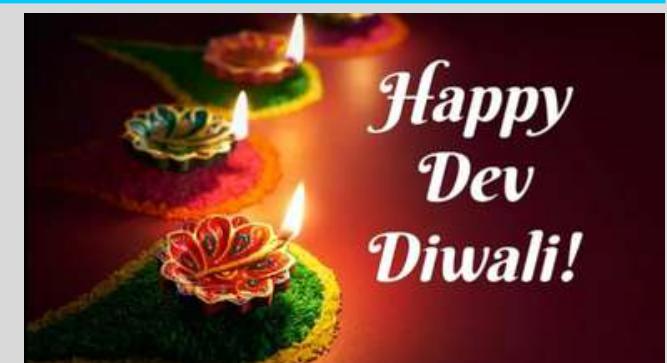




# Money-Update



## TOP 10 UPDATES

1. Digital payments accounted for 99.8% of transaction volume and 97.7% of value in the first half of 2025, out of a total Rs. 1,572 lakh crore in payment transactions, with Rs. 1,536 lakh crore processed digitally. UPI led with 85% of volume but only 9% of value, while RTGS contributed 69% of value and just 0.1% of volume. UPI transactions reached 10,637 crore in volume and Rs. 143.3 lakh crore in value, up from Rs. 117 lakh crore in H1 2024.

2. India's net direct tax collections rose 6.33% to over Rs. 11.89 lakh crore till Oct 12 in FY26 driven by higher corporate tax receipts and lower refunds. Refunds fell 16% to Rs. 2.03 lakh crore, while corporate and non-corporate tax collections increased to Rs. 5.02 lakh crore and Rs. 6.56 lakh crore, respectively.

### 3. Government to notify all rules under the new Income Tax Law by Dec 31, 2025, through a single consolidated notification

- This new framework, replacing the 1961 Act, aims to simplify compliance and reduce litigation by streamlining procedures into around 400 rules and 180 forms.
- Backend work including IT integration and form testing will continue into Q4 FY25 to prepare for full implementation.

### 4. The combined Assets Under Management (AUM) of the National Pension System (NPS) and Atal Pension Yojana (APY) have surpassed Rs. 16 lakh crore

- To expand coverage and improve flexibility, PFRDA has introduced initiatives like the Multiple Scheme Framework, a new model for platform workers, and proposed reforms to NPS payouts, while also conducting outreach to informal sector participants.

### 5. FIU-IND issues notices to 25 offshore crypto exchanges

- India's Financial Intelligence Unit (FIU-IND) has issued notices to 25 offshore cryptocurrency exchanges, including Huione and Paxful, [CEX.IO](#), [BingX](#) for violating anti-money laundering laws
- These platforms were serving Indian users without mandatory registration, prompting FIU-IND to order the takedown of their apps

### 6. RBI brings home 64 tonnes of gold between March and Sept 2025

- India's central bank has brought home 274 tonnes of gold since March 2023. The move to accelerated repatriation of gold started post the Russia-Ukraine war and the Taliban's takeover of Afghanistan

### 7. Depositors can name up to four nominees from November 1st

- Government has allowed bank customers to nominate upto 4 nominees for their deposits, lockers and articles in safe custody
- For deposits, Customers can nominate simultaneously or successively, while for safe custody and lockers only successive nomination is allowed

### 8. Road, Rail minister log record capex in April- Sept, spends over Rs.3.1 lakh crore

- This combined spending represents more than half of the government's total capex outlay for the year, with the road transport ministry reporting its highest

### 9. Indian pharma & healthcare sector saw \$3.5 bn deals in Q3 2025: Grant Thornton Bharat

### 10. India adds 15-25 GW of renewable capacity annually, among fastest globally: MNRE

#### 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	83938	↑ 4.46%	↑ 4.60%	↑ 5.28%	↑ 38.17%	↑ 111.72%	↑ 215.28%	ICICI Home Finance	60	7.15%
NASDAQ	23724	↑ 4.70%	↑ 37.22%	↑ 30.07%	↑ 115.90%	↑ 117.43%	↑ 369.50%	Bajaj Finance	60	6.95%
GOLD	120770	↑ 4.70%	↑ 27.98%	↑ 51.83%	↑ 137.54%	↑ 129.77%	↑ 358.45%	LIC Housing Finance	60	6.90%
SILVER	149125	↑ 4.69%	↑ 58.45%	↑ 54.26%	↑ 154.91%	↑ 145.67%	↑ 294.24%	ICICI Bank	60	6.60%
INR-USD	88.79	↓ 0.02%	↓ 4.11%	↓ 5.62%	↓ 7.33%	↓ 19.00%	↓ 35.78%	HDFC Bank	60	6.15%

# Product of the Month: LIC's Bima Lakshmi

## Empowering Women with Guaranteed Protection & Returns

A Non-Linked, Non-Participating, Limited Premium Money-Back Plan exclusively crafted for women, blending security, savings, and flexibility.

