



Money-Update



TOP 10 UPDATES

1. The Economic Survey 2025-26, tabled by Finance Minister Nirmala Sitharaman on January 29, 2026, officially estimates India's real GDP growth at 7.4% for the current fiscal year (FY26). This performance reaffirms India's status as the world's fastest-growing major economy for the fourth consecutive year

2. According to data released by the Reserve Bank of India (RBI) on January 30, 2026, India's foreign exchange reserves rose by \$8.053 billion to reach a new all-time high of \$709.413 billion for the week ended January 23, 2026, providing a comfortable buffer sufficient to cover approximately 11 months of imports

3. India and the European Union signed a landmark Free Trade Agreement

- The FTA is expected to open Indian exports worth ₹6.4 lakh crore to EU markets
- Engineering exports to the EU are also projected to rise significantly

4. India added 61,000 plus new crorepati taxpayers, taking the total to 3.51 lakh.

- The number of ₹10 crore plus income earners also rose sharply
- This growth is driven by better tax compliance, data analytics, and a strengthening economy, reflecting improved adherence to tax rules nationwide.

5. India's small savings inflows give govt extra borrowing comfort

- National Small Savings Fund collections have reached ₹2.17 lakh crore, nearing two-thirds of the fiscal year's budget estimate.

6. Center's capital spending is projected to cross ₹12 lakh crore by FY27

- The report points to a consistent rise in government-led capex, reinforcing long-term growth momentum

7. According to the Ministry of Railways in January 2026, the broad-gauge network has indeed reached 99.2% electrification

- As of November 2025, India has electrified 69,427 Route Kilometres (RKM) out of a total 70,001 RKM broad-gauge network.

8. India's CPI inflation remained below 2% for several months, easing pressure on consumers and policymakers

- Low retail inflation in December helped maintain price stability and support economic confidence

9. Gold and Silver Prices touched lifetime highs during the month before correcting sharply towards the end.

10. Gross Non-Performing Asset (GNPA) ratio of Scheduled Commercial Banks (SCBs) fell to a multi-decade low of 2.1%–2.2% as of September 2025

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	82269	↓ 4.01%	↑ 1.33%	↑ 6.15%	↑ 38.15%	↑ 77.74%	↑ 230.79%	ICICI Home Finance	60	7.00%
NASDAQ	23461	↑ 0.41%	↑ 11.073%	↑ 19.53%	↑ 102.56%	↑ 79.50%	↑ 408.58%	Bajaj Finance	60	6.95%
GOLD	165795	↑ 30.96%	↑ 68.26%	↑ 101.97%	↑ 178.41%	↑ 258.20%	↑ 566.64%	LIC Housing Finance	60	6.90%
SILVER	339350	↑ 106.46%	↑ 208.64%	↑ 262.81%	↑ 395.31%	↑ 386.83%	↑ 889.07%	ICICI Bank	60	6.60%
INR-USD	91.69	↓ 2.60%	↓ 4.60%	↓ 5.755%	↓ 12.10%	↓ 25.74%	↓ 34.99%	HDFC Bank	60	6.15%



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KEY BUDGET PROPOSALS IMPACTING PERSONAL FINANCE:

1. To curb excessive speculation, the Securities Transaction Tax (STT) on Futures was hiked from 0.02% to 0.05%, and on Options (premium) from 0.1% to 0.15%

2. The tariff on dutiable goods imported for personal use has been halved from 20% to 10%

3. One-time foreign asset disclosure scheme for small taxpayers, students, and returning NRIs

4. Taxpayers now have an extended window to file revised returns until March 31 (up from December 31) upon payment of a nominal fee

5. Tax Collected at Source (TCS) for education and medical remittances under the Liberalised Remittance Scheme (LRS) has been reduced from 5% to 2%. TCS on overseas tour packages has been rationalized to a flat 2%, removing the previous 5% and 20% tiered structure

6. Small taxpayers – including senior citizens earning bank interest, freelancers, and rental income recipients – no longer need to visit tax offices or submit physical applications. The system will generate certificates automatically based on income thresholds and tax history, cutting red tape and delays

7. Removal of the requirement for resident buyers to obtain a Tax Deduction and Collection Account Number (TAN) when purchasing property from an NRI

8. No changes were made to the slabs or rates for both the old and new tax regimes

9. Interest awarded by the Motor Accident Claims Tribunal to individuals is now fully exempt from income tax, and all associated TDS has been removed

10. Cheaper Cancer Drugs, EVs, Solar Panels, and Mobiles

11. Starting April 1, 2026, the capital gains tax exemption on holding of SGBs till maturity, will be limited to original subscribers only

Tata AIA Smart Annuity Plan-Your Guaranteed Retirement Salary for Life

Retirement should be about freedom, dignity, and peace of mind – not worrying about monthly expenses.

