



THE MONEY CHRONICLE

OCTOBER /2025

VOLUME- 13

Bulletin

1. GST on health insurance reduce to 0% from 18%
2. GST slabs reduced to slab 5% and 18%
3. Gold loan market jump 122% amid rising gold price
4. The RBI's increased daily payment limit for UPI to ₹10 lakh
5. TCS loses ₹4.5 lakh crore in market value after HIB
6. RBI imposes ₹21 lakh penalty on phone pe

Top Gainers

Banking sector

1. Canara Bank up by 19.15%
2. State Bank of India up by 8.72%
3. Punjab National Bank up by 11.85%

Insurance Sector

1. LIC India up by 0.59%
2. Star Health up by 1.86%
3. SBI Life up by 0.11%

Top Loser

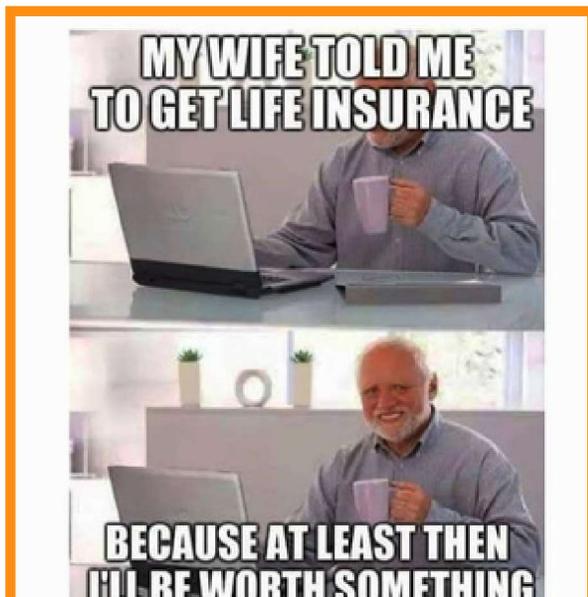
Banking sector

1. ICICI Bank down by -0.01%
2. AU small finance down by -0.95%
3. Axis Bank down by -0.05%

Insurance Sector

1. HDFC Life down by -0.02%
2. ICICI Lombard down by -0.72%
3. Niva Bupa down by -1.61%

Laughter Corner





Recommend Box

Succession is a famous TV series about the Roy family, who own a huge media and entertainment company. The story focuses on how the father, Logan Roy, and his children fight and compete to take control of the family business. It shows family fights, betrayal, and big business decisions in an exciting way.

The series was created by Jesse Armstrong and stars Logan Roy as the main character. It aired from 2018 to 2023 and won many awards. You can watch it on HBO Max (U.S.) and JioCinema (India). Overall, Succession is an interesting and dramatic story about family, power, and greed that keeps viewers hooked.

"If you love intense family drama, power struggles, and smart storytelling, Succession is a must-watch. It's a masterclass in ambition, betrayal, and the price of power."



Suvichaar

"Before you speak, listen. Before you spend, earn. Before you invest, investigate."

~Chanakya

SCAMS

Co-op Bank Scam: Ex-MP Arrested

On 17 September 2025, the Enforcement Directorate (ED) arrested former MP Kuldeep Rai Sharma, ex-chairman of the Andaman & Nicobar State Cooperative Bank, along with its managing director K. Murugan and loan officer K. Kalaivanan, in connection with an alleged cooperative bank fraud exceeding ₹ 500 crore. The ED's probe indicates that more than 100 loan accounts, many under shell companies, were used to sanction large loans in gross violation of internal procedures and guidelines, with approximately ₹ 230 crore siphoned for the direct benefit of Sharma and his close associates. Evidence also shows that the accused allegedly took 5% commissions via cash payments or through shell-company ledgers in return for favouring associates' loan applications, and that the funds were diverted or withdrawn via multiple entities. The case originated from an FIR filed by the Crime & Economic Offences cell of the A&N Islands police, and subsequent ED searches at 21 locations (on July 31 and August 1) unearthed properties and documents worth over ₹ 100 crore linked to benami holdings.





STORY TIME

Dr. Sarvepalli Radhakrishnan – The Teacher Who Became President

Dr. Sarvepalli Radhakrishnan was born on 5th September 1888 in a small village in Tamil Nadu. From a young age, he showed a deep love for learning and a natural curiosity about the world. He worked hard in his studies and eventually became one of India's greatest teachers, scholars, and philosophers. His knowledge and wisdom earned him respect not only in India but across the world.

