

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

FORTNIGHTLY - INVESTMENT NEWS

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Editorial

Elluswamy Chandrasekaran
Editor

WHEN MARKETS KEEP YOU GUESSING, LET CERTAINTY HAVE A PLACE IN YOUR PORTFOLIO

A few years ago, a couple nearing retirement sat across from their financial adviser. They had spent decades building their savings, but one question kept them awake: "What if the market falls just when we need our money most?"

Their concern wasn't about becoming wealthier overnight. It was about knowing that a portion of their savings would be available when they needed it, without being entirely dependent on market movements.

That is when they began to appreciate the role of a Fixed Income Products (such as Small Savings Schemes, FDs, NCDs, Bonds, Short Term Funds etc.), not as a shortcut to wealth, but as an anchor for financial peace of mind.

In investing, certainty has its own value.

Equity markets can create wealth over the long term, but they rarely move in a straight line. The Fixed Income Products offers a different proposition: a defined tenure and a pre-agreed interest rate, making it easier to plan for known expenses and future commitments.

Whether you are planning a child's education, a major family expense or retirement, the Fixed Income Products can bring predictability to your financial plan and complement market-linked investments.

But choose wisely. Compare interest rates, tenure, premature-withdrawal conditions and the institution's financial strength. Eligible bank deposits are insured by DICGC up to ₹5 lakh per depositor per bank, including principal and interest, subject to applicable rules. Company and other non-bank deposits carry different risks and may not enjoy this protection.

The smartest portfolio is not necessarily the one that takes the most risk. It is the one that takes the right risks for the right reasons.

MARKETS: VOLATILITY IS A REMINDER, NOT A VERDICT

Global developments, geopolitical tensions, crude oil prices, interest-rate expectations and foreign investor flows continue to influence equity markets. Sharp rallies and corrections can test even experienced investors. Yet, India's long-term story continues to draw support from domestic consumption, infrastructure development, digital expansion and its growing services economy.

For investors, the message remains consistent: avoid reacting to every headline. Keep your goals in focus, diversify appropriately and match each investment to the time when you will need the money.

Equities can help grow wealth. Fixed Income can add predictability. A thoughtful combination can help build a more balanced financial future.

Because financial confidence is not just about how much your money earns. It is also about knowing that your investments are aligned with the life you want to lead.

With **Deepawali** around the corner, many employees will receive their **annual bonus**. While the festival naturally brings the temptation to spend, **what if a part of that bonus became the seed of a future goal?** Setting aside a portion to invest could turn a festive reward into a financial cushion that continues to serve you long after the celebrations end.

November 8

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FIFA
Saarthi Zaroori Hai

Investing Based On Past Performance

Driving While Looking In the Rear View Mirror

CAUSES LOTS OF ACCIDENTS

Investing based on yesterday's winners is like driving forward while staring into the rear-view mirror. Long-term wealth requires looking ahead, not chasing what has already happened.

₹10,000 invested monthly over a period of 25 years, at a return of 12% could end up becoming over ₹1.8 crore.

To select the right SIP, please call your nearest **ECS Financial**

Investor Alert:
Stay Safe from Digital Scams!

Stay Alert. Think Before You Click!

Never click unknown links or attachments, answer video calls from strangers, or share personal details, passwords, PINs or OTPs. Always verify investment offers before investing.

A Wealth of Laughs

1. A scammer said, "Sir, you have won ₹10 lakh!"
What did the man ask?"

Great! When did I buy the ticket?"

Contd. in page 4

FD Rates are up.
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* for Sr. Citizens. For Individuals: 0.25% to 0.50% less

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RBI FRS Bonds

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

Avail this opportunity to the most

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	7.00 7.75	7.40 8.15
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	7.25 7.85	7.75 8.35

Disclaimer: FD interest rates are indicative and subject to change. Rates, tenure, eligibility and other terms & conditions are as specified by the respective issuer. Please verify the applicable rate and terms before investing.

Specialized Investment Fund (SIF):

What is SIF? The smart middle path between mutual funds and PMS, regulated by SEBI.

