RNI NO.: TELENG/2022/81796, November 01st - 15th 2026, Vol. V - Issue 21 - ₹1/-, POSTAL REGN. NO.: HQ/SD/527/2025-2027

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

The Diyas of Diwali Have Lit the Way: May Their Light Illuminate the Path to a Brighter Financial Future.

The most beautiful part of lighting a lamp is not just the glow it creates today, but the hope it brings for tomorrow.

A little girl once asked her grandfather why they lit a lamp at the doorstep every Diwali. He smiled and replied, "We light it not just to celebrate the light around us, but to welcome the brighter days that lie ahead."

As the celebrations of Diwali give way to **Samvat 2083**, that simple thought carries a powerful message for investors. After months of uncertainty, market volatility and global concerns, **there are encouraging signals that brighter days may be ahead**. The key is to remain patient and not lose sight of the journey.

A Turn in the Global Tide: Recent developments in the United States have brought renewed optimism to global markets. Following the US midterm election outcome, expectations of easing geopolitical tensions have triggered a sharp fall in crude oil prices.

Brent crude, which settled at **$116 a barrel on October 30,** fell to around **$93.50 on November 5,** a drop of roughly 20% in under a week. For India, which imports about 85% of its crude oil needs, this is especially welcome. Lower oil prices can ease inflation, reduce the import bill and give some relief to the rupee, which has been under pressure near ₹94 to the dollar.

Dalal Street Lights Up: Dalal Street has responded with conviction. On November 6, the **Sensex surged 1,718 points (2.17%) to close at 81,028.02, while the Nifty 50 rose 2.01% to settle at 25,030.35,** reclaiming the 25,000 mark. It was the **seventh straight day of gains,** taking markets to levels not seen in nearly three months. Renewed foreign investor interest has further strengthened sentiment.

Perspective matters, too. Even after this rally, the Nifty and Sensex are still about 4% to 5% lower for calendar 2026. For long-term investors, that is not a warning sign. It is a reminder that quality assets **remain reasonably priced** for those who invest with patience.

The primary market tells the same story of confidence. India's main-board IPOs raised a record **₹2.12 trillion** between November 2025 and October 2026.

Strength Beneath the Surface: India's underlying economic strengths add to the optimism. Robust domestic consumption, steady infrastructure investment, expanding digital capabilities and a growing services sector continue to support the country's long-term growth.

At ***ECS Financial***, we have walked alongside our investors for **over 30 years.** In that time, we have seen many storms: global crises, wars, oil shocks and sharp corrections. Every time, the Indian market has recovered and gone on to new heights. **The investors who stayed the course were the ones who were rewarded.**

Of course, markets will have their ups and downs. Global developments, corporate earnings and foreign fund flows will continue to influence their direction. But **one should not allow yesterday's uncertainty to overshadow tomorrow's opportunities.**

Carrying the Light Forward: For investors, the message is simple:

- **Stay invested** in line with your financial goals.
- **Keep your SIPs running,** especially when markets are volatile. That is when they work hardest for you.
- **Maintain a well-diversified portfolio** across asset classes.
- **Review, don't react.** Reacting to every market movement often means missing the bigger picture.
- **Let compounding do its quiet work** over time.

As we step into Samvat 2083, let us remember that wealth creation is not about predicting every turn in the market. It is about having the conviction to stay the course when the fundamentals remain strong.

The Diwali lamps have shown us the way. Let us carry that light into our financial decisions and look ahead with confidence.

Here's wishing you and your family a prosperous Samvat, a year filled with meaningful growth, financial and health well-being and brighter possibilities!



Love, Invested: 5 Reasons to Start a Children's Gift Fund, This Children's Day

1. The most meaningful gift you can give: Toys are outgrown and clothes wear out, but a children's gift fund keeps growing with your child, year after year.

2. Start small, dream big: Even a modest monthly SIP started today can, through the power of compounding, grow into a strong fund for higher education, a career start or a wedding.

