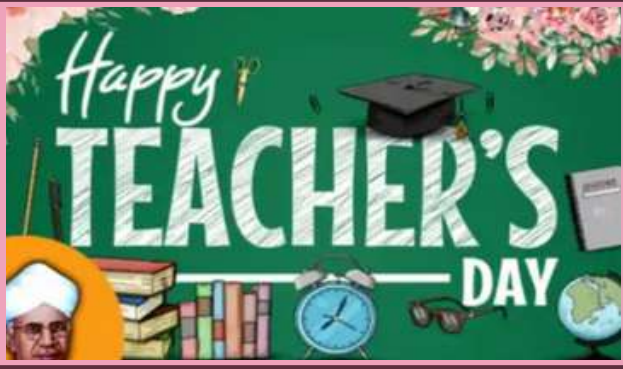




Money-Update



TOP 10 UPDATES



1. The Centre’s proposal for a two-tier GST structure, including a special 40% rate, anticipates the 18% slab remaining the primary revenue contributor. The restructuring involves eliminating the 12% and 28% slabs, with most items being shifted to either 5% or 18%, simplifying the tax framework and potentially reducing costs for consumers. GST on health and term insurance may be scrapped or cut to 5% to boost the economy

2. The Lok Sabha passed the Promotion and Regulation of Online Gaming Bill, 2025, aimed at prohibiting all forms of online real-money games. The bill prohibits offering, promoting, or advertising such games and restricts financial institutions from processing related payments. Violators may face up to three years in jail or fines up to Rs. 1 crore.

3. The government has raised Rs. 1,42,758 crore through asset monetization up to FY25

- Rs. 30,000 crore projected for the current fiscal via methods such as Toll-Operate-Transfer (ToT), Infrastructure Investment Trusts (InvIT), and securitization.

4. Prime Minister is set to launch the Rs. 2,481 crore National Mission on Natural Farming (NMNF) on Aug 23 2025

- Prime Minister is set to launch the Rs. 2,481 crore National Mission on Natural Farming (NMNF) on Aug 23, 2025

5. S&P has upgraded India's sovereign rating to BBB, citing improved

- The upgrade, which is India's first in 18 years, also included an upgrade of the short-term rating to 'A-2' from 'A-3', and reflects increased investor confidence and a stable outlook for the country's economic fundamentals

6. Inflows into equity mutual funds jump 81% to ₹42,700 crore

- Inflows into equity mutual funds surged 81% to an all-time high of Rs 42,702 crore in July, compared with Rs 23,587 crore in June

7. ISRO conducted an air drop test for the Gaganyaan mission, marking a significant milestone in India's space exploration program.

- On August 24,2025, ISRO accomplished first Integrated Air Drop Test (IADT-01) for Gaganyaan program at Satish Dhawan Space Centre (SDSC), Sriharikota

8. Personal income tax collection overtakes corporate tax

- India's personal income tax collections have surpassed corporate taxes for the first time, marking a significant shift driven by formalisation, digitisation, and improved compliance. The surge in individual income tax returns, TDS collections, and advance tax payments, coupled with GST implementation, has bolstered

9. Cabinet okays ₹12,328 crore railway expansion projects across states

- The Union Cabinet has approved four major railway projects worth approximately 12, 328 crore rupees. These projects include one new rail line in Cooch, Gujarat and three multi tracking rail projects in Karnataka, Telangana, Bihar and Assam thus adding five hundred sixty-five route kilometres to the network.

10. India's industrial output growth hits four-month high of 3.5% in July

CHANGE IN INDICES (Absolute Returns)								HIGHEST FD RATES		
INDICES	VALUES	ONE MONTH	SIX MONTH	ONE YEAR	THREE YEAR	FIVE YEAR	TEN YEAR	COMPANY	TENOR RANGE MONTHS	RATES
SENSEX	79809	↓ 1.69%	↑ 9.03%	↓ 3.10%	↑ 34.13%	↑ 107.44%	↑ 203.65%	Bajaj Finance	60	6.95%
NASDAQ	21455	↑ 1.57%	↑ 13.83%	↑ 21.12%	↑ 80.56%	↑ 83.45%	↑ 344.38%	ICICI Home Finance	60	7.98%
GOLD	102388	↑ 3.91%	↑ 20.37%	↑ 42.28%	↑ 98.08%	↑ 93.40%	↑ 304.69%	LIC Housing Finance	60	6.90%
SILVER	117572	↑ 6.93%	↑ 25.77%	↑ 38.28%	↑ 131.44%	↑ 81.34%	↑ 210.83%	HDFC Bank	60	6.15%
INR-USD	88.17	↓ 0.59%	↓ 0.86%	↓ 5.16%	↓ 10.83%	↓ 20.05%	↓ 32.86%	ICICI Bank	60	6.60%

Product of the Month: DSP Global Equity Fund

Why Consider Investing:

- Because You May Be Missing 95% of Global Wealth Creators
- Because global diversification delivers intelligent allocation
- Because Your Wealth Needs Currency Protection
- Because Your Global Allocation won't Breach RBI Limits

Investment Parameters:

- **Initial Investment:** \$5,000 (approximately ₹4.3 lakhs),Additional: \$500
- **Portfolio Concentration:** 30-50 global stocks
- **Market Cap Focus:** Companies largely above \$30B
- **Financial Pillars:** Consistency, Predictability and Sustainability
- **Valuation Discipline:** Aim to invest @30% discount to fair value, avoiding value traps
- **Exclusions:** Avoids Banks/ Lenders and Tobacco,Gambling
- **Geographic Spread:** USA, Europe, Japan, HK, South Korea, Taiwan and more
- **Management Style:** Active, bottom-up stock selection
- **Taxation:** Taxed at fund level

Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
Edelweiss Nifty LargeMidcap 250 ETF	Others-Index Funds/ETFs	Open Ended	29-Aug-25	2-Sep-25	Very High Risk
Axis Nifty500 Quality 50 Index Fund	Others-Index Funds/ETFs	Open Ended	21-Aug-25	4-Sep-25	Very High Risk
SBI Dynamic Asset Allocation Active FOF	Others-Fund of Funds	Open Ended	25-Aug-25	8-Sep-25	High Risk
Union Diversified Equity All Cap Active FOF	Others-Fund of Funds	Open Ended	1-Sep-25	15-Sep-25	Very High Risk

What do we do at MoneyVisors?

1. Mutual Funds

2. Term Insurance

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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NPS In The New Tax Regime

With the tax incentives for savings gone if one opts for new tax regime, going for NPS (National Pension Scheme) investments on voluntary basis to the tune of INR 50,000/- per annum or even higher will be out of consideration for many. Or should it be? While the tax savings during accumulation phase are gone for those who go for new tax regime, key attraction of tax benefits on withdrawal still remain. It has been sometime now that equity investments have become taxable beyond certain minimum threshold of capital gains. However, NPS still offers the opportunity of deploying sizable annual contribution in equity investments and get large part of accumulated corpus (60%) tax free after 60 years of age. This, plus the option of continuing NPS contribution till 75 years of age is what made me subscribe to NPS scheme. The flexibility offered by extending NPS subscription till advanced age of 75 while still having a chance to exit whenever you want to is excellent. Coming to annuity part. General refrain is as the annuity rates are quite low. That was my concern too when I subscribed to NPS few years ago. And I was so wrong. Yes, the rates are low, but only if you buy annuity the wrong way. True meaning of pension – lifelong payment, and nothing once you call it quits from this world. But that is not how most people buy annuity. Popular plans are the ones which offer “Annuity With Return Of Purchase Price”. This essentially means after death of the annuitant, nominee / dependent will get back the initial annuity corpus. **The cost of this assurance** – lower annuity payments till the time annuitant is alive. Essentially, neither the annuitant nor the annuity provider (insurance company) is taking any risk. No wonder annuity payment rates will be low. What if if you buy annuity the way it is really meant to be taken - by opting for annuity without return of purchase price. Yes, there is a risk of going too early and losing large part of your annuity corpus. **There is also a chance that you may live quite long and the annuity provider will have to keep paying year after year. That’s what annuity (pension) is all about!!!**

From Manav Singh



Let’s see what the numbers say. Let’s say your NPS annuity corpus once you turn 60 years is INR 25 Lacs. I checked the annuity rates at NPS CRA (<https://cra-nsdl.com/CRAOnline/aspQuote.html>). These are the highest rates I got for a 60 year old male, single life annuity for life as on 1st August 2025:

-Option1: With return of purchase price(corpus): 6.75% (INR 14,053/- per month)

-Option 2: Without return of purchase price: 9.02% (INR 18,799/- per month)

The payment in “risky” without return of purchase price annuity is nearly 5K extra than the safe annuity. That is a sizable sum for somebody who has no other source of income and wants lifelong security of assured regular payments till survival. That’s what pension is all about!!!

Message from the Founder



CA Madhusudan Chandak

Mindfulness in Daily Life: Freeing up the Mind Space

I was sipping tea with my cousin on my balcony, when he said, "This balcony is amazing! It must be perfect for yoga and listening to the birds chirp." His words struck a chord, and I realized I was underutilizing this beautiful space.

This conversation made me reflect on how often we multitask, dividing our attention and losing sight of the present moment. We:

- Go for morning walks while on calls, missing out on nature's beauty
- Recite stotras and mantras without understanding their meaning, letting our minds wander
- Eat while working or scrolling through feeds, neglecting the experience
- Fall asleep while browsing, losing track of time and space

Ancient practices emphasize the importance of mindfulness in daily activities:

- Morning walks: Listen to birdsong, breathe fresh air, and connect with nature
- Prayers and mantras: Understand their meaning, focus on the words, and find inner peace
- Eating: Savor each bite, appreciate the texture, aroma, and taste
- Sleep: Prepare your body and mind with relaxation techniques, like deep breathing or meditation

Thereby, improving focus and concentration, enhancing emotional regulation, reducing stress and anxiety and an attitude of approaching problems with a positive attitude. Even simple and small practices, like a 2-minute deep breathing exercise every 2 hours, can make a significant difference. By freeing up Mind space and being more present in our daily activities, we can unlock a more fulfilling and meaningful life.