Finance With BBI

THE MONEY CHRONICLE

DECEMBER /2025 VOLUME- 15

Bulletin

1.RBI's net short position in forwards swells to ₹77.5 billion.

2.India's Gold Demand Rises Despite Historic High Prices.

3.India's Industrial Output Grows 4% in November 2025.

4.Reliance industries stock hits 52 - week high, jumps 8% in 6 months.

5.Indian economy to cross ₹4 trillion in FY26.

6.IPOs generated ₹3.37 lakh cr in OFS proceeds in last 4 years.

Laughter Corner

Top Gainers

Banking sector

1. Canara Bank up by 16.62%
2. Karnataka Bank up by 15.58%
3. DCB Bank up by 13.71%

Insurance Sector

1. General Insurance up by 0.99%
2. PB Fintech up by 2.47%

Top Loser

Banking sector

1. Utkarsh Bank down by -16.27%
2. Bandhan Bank down by -14.38%
3. Survoday Small down by -8.10%

Insurance Sector

1. HDFC Life down by -2.32%
2. LIC India down by -0.61%
3. SBI Life down by -1.51%

Recommend Box

A Wednesday! (2008) is a sharp, high-tension thriller written and directed by Neeraj Pandey. It follows Naseeruddin Shah as an anonymous “common man” who calls Commissioner Prakash Rathod (Anupam Kher) and threatens to trigger bombs across Mumbai if four terrorists aren’t released. Set between 2 PM and 6 PM on a single Wednesday, the film builds steady suspense as the police race to understand his real motive.

With strong support from Jimmy Sheirgill and Aamir Bashir, the film stands out for its crisp writing and emotional depth rather than big action. It highlights the frustration of an ordinary citizen and questions how justice works in a flawed system. A Wednesday! is available on Netflix.

Why you should watch it: It’s a gripping, intelligent thriller that stays tense without relying on spectacle. The moral dilemma is whether a common man can take matters into his own hands. It feels timeless, making the film both impactful and thought-provoking.

Suvichaar

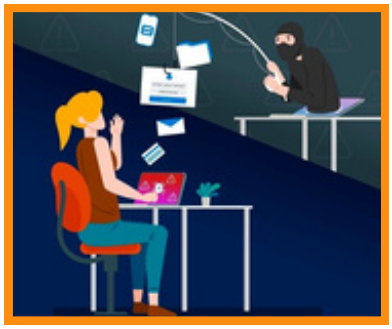
Money is a tool, not a goal. True wealth is life well lived.

– Sudha Murty

SCAMS

Delhi Cops Bust ₹170-Crore Fraud Ring

On 10 November 2025, Delhi Police exposed a ₹170-crore cyber-fraud network where a Delhi gang sold hundreds of Indian bank. accounts to a Chinese crime syndicate. These accounts were created using fake identity documents or taken over from real users, then traded through encrypted Telegram channels. The scam surfaced after a victim lost ₹20 lakh in an online investment fraud. The racket was operated from a rented flat in Rohini by Saurabh Gupta, Indra Kumar, Mohit Kumar, and Nepalese national Bishal Shreshtha, who turned these accounts into mule accounts and earned a 2% commission paid through cryptocurrency. During the raid, police seized 36 smartphones, 26 basic phones, 43 SIM cards, 8 laptops, fake company stamps, ATM cards, passbooks and several forged identity documents. So far, 146 complaints from across India have been linked to this group. The case highlights how fake documents and mule accounts are increasingly being used for large-scale cross-border financial fraud.