3. Built-in discipline protects the goal: A lock-in of 5 years or until the child turns 18 keeps the money safe from impulse withdrawals, so it is there when your child truly needs it.

4. Beating tomorrow's education costs: Education costs rise faster than ordinary savings grow. A long-term, equity-oriented fund gives your savings a real chance to keep pace.

5. A blessing that lasts a lifetime: Grandparents, birthdays and festivals become chances to add to your child's future. Every contribution is your love and blessing, invested.

Selected Children Funds

- **SBI Children's Fund**
- **HDFC Children's Fund**
- **ICICI Prudential Children's Fund**
- **Aditya Birla Sun Life Bal Bhavishya Yojna**
- **Axis Children's Fund**

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

UTI Mutual Fund | ECS Financial AMFI Regd. Mutual Fund Distributor - ARN: 1668 | FINANCIAL EMPOWERMENT!

Be Empowered
Financial Empowerment Program (FEP)

BEFORE 50, SECURE BOTH.
YOUR GOLDEN YEARS & YOUR CHILD'S GOLDEN FUTURE



Join through zoom

Saturday I 14 November 2026 I 11:00 AM to 12:00 PM (Noon)
Meeting ID: 882 6577 1096 I Passcode: 035

Thoughtful Inspirational Quotable Quotes

"Financial independence does not require a complicated financial life. Reasonable spending, regular saving, diversified investing, controlled costs and patience can achieve what endless financial engineering often cannot. Simplicity is powerful because it is easier to understand, easier to maintain and harder to abandon during difficult markets." **- John Bogle**

Contd. in page 3

What do you want your money to do for you?

Tick every box that applies to you.
Each one is a goal we can help you plan for - one simple conversation at a time.

Grow my wealth

- ☐ Invest in **Mutual Funds** through **SIPs** or **lump sums**, **diversified** to my goals.
- ☐ **PMS / AIFs / GIFT City** Investments (Outbound & Inbound)
- ☐ Apply for **IPOs, FPOs and NCDs** with guidance on each issue.
- ☐ **Invest or trade** in shares through a trusted broking platform.
- ☐ Get my **portfolio reviewed** periodically and my investments reconciled.

Earn steady, secure income

- ☐ **Park savings** in Fixed Deposits and Small Savings schemes.
- ☐ Hold Government-backed **RBI Floating Rate Savings Bonds.**
- ☐ Invest in **Taxable Bonds or Tax-Free Bonds** (Secondary Market).
- ☐ Build a retirement corpus with **Retirement Fund / NPS.**

Protect & save tax

- ☐ **Secure** my family with **Life, Health or General** Insurance - vehicle, home, travel.
- ☐ **Save tax on Capital Gains** with 54EC Capital Gain Bonds.
- ☐ Choose the **right tax-saving schemes** for this year.
- ☐ **File my Income Tax Returns** accurately and hassle-free.

Fund my plans

- ☐ Get a **Education, Home,** Personal or 2 & 4 Wheeler Loan.
- ☐ **Borrow** against my shares, mutual funds or property **(LAS / LAM / LAP)** without selling.
- ☐ **Claim Your Shares** and Money Lying with the **IEPF** / Unclaimed Shares, Dividends, Deposits etc.
- ☐ Apply for or update my PAN quickly.

Ticked even one box?
You are one step away. Talk to us - no obligation

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

www.ecsfinancial.co.in / Missed call / WhatsApp / SMS : 094416 93111

Insurance is the subject matter of solicitation. Complete Branch details - Page 4
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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

