MoneyVisors

Money-Update

Top 10 Positive Financial Highlights

1. World Bank Approves $1.5 Billion to Boost India's Growth & Job Creation

- The World Bank has approved a $1.5 billion financing package to support India's economic reforms, strengthen the private sector, and accelerate job creation.
- The funding will help improve the ease of doing business, promote trade and investment, and expand employment opportunities, especially for youth and women

2. ₹19,700-Crore Carbon Capture Scheme Cleared to Accelerate India's Green Transition

- The ₹19,700-crore CCUS (Carbon Capture, Utilisation and Storage) scheme has received finance ministry approval and now awaits Union Cabinet clearance.
- The scheme is expected to attract around ₹37,500 crore in investments and create an annual carbon-capture capacity of 7 million tonnes across key industries.

3. Made-in-India Defence Manufacturing Reaches New Milestone

- India unveiled its first Made-in-India C-295 transport aircraft, strengthening indigenous aerospace manufacturing capabilities.
- New indigenous naval platforms further reinforce the country's Atmanirbhar Bharat vision and enhance defence self-reliance.

4. India's MSME Sector Achieves New Milestones in Growth & Support

- 8.7 crore MSMEs are now registered under the Udyam and Udyam Assist portals, expanding formalisation and strengthening the small business ecosystem.
- The CGTMSE collateral-free loan guarantee limit has been doubled from ₹5 crore to ₹10 crore, while over 54% of Central Public Sector procurement now comes from MSMEs, boosting finance and business opportunities.

5. India's Direct Tax Collections Surge 14.6%, Reflecting Strong Economic Momentum

- Net direct tax collections rose 14.6% year-on-year to ₹5.21 lakh crore, driven by robust growth in both corporate and non-corporate taxes.
- Advance tax collections increased 15.3% to ₹1.78 lakh crore, indicating healthy income growth and strong taxpayer confidence.

6. Government Retains 8.25% EPF Interest Rate for FY26

- The EPF interest rate has been retained at 8.25% for FY2025–26, marking the third consecutive year at this level.
- Interest will be credited to over 7 crore EPF members, while upcoming EPFO reforms aim to make withdrawals faster and more convenient.

7. India's Merchandise Exports Rise 15% Amid Global Challenges

- India's merchandise exports recorded around 15% year-on-year growth during April to mid-June, showcasing strong export momentum.
- The growth reflects robust global demand for Indian products despite ongoing geopolitical and economic uncertainties worldwide.

8.Global Companies Pledge Over $90 Billion Investment in India

- Leading global firms have committed over $90 billion across AI, cloud computing, digital infrastructure, manufacturing, and technology, reflecting strong confidence in India's long-term growth.
- Despite global geopolitical uncertainty, India continues to emerge as a preferred investment destination due to its large market, policy reforms, and expanding digital economy.

9. Jewar (Noida International) Airport Takes Flight, Boosting India's Connectivity

- Commercial operations have begun at Noida International Airport (Jewar), with the first flights marking a major milestone in India's aviation infrastructure.
- The airport is expected to improve connectivity across Delhi-NCR and western Uttar Pradesh, while driving tourism, trade, investment, and employment in the region

10. Indian Rupee Records First Monthly Gain Since February

- The rupee ended June on a stronger note, supported by easing inflation expectations and improved market sentiment.
- Higher foreign capital inflows and stronger investor confidence contributed to the currency's monthly appreciation.

CHANGE IN INDICES (Absolute Returns)

INDICES	VALUES	ONE MONTH	SIX MONTH	ONE YEAR	THREE YEAR	FIVE YEAR	TEN YEAR
Sensex	76478	↑ 2.27%	↓ 10.25%	↓ 8.52%	↑ 19.65%	↑ 45.53%	↑ 183.26%
Nasdaq	26213	↓ 2.81%	↑ 12.78%	↑ 28.69%	↑ 90.12%	↑ 80.74%	↑ 441.36%
Gold	141286	↓ 9.70%	↑ 6.07%	↑ 47.34%	↑ 143.51%	↑ 201.24%	↑ 366.29%
Silver	225425	↓ 14.40%	↑ 2.16%	↑ 112.91%	↑ 223.68%	↑ 228.89%	↑ 447.14%
USD	94.66	↑ 1.16%	↓ 5.34%	↓ 10.30%	↓ 15.38%	↓ 27.55%	↓ 40.19%

HIGHEST FD RATES

COMPANY	TENOR (MONTHS)	RATES
ICICI Home Finance	60	7.00%
Bajaj Finance	60	7.40%
LIC Housing Finance	60	6.90%
ICICI Bank	60	6.50%
HDFC bank	60	6.15%

FORTHCOMING NEW FUND OFFER (NFO's)

