



# THE MONEY CHRONICLE

JULY/2025

VOLUME- 10

## Bulletin

1. Rbi cuts Repo to 50 basis points i.e. from 6 to 5.5%
2. Parent company Tata declared 1cr compensation to deceased of Ahmedabad plane crash.
3. Karnataka Bank shares fall after its CEO, board member resign.
4. Small savings rates unchanged for sixth straight quarter from July 1.
5. Rupee rises 6 paise to 85.44 against U.S. dollar in early trade.
6. Trump Says He Doesn't Expect to Extend July 9 Tariff Deadline.
7. J&K Bank appoints Ketan Kumar Joshi as new CFO.

## Laughter Corner

me listening to a  
finance podcast at  
3am



## Top Gainers

### Banking sector

- 1.PNB bank up by 3.91%
- 2.Bank of Baroda up by 3.09%
- 3.Canara bank up by 2.90%

### Insurance Sector

1. ICICI Lombard up by 8.79%
2. Hdfc life up by 4.82%
3. Go digit up by 4.35%

## Top Loser

### Banking sector

1. Axis bank down by -2.11%
- 2.Kotak mahindra bank down by -2.01%
3. ICICI Bank down by -1.12%

### Insurance Sector

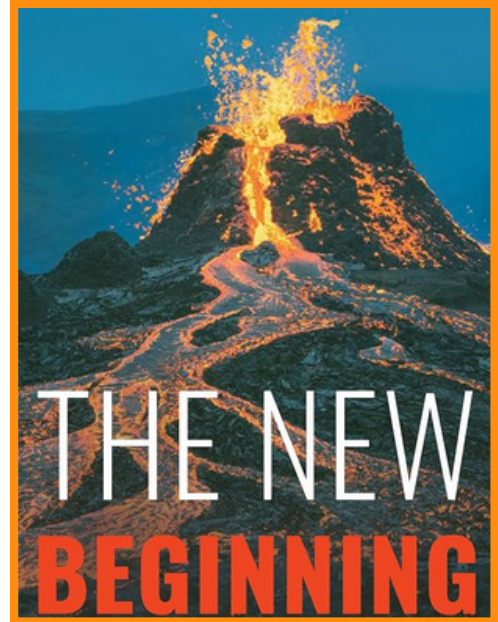
1. Niva bupa health down by -11.4%
2. General insurance down by -6.43%
3. ICICI prudential down by -0.68%



## Recommend Box

**The New Beginning** by Janani Kumaresan, published on November 22, 2021, is a science-fiction thriller that unfolds against the backdrop of an unraveling world. When strange seismic activity is detected near an extinct volcano in India, Dr. Hadriel is thrust into a global crisis. Natural disasters begin to strike across the planet, and alongside a mysterious man named Mason, he must uncover the truth and act before it's too late. As they race against time, the story delves into the challenges of navigating political interference, personal grief, and the fear of a world on the brink.

What sets this story apart is its emotional depth and timely message. Beneath the scientific mystery lies a powerful warning about human hesitation. One chilling line captures the novel's essence: "When the world ends, it won't be fire or ice—it'll be the silence before we act." **The New Beginning** is not just about disaster—it's about resilience, choices, and the thin line between survival and collapse.



### Suvichaar

The future belongs to those who believe in the beauty of their dreams.

– Eleanor Roosevelt

## SCAMS

### Instagram Promise, Real-Life Loss

A 22-year-old BMS student from Andheri, Mumbai, lost a shocking ₹22.08 lakh in early June 2025 after falling for an Instagram ad that promised ₹98 lakh in exchange for old coins. What began with a small ₹699 "registration fee" quickly spiraled into multiple payments for fake charges like RBI clearance, courier fees, and documentation. Between June 2 and 6, he kept transferring money, believing he was following official procedures—until he realized it was all a scam. A cybercrime complaint has been filed, but the money hasn't been recovered. Let this be a wake-up call: if someone offers you huge returns for something that sounds too easy, it's probably a trap. Stay alert and don't let greed cloud your judgment.



