



# Money-Update



## TOP 10 UPDATES

**1. GST Relief for Common Man, India's GST 2.0 reform:** New GST rates, effective September 22, simplifies tax slabs, potentially saving consumers ₹2 lakh crore. Households are already seeing price reductions in milk, ghee, medicines, and automobiles. GST on health and life insurance completely scrapped. 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.

**2. Central government employees opting for voluntary retirement after 20 years of service will now receive an assured payout on a pro-rata basis under the Unified Pension Scheme (UPS):** Full payout is available only after 25 years of service. Additional retirement benefits include gratuity, leave encashment, and insurance. In case of death post-VRS but before payout begins, the spouse will receive family benefits.

**3. SEBI has mandated that all asset management companies (AMCs) use a “Valid UPI Tag” from Oct 1, 2025**

- To help investors verify payment recipients during UPI transactions. Additionally, SEBI will introduce a “SEBI Check” tool to confirm bank account details using IFSC and account numbers.
- These steps aim to enhance investor protection and reduce fraud in digital payments.

**4. From 60.5 in India’s Services Purchasing Managers’ Index (PMI) climbed to a 15-year high of 62.9 in Aug 2025 Jul 2025**

- driven by strong growth in new orders and rising output, supported by robust international demand. The composite PMI rose to 63.2 in Aug 2025 from 61.1 in Jul 2025.

**5. India’s net direct tax collection rose 9.18% to over Rs. 10.82 lakh crore (Apr 1-Sep 17), driven by a 23.87% drop in refunds**

- Gross collection grew 3.39% to Rs. 12.43 lakh crore, with advance tax up 2.90% at Rs. 4.48 lakh crore. Almost 7.57 Crore ITRs filed till extended due date of 16th September, up almost 10% as compared to last year

**6. UPI sees record 20 billion transactions in August worth ₹25 lakh crore**

- According to RBI data, UPI processed 20 billion transactions in August 2025, reflecting a 34% increase in volume year-on-year.

**7. The government has mandated cybersecurity audits for all cryptocurrency exchanges due to rising cyber heists**

- These audits are now essential for registration with the Financial Intelligence Unit and aim to strengthen user safeguards amid growing crypto-related cybercrime.

**8. The total gross Goods and Services Tax (GST) revenue grew by 6.5% YoY and stood at Rs. 1.86 lakh crore in Aug 2025, compared to Rs. 1.75 lakh crore in Aug 2024.**

- India collected Rs 1.86 lakh crore as goods and services tax in August, 6.5% higher than the same period last year, showed government data.

**9. The Organisation for Economic Cooperation and Development (OECD) on raised India's GDP growth by 40 bps to 6.7% in 2025 from its earlier projection of 6.3% in June 2025, driven by strong domestic demand and robust GST reforms.**

**10. Income-Tax Department detects ₹700 crore in fraudulent exemption**

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	80351	↑ 0.69%	↑ 3.80%	↓ 4.68%	↑ 39.92%	↑ 111.46%	↑ 207.22%	ICICI Home Finance	60	7.98%
NASDAQ	22660	↑ 5.61%	↑ 31.00%	↑ 21.58%	↑ 114.27%	↑ 1.02.91%	↑ 401.66%	Bajaj Finance	60	6.95%
GOLD	115349	↑ 12.65%	↑ 29.36%	↑ 53.39%	↑ 127.11%	↑ 126.79%	↑ 328.80%	LIC Housing Finance	60	6.90%
SILVER	142434	↑ 6.93%	↑ 41.17%	↑ 59.32%	↑ 157.10%	↑ 137.09%	↑ 311.124%	ICICI Bank	60	6.60%
INR-USD	88.81	↓ 0.72%	↓ 3.79%	↓ 5.99%	↓ 9.15%	↓ 20.64%	↓ 34.41%	HDFC Bank	60	6.15%

Product of the Month: Tata Medicare Select

Pay only for the feature you want

Mediclaim has been full of innovations, considering customer requirements. Tata has launched a new product, Medicare Select, with following innovative features including option to choose and pay only for the covers you want:

1. Cover starts from Rs 5 lakhs and goes upto Rs 3 Crores
2. Option to Choose: Consumable Cover, Maternity Cover, Maternity Waiting Period, Room Category
3. Available Riders: Supercharge Bonus – 100% increase in Sum Insured every year, Reduction in Pre-existing cover waiting period, Preventive Health Check up, OPD consultation, etc
4. Discounts: Long Term Policy Discount, Professional Discount, Young Family Discount, etc
5. Deductible: Option to choose deductible of 10000/25000/50000/100000. Helps you keep the premium pocket friendly

