

FINANZA PRESENTS



# THE FIN-Z



Source : The Hindu

## Retail inflation quickens to 2.1% in August, snaps 9-month falling streak

The inflation in August was marginally higher than the lower bound of the Reserve Bank of India's comfort band of 2-6% for retail inflation.

The data released by the Ministry of Statistics and Programme Implementation on Friday (September 12, 2025) showed that the inflation in the food and beverages category remained flat in August 2025, at 0.05%, compared to 5.3% in August last year.

Inflation in the clothing and footwear category remained virtually unchanged at 2.67% in August 2025 compared with 2.62% in July.

Similarly, inflation in the housing segment stood at 3.06% in August compared with 3.03% in July.

The fuel and light category saw a relatively faster increase in inflation, which quickened to 2.9% in August 2025 from 1.4% in July.

Source: The Financial Express

## GST 2.0 a 'system-cleaning reform', says FM Nirmala Sitharaman

Finance Minister Nirmala Sitharaman calls GST 2.0 a "system-cleaning reform" that simplifies tax slabs, removes anomalies, and cuts rates on 300+ items. Daily-use goods now fall under 5% or nil GST, promising relief for consumers and MSMEs.

The 56th GST Council, in a landmark decision on September 3, scrapped the 12% and 28% slabs and abolished the compensation cess, streamlining the structure to make goods and services more affordable. Rates on over 300 items—including dairy products, medicines, insurance, and consumer goods—were reduced to either 5% or nil. The new rates will apply from September 22.



Source : Moneycontrol

## **PM Modi bats for ethanol, says 'India needs more fuel alternatives to oil and gas'**

Prime Minister Narendra Modi on Sunday (September 14, 2025) underscored the need for India to be self-sufficient in energy after inaugurating the country's first bamboo-based ethanol plant in eastern Assam's Golaghat district.

He also laid the foundation stone for a ₹7,230-crore polypropylene plant at the Numaligarh Refinery. The project will be established near the ₹5,000-crore bioethanol plant, a "zero-waste" facility described as the world's first to produce ethanol from green bamboo.

A joint venture of NRL and Finland's Fortum and Chempolis OY, the bioethanol plant is expected to give a ₹200-crore boost to Assam's rural economy.



NRL officials said five lakh tonnes of green bamboo would be sourced annually from four states including Arunachal Pradesh and Assam, to produce 48,900 metric tonnes of ethanol, 11,000 tonnes of acetic acid, 19,000 tonnes of furfural, and 31,000 metric tonnes of food-grade liquid carbon dioxide.



Source : Business Standard

## **Karnataka govt drafts rules to cap movie ticket prices at ₹200**

The Karnataka government on Friday issued draft rules to further amend the Karnataka Cinema (Control) Rules, 2014 and fix ticket price in all theatres in the state, including multiplexes, at Rs 200, exclusive of all taxes.

However, multi-screen cinemas with premium facilities of 75 seats or less are exempted from the maximum ticket price limit of Rs 200.



Source : Moneycontrol

## **Nearly 50% Indians Use Personal Loans for Lifestyle Expenses, Reveals Data**

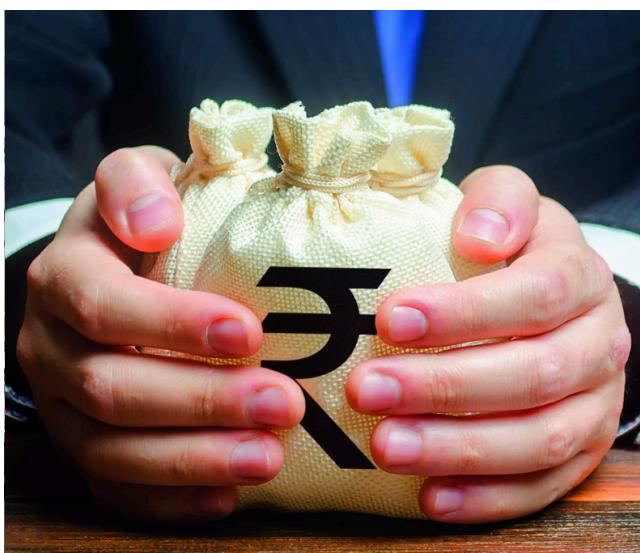
According to RupeeRedee's analysis from the loan disbursals between January 2025 to July 2025, a striking revelation is that nearly half – 47.80 percent – of loan requests stem from lifestyle-oriented needs, including rent, shopping, home renovations, travel, and gifting. This indicates a broader cultural shift toward using credit for everyday flexibility rather than just survival.

As Artem Andreev, Director of RupeeRedee, notes, "The borrowing trend highlights the growing dependence on personal loans to manage critical and lifestyle-driven expenses, which further reflects a shift in borrowing behaviour."



## IPO rush: Over a dozen companies eye Rs 10,000 crore amid policy push, favourable liquidity

So far, 55 companies have floated their maiden public offerings, raising nearly Rs 75,000 crore. Two more IPOs, Euro Pratik Sales and VMS TMT, are scheduled to open next week. The robust activity comes on the back of a solid 2024, when 91 public issues collectively mobilised Rs 1.6 lakh crore, supported by resilient retail participation, a booming economy, and strong private capital expenditure. Market observers note that the renewed momentum this year is being fuelled by policy tailwinds, such as income tax relief, GST 2.0 reforms and the RBI's rate cuts.



Source : The Economic Times  
**Government Directs PSBs to Clear Education Loans Within 15 Days, Streamline Approvals**



Source: Moneycontrol

## Elon Musk's xAI Lays Off 500 Grok Team Workers Amid Restructuring

The layoffs hit the company's largest division — the data annotation team, also known as generalist AI tutors. Their role was crucial: they helped train xAI's chatbot, Grok, by labeling and categorizing data so the system could better understand the world. For many, the decision came as a shock, especially since xAI is still in its early growth phase.

Employees were told they would continue to be paid until the end of their contracts or through November 30. However, their access to company systems was cut off immediately after the notices went out, the report said.

The finance ministry has directed public sector banks to process education loan applications within 15 days of submission and establish a centralised credit processing system with clear internal standard operating procedure for expeditious approvals, said people familiar with the matter.

In case of rejection or return of a loan application, it must be approved by the next higher authority and clearly communicated to the student with reasons for the decision, they said.