



# Money-Update



## TOP 10 UPDATES

1. In FY25, small businesses filed over 47,000 applications on the MSME Samadhaan Portal to recover dues worth ₹8,024.9 crore. The highest number of applications were against state governments, central PSUs, and proprietors, with the MSME sector contributing significantly to India's employment and GDP

2. The Central govt is projected to collect a record ₹66,000-67,000 crore in dividends from its non-financial CPSE entities this fiscal year, driven by strong profitability of state-run firms, especially in the petroleum, coal, and power sectors.

### 3. Public sector banks' dividend rises 33 pc to Rs 27,830 cr in FY24

- Marking a significant 32.7% rise from the ₹20,964 crore distributed in FY23. This sharp increase reflects the enhanced financial performance and strengthened balance sheets of PSBs.

### 4. EPFO achieves historic high of 2.16 crore auto-claims in FY25

- The EPFO has decided to enhance the auto settlement of advanced claim (ASAC) limit from Rs 1 lakh to Rs 5 lakh, aiming to improve the ease of living for its 7.5 crore members.

### 5. India's direct tax revenue has grown by 16.15% in FY 2024-25, reaching Rs. 25.86 lakh crore

- This growth is because both corporate and non-corporate tax collections have gone up. Corporate taxes brought in Rs. 12.40 lakh crore, while non-corporate taxes contributed Rs. 12.90 lakh crore.
- The rise in these taxes shows that more businesses and individuals are paying taxes, which could be due to better business performance, stronger earnings, and better tax collection systems.

### 6. Central GST officers detected Rs 1.95 lakh crore tax evasion in 25,397 cases between April and January of the ongoing fiscal

- The government has taken multiple measures to prevent tax evasion, including intelligence inputs and the 'Project Anveshan' for early identification of fraudulent activities

### 7. 40,943 applications were filed under the Insolvency and Bankruptcy Code (IBC)

- According to Union Minister Harsh Malhotra, 28,818 resolved pre-admission, involving Rs 10 lakh crore.

### 8. Indian tea industry's export reaches decade high of 255 mn kg in 2024

### 9. FPIs pour ₹32,000 crore into Indian stocks in 6 sessions as valuations correct

### 10. India's top 10 toll plazas collect Rs 13,988 cr in 5 years: Govt data

INDICES	VALUES	CHANGE IN INDICES (absolute returns)						HIGHEST FD RATES		
		ONE MONTH	SIX MONTH	ONE YEAR	THREE YEAR	FIVE YEAR	TEN YEAR	COMPANY	TENOR RANGE MONTHS	RATES
SENSEX	77414	↑ 5.75%	↓ 8.16%	↑ 5.10%	↑ 32.17%	↑ 162.70%	↑ 176.90%	Bajaj Finance	44	8.25%
NASDAQ	17299	↓ 8.21%	↓ 4.89%	↑ 5.48%	↑ 19.78%	↑ 122.52%	↑ 249.68%	ICICI Home Finance	45	7.80%
GOLD	89164	↑ 4.82%	↑ 18.57%	↑ 32.58%	↑ 69.28%	↑ 83.27%	↑ 239.73%	LIC Housing Finance	60	7.77%
SILVER	100892	↑ 7.92%	↑ 12.85%	↑ 36.10%	↑ 50.60%	↑ 157.37%	↑ 166.73%	HDFC Bank	60	7.40%
INR-USD	85.56	↓ 2.11%	↓ 2.11%	↓ 2.6%	↓ 12.72%	↓ 13.58%	↓ 37.40%	ICICI Bank	36	7.25%

## Product of the month: Some Unique add-on features of Personal Accident

### Policies offered by some insurance companies:

1. ACCIDENTAL HOSPITALIZATION EXPENSES – Covers in-patient hospitalization covered
2. ADVENTURE SPORTS BENEFIT – Covers Death and / or Permanent Total Disability
3. AIR AMBULANCE COVER – Airplane or helicopter for rapid ambulance transportation from the site of first occurrence of the Accident to the nearest hospital
4. COMA DUE TO ACCIDENTAL BODILY INJURY – Directly and independently of all other causes results in one being in a Hospital in a Comatose State, within one (1) calendar month from the Date of Accident
5. LOAN PROTECTOR COVER – Death or Permanent Total Disability within 12 months of accident and the accidental claim is accepted and paid, insurance company will pay balance outstanding Loan amount of your loan account specified in the Policy Schedule
6. LOSS OF INCOME COVER – Temporarily and completely prevents one from performing each and every duty pertaining to his employment or occupation, then Insurer will make a weekly payment as per the weekly benefit amount opted, for a maximum upto 100 weeks