Forthcoming New Fund Offers (NFOs)

Name of scheme	Category	Type	Opening Date	Closing Date	Type of Risk
<a href="#">Edelweiss Nifty 1D Rate Liquid ETF</a>	<a href="#">Others-Index Funds/ETFs</a>	Open Ended	30-Sep-25	3-Oct-25	Low Risk
<a href="#">Kotak Nifty 200 Momentum 30 ETF</a>	<a href="#">Others-Index Funds/ETFs</a>	Open Ended	22-Sep-25	6-Oct-25	Very High Risk
<a href="#">DSP Nifty500 Flexicap Quality 30 ETF</a>	<a href="#">Others-Fund of Funds</a>	Open Ended	25-Sep-25	6-Oct-25	Very High Risk
<a href="#">Motilal Oswal Consumption Fund</a>	<a href="#">Others-Equity Funds/ETFs</a>	Open Ended	1-Oct-25	15-Oct-25	Very High Risk
<a href="#">Icici Prudential Conglomerate Fund</a>	<a href="#">Others-Equity Funds/ETFs</a>	Open Ended	3-Oct-25	15-Oct-25	Very High Risk

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# How Small Habits Can Create Big Corpus Over Time

From  
Khushboo  
Chandak



## Small Steps, Big Results

In today’s fast-paced world, where expenses often outpace earnings, the idea of building wealth may seem daunting. However, the power of consistent, disciplined saving—no matter how small—can transform modest investments into a substantial corpus over time. Let’s explore this concept using real-world data from three popular investment avenues: **Gold**, **Silver**, and **Mutual Funds**, tracked from **2005 to 2025**.

## The Power of Compounding: A Look at the Numbers

Let’s assume a simple strategy: investing a small fixed amount annually in each asset class starting in 2005.

### 1. Gold: A Reliable Wealth Preserver

Over the past 20 years, gold has proven to be a strong hedge against inflation.

- Total Investment (10g purchased on 1st Oct every year): Rs 6,34,048/-**
- Total Current value: ₹24,01,680 (200g)**
- IRR: 15.48%**

Gold’s steady rise, even during global downturns, illustrates how consistent annual investments in a tangible asset becomes almost 4x over 20 years.

### 2. Silver: A Steadier Climb

While often overshadowed by gold, silver has also delivered solid returns.

- Total Investment (100g purchased on 1st Oct every year): Rs 84,427/-**
- Total Current value: ₹2,96,900 (2000g)**
- IRR: 13.71%**

Silver may be more volatile, but long-term discipline has still rewarded investors handsomely.

### 3. Mutual Funds: Long-Term Wealth Creation Engines

Mutual funds, especially **mid-cap and small-cap**, have historically delivered higher returns over longer horizons. Assuming Rs 1000/- SIP for last 20 years with a step up of 10% every year, in ICICI Mid Cap fund:

- Total Investment: Rs 6,87,300/-**
- Total Current value: Rs 32,83,142/-**
- IRR: 17.68%**

## Why Start Small and Start Now?

- Consistency beats timing:** Waiting for the “right time” often leads to inaction. Starting now, even with small amounts, gets the compounding clock ticking.
- Power of long horizons:** Time smooths volatility and magnifies returns.
- Simplicity wins:** You don’t need complex strategies—just discipline.

## Final Thoughts: Make Your Savings Work for You

Gold and silver have offered safety and steady returns, while mutual funds have delivered superior growth potential for those willing to take calculated risks. So whether it's buying a gram of gold each year or setting up a small SIP, the key takeaway is clear: **Small savings, done consistently, can build big wealth.**

# Message from the Founder



CA Madhusudan Chandak

## The Power of Compounding, in Real Life

Khushboo's insights on financial compounding are valuable. I'd like to highlight the impact of non-financial compounding. Relationships can have a multiplier effect, transforming our lives remarkably.

Family bonds like husband-wife, father-son, and siblings have a compounding impact. However, some other powerful but un-sung relationships are:

- Loyal Customer
- Genuine Advisor
- Caring Employer
- Trusted Employee
- Close Friend
- Inspirational Mentor
- Supportive Neighbour
- Reliable Business Partner

While these relationships may have financial benefits, their non-financial impact – including peace of mind – is often more significant. The hard reality is that we often realize their importance only after losing one. Let's cherish and nurture these relationships, recognizing their value. The math of 1+1=11 holds true when we invest in these connections