

SPECIAL  
STORY

How To Weather The NFO Storm?

Outlook

# MONEY

SUBSCRIBER  
COPY  
NOT FOR  
RESALE

MARCH 2025 • ₹70

NO.1 PERSONAL FINANCE MAGAZINE

WWW.OUTLOOKMONEY.COM

## Taking Charge

Bhawana  
Sharma,  
41, reinvented  
herself financially  
after she lost her  
husband

- Being financially independent is the need of the hour for women. We have stories of resilience, challenges and awareness to inspire you

RNI NO. DELENG/2002/08292



Outlook  
**MONEY**  
Retirement  
Finance, Health  
Top Fears In  
Retirement

30

SPECIAL STORY

HOW TO WEATHER THE NFO STORM

Fund houses are launching new fund offers (NFOs) one after another with narrower mandates, which may be risky for you. Should you venture in these and under what circumstances?



40 COLUMN

HOW RATE CUT AFFECTS DEBT MUTUAL FUNDS

You should match your investment horizon with the portfolio maturity. When there is adverse volatility, the accrual over your holding period will take care of it, writes Joydeep Sen

60 TAXATION

INCOME TAX BILL 2025: 10 CHANGES YOU SHOULD KNOW

Finance Minister Nirmala Sitharaman tabled the Income Tax Bill (ITB) 2025 in Lok Sabha on February 13, 2025. It will replace the Income-tax Act, 1961, and come into effect from April 1, 2026

84 COLUMN

3 MONEY RULES WOMEN SHOULD NOT IGNORE

Women, usually, do not take part in financial discussions and leave it to the family. But that's wrong, writes Larissa Fernand

86 SPECIAL Q&A

HAVING MY OWN MONEY GAVE ME CONFIDENCE

Swarup Mohanty, Vice Chairman & CEO, Mirae Asset Investment Managers India, shares his experiences when he got his first paycheque and why he was unable to save in his initial working years, but highlights the importance of starting early

42

OLM50: PARAG PARIKH FLEXI CAP FUND

ALSO READ

88

GEN Z QUERIES

90

QUERIES

98

EXPLAINER: COFFEE CAN INVESTING

Outlook MONEY Retirement



64

FINANCIAL INSTABILITY TOPS FEAR IN RETIREMENT: SURVEY

Rising costs and financial insecurity are some of the many factors leading to the social isolation of the elderly. It highlights the need for comprehensive planning so that they are well cared for

70

PLAN, INVEST IN SELF, AND CELEBRATE RETIREMENT

IDFC FIRST Bank presents Outlook Money 40After40 event focused on retirement planning, and discussed investment, insurance, and why a shift in mindset is necessary



PRESENTS



#celebrateretirement

FORM IV (See rule 8) OUTLOOK MONEY

1. Place of Publication	New Delhi
2. Periodicity of Publication	Monthly
3. Printer's Name	Vinay Nadkarni
Whether Citizen of India ?	Yes
(If foreigner, state the country of origin)	Not Applicable
Address	AB-10, Safdarjung Enclave, New Delhi - 110 029
4. Publisher's Name	Vinay Nadkarni
Whether Citizen of India ?	Yes
(If foreigner, state the country of origin)	Not Applicable
Address	AB-10, Safdarjung Enclave, New Delhi - 110 029
5. Editor's Name	Nidhi Sinha
Whether Citizen of India ?	Yes
(If foreigner, state the country of origin)	Not Applicable
Address	AB-10, Safdarjung Enclave, New Delhi - 110 029
6. Name and addresses of individuals who own the newspaper and the partners of shareholders holding more than one per cent of the total capital	<p><b>OWNER</b> Outlook Publishing (India) Private Limited Shop No. 8, Ground Floor, Sai Dham SRA Sambhajji Nagar, Sahar Road Andheri (East), Mumbai 400 069</p> <p><b>SHAREHOLDERS</b> 1. Matsyagandha Investments &amp; Finance Pvt. Ltd. RAHEJAS, Corner of Main Avenue &amp; V.P. Road, Santacruz (West), Mumbai-400 054. 2. Bloomingdale Investments &amp; Finance Pvt. Ltd. RAHEJAS, Corner of Main Avenue &amp; V.P. Road, Santacruz (West), Mumbai-400 054. 3. Hathway Investments Private Limited RAHEJAS, Corner of Main Avenue &amp; V.P. Road, Santacruz (West), Mumbai-400 054.</p>
I, Nadkarni Vinay, hereby declare that the particulars given are true to the best of my knowledge and belief.	
Dated : ... Mar 2024	sd/- Nadkarni Vinay PUBLISHER