Dr. Radhakrishnan firmly believed that a teacher is much more than someone who imparts knowledge. A teacher is a guide, a friend, and a builder of the nation. He always emphasized the importance of education and values in shaping the future of the country. When his students once asked him how they could celebrate his birthday, he humbly replied, "Instead of celebrating my birthday, celebrate it as Teachers' Day to honor all teachers."

In honor of his wish, 5th September is celebrated every year as Teachers' Day in India. This day reminds us to respect and appreciate the teachers who dedicate their lives to educating and inspiring others. Dr. Radhakrishnan's life is a powerful lesson that teachers play a crucial role in shaping knowledge, values, and the courage we need to succeed in life. His journey from a humble village boy to the President of India inspires millions to value education and honor those who guide us.



BBI Arcade

Unscramble the Word:

- 1) Ca_i_al g__n
- 2) D__re_i_ti_n
- 3) _ra_e
- 4) Co_p_ra__on



He's an Indian billionaire real estate developer and retired military officer. built DLF into the largest real estate company in India



Its chief technology officer and executive chairman. He is a centibillionaire and the 2nd richest person in the world as of September 2025.

(Answer: Capital gain, Depreciation, Trade, Corporation)

(Answer: Kunal Pal Singh, Lawrence Joseph Ellison)

BBI Dictionary

- **Arbitrage** – means simultaneously buying and selling an identical asset in different markets to profit from a price discrepancy.

Example: A trader uses arbitrage to buy a currency on one exchange and instantly sell it on another where the price is slightly higher.

- **Gearing** – It a measurement of a company's financial leverage, showing what proportion of its assets are funded by debt.

Example: High gearing means the company is heavily reliant on borrowed money, increasing its financial risk.



Spotlight

Making Waves of Success

We are delighted to share that Mr. Hridanshu Mishra (SYJC) from M. L. Dahanukar College of Commerce (Autonomous) has brought great pride to the institution with his remarkable performance at the Division Level Swimming Competition organized by DSO Mumbai Suburban. Showcasing immense talent and determination, he secured a Gold Medal in the 50 Metres Backstroke and a Silver Medal in the 50 Metres Freestyle. Adding to this accomplishment, he has also been selected to represent at the State Level Swimming Competition, a milestone that reflects his dedication and hard work. Heartiest congratulations to him on this outstanding achievement, and we extend our best wishes for continued success in the upcoming championship.



Dahanukar Badminton Team Shines with Silver

M.L. Dahanukar Junior College Badminton Team has brought immense pride to the college by securing the Silver Medal at the District Level Tournament organized by DSO Mumbai Suburban. Our talented players – Ketki Thite, Kavya Mhaskar, Ishita More, and Tanisha Mahajan – displayed exceptional skill, teamwork, and dedication throughout the competition, proving their commitment to both the game and the college. This remarkable achievement is not only a testament to their hard work and perseverance but also an inspiration for younger students to aim high and pursue excellence. We extend our heartiest congratulations to the team for this outstanding accomplishment and wish them continued success in all their future tournaments



MD College & ML Dhanukar College NSS Unit Organize Clean-Up Drive

We are delighted to share that a successful clean-up drive was organized in collaboration with MD College and ML Dahanukar College's NSS unit students. With great enthusiasm and dedication, the students promoted cleanliness, spread awareness, and took responsibility for their surroundings, ensuring the area was thoroughly cleaned. Their teamwork and commitment truly reflected the spirit of community service, making the drive impactful and inspiring. This initiative strengthened our commitment to environmental conservation and set a positive example for others to follow, and we sincerely thank both colleges' NSS units for their valuable collaboration



Co-ordinator B.com (B&I): Mrs. Rashmi Bendre

Core Faculty B.com (B&I): Ms . Priya Tiwari | Mr. Rahul Pandey | CA Vaishnavee Limaye

Finance.with.BBI Team

President: Rohan Lodha
Secretary: Kushal Koli
V-President:
Stephena Gomes
Simran Redkar

Digital Creator:
Mrugen Karane
Saish Chalke
Mansi Kumbhar

Event Team :
Vibha Salvi
Ved Patil
Sujal Khaire