

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor

INDIA: THE LIGHT THAT REFUSES TO GO OUT

A little boy once asked his grandfather, "Why do you keep lighting the lamp when the wind keeps blowing it out?" The grandfather smiled, protected the flame with his hands and said, "Because darkness does not need an invitation."

That little flame feels remarkably like **India today**.

The world is surrounded by uncertainty. The **West Asia conflict**, disrupted supply chains and volatile energy prices continue to challenge economies everywhere. **Yet, India continues to move forward.**

7.8% - A NUMBER THAT SPEAKS

India's economy grew an impressive **7.8% in the April - June 2026 quarter**, beating expectations. Manufacturing grew 9.2%, while services expanded by around **10%**.

Achieving this amid global turmoil is truly a **herculean feat**.

As Prime Minister Narendra Modi said:

"The world is drowned in war... The supply chain is completely disturbed... Despite that, India is progressing at a fast pace."

And India is not merely weathering the storm. Recent engagements and trade initiatives with **Australia, Belgium, Japan and other partners** are opening new opportunities in technology, critical minerals, energy, investment and manufacturing.

THE MESSAGE FOR INDIA - AND INVESTORS

Markets may remain volatile as oil, geopolitics and global rates create uncertainty. But beneath the noise stands an economy demonstrating remarkable resilience.

The storm may be global.

The response is increasingly Indian.

And like that little lamp, India continues to shine - **not because there is no wind, but because the flame refuses to go out.**

A LIGHT FOR THE FUTURE

As we celebrate **Teachers' Day on September 5**, our heartfelt gratitude goes to every teacher who lights the way for the next generation.

Teachers shape minds, inspire dreams and shape the future of the nation.

Sometimes, the greatest growth begins with someone who simply says: "You can."

Thoughtful Inspirational Quotable Quotes

"The teacher's place in society is of vital importance. He/She acts as the pivot for the transmission of intellectual traditions and technical skills from generation to generation." - Sarvepalli Radhakrishnan

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ECS Financial
AMFI Regd. Mutual Fund Distributor

14 September

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Build with wisdom.
Grow with purpose.

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Ganesh Chaturthi

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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	7.00 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

SHRI RAM
GOALS ANEK MUTUAL FUND EK

Many Goals, One Fund

Shriram Multi Asset Allocation Fund
(An open ended scheme investing in Equity, Debt & Money Market Securities and Gold/Silver ETFs and related instruments)

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation with inflation beating returns by investing in Equity and Equity related securities, Debt and Money Market instruments, Gold/Silver ETFs, and REITs/ InvITs. There is no assurance that the investment objective of the Scheme will be achieved.

Reasons to invest

- Aim for Potential Upside of Equity, Relatively Stability through Debt and Diversification in Gold & Silver
- No tax when Fund Manager transacts on Equity/Debt/Gold
- Exposure to Gold & Silver

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

A Wealth of Laughs

1. Why did the investor check his pocket twice?
Because his money was disappearing too fast!

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FINANCIAL EMPOWERMENT!

ECS Financial
AMFI Regd. Mutual Fund Distributor - ARN 1668

**Accumulation to Regular Paycheck:
Designing Your Post-Retirement Cash flow**

SPEAKER

Mr. Suraj Kaeley
Veteran - Financial Services

12th September '26, Saturday 11.00AM

Meeting ID: 892 1161 2979 | Passcode: 033

Suraj Kaeley is a veteran of financial services in India with 38 years of experience.

He has held leadership positions at Franklin Templeton Asset Management, MetLife Insurance, and FIL Asset Management (Fidelity Worldwide), and was Group President - Sales & Marketing at UTI Asset Management in his last corporate role.

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

ICICI Prudential Life Cycle Fund 2031 / 2036 / 2041

ICICI PRUDENTIAL
MUTUAL FUND

Your goals have different timelines.

Choose a **Life Cycle Fund** aligned to yours.

Life Cycle Funds.

EDUCATION 5 YEARS, HOME 10 YEARS, MARRIAGE 15 YEARS, RETIREMENT LONG TERM

Invest towards your goals with an asset allocation that evolves as per the glide path.

