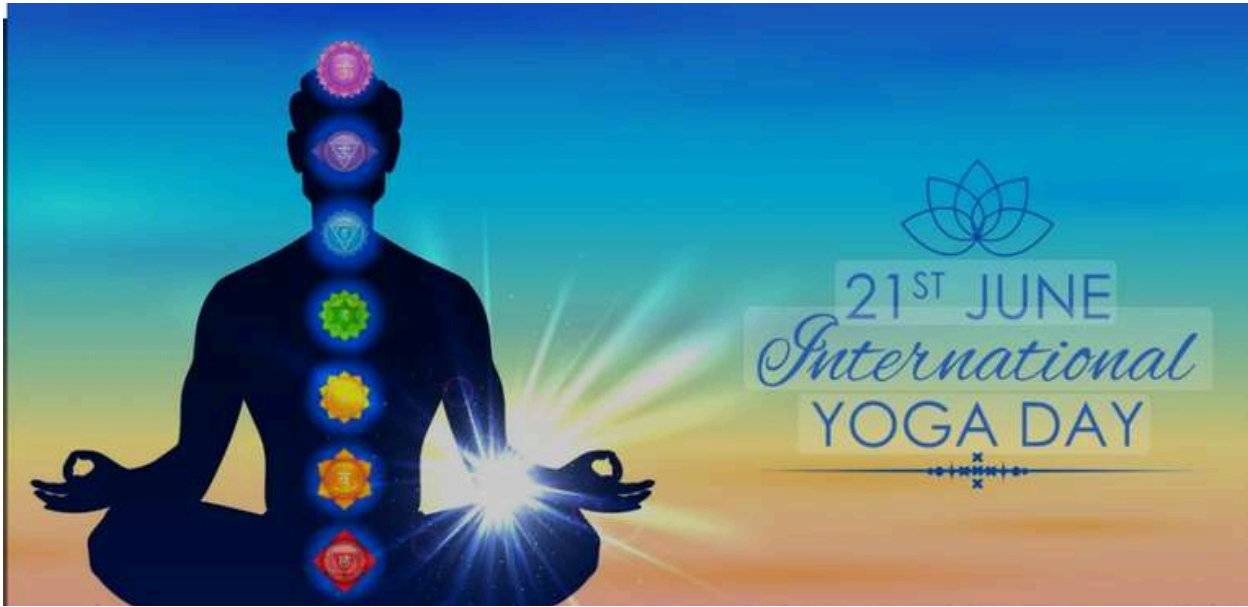




# Money-Update



## TOP 10 UPDATES

1. The RBI has declared a record surplus transfer of Rs 2.68 lakh crore to the Centre for FY25

- exceeding budget estimates. The economic capital framework has been tweaked, widening the Contingent Risk Buffer range to 4.5-7.5% of the balance sheet. This revision allows for better risk management

2. India has become 4th largest economy, ahead of Japan

- India's economy is now the fourth largest globally, surpassing Japan. NITI Aayog CEO BVR Subrahmanyam shares this news. Only the US, China, and Germany are ahead. India aims to be the third largest in 2.5-3 years. The IMF projects India's 2025 GDP to exceed Japan's. India's per capita income has doubled since 2014

### 3. GST Collections Jump 16.4% to Rs. 2 Lakh Crore in May 2025

- GST collections surge 16.4% to over Rs. 2 lakh crore in May 2025, marking fastest growth since October 2022.
- GST from imports rises 25.2% to Rs. 51,266 crore

### 4. No exit load on switch from regular to direct plan:SEBI

- SEBI advised AMCs who are still following the practice of charging exit loads on switch from regular to direct plans should issue an addendum and align with SEBI's advice, said AMFI

### 5. ITR Filing due date extended

- CBDT extends date of filing of Income Tax Returns (ITRs) due for filing by 31st July 2025 to 15th September 2025

### 6. The UK and India have signed a free trade deal which will 'further strengthen the UK-India strategic partnership

- The agreement will cut levies on 90% of British products sold in the country, including whisky, food and electrical devices
- The new agreement is expected to increase bilateral trade between the countries by \$34 billion a year from 2040

### 7. India's smart phones become country's top exported good

- Surpassing traditional players like petroleum products and diamonds, India's smartphone exports surged nearly fivefold to the US and about fourfold to Japan in the past three years according to government data.

### 8. Bankruptcy resolutions peak in FY25, creditors recover over ₹67,000 crore

- This represents a significant increase compared to the previous year, where 275 companies were turned around, and a total of Rs 50,000 crore was recovered.

