RNI NO.: TELENG/2022/81796, June 16th - 30th 2026, Vol. V - Issue 12 - ₹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

When Uncertainty Persists, Patience Performs

At a time when the world continues to wait for clarity, markets are once again navigating through a phase where **uncertainty remains the dominant theme**. The anticipated agreement between the United States and Iran is yet to fully materialise, and this continued ambiguity is keeping global sentiment cautious and measured.

One of the clearest reflections of this uncertainty is visible in **oil prices**. They remain sensitive, reacting to every development and headline, without yet settling into a stable range. For markets, particularly in India, this remains a key indicator. The first real sign of sustained stability will emerge only when crude prices begin to **consistently stabilise**, signalling that geopolitical risks are easing in a meaningful way.

Recent market trends mirror this environment. Volatility continues, though in a more controlled manner compared to earlier sharp swings. Markets are currently in a phase of **consolidation with underlying resilience** - where optimism is present, but conviction is still building. Investors are responding with caution, balancing short-term risks with long-term opportunities.

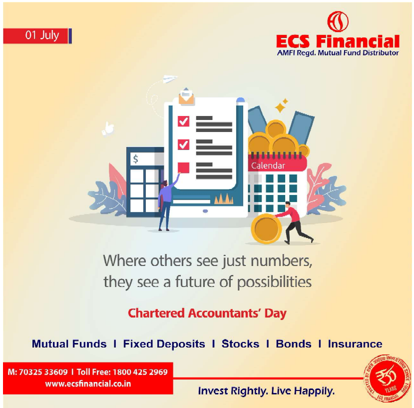
This phase reinforces an important truth - markets do not stabilise instantly. They take time to absorb developments, reassess risks, and gradually regain confidence. And during such periods, **patience becomes the most valuable investment strategy**.

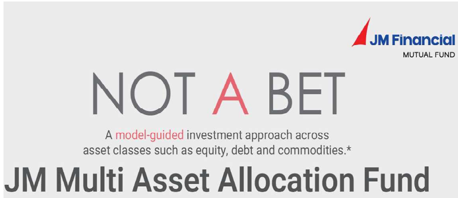
While it is tempting to seek certainty, the reality is that markets have always functioned amidst changing and unpredictable conditions. Rather than fearing this, investors are better served by understanding it. Whether we call it the "certainty of uncertainty" or simply the nature of markets, the principle remains the same - **disciplined investing outperforms reactive decision-making**.

At **ECS Financial**, our message is clear and consistent. Continue your investments, stay aligned to your long-term goals, and avoid being influenced by short-term noise. Periods like these are not just tests of market strength, but of investor conviction.

The path to stability may take time - but it is already forming. And when it does, those who remained patient will find themselves best positioned to benefit.

Because in the end, it is not the absence of uncertainty, but the ability to stay invested through it, that builds lasting wealth.





(An open-ended scheme investing in equity and equity related instruments, debt & money market securities, gold/silver related instruments and other exchange traded commodity derivatives)

Investment Objective: To provide long term capital appreciation and generate income by investing in instruments across multiple asset classes viz. Equity, Debt, Gold/silver related instruments and other exchange traded commodity derivatives.

Allocation: Equity and Equity Related Instruments including derivatives and REITs.: Min 35% to Max 80%, Debt Securities and Money Market Instruments including mutual funds units: Min 10% to Max 55%, Gold/silver related instruments (including ETFs, Sovereign gold deposit schemes) & Exchange Traded Commodity Derivatives (ETCDs) of gold/silver and other commodities as permitted by SEBI from time to time: Min 10% to Max 50%, Units issued by InVITs : Min 0% to Max 10%.

Benchmark Index: Composite of Nifty 500 (55%) + CRISIL Short term bond Index (30%)+Domestic Price of Gold (10%)+Domestic Price of silver (5%).

Fund Manager: Mr. Asit Bhandarkar, Mr. Deepak Gupta, Mr. Killol Pandya & Mr. Satish Ramanathan.