Name of scheme	Category	Type	Opening Date	Closing Date	Risk Type
HDFC Nifty Auto Index Fund	Equity-Index Funds	Open Ended	Jun 22, 2026	Jul 3, 2026	Very High Risk
Tata Multi Sector Passive FOF	Allocation-Fund of Funds	Open Ended	Jun 22, 2026	Jul 6, 2026	Very High Risk
JM Multi Asset Allocation Fund	Allocation-Multi Asset Allocation	Open Ended	Jun 24, 2026	Jul 8, 2026	High Risk
ICICI Prudential Multi-Asset Active FOF	Allocation-Fund of Funds	Open Ended	Jun 30, 2026	Jul 14, 2026	Very High Risk
ICICI Prudential Balanced Hybrid Fund	Allocation-Balanced Allocation	Open Ended	Jun 30, 2026	Jul 14, 2026	High Risk

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11. NPS
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ARTICLE OF THE MONTH

80 year Old And Equity Investments

From
Manav Singh

Should an 80 year old or near about person who has come about in possession of large chunk of money through some source, let's say property sale consider deploying a large chunk of money in listed equity investments?
General opinion: No, absolutely no. Too risky at this advanced age!!! Even if one is really inclined to invest in equities, should be in lowly amounts. Somewhere I read – equity allocation should follow 100 minus current age rule. If you are 80, equity allocation basis overall assets should be 20%. Never mind doing up asset inventory and asset allocation check on overall capital basis is rarely focused on.
Well, I don't subscribe to this "general opinion". In personal finance, "personal" comes before "finance" and any generic statement does not take into account investor specific financial situation.
What if an 80 year old:
- Has assured income which is at least 1.25 times his / her regular expenses? To top it up, he / she also has at least 3 times of annual expenses deposited in safe fixed rate investments to take care of any contingency needs

- If no assured income, has at least 10 year of expenses squirrelled away in safe fixed rate investments

If the answer to either of these questions is a resounding yes, then I would say – yeah, you can go ahead and consider risky equity investments for the new capital coming your way. You have the capacity to take calculated risk.
Off course, whether you do it or not depends upon your willingness to take on risk.

PRODUCT OF THE MONTH

Tata AIG Fortune Guarantee Supreme plan: A Long Term, Guaranteed and Tax Free Plan

Sample workings for a 45 year old male:

Key Highlights:

- **Premium Payment: Rs 5 lakhs for 5 years**
- **Guaranteed Income: Rs 2.15 lakhs p.a. from 9th year to 40th year (32 years)**
- **Life Cover: Rs 55 lakhs (11x annual premium) for 40 years**
- **Maturity Benefit: Rs 25 lakhs at policy end**
- **Tax Benefit: All incomes are tax-free for the recipient**
- **Tax Free and Guaranteed IRR of 6% Plus**

MESSAGE FROM THE FOUNDER

The Law of the Farm: Why You Can’t Sprint a Harvest

CA Madhusudan Chandak

Clients often approach us with what seems like a simple, harmless request: "Just suggest one good mutual fund scheme." Looks like a routine, normal question. To a professional financial advisor, it is terrifying. This question exposes a fundamental misunderstanding of wealth creation. It reveals that investors are still looking for a "tip"—a magic bullet for quick, sure-shot returns.

I strongly believe and keep telling my clients - Investing is a Journey, Not a Transaction

Equity mutual funds are not individual speculative shares. Investing is a long-term journey. It requires building a diversified core portfolio of two to three foundational schemes, followed by systematic management.

We don't plant a seed and dig it up every six months to see if it is growing. Yet, investors routinely judge a fund manager’s entire strategy based on a single quarter's performance. Fund manager makes calculated bets based on rigorous research. Because equity markets are driven by many domestic / global macro factors, these calls require time to mature. If a scheme genuinely fails to deliver over a two-to-three-year window, that is the appropriate time to prune it and reallocate capital.

Another question we face constantly is: "What kind of returns can I expect?"

When I provide a conservative, realistic percentage and couple it with a mandatory 5-to-7-year time horizon, many prospective clients walk away. They conclude we aren't the right advisors for them. They want to hear aggressive, double-digit guarantees. They want a sprint. Frankly, I thank God when those clients walk away.

The constant media noise celebrating overnight millionaires has created a toxic culture of instant gratification. It tricks people into taking uncalculated risks with their life savings.

To me, The Law of the Farm applies to Investing too.

Nature cannot be rushed, and neither can wealth creation. The Law of the Farm governs both:

- Deep Roots: We select high-conviction assets capable of weathering unpredictable economic conditions.
- Pruning: We systematically cut away structural underperformers and high-risk investments every few years.
- Patience: We give the strategy the required time, not to disrupt the compounding process prematurely.

You can shout at a seed all day, but it will still take its own time to bear fruit. Wealth demands that exact same biological patience. And this Law applies to many other aspects of life as well!