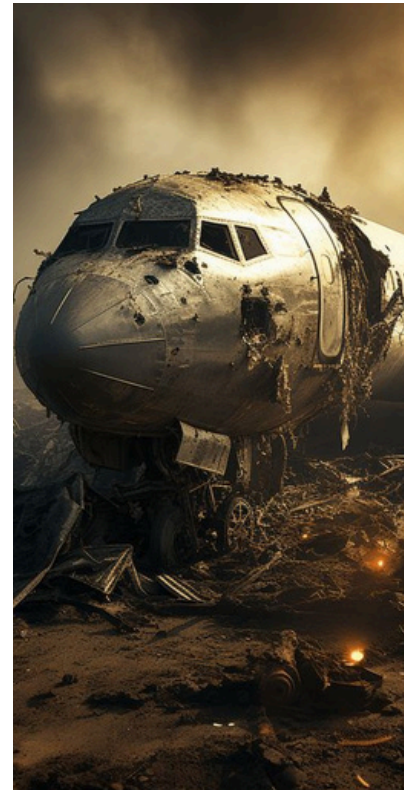


## STORY TIME

### Against All Odds: The Lonely Survivor

What began as a routine journey turned into a nightmare when Air India's Flight AI171, en route from Ahmedabad to London, crashed just minutes after takeoff. The Boeing 787 Dreamliner plummeted into a crowded medical college hostel, killing all 241 people on board and 39 on the ground. Amid the devastation, one life defied the odds: Vishwashkumar Ramesh, a British national of Indian origin, was pulled from the wreckage alive, battered but breathing—a rare spark of hope in a scene of unimaginable loss.

Experts now scramble to understand how he survived what no one else did. Some speculate he was shielded by a portion of the fuselage; others suggest he may have been seated near a structural break that reduced the impact. A few call it sheer fate, a statistical impossibility. As investigators dig through debris and theories, \*the world is left wondering: was it science, chance... or something beyond?



## BBI Arcade

### Unscramble the Word:

LPIOYC

A legal agreement between you and an insurance company

(Answer: Policy)



Founder of HDFC Bank



The Banker Who Became President

(Answer: Aditya Puri, Pranab Mukherjee)

## BBI Dictionary

- **Surrender Value**  
The amount the insurer pays if you cancel a policy before its maturity.  
Surrender Value (Eg):  
If you pay ₹50,000 total premiums and stop the policy early, you might get back around ₹15,000–₹20,000.
- **Embedded Insurance**  
Policies built into everyday purchases like travel tickets, car rentals, or e-commerce.  
Embedded insurance (Eg):  
When you buy a flight ticket online and it automatically includes travel insurance at checkout.





## Spotlight

### International Yoga Day at MLDC

On the occasion of International Yoga Day, held on June 21, the Gymkhana Committee of ML Dahanukar College organized an inspiring and rejuvenating Yoga Session in the college auditorium.

The event was a beautiful initiative to promote physical and mental well-being among students. With peaceful energy and collective enthusiasm, the session focused on breathing techniques, flexibility, and inner calm – reminding everyone of the power of mindfulness in today's fast-paced world.

A big salute to the Gymkhana Committee for this thoughtful and impactful effort towards encouraging a healthier lifestyle on campus.



### From Dugouts to Distinction – Anish More Hits It Out of the Park!

A moment of pure pride for ML Dahanukar College (Autonomous) as TYBFM's very own Anish More earns the epic honour of representing Mumbai University at the All India Inter University Baseball (Men's) Tournament 2024-25! This isn't just another selection – it's a power move by a student who's turned discipline into a lifestyle and passion into performance.

Anish isn't just stepping onto a bigger field – he's carrying the spirit of Dahanukar with him. Juggling textbooks and training sessions, he's shown that you don't need to choose between academics and athletics – you just need the fire to do both. His journey is a big win for every student dreaming beyond the classroom, and a reminder that with focus, hustle, and heart – anything is possible. Here's to Anish, raising the bar and repping us with pride!



### Tanvi Sawant Bags Double Silver at State Shooting Championship

Bringing precision and poise to the shooting range, Ms. Tanvi Sawant (M.Com.) of M. L. Dahanukar College of Commerce (Autonomous) made headlines at the 28th Captain Ezekiel Memorial Maharashtra State Shooting Championship, winning two Silver Medals—one in the Prone Event and the other in the 3 Position Event. With nerves of steel and unwavering focus, Tanvi outshone some of the best shooters in the state, proving that excellence comes not just from talent, but from tireless effort and quiet determination. Her journey is a perfect blend of passion and perseverance. Tanvi's stellar success not only adds glory to Dahanukar's sporting legacy but also fires up inspiration in every student who dares to dream beyond the ordinary.



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

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

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