### Forthcoming New Fund Offers (NFOs)

	Category	Type	Open Date	Close Date	Risk
ICICI Prudential Nifty EV & New Age Automotive ETF FOF	Others-Fund of Funds	Open Ended	28 Mar-25	10-Apr-25	Very High Risk
Quant Arbitrage Fund	Hybrid-Arbitrage Fund	Open Ended	18-Mar-25	1-Apr-25	Low Risk
ICICI Prudential Nifty EV & New Age Automotive ETF	Others-Index Funds/ETFs	Open Ended	21-Mar-25	02-Apr-25	Very High Risk
UTI Income Plus Arbitrage Active Fund of Fund	Others-Fund of Funds	Open Ended	21-Mar-25	03-Apr-25	Moderate Risk
WhiteOak Capital Equity Savings Fund	Hybrid-Equity Savings	Open Ended	25-Feb-25	05-Mar-25	Moderately High Risk

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## Why SIPs Work Only When You Are at It For Significantly Long Time

From  
Manav Singh



No, this article is not about how a SIP ([https://en.wikipedia.org/wiki/Systematic\\_investment\\_plan](https://en.wikipedia.org/wiki/Systematic_investment_plan)) running for long periods (10 years?) lets one weather the market cycles and average your buying cost. Enough has been said about it and that remains. By the way, there's no standard definition of "LONG PERIOD" as such. It's left open to investing entity!!!

This note is more towards accumulating capital, as (high) returns really matter only when they are earned on reasonable amount of capital. Even extraordinarily high returns on piddling capital (savings) don't amount to much in absolute numbers. And it takes time to build up capital if you are doing it gradually, even after taking impact of compounding.

Let the numbers come to our help. But first, we need to establish some benchmark to evaluate how long should one run a SIP, alongwith a projected rate of return.

Here's a simple benchmark for SIP duration – my investment should double at the end of SIP period for a particular rate of return. I will consider that duration as "LONG TERM". And for starters, I will also assume that I get an annualized ROI of 12%, which incidentally is the most (ab)used rate of return in goal planning

And to get some comparison, we will also do scenario analysis at high annualized ROI of 15% and extraordinarily high annualized ROI of 20%.

Time for results:

- At 12% annualized ROI, it takes slightly more than 10 years 6 months for investment to double,
- At 15% annualized ROI, it takes nearly 8 years 5 months for capital to double, and
- At 20% annualized ROI, it taken nearly 6 years 4 months for capital to double

And while we are at scenario analysis, how about also checking at lower annualized ROI of 10%? It takes slightly more than 12 years 7 months to double the capital.

While what returns one gets in future are uncertain, what can surely give one a shot at REAL investment success is starting off well informed. If you are going to invest through the most popular way of SIPing it, plan to do it for at least 7 years, and preferably for 10 years plus!!! Chances are you will end up with a very good corpus at the end of your investment horizon!!!

## Message from the Founder



CA MADHUSUDAN CHANDAK

### Sunlight: Nature's Miraculous Healer

In our every-busy urban lives, we've kind of forgotten the impact that sunlight can have on our overall well-being. Recently, I had the privilege of attending a transformative course that highlighted the benefits of sunlight for our physical, mental, and emotional health. And within just a month of incorporating sun gazing and sun bathing into my daily routine, I've experienced a remarkable shift in my energy levels and overall health.

The course revealed a simple yet powerful practice:

- Spend 10-15 minutes sun gazing and 30 minutes sun bathing within the golden window of 2 hours after sunrise or before 2 hours of sunset.
- Approach this practice with gratitude, surrender, and an open heart.
- Allow your eyes to water, blinking naturally as you gaze. Magically, the Sunlight falling on these water droplets disperses into miniature rainbow, which in-turn falling on body has a huge healing touch
- Wear minimal, breathable clothing, ideally cotton.
- Expose your navel to sunlight, if possible.

I don't think any healing process be so effortless, accessible, free from side effects and yet so impactful. All it takes is a willingness to step outside and take a dip in the radiant glow of the sun.

Happy Ramnavmi!!