



THE MONEY CHRONICLE

FEBRUARY/2025

VOLUME-05

Bulletin

1. OUT OF ₹16.6 LAKH CRORE WRITTEN OFF LOANS, BANKS RECOVERED 16%.
2. INDIA'S AXIS BANK SLIPS AS Q3 PROFIT MISSES MARKET VIEW.
3. BUDGET MAY ANNOUNCE ₹14-15 LAKH CRORE BORROWINGS VIA BONDS.
4. RBI TO INJECT ₹1.1 LAKH CRORE IN BANKING SYSTEM TO BOOST LIQUIDITY.
5. IDFC FIRST BANK'S Q3 NET PROFIT DROPS TO ₹339 CRORE.
6. SENSEX TANKS OVER 800 POINTS, NIFTY DIPS 1.1% TO END AT 22,829.
7. ZOMATO SHARES MAY FALL OVER 40% TO ₹130.
8. SWIGGY SHARES DIP BELOW IPO PRICE ₹390 AFTER 3-SESSION ROUTH.

Laughter Corner

when you do not plan your finances



Top Gainers

Banking sector

1. Kotak Bank up by 6.31 %
2. Au Bank up by 5.70%
3. INDUSIND bank up by 2.25%

Insurance Sector

1. SBI life insurance up by 6.7%
2. ICICI Lombard up by 3.96%
3. HDFC life up by 3.4 %

Top Loser

Banking sector

1. Bank of Baroda down by -11.54%
2. Axis bank down by -8.00%
3. Canara bank down by -7.08 %

Insurance Sector

1. PB Fintech down by -18.12%
2. New India assur down by -10.21%
3. General insurance down by 7.38%

Recommend Box

SKY FORCE

Sky Force is a highly recommended movie for those who enjoy action-packed films with a strong sense of patriotism and drama. Based on a true story, the movie follows the journey of brave Indian Air Force pilots during the 1965 Indo-Pakistani war .

The movie's patriotic theme and historical significance make it a great choice for anyone interested in Indian history and culture. Overall, Sky Force is a cinematic ride that's not to be missed.

- Star Cast : Akshay Kumar, Veer Pahariya, Sara Ali Khan, Nimrat Kaur
- Director: Sandeep Kewlani, Abhishek Anil Kapur
- Genre: Action, Drama
- Release Date : January 24, 2025



Notes'

"None can destroy iron, but its own rust can. Likewise, none can destroy a person, but their own mindset can"
By Ratan Tata.

Scam: Safeguard

₹5.66 Cr Lost in Hyderabad 'Digital Arrest' Scam!

A 69-year-old woman, Bharati Bai Agarwal, from Hyderabad's Basheerbagh, and her two daughters lost ₹5.66 crore to scammers posing as TRAI, CBI, and RBI officials. On November 13, 2024, the fraudsters accused her Aadhaar-linked number of money laundering and drug trafficking. Claiming the family was under "digital arrest," they used fake CBI and RBI documents and staged footage to pressure them into transferring their savings for "verification," promising a refund.

Over 20 days, the victims made 14 transactions, transferring ₹5.66 crore from their accounts to nine others across various banks. The scammers coached them on how to justify the transfers to bank officials. The fraud was discovered on December 8 when Bharati visited the CBI office and learned the documents were fake. A complaint was filed with the Telangana Cyber Security Bureau, and authorities are tracing the money trail while investigating the organized group behind the scam.





STORY TIME

ECONOMIC IMPACT OF THE MAHA KUMBH MELA: A BOOST TO INDIA'S ECONOMY

The Maha Kumbh Mela, the world's largest religious gathering, is expected to significantly boost the Indian economy. According to the Assocham, this six-week event in Prayagraj is already driving consumption in sectors like transportation, hospitality, and FMCG, particularly benefiting MSMEs. The influx of 400 million devotees is creating a surge in demand for goods and services across various states.

The economic impact is substantial. The Confederation of All India Traders (CAIT) estimates that the Mahakumbh will generate over Rs 2 lakh crore in trade. This includes a significant contribution from Delhi, with goods and services worth approximately Rs 40,000 crore expected to be supplied. The event is creating numerous employment opportunities in sectors such as transportation, hospitality, construction, and security.



BBI Arcade

1. F _ r _ c _ o _ u r _ .
2. _ n d _ r w _ i _ _ n g
3. B _ _ g e _ .
4. _ a l _ n _ e .
5. G _ a _ a _ t e _ .

(Foreclosure, Underwriting, Budget, Balance, Guarantee)

BBI Dictionary

- **Microfinance:** Microfinance provides small loans to low-income individuals to start or grow businesses.
Example: A woman borrows to start a tailoring business and repays with her earnings.
- **Cryptocurrency:** Cryptocurrency is a digital currency that uses blockchain technology for secure and decentralized transactions without government control
Example: Alice sends Bitcoin to Bob directly via blockchain, avoiding banks, with fast and low-cost processing.



Spotlight

THE ROTARACT CLUB OF M.L. DAHANUKAR COLLEGE: 'SOCIALSUTRA'25

On 22nd & 23rd January ,2025
 SOCIAL सूत्र wasn't just an intercollegiate fest—it was a 7-day Event with explosion of creativity, competition, and chaos! Hosted by the Social Media Team of the Rotaract Club, M.L. Dahanukar College, it brought together 10 colleges, 100+ participants, and 14 electrifying events, from Reel Battles and Mood Board Wars to Short Films and Treasure Hunts. The energy was insane, the talent unmatched, and the competition fierce! It wasn't just fest- it was a vibe, a movement, and a new benchmark for intercollegiate madness! Massive which wrapped up with Prize (podium) Distribution :

Rtr. Sanket Mistry (SYBBI) | Rtr.Nidhi Satardekar (TYBBI) | Rtr. Nitesh Mhaskar (TYBAMMC)



D4 COMMITTEE : BEATZ '25

On January 18, 2025, the stage was set, the beats dropped, and the energy was electric as BEATZ '25 brought together 150+ underground B-Boying dancers for an unforgettable showdown. With fierce battles in Breaking and Rep Your Style, with legends Bboy Wildchild and Sameep Dhakne.
 But BEATZ '25 was more than just a competition—it was a celebration of street culture. The venue was a living canvas, transformed by stunning artwork, and every moment pulsed with the heartbeat of the community. BEATZ '25 wasn't just about winning—it was about making history. Until next time, keep the rhythm alive and the battles fierce!

Tanvi Tamhankar (TYBBI) | Ass. Event Head - Soham Chougule (SYBAF)



THE INDIAN KNOWLEDGE SYSTEM (BOOK EXHIBITION)

On 6th-9th Jan 2025, M. L. Dahanukar College) was a time capsule of India's wisdom! From ancient sciences to Vedic philosophy, every book told a story.
 With Dr. Vinayak Sane's sessions and student volunteers, visitors explored Ayurveda, astronomy, and more—making history feel alive!
 More than books, it was an experience! Vibrant decor, interactive displays, and an enthusiastic crowd turned it into a celebration of knowledge.
 "The collection was amazing! Learned so much!"
 "The staff's efforts were commendable!"
 A perfect mix of past and present, proving India's wisdom is meant to be lived!



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Core Faculty B.com (B&I): Mrs . Priya Tiwari | Mr. Rahul Pandey

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