EDUCATION 5 YEARS, HOME 10 YEARS, MARRIAGE 15 YEARS, RETIREMENTS LONG TERM

Invest in

ICICI Prudential Life Cycle Fund 2031, ICICI Prudential Life Cycle Fund 2036, ICICI Prudential Life Cycle Fund 2041

NFO NOW OPEN

NFO Closes - September 09, 2026

ICICI Prudential Mutual Fund, Registration No.: MF/003/93/6

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

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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.

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 03/09/2026		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	***	7279	14.36	17.05	0.89	0.89	0.89	13.89	15.12	-	-	16.03	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	10592	14.60	16.20	0.60	0.60	0.85	16.59	-	-	-	17.72	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	5980	17.15	75.35	1.25	1.25	1.00	4.60	11.41	10.48	10.54	10.06	3
4	ICICI Prudential Multi Asset Allocation Fund	Oct-02	*****	86785	34.67	814.79	-	0.16	0.16	6.36	14.21	15.94	14.56	20.23	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	14770	14.98	15.92	-	0.30	0.29	16.68	-	-	-	16.82	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	16926	23.97	25.21	-	-	0.15	14.63	18.11	14.36	-	16.53	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	20240	37.96	67.14	-	-	-	12.32	14.52	12.79	11.21	9.63	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5234	25.45	25.45	-	-	-	7.62	12.32	11.01	-	15.39	8
9	Union Multi Asset Allocation Fund	Sep-24	-	997	12.27	12.27	-	-	-	13.51	-	-	-	10.88	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6998	29.61	79.18	0.35	0.35	-	5.96	15.10	12.53	10.27	12.33	10
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9804	26.47	114.10	-	0.25	0.25	7.49	11.28	9.41	9.99	9.67	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3780	14.01	28.79	0.06	0.06	0.09	4.67	9.73	7.67	8.19	8.77	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	107766	36.01	522.86	0.25	0.25	0.25	1.86	11.88	14.34	12.93	17.52	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	74555	18.46	79.09	2.00	1.60	1.60	6.00	11.35	10.52	10.61	11.07	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17429	21.18	21.18	-	-	-	3.91	9.10	8.13	-	9.72	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9898	31.54	183.88	-	0.30	0.32	4.24	10.13	8.68	9.90	14.28	6
7	SBI Balanced Advantage Fund	Aug-21	****	42244	15.82	15.82	-	-	-	3.77	9.55	-	-	9.60	7
8	Sundaram Dynamic Asset Allocation Fund	Dec-10	***	1682	14.25	35.50	0.80	0.12	0.13	1.80	7.79	7.27	8.55	9.36	8
9	Tata Balanced Advantage Fund	Jan-19	***	8780	20.10	20.95	-	-	-	3.18	7.85	7.83	-	10.22	9
10	Union Balanced Advantage Fund	Dec-17	**	1238	18.77	20.65	-	-	0.27	2.38	7.90	6.74	-	8.71	10
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	***	11909	26.12	346.12	-	0.20	0.32	-1.91	9.15	7.79	10.69	13.87	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	9147	24.80	161.61	0.25	0.25	0.25	1.28	9.09	7.93	10.29	10.35	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	11371	91.37	368.71	-	0.77	0.75	2.87	10.33	8.44	11.42	12.28	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2364	28.00	267.24	2.00	2.25	2.50	-0.44	9.42	8.77	10.11	13.07	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	52433	25.74	404.49	2.00	2.30	2.35	2.31	13.40	14.74	14.47	14.77	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9205	38.54	65.57	-	-	-	5.38	12.19	11.17	12.12	14.06	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	4073	26.75	107.07	1.25	2.00	1.75	2.69	10.64	10.62	9.16	11.80	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3930	78.06	438.41	6.50	6.90	10.58	1.30	8.13	7.74	8.92	14.14	8
