



Finance With BBI

THE MONEY CHRONICLE

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Bulletin

- 1.HDFC Bank gets RBI's nod to acquire 9.5% stake in IndusInd Bank.
- 2.LIC's equity portfolio sees 10x growth in a decade.
- 3.Rupee gains 12 paise against USD on RBI liquidity boost.
- 4.RBI slaps ₹62 lakh fine on Kotak Mahindra Bank.
- 5.Punjab National Bank reports loan fraud worth over 2,400 crore.
- 6.Gold may jump to ₹1.55 lakh per 10 gram in 2026.

Laughter Corner

How can I transfer money that is in my mind to my bank account



Top Gainers

Banking sector

1. CSB Bank up by 9.15%
2. Bank of Maharashtra up by 7.63%
3. IDFC First Bank up by 6.07%

Insurance Sector

1. Canara HSBC up by 20.82%
2. ICICI Prudential up by 7.51%
3. SBI Life Insurance up by 3.21%

Top Loser

Banking sector

1. Utkarsh Bank down by -10.40%
2. Dhanlaxmi Bank down by -7.76%
3. Punjab and Sind down by -7.45%

Insurance Sector

1. New India Assurance down by -8.00%
2. LIC India down by -3.08%
3. Go digit down by -3.00%



Recommend Box

Margin Call (released on 21 October 2011) is a finance drama about a 24-hour period at a big Wall Street investment bank during the early stages of the 2008 financial crisis, when a young analyst realises the company's risky assets could ruin the firm, forcing executives to make life-or-death financial decisions.

The movie was written and directed by J.C. Chandor and stars an ensemble cast including Kevin Spacey, Paul Bettany, Zachary Quinto, and Jeremy Irons. It's available to stream on platforms like Netflix in many regions, or for rent/buy on services such as Prime Video and Apple TV depending on where you live.

We recommend watching **Margin Call** because it gives a realistic, tense look at financial risk and decision-making without over-the-top drama, making complex finance concepts easy to follow while keeping you engaged throughout.



Suvichaar

Money is a means, not an end; its value is determined by how it is used.

- Swami Vivekananda

SCAMS

When Couriers Hack Bank Account

In December 2025, a major courier-based banking scam emerged in Chennai and nearby cities. Fraudsters called people pretending to be employees of a well-known courier company, claiming a parcel had arrived in their name and required "verification". During the call, they gained the victim's trust using small personal details and then asked them to dial a special code. Once dialed, the victim's bank OTPs and verification calls were redirected to the criminals. Using this method, the fraudsters stole thousands to lakhs of rupees from multiple bank accounts before victims realized what had happened. This scam shows how easily ordinary people can be tricked through a simple phone call, especially during busy months like December when online shopping and parcel deliveries are at their peak.





STORY TIME

Gaurdian of the blue frontier - Indian Navy

The Indian Navy Day is observed every year on 4 December to honour the courage, discipline, and strategic excellence of the Indian Naval Forces. This day commemorates Operation Trident (1971), a historic naval mission during the Indo-Pakistan War, which showcased India's maritime strength and tactical brilliance.

The Indian Navy plays a vital role in safeguarding the nation's maritime borders, securing trade routes, and providing humanitarian assistance during natural disasters. From anti-piracy operations to disaster relief missions, the Navy stands as a symbol of readiness, resilience, and responsibility.

Beyond warfare, the Indian Navy represents technological advancement, leadership and teamwork. Naval officers and sailors undergo rigorous training that builds not only physical endurance but also mental strength and ethical discipline. Their service reminds citizens that national security is sustained not only on land and air, but also across vast oceans.

Indian Navy Day is not just a tribute to past victories, but a recognition of continuous service rendered silently and selflessly. It inspires young minds to value dedication, duty, and the spirit of service to the nation.



INDIAN NAVY

BBI Arcade

Match the pair:

Column A:

- A. CLAIM
- B. DEPOSIT
- C. LOAN
- D. PREMIUM

Column B:

- 1. Money kept in bank
- 2. Insurance request
- 3. Borrowed request
- 4. Regular payment to insure

(Answers: A-2, B-1, C-3, D-4)

Find the hidden word:

A banking or insurance word is hidden inside each sentence

- 1. The car broke down while we were in a loan area.
- 2. She made a depository visit before lunch.
- 3. The team insured a new plan.

(Answer: Loan, Deposit, Insure)

BBI Dictionary

- **Credit Default Swap (CDS) - Insurance against loan default.**

Example: An investor buys CDS to protect against a company failing to repay debt.

- **Amortization - Gradual repayment of a loan over time.**

Example: A home loan repaid through monthly EMIs over 20 years is an amortized loan.



Spotlight

BBI KI MANDALI BRINGS THE HOUSE DOWN!

Relive the magic of our college annual day! It was an unforgettable night filled with music, dance, and incredible energy as BBI KI MANDALI, a powerhouse crew of 7 girls and 7 boys who took the stage by storm. The group dazzled the audience with a thrilling medley of performances, including a soulful Marathi song, a vibrant South Indian banger, and a showstopping Hindi classic. The diversity, the enthusiasm, and the sheer talent on display left everyone in awe. The crowd went wild as the group's infectious energy took over the entire venue, creating memories that will last a lifetime. It was a night to remember, and we're so proud of the amazing spirit of BBI KI MANDALI! From perfect sync to killer moves, every moment was pure magic. The group's passion and dedication shone through, making it a truly unforgettable experience for everyone involved. BBI KI MANDALI, you've set the bar high!



Money Maze: A Game of Smart Finance !

Money Maze transformed 9th December into a day filled with excitement, learning, and fun. Hosted by the Finance with BBI Committee of the BBI Department, the event successfully combined financial awareness with creativity and teamwork in a vibrant and engaging atmosphere. More than just a game, Money Maze promoted confidence, quick thinking, and collaboration. Participants bonded through shared challenges, laughter, and achievements, creating memorable moments beyond the classroom. The event truly highlighted the creativity, unity, and energetic spirit of the Finance with BBI Committee.



RED 2025: Energy, Unity, Victory !

RED 2025 was a vibrant Rotaract event held on 27th and 28th December, bringing together clubs from across the zones for two days of energy, teamwork, and healthy competition. The event was a perfect blend of learning, leadership, bonding, and fun, where members actively participated, collaborated, and showcased their skills in various activities. The spirit of unity and enthusiasm was evident throughout the event, making it a truly memorable experience for everyone involved. Adding to the pride and excitement, Zone 1 emerged as the winner of RED 2025, marking a well-deserved victory that reflected consistent effort, strong coordination, and team spirit. Overall, RED 2025 stood out as an impactful and enjoyable Rotaract experience that strengthened inter-club connections and left behind lasting memories.



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