



# THE MONEY CHRONICLE

SEPTEMBER /2025

VOLUME- 12

## Bulletin

1. Icici bank raises bank account limit to 50k
2. Banks to clear cheques within few hours from 4th oct : RBI
3. Sun Pharma shares slip 3% after BofA downgrade on premium valuation.
4. Reliance will file ipo in first half of 2026.
5. MTNL fails to repay ₹8,659cr
6. Indian markets fall on US tariff shock, rupee weakens to 88.20

## Laughter Corner

when you have debt  
to pay



## Top Gainers

### Banking sector

1. Kotak Mahindra bank up by 0.80%
2. State Bank of India up by 0.07%

### Insurance Sector

1. New india assure up by 8.49%
2. Hdfc life up by 2.08%

## Top Loser

### Banking sector

1. AU small finance down by -1.54%
2. IndusInd bank down by -0.95%
3. Canara Bank down by -0.76%

### Insurance Sector

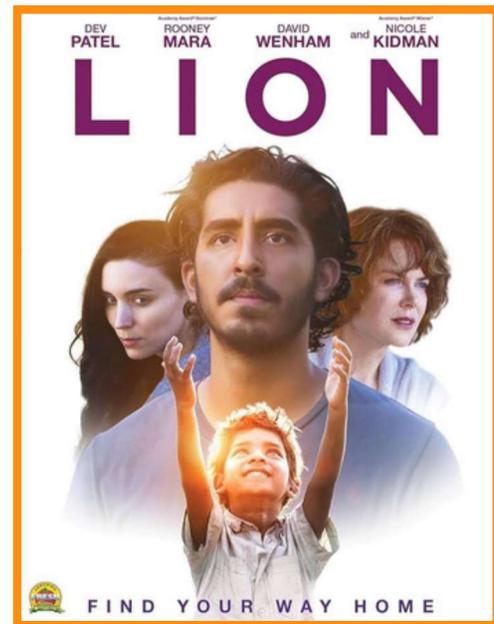
1. LIC India down by -5.22%
2. ICICI Lombard down by -3.96%
3. Niva bupa halt down by -3.37%



## Recommend Box

**Lion** is an emotional biographical drama based on Saroo Brierley's memoir *A Long Way Home*, released on 25 November 2016. The film tells the story of a young boy who gets lost in India, is adopted by an Australian couple, and grows up far from his roots. Years later, guided only by memories and Google Earth, he embarks on a heartfelt journey to reunite with his birth family, exploring themes of identity, hope, and belonging. The movie is directed by Garth Davis.

Starring Dev Patel, Nicole Kidman, Rooney Mara, and Sunny Pawar, the film's special feature is its powerful depiction of memory, determination, and the emotional bond of family, brought to life through stunning cinematography and moving performances. *Lion* is available for streaming on Netflix India or for rent on Amazon Prime Video and YouTube Movies. A memorable line that captures the heart of the story is: "It's all about finding your way back home."



## Suvichaar

"The only thing that feels better than winning is winning when nobody thought you could."

~ Hank Aaron

## SCAMS

### Think It's a Reward? It's a SCAM!

In August 2025, Gurgaon police uncovered a major fake call centre scam in Sector 30, which had been duping people with fraudulent credit card offers for nearly three months. The racket was being run by Anuj, identified as the mastermind. After a complaint was filed on August 9, a police team led by SHO Inspector Naveen Kumar conducted a raid on August 22 and arrested six people—Ansar Khan (31), Ahjaz (27), Nisar Khan (20), Yogendra (29), Suraj Kumar (26), and Sarita (25). The gang's modus operandi was to impersonate bank officials and call unsuspecting victims, claiming to help them redeem unused credit card reward points. They would then send a link to download a malicious app, which secretly collected sensitive data like card numbers and OTPs. Using this access, they siphoned off money from victims' accounts, cleverly laundering the stolen funds through petrol cards that were later sold to taxi drivers for cash. The operation was exposed on August 23, and cases under cybercrime and fraud laws have been registered against the accused, while further investigations are ongoing to trace the money trail and other possible victims.