Business Cycle Fund & Value Funds															
1	ICICI Prudential Value Fund	Aug-04	*****	61102	34.59	457.35	4.0	4.00	4.0	-2.42	12.41	14.53	13.73	18.92	1
2	DSP Value Fund	Dec-20	*****	2143	16.45	23.53	1.30	1.30	1.40	9.42	15.88	12.20	-	16.11	2
3	Nippon India Value Fund	Jun-05	***	9098	41.41	223.08	-	-	3.25	0.10	14.21	13.37	14.29	15.73	3
4	Kotak Business Cycle Fund	Sep-22	-	3411	16.23	17.46	-	-	1.03	6.12	15.13	-	-	15.23	4
5	Sundaram Business Cycle Fund	Jun-24	-	1663	11.49	11.49	-	-	-	4.47	-	-	-	6.58	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Savings Fund	Feb-16	****	7014	-	48.76	-	-	-	-2.94	8.96	11.62	13.97	16.24	1
2	ICICI Pru childrens Fund	Aug-01	****	1434	-	328.27	-	-	-	0.05	12.60	11.47	10.73	14.97	2
3	ICICI Prudential Retirement Fund - Pure Equity Plan	Feb-19	*****	2096	35.23	35.23	-	-	-	9.18	19.17	18.28	-	18.27	3
4	SBI children's Fund Investment Plan	Sep-20	*****	7310	-	50.10	-	-	-	16.69	20.21	20.12	-	31.15	4
5	SBI Retirement Benefit Fund - Aggressive Plan	Feb-21	***	3159	20.53	20.53	-	-	-	3.53	8.70	10.85	-	13.80	5
6	Tata children's Fund	Oct-95	*	335	-	55.78	-	-	-	-7.79	4.73	6.22	9.49	12.03	6
Flexi Cap Funds															
1	Bandhan Flexi Cap Fund	Sep-05	***	7575	46.96	209.82	3.48	3.43	2.91	1.10	10.93	9.52	10.41	15.64	1
2	HDFC Flexi Cap Fund	Jan-95	*****	110736	74.60	2064.61	7.00	7.00	7.00	3.33	15.88	17.12	15.21	18.31	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	24100	17.32	20.67	-	1.50	1.50	8.05	16.16	14.43	-	15.19	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	13940	33.39	63.57	2.09	2.28	2.10	1.42	17.74	11.92	12.26	16.14	4
5	Parag Parikh Flexi Cap Fund	May-13	****	148429	82.58	82.58	-	-	-	-1.54	12.76	11.34	16.13	17.22	5
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	***	20583	17.06	18.83	0.75	-	0.75	0.00	11.34	-	-	14.31	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18769	34.88	866.13	2.60	3.00	3.00	10.00	16.26	14.72	13.91	14.99	2
3	Kotak Multicap Fund	Sep-21	****	29274	18.51	20.14	-	-	1.45	6.05	16.26	-	-	15.26	3
4	Nippon India Multi Cap Fund	Mar-05	***	55587	59.37	301.38	5.00	5.00	4.50	0.24	12.71	16.53	14.75	17.21	4
5	Sundaram Multi cap Fund	Oct-00	**	2981	65.02	397.24	2.22	2.54	4.91	4.33	13.15	11.45	13.18	15.05	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 03/09/2026		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	****	16738	21.40	138.19	0.67	0.70	0.70	1.26	13.02	11.25	13.74	14.31	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	16095	66.64	1373.13	7.00	7.00	7.00	-2.92	13.27	13.98	12.63	22.23	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4784	31.83	57.67	1.82	1.88	1.97	12.58	21.50	16.04	16.18	16.27	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5700	-	29.17	-	-	-	-8.02	8.94	10.49	-	16.24	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	32300	86.83	428.28	-	-	-	-1.01	14.26	14.46	13.40	16.25	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