Exit Load: 1.00% is payable if Units are redeemed / switched-out within 60 days from the date of allotment. Above 60 days: Nil

Cheque in favour: "JM Multi Asset Allocation Fund"

NFO Opens on 24/06/26 & Closes on 08/07/26

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ITR filing: Key changes in due dates, forms, disclosures

With 31 July just over a month away, the countdown for filing income tax returns (ITR) for the financial year 2025-26 (assessment year 2026-27) has begun. Before you start the exercise, you must

Source & Courtesy: Preeti Kulkarni - ET Wealth Contd. in page 3

Thoughtful Inspirational Quotable Quotes

"Asset allocation is the process of dividing your eggs among several baskets so that no single basket can break them all."
- Burton Malkiel

"Leadership is no longer about your position. It's now more about your passion for excellence and making a difference You can lead without a title."
- Robin Sharma

"Accept responsibility for your life. Know that it is you who will get you where you want to go, no one else."
- Les Brown

"The joy of life consists in the exercise of one's energies, continual growth, constant change, the enjoyment of every new experience. To stop means simply to die. The eternal mistake of mankind is to set up an attainable ideal."
- Aleister Crowley

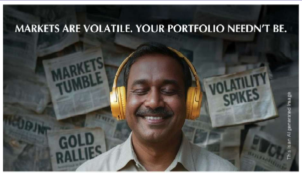
"Being happy doesn't mean that everything is perfect. It means that you've decided to look beyond the imperfections."
- Gerard Way

A Wealth of Laughs 😂😂😂😂😂😂😂

1. Why did the investor carry a fan to the market? 😂

Because things were getting too heated!

Contd. in page 4



One Fund. Meaningful Diversification.

Selected Multi Asset Allocation Funds

- Aditya Birla Sunlife 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
- Bandhan 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

Looking for good investments with Attractive interest rates?

Explore the latest Fixed Deposit rates from leading companies

Name	Credit Rating	Period in months		Individual (%)		Sr.Citizen (%) (60+)	
Bajaj Finance Ltd.	AAA	18	60	6.85	7.40	7.20	7.75
ICICI Home Finance	AAA	12	60	6.75	7.00	7.10	7.35
LIC Housing Finance	AAA	18	60	6.75	6.90	7.00	7.15
Mahindra Finance	AAA	12	60	6.60	7.45	6.85	7.75
PNB Housing Finance	AA+	12	60	6.60	6.90	6.85	7.15
Shriram Finance	AAA	18	60	7.00	7.25	7.50	7.75

