life may seem, there is always something you can do and succeed at."
- Stephen Hawking

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 (years)	Term (years)	(₹) 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 LOMB-ARD 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

Our Partners

Life: LIC of India, HDFC Life, ICICI Pru Life, SBI Life

Health: Star Health, HDFC Ergo, Care Health

General: ICICI Lombard General Insurance, SBI General, Tata AIG

For assistance, please contact:

B. Bhargavi - 70322 20490
P. Rajashekar - 8121042189 / M. Naresh - 98480 44868

Insurance is the subject matter of solicitation.

LOAN SOLUTIONS FOR EVERY FINANCIAL NEED

In Association with **HDFC BANK / NIOLOANS**

One Relationship, Multiple Loan Options

Finance your personal, business, education & property needs!

Loans Against Shares / MF's Units (LAS / LAM) -
Liquidity Against Shares / Mutual Fund Investments

Loan Against Property (LAP) - Finance Against Property

Home Loans - Purchase & Renovation

Business Loans - Expansion & Working Capital

Professional Loans - Loans for Professionals

Education Loans - Higher Education Funding

Personal Loans - Planned expenses & milestones

Contact Us: ECS Financial Services
Mr. Venkatachalam - 73862 49493

Compliance Note: Loans are subject to eligibility, documentation, credit assessment, terms & conditions, and lender approval. Final sanction at the sole discretion of the lender.

A health policy that cares for you like family

Presenting

TATA AIG
MediCare Select

Unlimited Health Protection, Infinite Advantage!

Invest in your health today with TATA AIG MediCare Select – because your family deserves care without limits.

Secure Coverage Now

• **Unlimited Reinstatement:** Restore your sum insured endlessly with Restore Infinity Plus.

• **Infinite Advantage:** No cap on one claim in your lifetime.

• **Maternity Care:** Covers delivery, complications, newborn vaccinations (waiting period reduced to 1 year with rider).

• **Optional Riders:** Supercharge Bonus, Advanced Cover, OPD Care, EmpowerHer, Mental Wellbeing.

• **Attractive Discounts:** Professional (7.5%), Young Family (10%), Multi member (up to 32%), Long term (up to 7.5%).

• **Comprehensive Coverage:** ₹5 lakh to ₹3 crore sum insured, hospitalization, day care, organ donor, AYUSH, ambulance, daily cash.

• **No Claim Bonus:** 50% of base sum insured, up to 100%.

• **Exclusions:** Congenital external diseases, alcohol related conditions, intentional self injury, criminal acts.

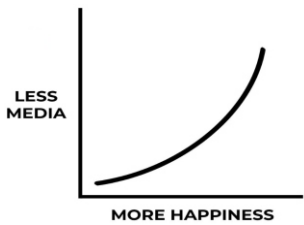
• **Waiting Periods:** 30 days initial, 36 months pre existing, 24 months specific diseases.

• **Other Benefits:** Lifetime renewability, tax savings, free look period of 30 days.

Insurance is the subject matter of solicitation.

For assistance, please contact:

B. Bhargavi - 70322 20490
P. Rajashekar - 8121042189 / M. Naresh - 98480 44868



The less you watch the market's daily noise, the more peace you gain. Long-term wealth is built quietly, away from headlines, through patience most investors abandon too soon.

An investor education & awareness initiative by



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 Fund
- 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.

Selected Retirement Funds

- HDFC Retirement Savings Fund Equity Plan
- ICICI Prudential Retirement Fund - Pure Equity Plan
- Nippon India Retirement Fund - Wealth Creation Scheme
- SBI Retirement Benefit Fund - Aggressive Plan
- Tata Retirement Savings Fund - Progressive Plan

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



Just like an alarm clock helps you stick to your routine, an SIP builds the habit of disciplined investing quietly, consistently, over time.

Embrace discipline with Systematic Investment Plan.

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

Image Source & Courtesy: Bank of India MF

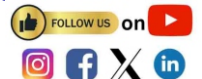
To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood
ECS Financial or Visit www.ecsfinancial.co.in

Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210, Gururupa 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, 11nd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
CHANDANAGAR	H. No.: 1-36/1/2/3/9/11, Shop No.: 1, Road No.: 6, Nandagiri's Pride, Jawahar Colony, Opposite lane to Bachpan School, Chandanagar, Hyderabad - 500050.	040 - 45834012	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.	040 - 4855 4612	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, 11rd 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, Ramachandriah 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.

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111



A Wealth of Laughs

2. Why did the bank customer bring a chair?
Because the queue was earning more time than interest!
3. Why did the investor check his pocket twice?
Because his money was disappearing too fast!
4. Why did the FD go to sleep early?
Because it had nothing to worry about!
5. Why did the investor hide his salary from his shopping bag?
Because the shopping bag was too hungry!
6. Why did the bank account look sad?
Because the money came in and left immediately!

Finance Funnies

7. Why did the investor carry a calculator while shopping?
Because he wanted to know if he was buying things or buying trouble!
8. Why did the mutual fund invite everyone to dinner?
Because it believed in sharing the bill!
9. Why did the wallet become very quiet?
Because it had nothing left to say!
10. Why did the bank account refuse to play hide-and-seek?
Because every time it hid, the expenses found it!

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 Dynamic Asset Allocation

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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)** (Y-ly Int dt. 30-June) ● **PFC(X)** (Y-ly Int dt. 31-July)

● **IRFC (X)** (Y-ly Int dt. 15-October) ● **HUDCO (II)** (Y-ly Int dt. 30-April)

Cost inflation index for FY 2025-26 relevant to the assessment year 2026-27 is 384.

For Home Loans / Mortgage Loans / Loan Against Shares / MF Units / FDs, Please call Mr. Venkatachalam

Mobile: 73862 49493

Connect with us



Scan the QR Code to Download Our App or Latest Newsletter

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: HQ/SD/527/2025-2027

Registered News Paper

To

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.

From: ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 203, 2nd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.