What Will Your Retirement Look Like?

You plan your child's education.
You plan your dream home.
You plan your holidays.

But have you planned the life you want after your monthly salary stops?

Retirement is not just about stopping work. It is about continuing to live with the same freedom, dignity and choices - without worrying about where the next month's income will come from.
Think about it...

If your income stopped tomorrow, how many years could your savings support your current lifestyle?

Inflation will continue.

Medical expenses may rise.
Your dreams won't retire when you do.

That's why building a Retirement Corpus is not simply about saving money - it's about buying yourself financial freedom for tomorrow.

Start Thinking Today. Retire with Confidence Tomorrow.

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.

Contd. from Page 1

Thoughtful Inspirational Quotable Quotes

"The way to build a nation is to build a good citizen. The majority of the citizens should be efficient, of good character and possess a reasonably high sense of duty."
- Sir M. Visvesvaraya

"To encourage literature and the arts is a duty which every good citizen owes to his country." - George Washington

"The investor's greatest advantage is often not intelligence, information or timing, but temperament. Wealth compounds quietly when you allow good investments the time to work. Constantly disturbing a portfolio because markets move creates activity, not necessarily wealth. Patience is an investment strategy."
- Warren Buffett

"The investor's biggest enemy is often not the market but the investor himself. Greed creates excessive optimism, fear creates unnecessary selling, and impatience encourages constant switching. Financial success requires the ability to remain rational when everyone around you is becoming emotional. Temperament can be more valuable than intelligence."
- Charlie Munge



SPOT THE LIC AGENT IN THIS PICTURE



WE BET YOU CAN'T BECAUSE HE IS VERY MUCH PART OF THE FAMILY!

We **ECS Financial** are also a part of your family

ECS Financial - your trusted Corporate Agent for Insurance

For assistance, please contact:

B. Bhargavi - 70322 20490

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

Insurance is the subject matter of solicitation.

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 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
	31-35	8,694	10,610	13,462	15,564
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.



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.



HDFC ERGO Optima Secure – Key Benefits

4X Health Cover: Optima Secure offers enhanced protection, providing up to 4 times the base coverage through its combination of benefits.

Secure Benefit: Your coverage can increase automatically, giving you greater financial protection as healthcare costs rise.

100% Restore Benefit: If you make a claim, the base sum insured can be restored, helping you stay protected for future medical needs.

Protect Benefit: Eligible non-medical expenses covered under the policy can be paid without deductions, helping reduce out-of-pocket expenses during hospitalisation.

Comprehensive Hospitalisation Cover: Includes eligible expenses before and after hospitalisation, along with coverage for room rent and other medical expenses as per policy terms.

Annual Health Check-up: Health check-ups are available after completion of each policy year, irrespective of whether a claim has been made.

Global Protection Options: Optima Secure Global plans can provide coverage for eligible medical expenses outside India.

Critical Illness Cover: Optional cover is available for 51 critical illnesses, providing additional financial protection.

Family Protection: Choose between Individual and Family Floater options based on your family's requirements.

Useful Add-ons: Enhance your policy with options such as Hospital Cash, Critical Illness, Personal Accident and Unlimited Restore.

More Coverage. More Benefits. More Confidence.

Choose health insurance that goes beyond basic hospitalisation cover.

Benefits are subject to policy terms, conditions, exclusions and applicable underwriting guidelines.

Insurance is the subject matter of solicitation.

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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 03/09/2026	15 D	30 D	3 M	6 M	1 Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.21	0.45	1.99	2.83	5.56
2	DSP Ultra Short Fund(G)	0.31	0.61	1.99	3.38	6.06
3	HDFC Low Duration Fund(G)	0.25	0.51	2.04	3.00	5.89
4	ICICI Prudential Savings Fund(G)	-0.31	-0.86	1.77	2.12	3.51

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

"To give away money is an easy matter and in any man/woman's power. But to decide to whom to give it, and how large, and when, and for what purpose and how, is neither in every man's power nor an easy matter." - Aristotle

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% --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 376.

TO CLAIM YOUR SHARES AND MONEY LYING WITH THE IEPF / UNCLAIMED SHARES, DIVIDENDS DEPOSITS ETC.

Please call Mr. Venkatachalam

73862 49493

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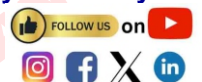
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Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	99480 97642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, 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 (w.e.f. 31/08/2026)	-	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, Kukatapally, 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, 111rd 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
Rajamahendravaram	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, Ramachandrarai 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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Missed call / WhatsApp / SMS : 094416 93111



A Wealth of Laughs

- Why did the bank customer bring a chair?
Because the queue was earning more time than interest!
- Why did the share take a holiday?
Because it was tired of working up and down!
- Why did the FD go to sleep early?
Because it had nothing to worry about!
- Why did the investor hide his salary from his shopping bag?
Because the shopping bag was too hungry!
- Why did the bank account look sad?
Because the money came in and left immediately!

Finance Funnies

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

Markets recover. Emotional decisions *don't*.



Investing is a discipline. Reacting is a Choice.

A well-structured investment approach helps keep short-term emotions from overshadowing long-term goals.

An investor education & awareness initiative by



&



Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- ICICI Pru Value
- SBI Multi Cap
- HDFC Flexi Cap
- Kotak Multi Cap
- Sundaram Business Cycle
- Parag Parikh Flexi Cap
- LIC Multi Cap
- Nippon India Multi cap

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

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.

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