Contd. in page 4

Mutual Funds I Fixed Deposits / Small Savings I RBI Floating Rate Savings Bonds I Capital Gain Bonds (u/s 54EC) I Tax Saving Schemes I IPOs / FPOs / NCDs
Stock Broking (as AP) I Insurance (Life / Health / General) I Tax Free Bond I NPS / PAN Services I 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 06/11/2026		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	14.22	16.89	0.89	0.89	0.89	8.46	15.18	-	-	14.94	1
2	DSP Multi Asset Allocation Fund	Sep-23	*****	10820	14.46	16.04	0.60	0.60	0.85	8.30	16.73	-	-	16.41	2
3	HDFC Multi Asset Allocation Fund	Aug-05	**	5782	17.32	76.14	1.25	1.25	1.00	2.70	11.49	9.99	10.54	10.03	3
4	ICICI Prudential Multi Asset Allocation Fund	Oct-02	*****	84108	33.92	809.94	-	0.16	0.16	1.96	13.60	14.06	14.84	20.06	4
5	Kotak Multi Asset Allocation Fund	Sep-23	***	15236	14.60	15.51	-	0.30	0.29	7.84	15.52	-	-	15.09	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	18044	23.20	24.72	-	-	0.15	7.12	17.15	13.16	-	15.73	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	21044	37.13	65.66	-	-	-	4.46	13.43	11.94	10.90	9.43	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5000	25.06	25.06	-	-	-	1.73	11.62	10.16	-	14.75	8
9	Union Multi Asset Allocation Fund	Sep-24	-	989	11.25	12.14	-	-	-	6.87	-	-	-	9.41	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6634	29.08	78.46	0.35	0.35	-	1.72	13.52	12.10	10.32	12.14	10
Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)															
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9836	26.45	115.59	-	0.25	0.25	6.96	11.76	9.32	9.95	9.66	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	3704	14.19	29.49	0.06	0.06	0.09	4.81	10.70	8.06	8.51	8.85	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	102534	35.99	530.17	0.25	0.25	0.25	0.34	11.38	13.24	13.09	17.47	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	*****	71913	17.06	80.31	2.00	1.60	1.60	5.46	11.40	10.17	10.88	11.06	4
5	Kotak Balanced Advantage Fund	Aug-18	***	16618	21.40	21.40	-	-	-	2.77	9.35	8.12	-	9.64	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9532	31.39	185.65	-	0.30	0.32	3.17	10.21	8.64	10.09	14.21	6
7	SBI Balanced Advantage Fund	Aug-21	****	40545	15.87	15.87	-	-	-	0.47	9.55	9.15	-	9.32	7
8	Sundaram Dynamic Asset Allocation Fund	Dec-10	***	1596	13.94	35.31	0.80	0.12	0.13	-1.20	7.00	6.30	8.27	9.03	8
9	Edelweiss Balanced Advantage Fund	Aug-09	***	12880	21.90	54.52	0.80	1.20	1.04	5.56	10.67	8.54	11.16	10.35	9
Hybrid Equity Funds															
1	DSP Aggressive Hybrid Fund	May-99	***	11312	26.50	356.75		0.20	0.32	-0.87	10.59	8.17	11.13	13.90	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	**	8793	24.14	160.12	0.25	0.25	0.25	-2.26	8.68	7.04	10.23	10.24	2
3	Canara Robeco Aggressive Hybrid Fund	Feb-93	***	10831	91.64	375.35		0.77	0.75	2.46	10.99	8.54	11.69	12.27	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2264	27.48	265.72	2.00	2.25	2.50	-2.97	8.98	8.09	10.31	12.95	4
5	ICICI Prudential Aggressive Hybrid Fund	Nov-99	*****	50706	23.65	409.30	2.00	2.30	2.35	1.15	13.16	13.11	14.65	14.72	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	9040	38.27	65.12				2.54	12.10	10.23	12.07	13.94	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3857	26.79	107.24	1.25	2.00	1.75	0.60	10.41	9.97	9.33	11.71	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3983	78.04	438.27	6.50	6.90	10.58	-1.40	8.33	7.22	9.12	14.05	8