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 / Sovereign Gold Bonds 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 (₹ Crs.)	NAV as on 16/06/2026 IDCW	NAV as on 16/06/2026 Growth	Year wise IDCW in ₹ FY 2023-24	FY 2024-25	FY 2025-26	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
	Multi Asset Funds & Asset Allocator Funds														
1	Aditya Birla Sunlife Multi Asset Allocation Fund	Jan-23	***	6766	14.05	16.69	0.89	0.89	0.89	13.57	16.09	-	-	16.41	1
2	DSP Multi Asset Allocation Fund	Sep-23	-	9802	14.46	16.05	0.60	0.60	0.85	17.84	-	-	-	19.02	2
3	HDFC Multi Asset Allocation Fund	Aug-05	***	5888	16.82	73.93	1.25	1.25	1.00	4.34	12.17	10.86	10.76	10.08	3
4	ICICI Prudential Multi Asset Fund	Oct-02	*****	84165	34.47	802.72	-	0.16	0.16	6.33	16.56	16.92	15.72	20.38	4
5	Kotak Multi Asset Allocation Fund	Sep-23	-	13958	15.18	15.81	-	0.30	0.29	21.29	-	-	-	18.26	5
6	Nippon India Multi Asset Allocation Fund	Aug-20	****	15481	23.61	24.52	-	-	0.15	14.94	19.21	15.14	-	16.73	6
7	SBI Multi Asset Allocation Fund	Dec-05	****	18290	37.56	66.42	-	-	-	13.03	16.67	13.21	11.45	9.68	7
8	Tata Multi Asset Allocation Fund	Mar-20	**	5114	25.27	25.27	-	-	-	8.44	14.04	12.23	-	15.90	8
9	Union Multi Asset Allocation Fund	Sep-24	-	964	11.98	11.98	-	-	-	13.37	-	-	-	10.80	9
10	UTI Multi Asset Allocation Fund	Nov-08	***	6922	29.44	78.02	0.35	0.35	-	6.00	15.98	13.23	10.74	12.40	10
	Balanced Advantage Fund (BAF) / Dynamic Equity Fund (DEF's)														
1	Aditya Birla Sun Life Balanced Advantage Fund	Apr-00	****	9253	25.97	109.74	-	0.25	0.25	4.24	11.38	9.46	10.64	9.59	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	****	3665	14.02	28.37	0.06	0.06	0.09	3.69	10.57	8.07	8.83	8.80	2
3	HDFC Balanced Advantage Fund	Feb-94	*****	104016	36.24	515.43	0.25	0.25	0.25	0.23	14.32	14.58	13.84	17.60	3
4	ICICI Prudential Balanced Advantage Fund	Dec-06	****	70570	17.88	76.60	2.00	1.60	1.60	4.76	11.64	10.54	10.96	11.02	4
5	Kotak Balanced Advantage Fund	Aug-18	***	17112	20.68	20.68	-	-	-	1.46	9.50	8.57	-	9.68	5
6	Nippon India Balanced Advantage Fund	Nov-04	****	9574	31.19	179.31	-	0.30	0.32	3.01	10.72	9.11	10.64	14.30	6
7	SBI Balanced Advantage Fund	Aug-21	*****	40673	15.76	15.76	-	-	-	3.25	11.01	-	-	9.96	7
8	Sundaram Balanced Advantage Fund	Dec-10	***	1642	14.26	34.67	0.80	0.12	0.13	-0.31	8.61	7.83	8.85	9.33	8
9	Tata Balanced Advantage Fund	Jan-19	***	8770	19.95	20.80	-	-	-	2.66	9.02	8.73	-	10.43	9
10	Union Balanced Advantage Fund	Dec-17	**	1218	18.77	20.11	-	-	0.27	0.95	7.98	6.93	-	8.60	10
	Hybrid Equity Funds														
1	DSP Aggressive Hybrid Fund	May-99	***	11513	26.85	347.12		0.20	0.32	-2.62	11.71	9.63	11.88	14.00	1
2	Sundaram Aggressive Hybrid Fund	Jan-00	***	8629	24.74	157.22	0.25	0.25	0.25	-1.22	10.10	9.21	10.92	10.32	2
