



THE MONEY CHRONICLE

MAY/2026

VOLUME- 20

Bulletin

1) Gold falls 0.32%, silver edges down 0.39% outlook for metals.

2) RBI cancels licence of Paytm Payments Bank.

3) RBI holds rate at 5.25% amid geopolitical uncertainty.

4) India's Industrial Output Grows 4.1%.

5) GST collections touch ₹1.84 lakh crore.

Top Gainers

Banking sector

1. Dhanlaxmi Bank up by 54.84%
2. Bandhan Bank up by 41.29%
3. Utkarsh Bank up by 41.29%

Insurance Sector

1. New India Assurance up by 36.31%
2. PB Fintech up by 16.7%
3. Niva Bupa Health up by 11.55%

Top Loser

Banking sector

No significant losers recorded this month

Insurance Sector

1. Go digit down by -5.1%
2. HDFC life down by -0.63%

Laughter Corner

The only moment you will realize

that you should've listened to your insurance agent.

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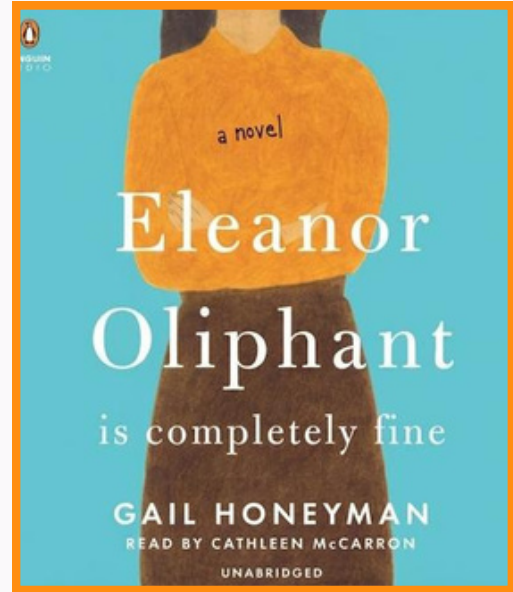


Recommend Box

Eleanor Oliphant Is Completely Fine is a contemporary fiction story that focuses on the quiet, structured life of Eleanor Oliphant, a socially awkward woman who prefers routine and solitude. Living a simple life with minimal social interaction, Eleanor believes everything is perfectly fine until an unexpected friendship begins to change her perspective. The story follows her emotional journey as she slowly opens up to human connection, healing, and self-acceptance.

The book is written by Gail Honeyman and was first published in 2017. It revolves around Eleanor's interactions with Raymond, a kind and ordinary coworker, whose presence gently disrupts her isolated world. Through small, meaningful moments, the story explores themes of loneliness, mental well-being, trauma, and the importance of kindness. Rather than dramatic twists, it focuses on subtle emotional growth and personal transformation. The novel is widely available in bookstores, libraries, and online platforms like Amazon and Kindle for reading in physical or digital format.

We recommend reading **Eleanor Oliphant Is Completely Fine** because it offers a deeply touching yet gentle narrative about healing and human connection. The story is both comforting and inspiring, showing how even small acts of kindness can transform a life. It leaves readers with a sense of warmth and hope, making it a perfect choice if you enjoy meaningful, emotional stories without heavy or controversial elements.



Suvichaar

Money earned with honesty brings peace; wealth gained through greed brings fear.

- Chanakya

SCAMS

The April 2026 phishing scam targeting State Bank of India (SBI)

YONO users involved fraudsters sending fake messages claiming that the user's account would be blocked unless KYC or Aadhaar details were updated immediately. These messages appeared genuine and created panic, pushing users to click on malicious links or download fake apps. However, SBI clarified that such alerts were not official and were part of a phishing attempt to trick customers. Once users clicked the link or installed the fake app, scammers could access sensitive information like banking details and OTPs, allowing them to withdraw money from accounts. Authorities warned that SBI never asks for such updates through links or unofficial apps. This scam highlights how cybercriminals use urgency and trust in banks to target users in digital banking systems.



STORY TIME

The Day Peace Was Broken - Pahalgam

On 22 April 2025, the peaceful valley of Pahalgam witnessed a tragedy that changed it forever. In the popular Baisaran Valley, where tourists had gathered to enjoy the scenic beauty, armed militants suddenly emerged from nearby forests and opened fire on civilians. Within moments, panic spread as people ran for safety. The attackers targeted innocent visitors, and in the chaos, at least 26 people lost their lives while many others were injured. What began as a normal day quickly turned into one of the deadliest attacks on tourists in the region.

In the hours that followed, security forces rushed to the area, rescue operations began, and the nation was left shocked and grieving. The incident also led to heightened security and strong counter-measures in the region. Today, one year later, Pahalgam appears calm again; tourists walk the same paths, and life has slowly returned to normal. Yet, the memory of that day remains strong. It stands as a reminder of the fragility of peace and the resilience of people who continue to rebuild, remember, and move forward.



BBI Arcade

Decode the Emojis



(Answers: 1-Returns, 2-Deposit, 3-Portfolio)

Guess the Term

1. A plan to manage your income and expenses
2. The extra amount you pay for borrowing money
3. Spreading money across different assets to reduce risk
4. Money that increases your wealth without increasing your effort

(Answers: 1-Budget, 2-Interest, 3-Diversification, 4-Passive Income)

BBI Dictionary

• **Escrow:** Money held by a third party until a deal is done.

Example: Money is kept in escrow until property papers are verified.

• **Loading:** Extra premium charged for higher risk

Example: If a person smokes or has health issues, the insurance company charges a higher premium because the risk is higher.



Spotlight

A Proud Moment for M.L. Dahanukar College of Commerce

The Junior College students of Natyamandal have made the college proud by securing 2nd Rank at the prestigious Bhausahab State Level Theatre Open Competition with their Hindi one-act play, "Drug No.73". Competing against talented professional teams, the students delivered an outstanding performance and earned several awards including Best Ekankika (2nd Prize), Best Lights, Best Set, Best Music, Best Actor (2nd) awarded to Onkar Ghadshi, and Best Actress (Merit) awarded to Nidhi Gaikar. Their dedication, teamwork, creativity, and passion for theatre truly shined on stage. Heartiest congratulations to the entire team for this remarkable achievement and for bringing glory to the college!



Champion in Action

Roshani Patel, a proud student of M.L. Dahanukar College of Commerce (Autonomous), has brought immense pride to the institution by representing Maharashtra at the West Zone Asmita Junior Hockey League and securing 2nd place in the Asmita Hockey League 2025–2026. Her dedication, hard work, perseverance, and outstanding sportsmanship reflect true excellence both on and off the field. Roshani's remarkable achievement stands as an inspiration for aspiring athletes and students alike. Heartiest congratulations to Roshani Patel for this incredible success and for making the college proud with her exceptional performance!



Applause to a Rising Theatre Star

Bringing pride and recognition to the college, Shantanu Thawali represented the University of Mumbai at the prestigious AIU's 39th Inter-University National Youth Festival 2025–2026 held at Sathyabama Institute of Science and Technology, Chennai. With outstanding dedication and remarkable stage presence, he achieved 2nd Place in the One Act Play category and was also part of the team that secured the Overall Theatre Championship title. His achievement reflects passion, creativity, hard work, and excellence in the performing arts. This milestone is truly an inspiration for every student aspiring to shine beyond academics. Heartiest congratulations to Shantanu on this well-deserved success, and wishing him many more achievements in the future!



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