### 9. India's forex reserves rise to \$690.62 billion, up \$4.5 billion as of May 9th

### 10. India's retail inflation eases to a 6-year low of 3.16% in April

#### CHANGE IN INDICES (Absolute Returns)

INDICES	VALUES	ONE MONTH	SIX MONTH	ONE YEAR	THREE YEAR	FIVE YEAR	TEN YEAR
SENSEX	81451	↑ 1.50%	↑ 2.06%	↑ 10.12%	↑ 46.58%	↑ 144.42%	↑ 192.69%
NASDAQ	19113	↑ 10.55%	↓ 0.54%	↑ 14.20%	↑ 57.55%	↑ 100.09%	↑ 249.90%
GOLD	95355	↑ 1.05%	↑ 24.24%	↑ 31.78%	↑ 81.04%	↑ 100.74%	↑ 258.20%
SILVER	97458	↑ 3.55%	↑ 9.03%	↑ 5.41%	↑ 77.22%	↑ 127.65%	↑ 148.81%
INR-USD	85.56	↓ 0.32%	↓ 1.18%	↓ 2.97%	↓ 10.27%	↓ 13.15%	↓ 34.34%

#### HIGHEST FD RATES

COMPANY	TENOR RANGE MONTHS	RATES
Bajaj Finance	45	7.80%
ICICI Home Finance	44	8.35%
LIC Housing Finance	60	7.77%
HDFC Bank	60	7.40%
ICICI Bank	36	7.25%

# Product of the Month:HDFC Life Sanchay Aajeevan Guaranteed Advantage (SAGA) – A Truly Pathbreaking Plan!

India’s 1st Pension accumulation with Guaranteed Annuity Rates.

What makes SAGA so special?

- **Joint Life Pension** – Covers you and your spouse together!
- **Inbuilt Waiver of Premium** – If the primary life insured passes away, no more premiums needed!
- **No medicals required** – Completely hassle-free!

One Policy and 3 Powerful Benefits:

1. **Guaranteed Lumpsum Payout** – One-time tax-free amount for your needs!
2. **Guaranteed Life-long Income** – Monthly pension for life!
3. **Guaranteed Legacy Transfer** – Pass on a tax-free death benefit to your nominee!

Example: Pay Rs 25 lakhs single premium at the age of 50, Get Guaranteed and Tax free Rs 23.9 lakhs at the age of 65, Get Guaranteed Rs 2.41 lakhs annually for whole life, Nominee gets Rs 35.85 lakhs Guaranteed and Tax-free, upon death of policy holder (assuming death occurs at age 80)

## Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
Motilal Oswal Services Fund	Equity-Sectoral/Thematic	Open Ended	20-May-25	03-June-25	Very High Risk
ICICI Prudential Nifty200 Quality 30 Index Fund	Others-Index Funds/ETFs	Open Ended	21-May--25	04-June-25	Very High Risk
Nippon India BSE Sensex Next 30 Index Fund	Equity-Sectoral/Thematic	Open Ended	21-May-25	04June-25	Very High Risk
DSP Nifty Healthcare Index Fund	Others-Index Funds/ETFs	Open Ended	02-June-25	16-June-25	Very High Risk
DSP Nifty IT Index Fund	Others-Fund of Funds	Open Ended	02-June-25	16-June-25	Very High Risk
Tata Nifty Midcap 150 Index Fund	Equity-Multi Cap Fund	Open Ended	02-June-25	16-June-25	Very High Risk

## What do we do at MoneyVisors?

1. Mutual Funds
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3. Health Insurance
4. Guarenteed Income
5. Pension Plans
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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# The Risks In Equity Investing

From  
Manav Singh



Risk in short term say upto a year of investment horizon – losing a large part of your capital

Risk in medium term, say investment horizon of 5 years: not matching up to fixed rate return

(don't forget to adjust for taxes) you would have realized had you invested in such

instruments (say bank deposits) instead of equities.

Risk in long term, say a decade or more: Here's where things get complicated. I can think of

single most important risk to long term equity investing - the geography you are investing in

doesn't see decent economic growth on per capita basis or in worst case - becomes a failed

state ([https://en.wikipedia.org/wiki/Failed\\_state](https://en.wikipedia.org/wiki/Failed_state)). Equity markets mostly follow economic

growth in the long term and they may not deliver in such situations.

The first two "risks" are difficult to predict but easy to manage. The last one, which in my

opinion is the "real risk" in equity investing may actually be easy to predict as there will be

good many warning signs before such situation manifests. However, management of such a

situation may be difficult if not impossible!!!

Don't forget- when I say equity investing, I am only considering indexing!!!

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## Message from the Founder

### Raja Parikshit, KalYug and the Fear of Death



CA Madhusudan Chandak

My father recently narrated me a very interesting story. Raja Parikshit, a just and righteous king, was said to have lived during the transition from Dwapara Yuga to Kali Yuga (Kal-Yug as we call it). As Kal-Yug began, Raja Parikshit encountered Kali, the demon representing the dark age. Raja Parikshit tried to prevent Kali from entering his kingdom but ultimately allowed him to stay in 5 specific places. These places were - where wine is consumed, where gambling takes place, where animals are slaughtered, where prostitution occurs, and where stolen ornaments are worn.

Incidentally, Raja Parikshit had worn Jarasandha's Crown (Bhima killed Jarasandha and gifted his Crown to Raja Parikshit). Due to this Crown, Kali entered Raja's mind and controlled it, made Raja to insult a Sage thereby being cursed to die within 7 days.

Soon as Raja removed his Crown, he realised what mistake he had done but couldn't do anything about it. That is when concept 'Bhagwat Katha' began, which would go on for 7 days and is believed to take away ones fear of death