3	Canara Robeco Equity Hybrid Fund	Feb-93	***	10953	91.16	359.92		0.77	0.75	0.73	11.14	9.73	12.19	12.28	3
4	Franklin India Aggressive Hybrid Fund	Dec-99	***	2290	28.05	262.85	2.00	2.25	2.50	-2.20	11.32	9.66	10.77	13.11	4
5	ICICI Prudential Equity & Debt Fund	Nov-99	*****	50033	25.34	398.24	2.00	2.30	2.35	3.19	15.89	16.13	15.41	14.84	5
6	Kotak Aggressive Hybrid Fund	Nov-99	****	8670	37.42	63.68				4.05	13.26	11.73	12.66	14.06	6
7	Nippon India Aggressive Hybrid Fund	Jun-05	****	3937	26.17	104.75	1.25	2.00	1.75	1.70	12.09	11.06	9.68	11.82	7
8	Tata Aggressive Hybrid Fund	Oct-95	**	3681	77.35	434.45	6.50	6.90	10.58	0.97	9.03	9.24	9.74	14.21	8
	Business Cycle Fund & Value Funds														
1	ICICI Prudential Value Fund	Aug-05	*****	58954	34.76	459.59	4.0	4.00	4.0	-0.84	16.08	16.16	14.68	19.15	1
2	DSP Value Fund	Jan-21	*****	1824	16.22	23.21	1.30	1.30	1.40	9.13	17.89	13.65	-	16.53	2
3	Nippon India Value Fund	Dec-03	****	8821	41.31	222.53	-	-	3.25	0.18	17.84	15.44	15.66	15.89	3
4	Kotak Business Cycle Fund	Sep-22	-	3135	15.33	16.49	-	-	1.03	4.15	15.21	-	-	14.42	4
5	Sundaram Business Cycle Fund	Jun-24	-	1594	10.58	10.58	-	-	-	-1.42	-	-	-	2.94	5
	Children's Gift Funds & Retirement Savings Funds														
1	HDFC Retirement Saving Fund	Feb-16	****	6660	-	47.93	-	-	-	-4.17	11.30	13.02	14.98	16.42	1
2	ICICI Pru childrens Fund	Aug-01	****	1408	-	326.11	-	-	-	1.14	14.88	13.08	11.95	15.08	2
3	ICICI Prudential Retirement Fund	Feb-19	*****	1924	34.55	34.54	-	-	-	8.70	21.90	20.78	-	18.50	3
4	SBI children's Fund Investment Plan	Sep-20	*****	6387	-	47.69	-	-	-	16.42	21.90	23.75	-	31.45	4
5	SBI Retirement Benefit Fund	Feb-21	***	3000	19.58	19.58	-	-	-	-1.26	9.28	11.85	-	13.40	5
6	Tata children's Fund	Oct-95	**	329	-	55.95	-	-	-	-8.90	7.48	8.47	10.16	12.13	6
	Flexi Cap Funds														
1	Bandhan Flexi Cap Fund	Sep-05	***	7257	46.33	207.03	3.48	3.43	2.91	0.78	12.97	11.15	10.97	15.74	1
2	HDFC Flexi Cap Fund	Jan-95	*****	101822	71.55	1980.09	7.00	7.00	7.00	1.83	17.34	17.04	15.82	18.30	2
3	ICICI Prudential Flexicap Fund	Jul-21	****	21189	16.17	19.30	-	1.50	1.50	6.07	15.78	-	-	14.31	3
4	Motilal Oswal Flexi cap Fund	Apr-14	***	12937	30.10	57.32	2.09	2.28	2.10	-4.33	17.65	11.49	12.39	15.47	4
5	Parag Parikh Flexi Cap Fund	May-13	*****	141447	82.15	82.15	-	-	-	-1.32	14.58	14.08	16.91	17.49	5
	Multi Cap Funds														
1	HDFC Multi Cap Fund	Dec-21	***	19581	16.61	18.34	0.75	-	0.75	-1.94	14.52	-	-	14.38	1
2	ICICI Prudential Multicap Fund	Oct-94	****	17676	34.17	848.45	2.60	3.00	3.00	7.53	18.84	16.11	15.07	15.02	2
3	Kotak Multicap Fund	Sep-21	*****	26249	18.10	19.70	-	-	1.45	6.15	20.22	-	-	15.48	3
4	Nippon India Multi Cap Fund	Mar-05	****	53411	58.56	297.29	5.00	5.00	4.50	0.81	17.15	19.01	15.53	17.33	4
5	Sundaram Multi cap Fund	Oct-00	**	2807	61.10	373.32	2.22	2.54	4.91	0.23	14.10	12.40	13.88	14.91	5