### Highlights at a Glance

- Sum Assured: ₹2,00,000 onwards – no upper limit!
- Policy Term: Fixed 25 years
- Premium Term: Choose between 7 to 15 years
- Entry Age: 8 to 55 years | Maturity Age: Up to 80 years
- Premium Modes: Yearly, Half-yearly, Quarterly, or Monthly

### Smart Financial Features

- Guaranteed Additions for assured growth
- Money-Back Options (A/B/C) – choose your survival benefit pattern
- Auto Cover for 2 years after premium default (post 3 payments)
- Loan Facility after one full year's premium paid
- Surrender Value after two years

### Protection & Flexibility

- Exclusive for females, including minor girls (guardian-held till 18)
- Riders available:
  - Female Critical Illness Rider (up to ₹5 lakh)
  - Accident & Disability Benefit Riders
  - New Term Assurance Rider
- Option to Defer Survival Benefits for higher guaranteed payout

### Note

This is a Non-Participating Plan – all benefits are fixed and guaranteed, with no bonus participation.

## Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
<a href="#">LIC MF Consumption Fund</a>	<a href="#">Equity-Sectoral/Thematic</a>	Open Ended	31-Oct-25	14-Nov-25	Very High Risk
<a href="#">Axis Income Plus Arbitrage Passive FOF</a>	<a href="#">Others-Fund of Funds</a>	Open Ended	28-Oct-25	11-Nov-25	Low to Moderate Risk
<a href="#">Mirae Asset Nifty Smallcap 250 ETF</a>	<a href="#">Others-Index Funds/ETFs</a>	Open Ended	31-Oct-25	04-Nov-25	Very High Risk
<a href="#">Kotak Nifty Chemicals ETF</a>	<a href="#">Others-Equity Funds/ETFs</a>	Open Ended	23-Oct-25	19-Nov-25	Very High Risk
<a href="#">Mirae Asset Nifty Energy ETF</a>	<a href="#">Others-Index Funds/ETFs</a>	Open Ended	31-Oct-25	04-Nov-25	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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# Digital Fraud Alert: How to Protect Your Policies & Investments

From  
CA Neelam  
Somani



As financial services move increasingly online, fraudsters are moving with them. From fake insurance calls to suspicious links promising "bonus returns," digital scams are becoming sophisticated. Safeguarding your policies and investments now requires more awareness than ever.

## Here's how to stay one step ahead:

### 1. Beware of "Guaranteed High Returns" Investment Offers

Fraudsters often lure investors with promises of quick profits — "double your money in 6 months" or "guaranteed 20% monthly returns." These are classic red flags.

Action: No legitimate investment can promise extraordinary returns with no risk. Always verify the registration of any advisor, insurer, or platform on SEBI, IRDAI, or AMFI websites before investing.

If something sounds too good to be true — it almost always is.

### 2. Beware of Fake Communication

Scammers usually pose as representatives from trusted banks or insurance firms. They may send emails or messages with authentic-looking logos, asking you to "verify" policy details or click payment links.

Action: Never share OTPs, passwords, or policy numbers over calls or links. Contact your advisor or the company directly through official websites before taking any action.

### 3. Guard Your Personal Information

Your date of birth, PAN, and policy number may seem harmless individually — together, they can be misused to impersonate you.

Action: Share documents only on verified company portals. Avoid sending sensitive files through open email chains or WhatsApp groups.

### 4. Keep an Eye on Account Alerts

Enable SMS or app notifications for every financial transaction. Fraudsters rely on the delay between their action and your discovery.

Action: Review monthly bank and investment statements. If you spot an unfamiliar transaction, report it within 24 hours — timing can make the difference between recovery and loss.

### 5. Secure Your Devices

Weak passwords and outdated software are a scammer's best friends.

Action: Use strong, unique passwords and change them every few months. Keep antivirus software updated, and avoid logging into financial accounts from public Wi-Fi or shared computers.

### 6. Verify Before You Invest

Fraudulent investment platforms and "guaranteed-return" schemes target unsuspecting investors with urgency or greed.

Action: Always cross-check the registration of any mutual-fund distributor, insurer, or advisor with SEBI, IRDAI, or AMFI websites. If it sounds too good to be true, it probably is. **"In the digital world, your awareness is your strongest insurance."**

### 7. Update and Back Up Regularly

Ensure your contact information and nominee details in all policies are current. Lost access to an old email or mobile number can delay claim settlements or security alerts.

Action: Review your records once a year — ideally at the time of policy renewal or tax filing.

### Fraud prevention isn't about fear — it's about vigilance.

Stay alert to unsolicited links and calls, protect your login details, and verify before you trust. Your data, your policies, and your investments are valuable assets — treat them with the same care you give your money.

**Stay secure in a connected world!!**

## Message from the Founder



### Pause and Poise

Often, finding calm and composure can seem like a difficult task these days. However, the ancient practice of Yoga offers a solution. It teaches us that 'pause' is just as important as 'action'. Legendary guru Shri BKS Iyengar emphasized the importance of holding postures to unlock Yoga's true benefits. His approach to Surya Namaskar, for instance, involved holding each step for 1-3 minutes, allowing the body and mind to fully absorb the benefits.

This principle has far-reaching implications beyond the mat. Not just while facing life's challenges, in everyday moments - whether it's anger, hunger, or even shopping - we often react impulsively. But if we could just pause, breathe, and respond with intentions, we can:

- Reflect on our actions and their consequences
- Choose a more thoughtful and intentional response
- Cultivate inner calm and clarity

The above approach, making it a habit to pause, breathe, and finding our poise, - often also referred to as mindfulness, could have amazing impact on the way we observe and the way we think thereby improving the quality of our decisions.

**CA Madhusudan Chandak**

**Editor - Khushboo Chandak**

**Disclaimer- Private and confidential**