Why This Plan Makes Sense for You

- Guaranteed income for life
- Zero market risk
- Monthly / Quarterly / Yearly payouts
- Single or Joint Life option
- Option to get 100% money back for family
- Top-up anytime to increase pension

Choose How & When You Want Income

- Immediate Annuity – Income starts now
- Deferred Annuity – Higher income later
- Return of Purchase Price – Capital safety for nominee

Ideal for

- Retiring in next 1–10 years
- NPS exit planning
- Anyone wanting stable post-retirement cash flow

For example, if a 55 year old male invests Rs 25 lakhs on 1st Feb 2026

- He starts getting guaranteed Rs 189250/- annually (@ 7.57%) from 1st Feb 2028 for whole life, OR
- He starts getting guaranteed Rs 241750/- annually (@ 9.67%) from 1st Feb 2031 for whole life
- He starts getting guaranteed Rs 330000/- annually (@ 13.20%) from 1st Feb 2036 for whole life
- Nominee gets Rs 25 lakhs upon happening of unfortunate event with Policy Holder

This is not an investment, this is your lifelong retirement income..

Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
Mirae Asset Nifty 500 Healthcare ETF	Others-Index Funds/ETFs	Open Ended	27-Jan-26	6-Feb-26	Very High Risk
Axis BSE India Sector Leaders Index Fund	Others-Index Funds/ETFs	Open Ended	23-Jan-26	6-Feb-26	Very High Risk
Mirae Asset Nifty India Infrastructure & Logistics ETF	Others-Index Funds/ETFs	Open Ended	27-Jan-26	9-Feb-26	Very High Risk
Edelweiss Financial Services Fund	Equity-Sectoral/Thematic	Open Ended	27-Jan-26	10-Feb-26	Very High Risk
Motilal Oswal Financial Services Fund	Equity-Sectoral/Thematic	Open Ended	27-Jan-26	10-Feb-26	Very High Risk

What do we do at MoneyVisors?

1. Mutual Funds
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6. Government Bonds
7. Home Loans

8. Income Tax Returns
9. Corporate FDs
10. Will Writing
11. NPS
12. Asset Tracing
13. Gold/Silver (Auth Distributors of MMTC-PAMP)

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War And Equity Investments

Uncertain times are upon us. There is a shadow of war post killing of tourists in Pahalgam. So far, equity markets have not shown any signs of cracking up despite of high expectations of armed conflict with our wayward neighbour.

Is it the calm before the storm as far as equity markets are concerned?

It is anybody's guess that if a protracted war does happen, economy will take a hit in near term, which in turn will impact our daily lives, including equity markets. When and how this will happen is again anybody's guess. Should you take a relook at your equity investments in such a scenario? Nothing wrong in being a little conservative in such times. Here's what I think can be considered:

- Scenario I: You have designated INR 100 for equity investments and are fully invested. While you do have money in non equity investments, in case of equity market downturn, YOU WILL NOT PULL MONEY OUT OF SUCH INVESTMENTS AND DEPLOY INTO EQUITIES. If you are in such a situation, no harm in taking out some money, say 25% from equity investments and keep it in non equity assets for at least 3 months. There will be cost of pulling money out of equities including taxation. One can consider such cost as insurance