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

Source & Courtesy: Value Research, Mutual Fund Insight

Sl.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 16/06/2026 IDCW	NAV as on 16/06/2026 Growth	Year wise IDCW in ₹ FY 2023-24	FY 2024-25	FY 2025-26	Return (%) 1 Year	3 Years	5 Years	10 Years	Since Inception (%)	Sl. No.
1	Dsp Elss Tax Saver Fund	Jan-07	****	16156	21.84	137.49	0.67	0.70	0.70	-0.41	16.31	13.31	15.11	14.45	1
2	HDFC ELSS Tax Saver Fund	Mar-96	*****	15366	65.23	1344.07	7.00	7.00	7.00	-2.96	15.54	15.89	13.50	22.32	2
3	Motilal Oswal ELSS Tax Saver Fund	Jan-15	*****	4663	30.25	54.81	1.82	1.88	1.97	6.71	22.13	17.62	17.03	16.09	3
4	Parag parikh ELSS Tax Saver Fund	Jul-19	****	5540	-	29.11	-	-	-	-8.19	11.21	12.67		16.76	4
5	SBI ELSS Tax Saver Fund	Mar-93	*****	30955	86.97	428.97	-	-	-	-1.05	17.98	16.18	14.43	16.37	5

SIP It Up To Meet Lifetime Goals

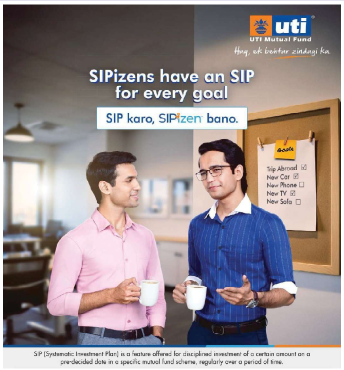
Selected SIP Performance Details as on 31/05/2026

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	12418.35	6.53	41920.29	10.14	84966.28	13.88	259688.83	14.76	2941539.86	16.77	283000
2	HDFC Flexi cap Fund-Gr	Jan-95	11647.12	-5.41	40794.20	8.29	86230.25	14.48	280134.27	16.17	21110681.12	20.16	377000
3	ICICI Prudential Multicap Fund-Gr	Oct-94	12762.95	12.00	43147.08	12.12	88797.96	15.68	276771.38	15.94	11141205.87	17.04	380000
4	Kotak Flexi Cap Fund-Gr	Sep-09	11712.01	-4.42	39626.29	6.33	77794.84	10.33	230958.06	12.57	716575.89	13.87	200000
5	Mirae Asset Large & Midcap Fund-Gr	Jul-10	11915.14	-1.31	39818.75	6.66	77840.50	10.35	260539.06	14.82	960782.54	18.33	190000
6	Nippon India Multicap Fund	Nov-06	11873.42	-1.95	40415.63	7.66	87338.93	15.00	290445.97	16.84	1345815.80	15.73	234000
7	Nippon India Smallcap Fund-Gr	Sep-10	12408.18	6.37	40917.45	8.50	89488.37	15.99	359512.69	20.79	1303937.12	21.93	182000
8	Parag Parikh Flexi cap Fund-Gr	May-13	11660.02	-5.21	40035.28	7.02	81048.17	11.98	288525.86	16.72	503927.19	16.69	156000
9	Sundaram multicap fund	Oct-00	11567.98	-6.61	38632.02	4.64	76544.85	9.68	243527.71	13.84	2903967.32	14.80	307000
10	Tata Large & Midcap Fund-Gr	Mar-93	11399.01	-9.16	36257.39	0.46	71233.89	6.80	220377.22	11.69	6341209.86	16.22	348000

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



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

Selected Equity Funds for SIP / STP

- DSP Flexi Cap
- ICICI Pru Multi Cap
- HDFC Flexi Cap
- Nippon Multi cap
- Parag Parikh Flexi Cap
- Kotak Multi Cap
- ABSL Multi cap
- UTI Multi cap
- Nippon India Large & Midcap
- SBI Focused Equity
- Sundaram Midcap

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

Markets on a roller coaster?

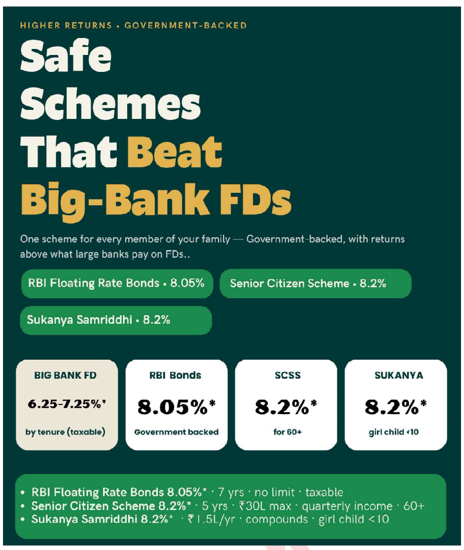
Buckle-up with

Balanced Advantage Funds
Multi Asset Allocation Funds

Selected Balanced Advantage Funds

- Aditya Birla SL Balanced Advantage
- DSP Dynamic Asset Allocation
- Franklin Templeton Balanced Advantage
- HDFC Balanced Advantage
- ICICI Prudential Balanced Advantage
- SBI Balanced Advantage
- Sundaram Balanced Advantage

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



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70322 20490 / 70959 05511, Secure today, smile tomorrow!