Why it's better: Advanced strategies, expert management and greater flexibility, from ₹10 lakh.

Why now: Built for investors who want more than a mutual fund, without the PMS ticket size. Contd. in page 3

Thoughtful Inspirational Quotable Quotes

"A key is useless if we don't know which door to open. Today, even amid the gloom predicted by tech leaders, AI provides an essential key. But to deploy it wisely, we need NI or natural intelligence." -Richard Feynman

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 19/10/2026		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	***	7478	13.75	16.33	0.89	0.89	0.89	2.70	13.52	-	-	14.11	1
2	DSP Multi Asset Allocation Fund	Sep-23	****	10820	14.02	15.55	0.60	0.60	0.85	4.34	15.65	-	-	15.52	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	5782	16.57	72.84	1.25	1.25	1.00	-2.77	9.89	8.71	12.20	9.83	3
4	ICICI Prudential Multi Asset Allocation Fund	Oct-02	*****	84108	32.82	778.50	-	0.16	0.16	-2.58	12.14	12.94	14.02	19.91	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	15236	14.38	15.28	-	0.30	0.29	3.58	14.86	-	-	14.78	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	18044	22.63	24.11	-	-	0.15	2.85	16.38	12.44	-	15.40	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	21044	36.73	64.96	-	-	-	3.40	12.86	11.29	10.72	9.39	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5000	24.24	24.24	-	-	-	-1.93	10.27	9.25	-	14.29	8
9	Union Multi Asset Allocation Fund	Sep-24	-	989	10.90	11.76	-	-	-	0.94	-	-	-	8.00	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6634	28.37	75.86	0.35	0.35	-	-3.14	12.41	11.16	9.74	11.97	10
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9836	25.29	110.52	-	0.25	0.25	2.07	9.97	8.17	9.41	9.49	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3704	13.55	28.02	0.06	0.06	0.09	-0.11	8.56	6.87	7.76	8.45	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	102534	34.48	504.22	0.25	0.25	0.25	-4.41	9.37	11.84	12.21	17.32	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	*****	71913	16.21	76.31	2.00	1.60	1.60	-0.08	9.63	9.06	10.12	10.80	4
5	Kotak Balanced Advantage Fund	Aug-18	***	16618	20.43	20.44	-	-	-	-2.05	7.64	6.98	-	9.09	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9532	30.05	177.72	-	0.30	0.32	-1.75	8.59	7.46	9.28	14.02	6
7	SBI Balanced Advantage Fund	Aug-21	****	40545	15.34	15.34	-	-	-	-1.70	8.17	8.35	-	8.70	7
8	Sundaram Dynamic Asset Allocation Fund	Dec-10	***	1596	13.30	33.69	0.80	0.12	0.13	-6.06	5.80	5.68	7.96	8.92	8
9	Edelweiss Balanced Advantage Fund	Aug-20-2009	***	12880	20.81	51.79	0.80	1.20	1.04	-0.31	8.77	7.12	10.41	10.05	9
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	***	11312	25.27	337.45		0.20	0.32	-6.83	8.07	6.62	10.16	13.69	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	8793	22.98	152.46	0.25	0.25	0.25	-7.35	6.72	5.71	9.47	10.06	2
3	Canara Robeco Aggressive Hybrid Fund	Feb-93	***	10831	87.42	355.41		0.77	0.75	-3.29	8.95	7.06	10.86	12.11	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2264	26.46	254.24	2.00	2.25	2.50	-7.37	7.25	6.85	9.60	12.79	4
5	ICICI Prudential Aggressive Hybrid Fund	Nov-99	*****	50706	22.49	389.20	2.00	2.30	2.35	-4.42	11.28	11.73	13.80	14.54	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9040	36.75	62.53				-2.59	10.33	9.07	11.35	13.79	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3857	21.66	102.31	1.25	2.00	1.75	-4.51	8.52	8.49	8.51	11.49	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3983	75.82	419.14	6.50	6.90	10.58	-5.39	6.33	6.03	8.37	13.91	8