## STORY TIME

### The Story of August 1920 – Finance as a Weapon of Freedom!

It was 1st August 1920 when Mahatma Gandhi called upon Indians to join the Non-Cooperation Movement. But this was not a war with guns or swords—it was a war with money, markets, and choices.

Gandhi told the people: “Do not finance your own slavery. Refuse British goods, schools, and courts. Build your own institutions and wear your own clothes.”

Soon, across towns and villages, the message spread like wildfire. Shops that once sold imported British cloth stood empty. Public bonfires were lit, and people proudly burned foreign garments, wrapping themselves instead in khadi spun by their own hands. For the first time, villagers felt that their spinning wheel could challenge an empire.

Students walked out of government schools and joined nationalist schools run by Indians. Lawyers gave up their practice in colonial courts, showing that justice should not depend on foreign rulers. Many leaders, once honored with British titles, returned them, saying they belonged only to their country.

The British began to feel the financial impact. Sales of imported goods dropped sharply, and their prestige was shaken. What had started as a boycott had grown into a financial revolution, where every rupee spent on local goods became a declaration of independence.

And so, August 1920 became remembered as the month when India turned the marketplace into a battlefield, proving that even without weapons, the power of finance could shake the strongest empire.



## BBI Arcade

Unscramble the Word:

- 1) S \_ L V E \_ \_ Y
- 2) \_ U B S \_ D \_
- 3) D \_ F L A \_ \_ O N
- 4) R \_ C E \_ \_ I O N



Known as the ‘Oracle of Omaha,’ this legendary investor built his fortune through value investing, and leading Berkshire Hathaway.



I took over as CEO of Apple after Steve Jobs “Who am I??”

(Answer: Solvency,Subsidy,Deflation,Recession)

(Answer: Warren Buffett,Timothy Cook)

## BBI Dictionary

- **Rainy Day Fund –** Emergency savings for tough times.

Example: Neha’s rainy day fund helped her manage during job loss

- **Death Spiral Financing –** Funding that harms the company long-term

Example: The startup entered a death spiral financing with toxic investors .



## Spotlight

### Targeting Success: Shlok Hajare Secures 3rd Rank in Maharashtra

We are delighted to share that Mr. Shlok Hajare (FYJC) from M. L. Dahanukar College of Commerce (Autonomous), is a National Level Rifle Shooter, All-India Gold Medalist and "Renowned Shot Shooter" certified by the National Rifle Association of India, Delhi. He has brought pride to our institution with his remarkable achievements in Rifle Shooting.

Shlok showcased his talent at the Maharashtra Air and Firearms Shooting Competition held at Balewadi, Pune on 24th August 2025, scoring an impressive 624.5. With this outstanding performance, he has secured 3rd Rank in Maharashtra.

Hearty Congratulations to Shlok! We wish him continued success and many more achievements in his sporting journey.



### Malhar Fest Magic

A massive congratulations to the team for securing 3rd place at Malhar Fest with a performance that was pure brilliance from start to finish! With tireless dedication, unshakable passion, and incredible precision, they transformed the stage into a Disney dream — every step of choreography, every burst of energy, and every detail radiated magic. This achievement stands as a shining testament to their hard work, unstoppable spirit, and seamless teamwork, making this moment one to be remembered and celebrated for a long time to come!



### Silver Medal Triumph for Tanish Badkar at State Level

We are delighted to announce that Mr. Tanish Badkar (TYBCOM) from M.L. Dahanukar College of Commerce (Autonomous) has won a Silver Medal in Back Bending Individual at the 6th State Level Yoga Championship held at Chandrapur from 22nd–24th August 2025. His dedication, discipline and outstanding performance have brought pride and inspiration to our college community. We congratulate him on this remarkable achievement and wish him continued success in his future endeavors. His victory is a true testament to the talent and spirit nurtured at our college.



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