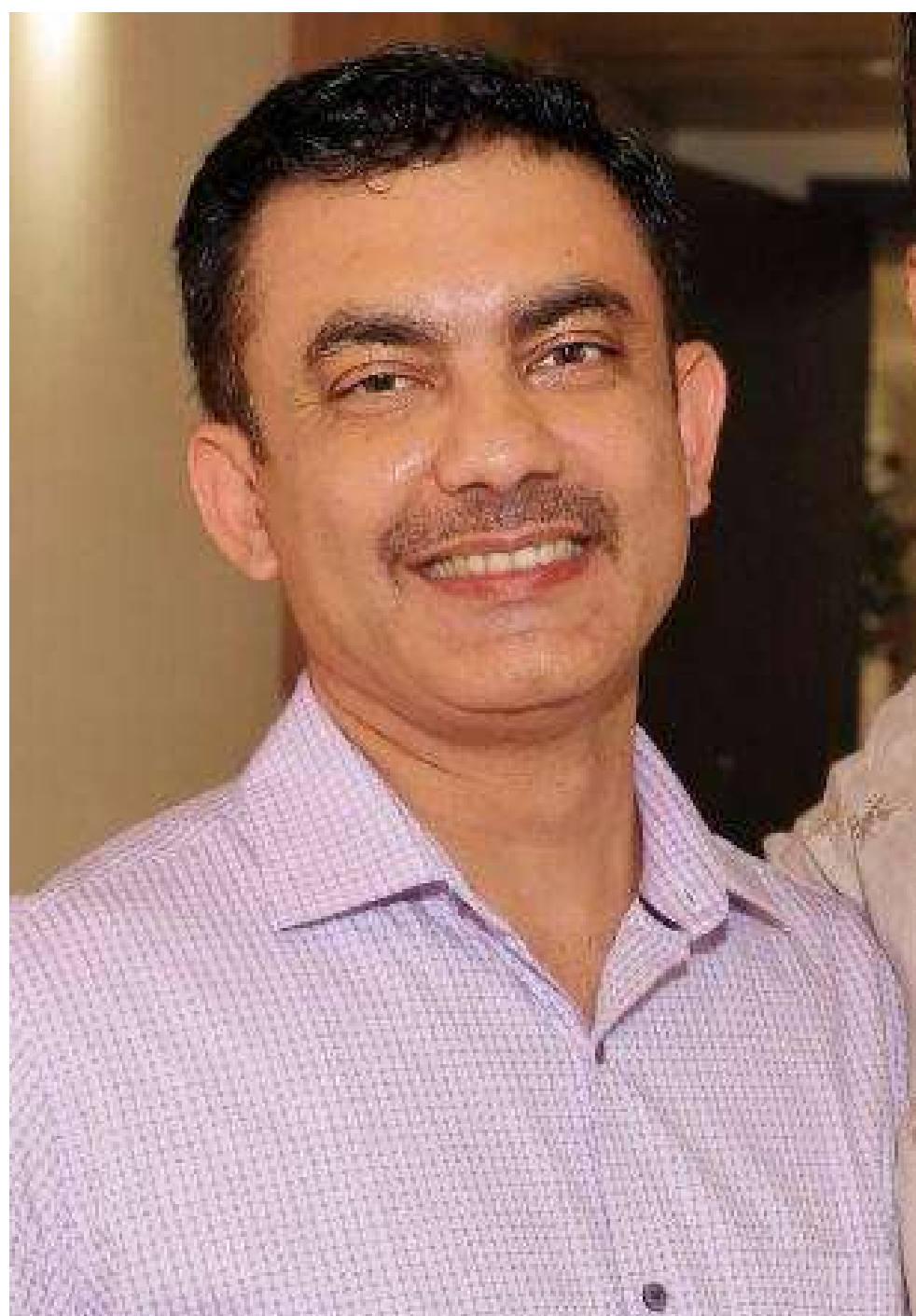
From
Manav Singh



Scenario II: While you have good amount of capital deployed into equities, you have spare capital waiting on the sides to rebalance into equities should a severe downturn does take place. This essentially means you are already prepared and no action is required

Some may call actions mentioned in Scenario I as market timing. No denying that it is. Act upon it at your own risk!!! I don't mind market timing or any other action which increases my staying power. But then, each to their own.

Message from the Founder



CA Madhusudan Chandak

“Opposites attract” – or do they?

One of our long-term clients recently visited our office after a considerable time. We spent almost half an hour discussing family updates, sharing gifts and laughter even before discussing work. That's when I suddenly realised, it's not just for the sake of work that we have been associated for so long, but the similarity of thoughts.

We all have heard this phrase “Opposites attract”. But I somehow believe the exact opposite is true, I think it's all about vibes. If you take a moment to look back at your own larger family circle, social circle and professional circle – your friends, your colleagues, even your long-term clients – you see alignment of thoughts and core beliefs. Similar mindsets are what create lasting connections. And the most beautiful part of it is that it often happens without any conscious effort. People who think like us, care like us, and work like us just seem to find their way into our orbit. And you feel so blessed to have them, you feel at home with them. So, Similarity Attracts, if we can say!

Happy Mahashivratri!!