Business Cycle Fund & Value Funds															
1	ICICI Prudential Value Fund	Aug-04	****	57250	33.32	440.44	4.0	4.00	4.0	-8.38	10.28	11.57	13.31	18.60	1
2	DSP Value Fund	Dec-20	*****	2225	15.93	22.79	1.30	1.30	1.40	2.62	14.31	10.86	-	15.09	2
3	Nippon India Value Fund	Jun-05	****	8479	38.80	209.01	-	-	3.25	-9.56	10.72	10.16	13.52	15.28	3
4	Kotak Business Cycle Fund	Sep-22	****	3414	15.51	16.69	-	-	1.03	0.00	13.32	-	-	13.46	4
5	Sundaram Business Cycle Fund	Jun-24	-	1716	10.62	10.62	-	-	-	-4.52	-	-	-	2.64	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Saving Fund	Feb-16	***	6645	-	46.85	-	-	-	-8.86	7.44	9.28	13.15	15.60	1
2	ICICI Pru childrens Fund	Aug-01	****	1376	-	314.13	-	-	-	-4.89	10.67	9.80	10.31	14.69	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	2106	33.31	33.31	-	-	-	-0.89	16.50	15.53	-	17.04	3
4	SBI children's Fund Investment Plan	Sep-20	*****	7949	-	49.62	-	-	-	11.18	19.31	16.92	-	30.27	4
5	SBI Retirement Benefit Fund	Feb-21	***	3066	19.17	19.17	-	-	-	-5.80	6.08	7.62	-	12.12	5
6	Tata children's Fund	Oct-95	*	313	-	53.31	-	-	-	-12.51	2.75	4.16	8.85	11.81	6
Flexi Cap Funds															
1	Bandhan Flexi Cap Fund	Sep-05	***	7115	45.45	203.10	3.48	3.43	2.91	-4.53	9.15	7.42	9.82	15.36	1
2	HDFC Flexi Cap Fund	Jan-95	*****	108547	70.89	1961.80	7.00	7.00	7.00	-5.11	13.66	13.68	14.39	18.05	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	25141	16.42	19.60	-	1.50	1.50	-1.99	13.30	12.22	-	13.65	3
4	Motilal Oswal Flexi cap Fund	Apr-14	****	13446	31.90	60.73	2.09	2.28	2.10	-3.42	15.67	10.74	11.40	15.55	4
5	Parag Parikh Flexi Cap Fund	May-13	****	145070	82.26	82.26	-	-	-	-5.01	11.62	9.46	15.75	17.01	5
6	Edelweiss Flexi Cap Fund	Feb-15	****	3509	29.89	36.99	-	-	-	-5.58	11.68	9.21	13.02	11.81	6
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	**	19490	16.08	17.75	0.75	-	0.75	-7.75	8.70	-	-	12.53	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18717	32.22	800.20	2.60	3.00	3.00	-0.19	12.40	11.55	12.85	14.64	2
3	Kotak Multicap Fund	Sep-21	****	30335	17.79	19.36	-	-	1.45	-1.94	13.65	14.06	-	13.96	3
4	Nippon India Multi Cap Fund	Mar-05	***	53767	55.99	284.26	5.00	5.00	4.50	-6.44	10.49	13.59	14.15	16.78	4
5	Sundaram Multi cap Fund	Oct-00	**	2901	60.53	369.84	2.22	2.54	4.91	-5.68	10.08	8.35	12.13	14.66	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 19/10/2026		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	****	15569	20.41	131.81	0.67	0.70	0.70	-6.19	10.99	9.30	12.94	13.94	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	14949	63.69	1312.37	7.00	7.00	7.00	-10.07	11.02	11.40	11.91	21.95	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4890	30.00	54.36	1.82	1.88	1.97	2.19	18.32	14.49	14.85	15.50	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5401	-	28.48	-	-	-	-12.06	7.01	7.93	-	15.55	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	30027	82.82	408.54	-	-	-	-7.66	11.64	12.07	12.79	16.02	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/09/2026

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

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Health hai PRICELESS, Isiliye INFINIX ENDLESS...