Business Cycle Fund & Value Funds															
1	ICICI Prudential Value Fund	Aug-04	****	57250	35.60	470.71	4.0	4.00	4.0	-2.48	12.84	13.68	14.41	18.91	1
2	DSP Value Fund	Dec-20	*****	2225	16.65	23.83	1.30	1.30	1.40	5.35	16.60	12.32	-	15.84	2
3	Nippon India Value Fund	Jun-05	****	8479	40.66	219.02	-	-	3.25	-5.01	12.54	11.66	14.56	15.49	3
4	Kotak Business Cycle Fund	Sep-22	*****	3414	16.35	17.60	-	-	1.03	6.71	15.97	-	-	14.75	4
5	Sundaram Business Cycle Fund	Jun-24	-	1716	10.63	10.63	-	-	-	-3.13	-	-	-	2.63	5
Children's Gift Funds & Retirement Savings Funds															
1	HDFC Retirement Saving Fund	Feb-16	***	6645	-	49.75	-	-	-	-2.83	9.81	11.10	14.28	16.17	1
2	ICICI Prudential Children's Fund	Aug-01	****	1376	-	320.36	-	-	-	-2.83	11.58	10.22	10.79	14.75	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	2106	34.63	34.62	-	-	-	2.49	18.53	16.46	-	17.51	3
4	SBI children's Fund	Sep-20	*****	7949	-	49.74	-	-	-	10.44	20.15	16.90	-	30.04	4
5	SBI Retirement Benefit Fund	Feb-21	***	3066	20.65	20.65	-	-	-	2.23	8.97	9.65	-	13.47	5
6	Tata children's Fund	Oct-95	*	313	-	55.72	-	-	-	-8.86	4.55	5.59	9.54	11.95	6
Flexi Cap Funds															
1	Bandhan Flexi Cap Fund	Sep-05	***	7115	48.396	216.231	3.48	3.43	2.91	2.07	11.97	9.23	10.87	15.67%	1
2	HDFC Flexi Cap Fund	Jan-95	*****	108547	76.566	2118.851	7.00	7.00	7.00	3.38	16.87	15.9	15.75	18.3	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	25141	17.33	20.69	-	1.50	1.50	5.4	15.57	13.62	-	14.68	3
4	Motilal Oswal Flexi cap Fund	Apr-14	****	13446	33.5008	63.7836	2.09	2.28	2.10	3.05	16.69	12.42	12.24	15.93	4
5	Parag Parikh Flexi Cap Fund	May-13	****	145070	85.5091	85.5091	-	-	-	-0.44	12.86	11.02	16.63	17.28	5
6	Edelweiss Flexi Cap Fund	Feb- 03-2015	****	3509	31.834	39.395	-	-	-	1.06	14.07	10.84	13.94	12.36	6
Multi Cap Funds															
1	HDFC Multi Cap Fund	Dec-21	**	19490	16.87	18.622	0.75	-	0.75	-3.31	10.72	-	-	13.5	1
2	ICICI Prudential Multicap Fund	Oct-94	****	18717	33.06	821.11	2.60	3.00	3.00	2.71	13.64	12.25	13.47	14.71	2
3	Kotak Multicap Fund	Sep-21	****	30335	18.45	20.076	-	-	1.45	1.54	15.65	14.83	-	14.62	3
4	Nippon India Multi Cap Fund	Mar-05	***	53767	58.583	297.3888	5.00	5.00	4.50	-1.31	12.5	14.69	15.06	16.99	4
5	Sundaram Multi cap Fund	Oct-00	**	2901	58.5711	384.3497	2.22	2.54	4.91	-1.59	11.56	9.56	12.93	14.8	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 06/11/2026		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	21.944	141.663	0.67	0.70	0.70	0.43	14.13	11.19	14.22	14.32	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	14949	68.523	1411.875	7.00	7.00	7.00	-2.15	13.96	13.57	13.08	22.2	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4890	30.2327	54.7788	1.82	1.88	1.97	6.16	18.33	14.79	15.46	15.38	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5401	-	29.8099	-	-	-	-6.24	8.81	9.9	-	16.16	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	30027	87.9673	433.8919	-	-	-	-2.02	14.11	13.55	13.97	16.2	5

