



# THE MONEY CHRONICLES

JAN/Volume -4/2025

Highlights

## BULLETINS

- Popcorn is no longer 'namkeen' if it has caramelised sugar : FM on 18% GST
- Vodaphone Group clears about Rs 11,650 cr dues raised against VIL shares.
- Govt launches 'Jalvahak' scheme set to reduce logistics cost.
- Share market ends in green, Sensex settles at 78,699.
- Swiggy shares surge 11.35% to reach an all-time high.

## FUN FACT!

NITISH STARTED PLAYING CRICKET AT AGE 5 AND WAS SPOTTED BY FORMER INDIAN SELECTOR MSK PRASAD IN U12 AND U14 STATE LEVEL TOURNAMENTS.

## Top Gainers Of The Month Banking Sector

- KOTAK BANK UP BY 1.18%

## Insurance Sector

- NIVA BUPA HEALT UP BY 11.57%
- PB FINTECH UP BY 11.35%
- GENERAL INSURANCE UP BY 11.17%

## Top Losers Of The Month Banking Sector

- AXIS BANK DOWN BY 6.30%
- SBI DOWN BY 5.24%
- FEDERAL BANK DOWN BY 5.10%

## Insurance Sector

- LIC INDIA DOWN BY -9.49%
- GO DIGIT DOWN BY 7.22%
- ICICI PRUDENTIA DOWN BY 6.4%

## The Scam Scanner

*-Safe gaurd your Finance*

Online business fraud is escalating in India, with over ₹1,750 crore lost to scams in 2024. Fraudsters are exploiting payment gateways, causing money to be deducted from customers' accounts without reaching businesses. Additionally, fake calls and messages trick people into sharing sensitive financial information.

To protect yourself, verify the authenticity of businesses before making payments, avoid clicking on suspicious links or sharing sensitive details, and use trusted payment platforms. The government introduced the Special Business Registration Unit (SBRU), which requires businesses to register before contacting customers. Non-compliant businesses face penalties, and suspicious activities can be reported through the helpline 1930 or the National Cybercrime Portal. Stay vigilant and safeguard your online transactions.





# Case Study: Building the Digital Future: Inside Meta's Vision

## Overview:

Meta Platforms, Inc. (started by Mark Zuckerberg in 2004) is a leading global company in social media and online communication. It owns popular platforms like Facebook, Instagram, WhatsApp, and Oculus. Meta's main goal is to create the "metaverse"—a virtual world for people to connect and interact.

## Cause & Effect:

A strong vision to connect people worldwide.  
Smart purchases of companies like Instagram and WhatsApp.  
Heavy investments in virtual reality (VR) and artificial intelligence (AI).

## Company's Action:

Changed the way people use social media and digital advertising.  
Faced problems like privacy concerns, misinformation, and government regulations.  
Became a leader in building the metaverse.

## Key Takeaway:

Meta's journey highlights how innovation and vision drive success, while its challenges stress the importance of ethics and transparency. With a focus on the metaverse, Meta aims to redefine online interaction.

## Financial concept

### 1. Lease

The lessee rents an asset for a specified period with regular payments. At the end of the lease, they usually return the asset, though they might have the option to buy it.  
Eg: Government renting expensive machinery for infrastructure (eg cranes, bulldozers)

### 2. Hire Purchase

The buyer hires an asset, making periodic payments. After completing the payments, ownership of the asset is transferred to the buyer.  
Eg: Buying a car through EMI (ownership after full payment).



## STORYTIME: Nitish Kumar Reddy Shines with Century in IND vs AUS Test

Indian all-rounder Nitish Kumar Reddy made headlines on Day 3 of the fourth IND vs AUS Test at the Melbourne Cricket Ground with a stunning century, securing India's lower-order strength. His emotional century was marked by a memorable moment, as his father shed tears when Nitish reached the milestone. Reddy was retained by Sunrisers Hyderabad for INR 6 crores ahead of the 2025 Indian Premier League, further solidifying his reputation in Indian cricket.

In addition to his cricket earnings, Reddy boasts an impressive collection of assets, including a Toyota Hyryder and a high-end Urban Cruiser, valued at around INR 11.14 crores. His passion for motorcycles is evident with a collection that includes a Jawa 42 (INR 2.32 lakh) and a BMW G 310 GS (INR 3.86 lakh), showcasing his taste for luxury vehicles.





# SPOTLIGHT!!

## Home Department : B.com(B&I)

Reflecting on an incredible BBI Blitz event! Organised by B.com(B&I) Department

Aiming to foster knowledge ,energy and teamwork, the unforgettable moments made it a day to remember.Current affairs , jingles , tag lines , brands , great personalities and much more causing fun overload.

The quiz aimed at showing how businesses and brands promoted themselves,through ad campaigns ,logos instilling brand loyalty.

The participants showcased their inner maestro and made this event funtastically knowledgeable . Here's to more passion, unity, and ideas that light up the court and beyond!



## College Committe : D4 committee

The D4 committee of M.L. Dahanukar College has once again made us proud with their outstanding performances at various intercollegiate events.

At the Shubharambh event held by St Arnolds college, they secured the 2nd Prize, showcasing their exceptional talent and dedication. The team also triumphed at Antarang fest held by Kirti College, clinching the 1st Prize in the Street Dance category and the 2nd Prize in Group Dance.

we applaud the D4 committee for bringing recognition to our college.

Congratulations to the entire team for their well-deserved success!



## College Festival : Annual social '24

22nd December Annual social '24 of M.L Dahanukar college of commerce was a bang on day filled with performances by college committees and various talents showcased by the students like singing, rapping, standup comedy, ramp walk, dance etc which builded back to back synergy and was a day to remember.

## Quiz

1. M \_ R \_ G \_ GE

2. I \_ V \_ S T \_ R

3. R \_ T \_

4. \_ E \_ I T

Hints

1 - A loan secured by property or real estate .

2 - An individual who puts money into financial schemes or assets for profit.

3 - The interest charged by banks for lending money to borrowers.

4 - An entry that increases assets or expenses in accounting