Contd. from page 1

ITR filing: Key changes in due dates, forms, disclosures

acquaint yourself with the changes in rules and forms this year. While the new Income Tax Act, 2025 came into force on 1 April 2026, ITR filing for FY2025-26 will be governed by the Income Tax Act, 1961.

Staggered dates for ITR 3, ITR 4

The due date for filing ITR 3 and ITR 4 (in non-audit cases) is now 31 August 2026, instead of the earlier 31 July deadline. This follows the announcement made by Finance Minister Nirmala Sitharaman in Budget 2026, and will come into force from this return filing season.

The staggered deadlines could give some breathing space to taxpayers and chartered accountants who would otherwise have to file all such returns by July. "This provides a limited cushion for businesses and professionals. However, the extension should not be misconstrued as an opportunity to defer compliance. In practice, the expanded disclosure requirements and the need for detailed reconciliations mean that taxpayers may actually need to begin preparations earlier to avoid last-miniute issues," says Sudhakar Sethuraman, Partner, Deloitte India.

If you are a salaried individual who dabbled in Futures & Options (F&O), intra-day trading last fiscal, you have to use ITR 3, not ITR 1 or ITR 2. "If such individuals decide to opt for the presumptive scheme under Section 44AD, then you have to use ITR 4, else ITR 3," says chartered accountant Himank Singla, Partner, SBHS and Associates.

Sethuraman says the extended time-line would also help individuals claiming foreign tax credit in India on their overseas income by giving an additional window and aligning with most countries that have different filing timelines.

Key changes in ITR forms

You also need to keep an eye on the host of changes in the ITR forms. For instance, individuals with up to two house properties (instead of just one earlier) can now file the simpler ITR 1 or ITR 4 forms. "ITR 1 and ITR 4 also include a new field to report unrealised rent. Resident taxpayers with foreign retirement accounts can no longer claim rebate under Section 89A while filing ITR 1 or ITR 4," says Archit Gupta, Founder and CEO, Cleartax.in.

The forms are updated to reflect the revised capital gains tax regime. "Accordingly, references to the earlier tax rates of 15% under Section 111A (short-term capital gains) and 10% under Section 112A (long-term capital gains) have been removed and replaced with the applicable rates of 20% and 12.5%, respectively," he says.

The new ITR forms require certain additional details from the taxpayer seeking a deduction under Section 80GGC. Taxpayers are required to provide the name of the political party and its permanent account number (PAN) under Schedule 80GGC, as per Taxmann.

More detailed F&O, intra-day trading disclosures

If you have had share buyback, F&O or intra-day trading transactions, you will have to furnish the details in ITR 3, 5 and 6. "Separate reporting has been introduced for buyback losses, F&O, intraday and other trading transactions," says Sethuraman.

Taxpayers engaged in F&O trading are required to disclose key items debited and credited to the profit and loss account for the financial year. These include opening stock, purchases, direct expenses, sales and closing stock.

"The difference between total sales and cost of goods sold equals gross profit or loss, which is carried forward to the profit and loss account. The new ITR forms have introduced specific columns to report turnover from F&O trading and the income from such trading that is credited to the profit and loss account," according to Taxmann.

Be mindful of tighter scrutiny

All the changes point to the income tax department's growing focus on data- driven scrutiny and compliance. "The biggest change this year is not merely in the format of the return forms but in the level of disclosures expected from taxpayers. The department is increasingly moving towards real-time validation of information rather than post-filing scrutiny," says Mayank Mohanka, Founder, TaxAaram.com.

Source & Courtesy: Preeti Kulkarni - ET Wealth

Capital Gain Bonds u/s 54 EC

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Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

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- **PFC (X)** (Y-ly Int dt. 31st July)
- **IRFC (X)** (Y-ly Int dt. 15th October)
- **HUDCO (II)** (Y-ly Int dt. 30th April)

Cost inflation index for FY 2025-26 relevant to the assessment year 2026-27 is 376.

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Plan not just to earn - but to safeguard.