STORY TIME

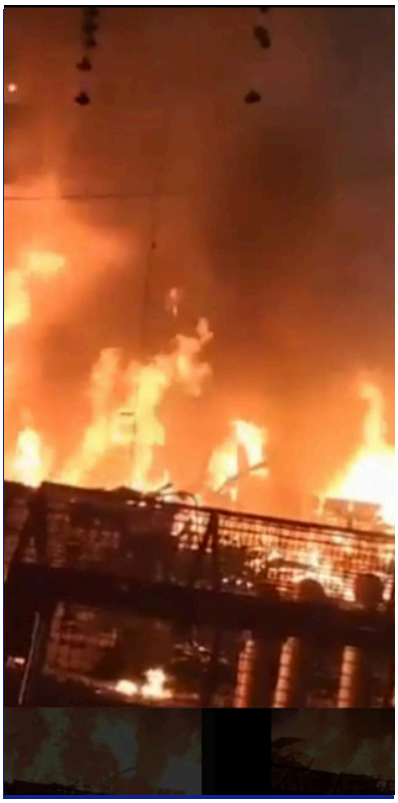
Echoes of the RED FORT Blast

On 10 November 2025, the usual crowd near Red Fort Metro Gate 1 moved through their morning routine including tourists, students, office-goers. A white Hyundai i20 stood quietly by the road, drawing no attention.

Within seconds, everything changed. A massive explosion tore through the area, sending smoke into the air, shattering glass, and causing panic to sweep the street. Eight people lost their lives, and many more were injured as sirens filled the air.

Investigators soon confirmed what everyone feared: this was a terror attack, not an accident. The case was handed to the NIA, and the search led to a key suspect, Dr. Umar Mohammad, believed to be linked to a wider terror module.

Delhi tightened security, but the city also showed its strength. Strangers helped pull the injured to safety, and the historic walls of Red Fort once again witnessed both tragedy and courage.



BBI Arcade

Unscramble the Word:

Financial Terms / words:

1. GOSTIICSL
2. HQECUE
3. VEUENRE

(Answers :logistics, Cheque, Revenue)

Who am I ?

1. I sketched the nation's digital ID, turning ideas into scale. As an Entrepreneur and bureaucrat, Aadhaar became the wind in my sail.

2. I wrote the code of cinema, a director and icon of filmic art. Born to tell tough, tender stories that pierce the heart.

(Answer: Nandan Nilekani, Satyajit Ray)

BBI Dictionary

- **Co-payment (Co-pay) - You pay part of the medical bill; insurance pays the rest.**
  Example: You pay 20% of a ₹5,000 bill, insurance pays 80%.
- **Forbearance - Temporary pause or relief in loan payments.**
  Example: Bank lets you skip EMIs for 3 months.

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Spotlight

A Momentous Occasion for M.L. Dahanukar College!

We are thrilled to announce that our college has etched its name in history! For the first time ever, our basketball team has brought home a silver medal, clinching the second spot in a fiercely competitive tournament! This remarkable achievement is a testament to the unwavering dedication, unrelenting passion, and unshakeable team spirit of our talented athletes. Every dribble, every shot, and every win has led to this proud moment, filling our hearts with joy and pride. This milestone is not just a win for the team, but a proud moment for the entire M.L. Dahanukar College community. Your relentless support and cheers have fueled our players to push beyond their limits, and today, we celebrate this incredible feat together! Kudos to our basketball squad for making us all proud! Here's to many more victories and memories to cherish! May this achievement be the stepping stone to greater heights and continued excellence in sports!

HRUTURANG 2025: A Dazzling Display of Talent!

M.L. Dahanukar College is immensely proud to announce the exceptional achievements of our students at Podar College MVM's Hruturang 2025, held from November 21st to 23rd, 2025. Showcasing incredible talent across various art forms, our student teams secured the highly coveted First Podium wins in three major categories: the Lavani Group Dance, the spectacular Fashion Show, and the harmonious Folk Group Singing. Additionally, our representation in the Folk Dance Battle earned a commendable Second Podium finish. These wins highlight the dedication and creativity of our students across multiple programs, including B.Sc. IT, B.M.S., B.A.M.M.C., B.F.M., B.Com., and J.C. A massive congratulations to all the winners and participants, your passion has made our college proud!

Shakya's State-Level Sweep

Shakya Hate (S.Y.B.M.S.) brought exceptional pride to M.L. Dahanukar College by representing the University of Mumbai at the prestigious Indradhanushya, the Maharashtra State Inter-University Youth Festival. Showcasing remarkable musical talent, Shakya secured First Place in both the Western Group Song and Indian Group Song categories, achieving an impressive double victory at the state level. His dedication, discipline, and artistry have not only highlighted his personal excellence but have also elevated the college's reputation. We extend our heartfelt congratulations to Shakya for this distinguished accomplishment and wish him continued success in all his future endeavours.

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