



THE MONEY CHRONICLE

APRIL/2026

VOLUME- 19

Bulletin

- 1) Gold falls below ₹1.46 lakh, silver near 2.28 lakh in India.
- 2) Banks urge RBI to relax FX rules amid ₹2.8 trillion unwinding.
- 3) RBI Approves Its Budget & Launches Utkarsh 3.0.
- 4) India's Industrial Output Grows 4.8%.
- 5) Finance Bill 2026: Flat 12% surcharge applies to buyback tax.
- 6) Banking and Tax Rules to Change from April 1.

Laughter Corner

Me: gramps why don't u have life insurance
Grandpa: so u can all be sad when I die.



Modern problems require modern solutions

Top Gainers

Banking sector

1. Karnataka Bank up by 9.81%

Insurance Sector

No Significant Gainers Recorded This Month.

Top Loser

Banking sector

1. IDBI Bank down by -46.42%
2. ESAF SFB down by -24.86%
3. UTKARSHBNK down by -22.58%

Insurance Sector

1. ICICI Prudential down by -22.03%
2. New India Assurance down by -17.33%
3. HDFC Life down by -16.50%

Recommend Box

Tejas (released on 27 October 2023 in India) is an action drama inspired by the spirit of the Indian Air Force and focuses on the journey of a courageous female fighter pilot. The film follows Tejas Gill, who is determined to protect the nation and prove her strength in a field traditionally dominated by men. It highlights themes of patriotism, bravery, and dedication while showcasing the challenges faced by women in defense services.

The movie was directed by Sarvesh Mewara and stars Kangana Ranaut in the lead role as Tejas Gill. The film also features supporting performances by Anshul Chauhan and Varun Mitra. It presents intense aerial action sequences along with emotional storytelling centered on duty and sacrifice. The film is available to stream on platforms like ZEE5 (depending on region and availability), and may also be available for rent or purchase on other digital platforms.

We recommend watching **Tejas** because it delivers a strong and inspiring message about courage, determination, and national pride. The movie not only entertains with its action sequences but also motivates viewers by portraying a powerful female lead who breaks barriers and stands fearless in the face of challenges.



Suvichaar

Do not save what is left after spending, but spend what is left after saving.

- Dave Ramsey

SCAMS

The Growing Threat of Banking Scams in Thiruvananthapuram

In March 2026, Thiruvananthapuram witnessed a sharp rise in banking and cyber fraud cases. According to official reports, more than 110 banking/cyber fraud cases have been recorded in the city since January, along with several cases in rural areas. Most of these scams involve fake bank calls, OTP theft, and online investment frauds. A major concern is that nearly 80% of the victims are senior citizens, who are often less aware of digital banking risks and therefore become easy targets. In one major case, a retired government employee lost around ₹43–44 lakh after being trapped in a fake investment scheme promoted through a deepfake video of a well-known personality. Investigations revealed that these frauds are carried out by organized cyber gangs, where different members manage fake websites, mule bank accounts, and money transfers. Police stated that fraudsters often pose as bank or government officials, send phishing links, or create fear of legal action to extort money. To tackle the situation, Kerala Police launched a special drive called “CY-Hunt”, identifying multiple locations linked to cybercrime networks and taking strict action.



STORY TIME

Rising Flames in the Middle East

The conflict between the United States, Israel, and Iran remains highly tense after the February 2026 escalation that killed Iran's Supreme Leader Ali Khamenei, creating a major power shift in the country. Fighting has reduced slightly, but missile attacks, airstrikes, and military pressure are still continuing across the region. Iran's new leadership has taken control while promising strong retaliation against its enemies.

Iran continues responding through direct missile strikes and proxy groups, targeting Israel and key shipping routes. Disruptions in the Strait of Hormuz have kept global oil prices high and affected economies worldwide. The United States, led by Donald Trump, is maintaining strong military pressure while avoiding a full-scale ground war. The situation remains unstable, with fears that any major escalation could trigger a much wider global conflict.



BBI Arcade

Financial Word Hunt

I I X N C M X T I J
 Y J F Q O O C B P O
 T C B Y L R F X H I
 I Q M M L T S U M L
 L G T U A G A S H O
 I W E I T A Q P Y F
 B U Y M E G R A H T
 A T S E R E T N I R
 I B E R A X C S A O
 L U B P L N S V F P

(Answers: PREMIUM, PORTFOLIO, INTEREST, LIABILITY, COLLATERAL, MORTGAGE)

Spot the Incorrect Statement :

1. Insurance helps reduce financial risk.
2. Higher returns always mean lower risk.
3. Banks accept deposits from customers.
4. Loans must be repaid with interest.

1. EMI stands for Equated Monthly Instalment.
2. Premium is paid by the insurer.
3. A claim is requested compensation from insurer.
4. Insurance policies provide financial protection.

(Answers: Statement 2, Statement 2)

BBI Dictionary

- **Counterparty Risk** - The risk that the other party will not meet their obligation.
 Example : A company fails to repay a loan taken from a bank.
- **Shadow Banking** - Banking-like activities done by non-banking institutions.
 Example : An NBFC giving loans without being a bank, regulated by the Reserve Bank of India.



Spotlight

Celebrating the Doctoral Achievement of Dr. Rashmi Bendre

With immense pride, we extend heartfelt congratulations to our Course Co-ordinator Dr. Rashmi Bendre on successfully completing her PhD, a truly remarkable academic achievement. Her dedication, perseverance, and passion for learning, along with her ability to balance leadership responsibilities, make this milestone even more inspiring. She has always been a guiding force for students, motivating them to strive for excellence and achieve their goals. This accomplishment is a testament to her hard work and commitment, bringing great pride to the entire department.

BBI Students Shine at Annual Prize Distribution

A proud and celebratory moment for the BBI department as our students earned well-deserved recognition at the Annual Prize Distribution for their outstanding performance. Heartiest congratulations to Sanket Mistry, Girish Sain, Kathleen Lobo, Krutika Somji and Ved Patil for their remarkable achievements. Their dedication, consistency, and commitment to excellence have truly paid off. From excelling in academics to actively contributing beyond the classroom, these students have showcased all-round brilliance. Their achievements stand as a reflection of their hard work, determination, and passion for success. Wishing them continued growth and many more accomplishments in the future, keep shining and making us proud!

Rotaract Club Shines at SMPL 2025-26

The Rotaract Club of M.L. Dahanukar College achieved a proud milestone at District 3141's Social Media Premier League (SMPL) 2025-26, ranking among the Top 5 clubs and winning Best Platform – YouTube. This accomplishment reflects months of teamwork, creativity, and consistent effort by all club members who contributed ideas, editing, and coordination. Our YouTube content stood out for its engaging ideas, quality production, and strong audience connection that set it apart from other entries. Winning Best Platform – YouTube is a significant honour that underscores the club's dedication, innovation, and commitment to high-quality content. Ranking among the Top 5 clubs out of numerous competing clubs makes the achievement even more notable and rewarding. The certificates and trophy symbolise the energy and passion invested in every post and campaign. We thank District 3141 for providing a platform that encouraged creative expression and healthy competition among clubs. This success also highlights the effectiveness of our Rotaract Club's social media strategy and collaborative spirit. The award motivates us to keep experimenting with new content formats and storytelling techniques in future projects.



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