



# Money-Update



## TOP 10 UPDATES

**1. EPFO is implementing "EPFO 3.0" by early 2026, allowing members to withdraw up to 75% of their PF balance directly via ATMs and UPI for faster, paperless, and immediate access to funds. This system links a specialized PF withdrawal card to the UAN, requiring active Aadhaar/KYC for, potentially, 50-75% of funds**

**2. 70% of global GDP, two-thirds of global trade now open to India: Piyush Goyal-Union Commerce and Industry Minister Piyush Goyal said India now enjoys preferential access to markets accounting for nearly 70% of global GDP and two-thirds of global trade, following a series of trade agreements signed in recent years.**

**3. Govt disburses Rs 28,748 crore under PLI; sales cross Rs 20.4 lakh crore, 14.39 lakh jobs created**

- It said that the scheme has helped India cut import of mobile phones by nearly 77 per cent since 2020-21 and now over 99 per cent of domestic demand is now met through local production
- The initiative has triggered over ₹2.16 lakh crore in investments, generated cumulative sales exceeding ₹20.41 lakh crore, and created 14.39 lakh direct and indirect jobs

**4. The Securities and Exchange Board of India (SEBI) introduced Life Cycle Funds**

- A new category of open-ended mutual fund schemes designed for goal-based investing. These funds follow a pre-defined glide path strategy, automatically shifting asset allocation from high-growth assets (like equity) to safer instruments (like debt) as they approach a target maturity date

**5. India amends tax treaty with France, drops most favoured nation clause**

- This agreement changes how dividends are taxed between the two nations. French companies with large stakes in Indian firms will see a lower tax on dividends.
- Smaller French shareholdings in India will face a higher dividend tax.

**6. RBI MPC 2026: India's forex reserves stand at \$723.8 billion**

- Guv Malhotra says India's foreign exchange reserves climbed to \$723.8 billion, providing a robust merchandise import cover of more than 11 months

**7. Over 72,000 crore in unclaimed bank deposits transferred to RBI fund**

- Government informed Parliament that unclaimed bank deposits totaling Rs. 72,454 crore have been transferred to the RBI's Depositor Education and Awareness (DEA) Fund

**8. 55% of India's exports now free from 18% duty**

- The US Supreme Court's verdict to strike down reciprocal tariffs would free about 55% of India's exports to the US from the 18% duty. This means \$48 billion worth of exports facing reciprocal tariffs since September 2025 will now be exempt from those duties.

**9. NHAI to discontinue cash toll payments from April**

- National Highways Authority of India plans to end cash toll payments from April 1, 2026. All payments will be digital via FASTag or UPI. This move aims to boost transparency and efficiency.

**10. The RBI has eased External Commercial Borrowing rules by increasing the borrowing limit to the higher of USD 1 billion or 300% of net worth, while also relaxing maturity norms, removing cost caps and allowing market aligned pricing to support easier access to foreign funds for Indian companies.**

### 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	81287	↓ 1.19%	↑ 1.85%	↑ 11.05%	↑ 37.86%	↑ 65.55%	↑ 253.39%	ICICI Home Finance	60	7.00%
NASDAQ	22668	↓ 3.38%	↑ 5.65%	↑ 20.27%	↑ 20.27%	↑ 20.27%	↑ 397.43%	Bajaj Finance	60	6.95%
GOLD	167210	↑ 0.85%	↑ 63.31%	↑ 96.58%	↑ 197.95%	↑ 257.66%	↑ 474.60%	LIC Housing Finance	60	6.90%
SILVER	295000	↓ 13.06%	↑ 150.91%	↑ 215.57%	↑ 341.61%	↑ 337.03%	↑ 714.91%	ICICI Bank	60	6.60%
INR-USD	91.09	↓ 0.65%	↓ 3.31%	↓ 4.21%	↓ 10.22%	↓ 23.78%	↓ 33.26%	HDFC Bank	60	6.15%

## Product of the month

### Aditya Birla Health Insurance - Active One Max

#### Insurance That Pays You to Stay Healthy

- Sum Insured: ₹2L – ₹6 Cr
- Unlimited Reload
- 100% Bonus Every Year (up to 500%)
- Covers Modern Treatments, Mental Health & AYUSH
- No Max Entry Age

#### HealthReturns™ Benefit

- 325 Active Days = 100% Premium Back
- 275 Active Days = 50% Premium Back
- 13 Active Days/Month = 30% Monthly Premium Back
- 1 Active Day = 10,000 steps / 300 calories / 30-min workout / marathon participation

Just 13 active days monthly keeps you eligible!!

#### Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
<a href="#">DSP BSE Top 10 Banks ETF</a>	<a href="#">Others-Index Funds/ETFs</a>	Open Ended	27-Feb-26	4-Mar-26	Very High Risk
<a href="#">Motilal Oswal Multi Factor Passive Fund of Funds</a>	<a href="#">Others-Fund of Funds</a>	Open Ended	20-Feb-26	6-Mar-26	Very High Risk
<a href="#">HDFC Income Plus Arbitrage Omni FOF</a>	<a href="#">Others-Fund of Funds</a>	Open Ended	27-Feb-26	11-Mar-26	Very High Risk
<a href="#">Kotak Multi Factor Passive FOF</a>	<a href="#">Others-Fund of Funds</a>	Open Ended	27-Feb-26	13-Mar-26	Very High Risk
<a href="#">Canara Robeco Banking and Financial Services Fund</a>	<a href="#">Equity-Sectoral/Thematic</a>	Open Ended	27-Feb-26	13-Mar-26	Very High Risk

## What do we do at MoneyVisors?

1. Mutual Funds
2. Term Insurance
3. Health Insurance
4. Guaranteed 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)

Entire range of corporate insurance including Employee Insurances, Transit Insurances, Professional Liabilities, D&O, Fire Insurance, Project Insurances etc.



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# Employer Employee Scheme: A Smart Corporate Tax Planning Tool

From  
Khushboo  
Chandak CFP



## How it Works:

1. A company purchases an insurance policy in the name of an Owner/Director/Employee.
2. The company pays premiums for a set number of years, claiming them as legitimate business expenses.
3. Since the company owns the policy, no perquisite is added to the Owner/Director/Employee's taxable income.
4. In the event of the Owner/Director/Employee's passing, the company receives the sum assured or fund value, which can be paid to the nominee as tax-free ex-gratia.
5. If the Owner/Director/Employee survives, the policy is assigned to them, and they pay tax on the notional surrender value at assignment.
6. All subsequent policy receipts are taxable in the hands of the Owner/Director/Employee (minus the notional surrender value, on which tax has already been paid).

## Key Benefits:

1. Legitimate tax deferment, leveraging the time value of saved tax
2. Life cover for the Owner/Director/Employee
3. Tax-free sum assured to the nominee in case of an unfortunate event
4. Flexibility to choose guaranteed return plans or market-linked plans
5. Customizable policy term and maturity to suit retirement or other life events
6. Legacy planning - Efficient transfer of funds from the company to the Owner/Director/Employee without double taxation

## Message from the Founder



CA Madhusudan Chandak

### The Art of Stepping Back: JOMO

The Joy of Missing Out (JOMO). I feel it is basic human nature to compare ourselves with best in the business, nothing wrong with that. But have we put ourselves under immense pressure to the reach or outpace our peers or to measure our success solely by their milestones? Are we ignoring the cost attached to it or that each situation is different?

The ultimate objective should not be to beat someone in growth race or to be number 1. While this instinct is essential for one to keep the fire of growth alive and not being laid back, it is equally important not to surrender entirely to it. We must ensure the fire of growth doesn't burn out our peace of mind. We should be driven more by **inspiration** rather than **desperation**. Sometimes, it is more important to be number 2 by giving priority to family, health, inner peace and the like. Maybe we are running for a seat at a table, we don't even want to sit at.

Easier said than done. Maybe we need to sit and think, be realistic with our capabilities, our circumstances, not being too harsh with ourselves, finding joy in the present and not just the destination.

**The feeling of contentment or joy, by moving out of the race but at the same time being progressive, is what we call JOMO. I strongly feel JOMO is the new success.**

Happy Festivity!!