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/10/2026

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	12172.48	3.1	38903.59	5.36	79951.25	11.75	246986.95	14.00	37755261.00	17.15	2980000
2	HDFC Flexi cap Fund-Gr	Jan-95	12244.11	4.39	39591.41	6.59	83845.66	13.73	"278341.55	16.25	20350599.00	20.29	373000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12052.87	0.95	38530.11	4.68	80410.30	11.99	252593.24	14.43	10807479.00	16.62	385000
4	Kotak Flexi Cap Fund-Gr	Sep-09	11889.27	-1.97	37570.73	2.93	74590.93	8.89	219468.62	11.76	727679.00	13.42	205000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	12005.97	0.11	38020.78	3.76	75361.87	9.31	245808.98	13.91	952504.00	17.78	193000
6	Nippon India Multicap Fund	Nov-06	11817.83	-3.24	37118.43	2.10	79262.25	11.39	269442.38	15.64	1584799.00	15.13	253000
7	Nippon India Smallcap Fund-Gr	Sep-10	12455.74	8.26	38928.09	5.40	84233.70	13.92	339729.57	19.99	1344845.00	21.38	193000
8	Parag Parikh Flexi cap Fund-Gr	May-13	12001.02	0.02	37967.00	3.66	77641.73	10.54	271640.80	15.80	482350.00	15.91	157000
9	Sundaram multicap fund	Oct-00	12023.69	0.42	37477.63	2.76	74865.13	9.04	234207.27	13.00	2858119.00	14.30	313000
10	Tata Large & Midcap Fund-Gr	Mar-93	11581.25	-7.38	34240.68	-3.39	66584.13	4.23	204222.69	10.39	8289859.00	14.78	397000

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

Kind Attention: CHILDREN

Investments VS Savings

Once upon a time, two rabbits, Bunno and Munno, each got 10 carrots. Bunno put all his carrots in a basket under his bed.



"I'm saving them," he said proudly. Munno ate some carrots and used the rest to plant carrot seeds in the garden.

Weeks later, Bunno opened his basket. He still had the same 10 carrots.





Then he looked at Munno's garden. There were rows and rows of fresh carrots growing from the ground.

Bunno's eyes went wide. "You started with the same number as me!"

Munno smiled. "You saved your carrots. I invested mine."

Moral of the story: Saving keeps things safe. Investing helps them grow into more.

Source & Courtesy: SBI MF



Let the winds blow.
Let your Mutual Fund investments stay on course

Just as a well-crafted Diya protects its flame from the wind, informed investing helps you stay calm amid market rumours, speculation and fear. By staying informed and keeping emotions in check, you can make thoughtful investment decisions and stay focused on your financial goals.

ECS Financial
AMFI Regd. Mutual Fund Distributor - ARN: 1668

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

FIFA
Saarthi Zaroori Hai

ECS Financial
AMFI Regd. Mutual Fund Distributor - ARN: 1668



A falling market hurts twice as much as a rising one pleases. Wise investors don't let that imbalance make their decisions; they let their plan do the deciding.

"There will always be someone richer, a more expensive house and a better-performing investment. If success depends on staying ahead of everyone else, satisfaction remains permanently distant. Knowing what is enough protects wealth from becoming a never-ending competition." - Morgan Housel

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

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

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.

Insurance is the subject matter of solicitation.



RBI FRS Bonds

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

Avail this opportunity to the most

"Don't Let a Scam Steal Your Savings!"

Think Before You Invest. Verify Before You Act.

ECS Financial | 1800-425-2969
www.ecsfinancial.co.in

carē HEALTH® INSURANCE

Health Insurance for Diabetes, High Blood Pressure and BMI*

carē freedom®

No pre-policy medical check-up for all ages & Sum Insured

care freedom

Presenting the freedom to get Health Insurance Coverage without worrying about your current health status. This plan of Care Freedom offers you the liberty to lead the life of your choice and stay worry-free, always. Under this plan, you get

- Freedom to get health insurance cover without any hassles
- Freedom of quality treatment at leading network hospitals
- Freedom to choose optional coverage

KEY BENEFITS

- Only 2 year wait period in case of Pre-existing Diseases
- Annual health check-up for all insured members covered as adults
- Automatic recharge of base sum insured if claim amount exhausts your coverage limit
- Ease of cashless treatment & settlement of claims directly by the company
- Life-long Renewability
- Tax benefit on premium paid, u/s 80D of Income Tax Act – 1961*

*Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Insurance is the subject matter of solicitation.