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INSURANCE PREMIUM TABLE

0% GST

Term Insurance Plan (u/s.80C)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
HDFC Life	25	60	11,192	17,724
click 2 protect	35	50	18,113	30,197
supreme	45	40	34,303	53,718
ICICI Pru	25	60	10,048	15,641
IProtect	35	50	16,310	25,465
Smart	45	40	28,946	47,656
LIC	25	40	12,371	21,329
Jeevan	35	40	22,684	40,271
Amar	45	35	41,115	72,991
SBI Life	25	55	9,376	13,764
Smart	35	45	15,299	23,113
Shield	45	35	28,257	43,607

* Premium for 25 yrs old male for 30 yrs term

One Unforeseen Event Can Change Everything

You work hard to earn and build a future - but have you secured it against uncertainty?

Years of effort can be at risk in a moment.

Insurance is not a cost - it is protection for your loved ones.

Health Insurance Plan (u/s.80D)

Insurance Company - Plan	Age Group	Sum Insured 10 Lakhs	15 lakhs	50 Lakhs	1 Crore
STAR HEALTH ASSURE POLICY	18 YRS	8,834	11,237	16,239	19,706
	25 YRS	8,834	11,237	16,239	19,706
	35 YRS	8,834	11,237	16,239	19,706
	45 YRS	10,380	13,061	18,824	22,833
HDFC ERGO OPTIMA SECURE	18 YRS	12,749	14,705	16,683	18,693
	25 YRS	13,994	16,365	18,090	20,100
	35 YRS	15,722	18,737	20,100	22,110
	45 YRS	18,204	21,583	22,110	24,120
ICICI LOMBARD ELEVATE POLICY	18-20	8,027	9,795	12,450	14,394
	21-25	8,246	10,062	12,782	14,776
	26-30	8,470	10,336	13,122	15,170
TATA AIG Medicare Select	18 YRS	4,615	5,157	9,763	11,442
	25 YRS	6,474	7,231	12,682	15,038
	35 YRS	7,937	8,863	14,979	17,868
	45 YRS	13,093	14,615	23,353	28,118
Care Health Supreme	18 YRS	9,503	11,173	15,160	19,205
	25 YRS	9,503	11,173	15,160	19,205
	35 YRS	9,503	11,173	15,160	19,205
	45 YRS	13,857	16,337	22,004	27,868

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Sl. No	LIQUID FUNDS RETURNS AS ON 16/06/2026	15D	30D	3 M	6 M	1Y
1	Aditya Birla Sun Life Low Duration Fund(G)	0.71	0.73	1.43	2.47	5.40
2	DSP Ultra Short Fund(G)	0.54	0.59	1.69	2.84	5.63
3	HDFC Low Duration Fund(G)	0.72	0.74	1.54	2.73	5.67
4	ICICI Prudential Savings Fund(G)	0.72	0.76	1.60	2.87	6.17

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

"The way to happiness: Keep your heart free from hate, your mind from worry. Live simply, expect little, give much. Scatter sunshine, forget self, think of others. Try this for a week and you will be surprised." - Norman Vincent Peale

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Telangana Urban Region			
AMEERPET	H.NO.7-1-471-472, Office No: 210. Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 500016.	040 - 23731636	99480 97642
BAGH AMBERPET	H.No: 2-2-647/A/68, 4th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
BASHEERBAGH	Room No: 201 & 202, Shop No: 3-6-290/12/2, IInd floor, Opp. Hotel Central park, Hyderguda, Hyderabad - 500 029.	040 - 23261396	98480 66255`
CHANDANAGAR	Plot No: 14, 14/A, 4th Floor, Sri Datta Plaza, Padmaja Colony, Adj. HDFC Bank, Ameenpur Road, Chandanagar, Hyderabad - 500050	-	70752 60088
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 4-7-147/3, 1st Floor, Nagendra Nagar Colony, Near Anand Eye Institute, Habsiguda, Secunderabad - 500007.	040 - 27153748	98489 91242
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	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	7075261133
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 - 41330602	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 - 3102 4331	70324 15862

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Because everyone had a different opinion!
8. Why did the mutual fund feel strong in tough times?
Because it was not depending on just one!
9. Why did the investor enjoy quiet evenings?
Because the market was finally closed!
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Because it had clear limits!

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

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