



THE MONEY CHRONICLE

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Bulletin

- 1) India's 7.3% FY26 growth to boost insurance profits.
- 2) Silver ETFs jump 10%, gold ETFs climb 3% a day after sharp fall.
- 3) Bank of India Q3 FY26 net profit soars 7.47% to ₹2,705 crore.
- 4) Google to pay ₹624 crore to settle lawsuit claiming its voice assistant spied on people.
- 5) India ranks third globally in fintech funding in 2025.
- 6) Silver crosses ₹3.5 lakh/kg for the 1st time in Indian market.

Laughter Corner

Do you keep your money in your bank or at home?



Top Gainers

Banking sector

1. Ujjivan Small up by 25.93%
2. Union Bank up by 19.20%
3. TMB up by 18.99%

Insurance Sector

1. Niva Bupa Health up by 5.38%
2. SBI Life Insurance up by 0.15%

Top Loser

Banking sector

1. Jana SFB down by -14.24%
2. Karnataka Bank down by -11.59%
3. UTKARSHBNK down by -6.48%

Insurance Sector

1. PB Fintech down by -11.00%
2. ICICI Lombard down by -7.21%
3. Go digit down by -5.67%



Recommend Box

Baazaar (released on 26 October 2018) is a finance drama set in Mumbai's stock market world, focusing on ambition, power, and ethical conflicts in high-stakes investing. The story follows a small-town man who enters the ruthless world of Dalal Street under the mentorship of a powerful stock trader, where greed, loyalty, and morality are constantly tested.

The film is directed by Gauravv Chawla and stars Saif Ali Khan, Radhika Apte, Chitrangda Singh, and Rohan Mehra. **Baazaar** explores market manipulation, insider influence, and the psychological pressure of financial success in a fictional setting.

We recommend watching **Baazaar** because it presents Indian stock-market concepts in an engaging and easy-to-understand manner while highlighting the importance of ethics and integrity in financial decision-making, making it suitable for finance and commerce students.



Suvichaar

Money can build comfort, but character builds a life worth living.

—Rabindranath Tagore

SCAMS

₹6,200-Crore Public Sector Bank Loan Fraud Case

On 1 January 2026, a major banking fraud case came to light in India involving Kolkata-based businessman Sanjay Sureka, who allegedly defrauded a consortium of public sector banks of around ₹6,200 crore. As reported, Sureka created nearly 60 shell companies with no real business operations and used fake financial statements, inflated turnover figures, and bogus invoices to secure large bank loans. Nominal directors such as drivers, housekeeping staff, and relatives were appointed to these paper companies to create an appearance of genuine business activity. The loans were sanctioned based on fabricated documents, exposing serious weaknesses in credit appraisal, due diligence, and loan monitoring within the banking system. The case is under investigation, and it has drawn significant attention due to its massive scale and its direct impact on public sector banks.





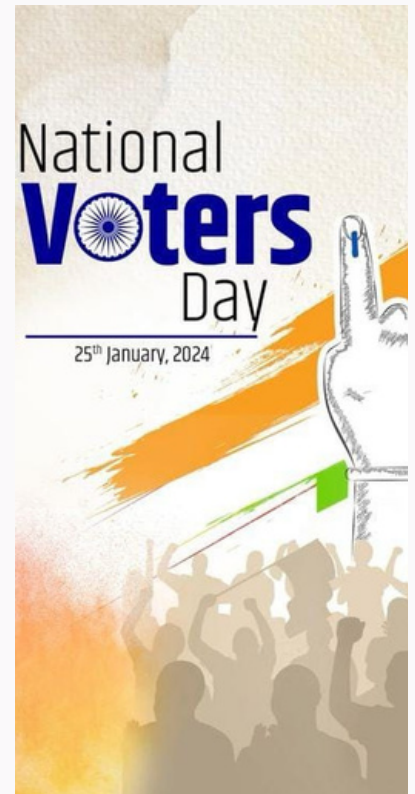
STORY TIME

The Responsibility Behind the Ballot

On 25th January, as India observes "National Voters' Day", democracy feels less like a distant idea and more like a personal responsibility. The day, marked on the foundation of the Election Commission of India, reminds citizens that the strength of the nation lies not only in institutions, but in informed participation.

For young and first-time voters, especially college students, this moment carries special meaning. Voting is no longer about popularity or influence; it is about understanding policies, leadership, and long-term impact. In a world flooded with information, the real challenge is learning to question, verify, and think critically.

National Voters' Day quietly reinforces an essential truth: when a vote is cast with awareness and integrity, even a single choice contributes to collective progress and helps shape a fair and accountable democracy.



BBI Arcade

Jumbled Words :

- A. TLAARELOCL
- B. GDEHNIG
- C. TLUAEDF
- D. RACENINUSOC

Give one word :

- 1. Conversion of loans into securities
- 2. Risk transfer from insurer to another insurer
- 3. Inability to pay debts
- 4. Regular repayment of loan principal & interest

(Answers : A-Collateral, B-Hedging, C-Default, D-Coinurance)

(Answers : Securitization, Reinsurance, Insolvency, Amortization)

BBI Dictionary

- **Evergreening of Loans** – Giving a new loan to pay an old loan so it does not look like a bad loan.
Example: A bank gives a fresh loan to a company so it can pay interest on its old loan.
- **Bridge Financing** – A short-term loan taken to manage money needs for a short time.
Example: A company takes a bridge loan to pay expenses until it gets a long-term loan.



Spotlight

D4 Group Shines at Naandi Fest !

A proud moment for M.L. Dahanukar College as our dynamic D4 Group delivered an outstanding performance at Naandi Fest, H.R. College. With powerful choreography, seamless coordination, and a unique concept, the team secured First Place in Group Dance, showcasing discipline, harmony, and exceptional teamwork. This achievement reflects the passion, creativity, and dedication of our talented students who represented the college with excellence on an intercollegiate platform. Heartfelt congratulations to the entire team for bringing laurels to M.L. Dahanukar College.



Natasha Joshi Honoured at Republic Day 2026

We are immensely proud to share that Natasha Joshi, a T.Y.B.A.F. student of M. L. Dahanukar College of Commerce (Autonomous), was invited by the Ministry of Defence as a Special Guest for the 26th January Republic Day Celebrations, 2026. Natasha is a Shiv Chhatrapati Awardee and a renowned Rifle Shooter. This prestigious invitation is in recognition of her outstanding performance and remarkable contribution towards India at the Deaf Olympics. Her achievements stand as a true inspiration, reflecting dedication, resilience, and national pride. Heartiest congratulations to Natasha Joshi for bringing great honour to herself, our institution, and the nation.



A Stellar Victory for Natyamandal !

The talented team of Natyamandal has achieved a moment of immense pride by securing 1st Rank at the highly prestigious "Chaturanga Sawai Ekanki Spardha", a State level open competition renowned across Maharashtra. Out of numerous outstanding performances from various regions, only the top 7 groups were shortlisted, and from them, one exceptional act was chosen as the best overall. Representing our college with great passion and excellence, we presented the Marathi one-act play "Jab We Met", leaving a lasting impression on the audience and judges as well. Honours and awards won include Best Ekankika - First Prize, Best Lights and Best Director. This remarkable victory stands as a true testament to the dedication, creativity, and brilliance of our team. The hard work has brought laurels to a college, and we're thrilled to see their efforts paying off. The team's passion and energy were palpable on stage, captivating everyone present. Here's to many more successes for Natyamandal.



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