



Money-Update



1. Govt retains small savings rates for June quarter

Interest rates for small savings schemes will remain unchanged for the June quarter. This decision affects popular schemes like PPF and Sukanya Samridhi accounts. These rates have been stable for nine consecutive quarters.

2. New Income Tax Law Implemented-These rules will bring the Income-tax Act of 2025 to life starting April 1, 2026. These rules offer relief to taxpayers with increased house rent allowance limits in major cities. Compliance will be stricter in areas like capital gains and non-resident taxation. Valuation and disclosure rules are clearer.

3. IBC helped banks recover 52% bad loans: Nirmala Sitharaman

- The Insolvency and Bankruptcy Code has helped rescue struggling companies and recover bad loans
- A new amendment bill passed in the Lok Sabha introduces fresh resolution frameworks. This aims to speed up the rescue of stressed firms and improve loan recovery processes across the country.

4. India's inward receipts grow 56% to \$464.189 billion in April-Dec period

- India's inward receipts from international trade in services, incomes, and remittances surged by 56% to \$464.189 billion in the first nine months of FY26, significantly bolstering the country's balance of payments.
- The services sector, contributing two-thirds of total receipts, saw a 9% increase to \$310.242 billion, driven by telecommunication, computer, and information services.

5. India's digital payments are getting a security upgrade

- From April 1, the Reserve Bank of India will require two-factor authentication for all digital transactions
- This move aims to combat rising fraud risks. The new rules will incorporate dynamic elements like OTPs or biometrics.

6. Cabinet approves Rs 2,585 crore for small hydropower development scheme

- This is likely to bring in Rs 15,000 crore of investment in the small hydro sector giving a boost to the clean energy initiative, investment in remote and rural areas and creating significant employment opportunities, says govt

7. Net direct tax collections till March 17 at Rs 22.80 lakh crore, up 7.2% YoY

- As compared to the corresponding period of last fiscal year, the net direct tax collections were up 7.19 percent on year.

8. India tightens tax compliance on crypto and digital assets-

- New rules from January 1 will bring crypto assets, CBDCs, and electronic money under financial account reporting. Service providers and financial institution must report transaction and holdings.
- Banks and depositories will track accounts with greater detail. This aims for better tax compliance on digital assets non-US accounts.

9. Centre clears 29 PLI projects worth Rs 7,104 crore under ECMS including rare earth magnet

- The rare earth magnet project stands for its fully indigenous technology and intellectual property, according to Electronics and IT Minister Ashwini Vaishnaw.
- The investments are expected to generate over 14,000 jobs and drive production worth Rs 84,515 crore .

10. GST collections hit 10-month high of Rs 2 lakh crore in March

- Monthly collections rebound from February's Rs 1.84 lakh crore, reflecting a steady recovery through the second half of the previous fiscal

CHANGE IN INDICES (Absolute Returns)

HIGHEST FD RATES

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	71947	↓ 11.49%	↓ 10.46%	↓ 7.06%	↑ 21.96%	↑ 45.32%	↑ 183.91%	ICICI Home Finance	60	7.00%
NASDAQ	21590	↓ 4.75%	↓ 4.72%	↑ 24.80%	↑ 76.66%	↑ 62.99%	↑ 343.41%	Bajaj Finance	60	6.95%
GOLD	146733	↓ 12.24%	↑ 27.20%	↑ 64.56%	↑ 146.56%	↑ 233.38%	↑ 400.11%	LIC Housing Finance	60	6.90%
SILVER	230135	↓ 21.98%	↑ 61.57%	↑ 128.10%	↑ 221.49%	↑ 266.09%	↑ 522.15%	ICICI Bank	60	6.60%
INR-USD	93.87	↓ 3.051%	↓ 5.69%	↓ 9.71%	↓ 14.22%	↓ 28.22%	↓ 41.69%	HDFC Bank	60	6.15%

Product of the month

HDFC Ergo Optima Secure Health Insurance plan

- **2x Secure Benefit from Day 1:** Get double the coverage from day one, so if you buy a ₹10 lakh policy, you're automatically entitled to ₹20 lakh coverage from Day 1. Get 3x cover under Optima Super Secure if you pay 3 year premium in one go
- **Unlimited Restore Benefit:** Restore your sum insured unlimited times within the policy year, covering multiple hospitalizations for related and unrelated illnesses.
- **Guaranteed Bonus:** Get 50% No Claim Bonus (max upto 100%), even if there is a claim.
- **Protect Benefit:** Covers non-medical expenses like PPE kits, gloves, and consumables.
- **AYUSH Treatment:** Covers Ayurveda, Yoga, Unani, Siddha, and Homeopathy treatments.
- **Organ Donor Expenses:** Covers surgery and medical expenses for the organ donor.

Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
Edelweiss Nifty LargeMidcap250 Plus 8-13 yr G-Sec 70:30 Index	Equity-Index Funds	Open Ended	18-Mar-26	1-Apr-26	Very High Risk
Choice Nifty Next 50 Index Fund	Equity-Index Funds	Open Ended	19-Mar-26	2-Apr-26	Very High Risk
Choice Nifty 50 Index Fund	Equity-Index Funds	Open Ended	19-Mar-26	2-Apr-26	Very High Risk
Zerodha Nifty MidSmallcap400 50:50 Index Fund	Equity-Index Funds	Open Ended	23-Mar-26	6-Apr-26	Very High Risk
JioBlackRock Large Cap Fund	Equity-Large-Cap	Open Ended	24-Mar-26	7-Apr-26	Very High Risk

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12. Asset Tracing
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Retirement Planning: A Practical Approach to Financial Readiness

From Khushboo Chandak CFP



Retirement is best viewed as a financial milestone rather than an age-based event. Increasingly, individuals are choosing to retire based on financial preparedness and personal goals, rather than a fixed age. The concept of retirement is gradually shifting towards flexibility, early exit options, and financial independence.

The key consideration is not the timing of retirement, but the level of financial readiness to sustain life without active income.

Why Retirement Planning is Important

Retirement planning ensures continuity of lifestyle and financial independence. The following factors make it essential:

- Longer retirement duration requiring a larger corpus
- Rising healthcare and living costs
- Limited access to guaranteed pension income
- Increasing focus on lifestyle and personal goals

Without structured planning, managing expenses post-retirement can become challenging.

Key Elements of Retirement Planning

1. Early Start and Consistency

Starting early allows investments to benefit from compounding, reducing the overall financial burden over time.

2. Defining Retirement Requirements

Planning begins with clarity on:

- Expected lifestyle
- Monthly expenses
- Personal goals and commitments

These factors help determine the required retirement corpus.

3. Estimating the Corpus

A realistic estimate should consider:

- Inflation-adjusted expenses
- Duration of retirement
- Contingency reserves

This ensures financial sustainability over the long term.

4. Investment Allocation

A diversified approach is essential:

- Equity for long-term growth
- Debt for stability
- Pension or annuity products for regular income

This balance helps manage risk while ensuring adequate returns.

5. Healthcare Planning

Healthcare costs can significantly impact retirement savings.

Adequate health insurance and a separate medical fund are critical component

Transition from Income to Distribution Phase

During working years, income is actively generated. Post-retirement, the focus shifts to:

- Creating regular income streams
- Managing withdrawals efficiently
- Preserving capital while addressing inflation

A well-structured withdrawal strategy is essential to maintain financial stability.

Conclusion

Retirement planning is a systematic process aimed at achieving financial independence beyond active working years. It requires disciplined investing, realistic assumptions, and periodic review.

The focus should remain on building sufficient financial resources to support long-term goals, regardless of the chosen retirement age.

Message from the Founder



CA Madhusudan Chandak

The 'New' in New Financial Year

March, the month of madness, has finally come to an end. Between the deadlines, the final sales push, and the pressure of closures—we experienced it all.

Now, as the new financial year starts, we will have our set of fresh targets: topline, bottomline, and maybe personal milestones like a new house, a car, or that long-awaited international holiday.

But can we flip the script?

Before we go back to the routine, let's add some non-financial KRAs to our balance sheet — that gives a different kind of dividend:

- Reinvest in Nature: More fresh air, less recycled office air.
- Diversify Your Joy: A hobby or a passion that has absolutely nothing to do with an ROI.
- Invest in Purpose: Give back to causes bigger than profits.
- System Reboot: Digital detox days. Unplug to recharge.

Finance is what we do, but life is why we do it.

Wishing you a year of growth, rather balanced growth!!