*The premium is indicative for the following profile - 2 adults aged 25 years each, residing in Kolkata, opting for ManipalCigna Infinix Core plan with unlimited Sum Insured and Premier Hospital Network.

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Contd. from page 1

Why Consider A Specialized Investment Fund?

A middle ground between Mutual Funds and a PMS, combining the benefit of both worlds.

MUTUAL FUND
Regulated structure & tax efficiency

SIF

PMS
Greater flexibility & focused strategies

₹10 LAKH minimum investment Across strategies of one SIF

UP TO 25% unhedged short exposure Through derivatives, as permitted by SEBI

DAILY NAV & DISCLOSURES
Pooled structure; no per-trade tax on portfolio rebalancing

7 SEBI- PRESCRIBED CATEGORIES
Strategies spanning different investment approaches

A differentiated structure for investors seeking greater flexibility than traditional mutual funds.

Source: SEBI (Mutual Funds) Regulations
SEBI Registered Name: Sundaram Mutual Fund & Reg Number: MF/034/97/2

Investments in Specialized Investment Funds involve relatively higher risk, including potential loss of capital, liquidity risk, and market volatility. Please read all investment strategy related documents carefully before making investment decisions.

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

Disclaimer: Coverage is subject to insurer underwriting, policy terms, conditions, exclusions, and eligibility. Please read the policy document and Customer Information Sheet (CIS) carefully before purchase.

* Premium for 25 yrs old male for 30 yrs term

One Unforeseen Event Can Change Everything

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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

Disclaimer: Coverage, exclusions, waiting periods, sub-limits, co-payments and claims are subject to policy terms and insurer/TPA conditions. Please read the policy document and Customer Information Sheet (CIS) carefully before purchase.

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BACK TO BASICS

Specialised investment funds

Cutting through money jargon, one topic at a time. This week, **Sanket Dhanorkar** explains what are specialised investment funds and how they differ from other investment products.

How SIFs are positioned

	SIF	MF	PMS	AIF
Minimum investment	₹10 lakh	₹100	₹50 lakh	₹1 crore
Taxation at investor level	Equity: LTCG at 12.5% after 1 year Debt: At slab rate Other: LTCG @ 12.5% after 2 years		In investor's hands at each transaction level	NIL
Taxation at fund level	Nil		Nil	Category III - LTCG @ 12.5% + business income @ 30% + surcharge + cess
Strategies	Long-short	Primarily long-only	Tailored (long-only)	Diverse (PE, hedge funds)
Leverage & derivatives	No leverage permitted. Short exposure through unhedged derivative up to 25% + Derivatives for hedging & rebalancing	No leverage permitted. Derivatives only for hedging & rebalancing	No leverage permitted. Derivatives only for hedging & rebalancing	Leverage permitted with gross exposure up to 200%

to 'long-only' strategies, SIFs can pursue both 'long' and 'short' bets. Unlike regular MFs, SIFs are allowed to sell shares without holding the underlying assets—termed as naked short positions—up to 25% of the portfolio. So, fund managers don't just bet on a rising market, they can also gain from falling stock prices. SIFs are also allowed to harness a wide range of derivative strategies to pursue opportunities across rising, falling and sideways markets. Compared to MFs, SIFs can run more concentrated portfolios targeting niche themes and special situations. These can invest up to 20% of the fund NAV in a single debt security and up to 15% in a single company's shares, as against 10% each in case of a MF.

With this flexibility, SIF managers can take positions and construct portfolios beyond the relatively tight boundaries of conventional MF categories. They can take stronger views on sectors, stocks, factors, duration or market direction rather than being constrained by standard category definitions. Long-short and derivative-based strategies can potentially be used to mitigate risk and seek returns in different market conditions.

Who can invest?

The standard minimum investment threshold is ₹10 lakh across an investor's SIF investments with an asset management company. One can also initiate SIP for smaller denominations once the initial threshold is met.