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

Contd. from page 1

Thoughtful Inspirational Quotable Quotes

"Do not advise too much: do the job yourself. This is the only advice you can give to others. Do it and others will follow."
- Jawaharlal Nehru

"Life is about balance. Be kind, but don't let people abuse you. Trust, but don't be deceived. Be content, but never stop improving yourself."

"The world is but a canvas to the imagination."
- Henry David Thoreau

"El Nino is being supersized before our eyes. The science leaves no room for doubt: the planet is in uncharted waters, and those water are heating up." - Antonio Guterres

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.

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!



One Fund. Meaningful Diversification.

Selected Multi Asset Allocation Funds

- DSP Multi Asset Allocation
- Kotak Multi Asset Allocation
- Nippon India Multi Asset Allocation
- SBI Multi Asset Allocation
- Sundaram Multi Asset Allocation

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

SIP | **Systematic Investment Plan** | INVEST A FIXED AMOUNT, AT FIXED INTERVALS IN A MUTUAL FUND SCHEME.

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

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

Selected Equity Funds for SIP / STP

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



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

Embrace discipline with Systematic Investment Plan.

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

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.

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. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	99480 97642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, IInd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255
CHANDANAGAR	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, IIIrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
GAJUWAKA	Door No. 9-7-263, 2nd Floor, Gajuwaka Main Road, Opp: Mini Mohini Theater, Gajuwaka - 530026.	0891 - 2513883	70752 61133
RAJAMAHEN-DRAVARAM	D.No: 36-29-15, Ground floor, Shop No: 4, Karthik Plaza, Old Ramalayam Street, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443
VIJAYAWADA	Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002.	0866 - 4065917	98480 27503
Karnataka Region			
Bengaluru RO	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99809 66112
Malleshwaram	Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003	080 - 41462031	83174 19139
SHASTRINAGAR	320/422, 1st floor, 9th cross, 8th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 560028.	080 - 26638977	99800 60787
Tamil Nadu Region			
T. Nagar	Flat No.304, 2nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
Madipakkam	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
Nanganallur	1A, Ground Floor, 37th Street, Nanganallur, Chennai-600061		98405 56618
Tamil Nadu Rural Region			
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041	0422 - 4713490	83411 30969
Tindivanam		-	97878 92775
Maharashtra Region			
CHEMBUR EAST	Office No: 16, 2nd Floor, Rajshri Building, N.G. Acharya Marag, Near Royal Orchid Hotel, Chembur East, Mumbai-71	022 - 3530 9964	70322 24519

ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm.
All Saturdays - 9.30 am to 1.00 pm & all Sundays - Holiday.
Our Toll Free Helpline : 1800 425 2969
Missed call / WhatsApp / SMS : 094416 93111

FOLLOW US on

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 06/11/2026	15 D	30 D	3 M	6 M	1 Y
1	Aditya Birla SL Ultra Short to Short Term Fund	0.37	0.26	0.9	2.59	4.92
2	DSP Ultra Short Fund(G)	0.33	0.32	1.25	2.93	5.75
3	HDFC Ultra Short to Short Term fund	0.4	0.23	0.95	2.67	5.21
4	ICICI Prudential Ultra Short to Short Term Fund	0.48	0.34	1.13	3.04	5.90

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

"The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little." **- Franklin D. Roosevelt**

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.

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.

A Wealth of Laughs

"Great! When did I buy the ticket?"

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!"

Finance Funnies

6. Why did the investor never click unknown links?
Because he had enough problems without clicking for more!

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!

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 for nearby Branches, 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.**