Source & Courtesy: ET Wealth

What product gap do SIFs fill?

MFs have fairly prescriptive mandates. PMS and AIF offer more flexibility, but have a much higher minimum investment and a different operating structure. SIFs bridge this gap by letting fund managers pursue strategies that would be hard or impossible within conventional MF categories, while retaining the pooled-fund structure and regulatory framework of MFs. Similar to MFs, SIF investors incur no tax until they sell their investment.

How they differ from MFs

While mass-market MFs are restricted

Contd. from page 1

Thoughtful Inspirational Quotable Quotes

"Markets have historically experienced repeated periods of severe decline followed by recovery. The exact path is unpredictable, and recovery can take time. But the historical pattern demonstrates why investors should be cautious about treating every downturn as a permanent break from long-term wealth creation. A long investment horizon allows investors to experience not only the declines, but also the recoveries that follow them."
- **Jeremy Siegel**

Never cut a tree down in the wintertime. Never make a negative decision in the low time. Never make your most important decisions when you are in your worst moods. Wait. Be patient. The storm will pass. The spring will come."
- **Robert H. Schuller**

"Google can bring you back 100,000 answers. A librarian can bring you back the right one."
- **Neil Gaiman**

"Thoughts are mental energy; they're the currency that you have to attract what you desire. Learn to stop spending that currency on thoughts you don't want."
- **Wayne Dyer**

Investor Alert: Stay Safe from Digital Scams!

Never click unknown links or attachments, answer video calls from strangers, or share personal details, passwords, PINs or OTPs. Always verify investment offers before investing.

Stay Alert. Think Before You Click!

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

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Health: Star Health, HDFC Ergo, Care Health

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

For assistance, please contact:

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(Y-ly Int dt. 30-April)

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

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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 19/10/2026	15 D	30 D	3 M	6 M	1 Y
1	Aditya Birla SL Ultra Short to Short Term fund	0.13	0.21	1.05	2.47	5.00
2	DSP Ultra Short Fund(G)	0.18	0.36	1.42	2.86	5.80
3	HDFC Ultra Short to Short Term fund	0.08	0.16	1.08	2.55	5.28
4	ICICI Prudential Ultra Short to Short Term fund	0.09	0.19	1.22	2.85	5.90

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

“Our goal is not just an environment of clean air and water and scenic beauty. The objective is an environment of decency, quality and mutual respect for all other human beings and all other living creatures.” - Gaylord Nelson

MULTI-ASSET ALLOCATION FUND

One Fund. Meaningful Diversification. Selected Multi Asset Allocation Funds

● Aditya Birla Sunlife Multi Asset Allocation

● DSP Multi Asset Allocation

● Edelweiss Multi Asset Allocation

● Franklin India Multi Asset Allocation

● HDFC Multi Asset Allocation

● ICICI Prudential Multi Asset Allocation

● Kotak Multi Asset Allocation

● Nippon India Multi Asset Allocation

● SBI Multi Asset Allocation

● Sundaram Multi Asset Allocation

● Tata Multi Asset Allocation

● UTI Multi Asset Allocation

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SET IT.

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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

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.

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.	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, 11lrd 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, Ramachandraiiah 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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A Wealth of Laughs

2. Why did the scammer hate smart investors? Because they kept saying "No, thank you!"

3. A stranger asked for an OTP. What did the investor say? "Sorry, my OTP is more private than my family WhatsApp group!"

4. Why did the fake investment guru become a millionaire? Because he collected money from people who wanted to become millionaires!

5. A caller said, "Your bank account will be blocked!" What did the customer reply? "Please block it. I need a break from spending!"

6. Why did the investor never click unknown links?

Finance Funnies

7. A scammer promised to double his money in one day. What did the investor say? "Can you first double my salary?"

8. Why did the scammer disconnect the call? Because the investor started asking questions!

9. What did the investor say to a fake bank officer? "You sound like my bank, but your questions sound like my neighbour!"

10. Why was the investor proud after blocking a scammer? Because, for once, he had made a smart investment without spending a rupee!

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