



*By the Faujis. For the Faujis.*

Hum Fauji Initiatives

April 2025

# WEALTH INSIGNIA

MONTHLY FINANCIAL NEWSLETTER 'BY THE FAUJIS. FOR THE FAUJIS.'



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# Dear Friends

***I hope you are doing fine even as the market's music keeps playing.***

*With market apps at our fingertips and portfolio updates just a tap away, it's hard to resist checking the ups and downs throughout the day. And lately, the dips have been more frequent, making investors understandably uneasy.*

*But here's the silver lining—market corrections are nothing new. In fact, history tells us that despite regular dips, markets have delivered **an average of 15% annual returns over the long run**. A ₹1 lakh investment in 1980? That's worth about ₹5 crores today! But know for sure that such wealth creation comes only to those who are patient and remember that 'investing is like watching the grass grow' - the itchy-fingers will never see such wealth creation happening to them.*

*So, where do we stand today?*

*After going down from the 27 Sep 2024 peak by about 16.5%, the Nifty50 has recovered by about 6% and is now 10.5% down from the highest point. Throughout this six-month journey of downfall, the correction has remained well within historical norms.*

*Additionally, the bigger picture remains promising—**India's economic growth story is strong, supported by infrastructure development, business-friendly policies, and global investor confidence**. Much like the U.S. in the 1960s-70s or China in the 1980s-90s, India is on a transformative path. Those who realise this will be the only ones who will reap its benefits.*

*I understand the anxiety around the unverified and unsolicited content that gets served through various social platforms but we have to keep up with the historic data and market chronology.*

*Given this, what's the best course of action for investors?*

*First, **stick to your asset allocation**—if your portfolio was designed for long-term goals, there's no reason to shift gears now. If equity exposure has dropped significantly, a **strategic rebalance** can help restore balance. **Continuing your SIPs** is more important than ever—down markets allow you to buy more at lower prices, setting you up for better future returns. And if markets correct further, say beyond 20%, **it could present a compelling opportunity to invest more**. Take advice from your Relationship Manager in Hum Fauji and reap the benefits.*

*Market fluctuations are temporary, but financial discipline and well-planned strategies create lasting wealth. As always, at **Hum Fauji Initiatives**, we are here to help you navigate every market phase with clarity and confidence.*

***Stay the course, and stay invested.***

***Warm regards,  
Col Sanjeev Govila (retd)  
CEO, Hum Fauji Initiatives***

# FINANCIAL MICRO BYTES FROM TEAM HUM FAUJI INITIATIVES

## VOLATILITY

### A CURSE OR AN OPPORTUNITY FOR INVESTORS?



*Have you ever been on a rollercoaster? It rushes up, plunges down, twists, and turns—just like the stock market! Prices soar, then suddenly dip, making some people nervous.*

*But smart investors? They see it as an opportunity!*

## Let's Break It Down Simply

Imagine you've been eyeing a pair of sneakers that cost ₹1 lakh. One day, there's a massive sale, and they drop to ₹50K. You grab them at the lower price, and later, when prices go back up, you've got a great deal.

That's how the stock market works—wise investors buy low and wait for the value to rise.

## How to Enjoy the Market Ride Without Fear



**Stay Calm & Be Patient** – The market goes up and down. If you don't need money immediately, don't panic. Good things take time!



**Diversify Smartly** – Just like you don't eat only one dish daily, don't invest everything in one stock. Spread it out to stay safe.



**Have a Plan** – If you know your goal, temporary dips won't shake your confidence.

## Final Thought

Volatility can feel scary, but it's just like a rollercoaster – if you hold on tight and stay calm, you'll enjoy the ride!

Smart investors see price changes as chances to buy good stocks at lower prices.

So, would you rather fear the ride or enjoy it? The choice is yours!

*Contributed by Abhilash Rana, Relationship Manager, HNI Desk, Hum Fauji Initiatives*

# FINANCIAL PLANNING FOR GEN Z

## BUILDING WEALTH IN THE DIGITAL AGE



*Born into the digital age, Gen Z is rewriting the rules of financial planning. They demand instant access, seamless experiences, and personalized advice—all at their fingertips. But how can they turn this tech-savvy mindset into real financial success?*

*Here's your cheat code to financial success:*

### Digital-First Money Management

Budgeting and investing aren't just for finance nerds. Apps now make it effortless—track spending, automate savings, and invest with a few taps. Let tech do the heavy lifting while you focus on living your best life.

### Play the Long Game with Smart Investing

Crypto? Stocks? ETFs? Sure, but don't go all-in on the latest trend. Diversification is your shield—spread your bets to stay in the game for the long haul. Also, don't let newness override your innate risk taking ability.

### Start Now, Thank Yourself Later

Investing early is like planting a money tree—the longer it grows, the bigger it gets. Even small amounts today can lead to big wins tomorrow.

### Don't Fall for 'FinTok' Hype

Social media is a go-to source for financial advice for most of Gen Z, but not all content is reliable. While platforms like YouTube and TikTok offer insights, personal professional guidance customised to you remains irreplaceable for sound financial decisions. Remember, this world has only one YOU!

### Keep Debt from Owning You

Credit card debt? High-interest loans? They drain your future wealth. Pay off debts fast and avoid financial traps that slow you down. Instant debt does not mean good debt!

*Contributed by Yogesh Gola, Relationship Manager, Advisory Desk, HFI*

# CLIMATE CHANGE & HOME INSURANCE

## ARE YOU REALLY COVERED?



*Climate change is no longer a distant threat—it's reshaping our world right now. In India, extreme weather events have surged by nearly 50% over the past decade. The 2018 Kerala floods alone caused ₹15,000 crores in damages, displacing millions. Yet, despite these staggering losses, less than 1% of Indian homes are insured as reported by the Insurance Regulatory and Development Authority of India.*

### Why Most Homes Are at Risk

**Limited Coverage:** Standard policies cover fire and theft but often exclude floods, cyclones, and landslides—disasters that are becoming more frequent. Remember floods in Rajasthan!

**Underinsurance Problem:** Many homeowners underestimate property value, leaving them without enough funds for rebuilding.

**Rising Costs:** Construction expenses increase 5–10% annually, making repairs harder to afford without proper coverage.

### What You Can Do Today

- ✓ **Review Your Policy:** Check if it covers natural disasters.
- ✓ **Update Your Coverage:** Ensure it reflects current property values.
- ✓ **Consider Add-Ons:** Protection for floods, earthquakes, and landslides can be lifesaving.

Don't wait for the next disaster. Secure comprehensive home insurance today—it's not just an expense, it's peace of mind for your family's future. Remember, your house is your costliest possession!

*Contributed by Avantika Agarwal, Financial Planner, Team Sukhoi, Hum Fauji Initiatives*

# CHECKING YOUR PORTFOLIO TOO OFTEN? YOU MIGHT BE HURTING YOUR RETURNS



*With investment apps at our fingertips, checking portfolios has become a habit. But constant monitoring can lead to stress and impulsive decisions. Here's why you should stop doing it daily*

- 1 Markets Fluctuate Daily** - It's Normal! Markets move like the weather—unpredictable in the short term but stable over time. Watching daily ups and downs can cause panic and lead to poor decisions.
- 2 Emotional Investing** - Poor Returns. When markets dip, fear makes investors sell. When markets rise, greed pushes them to buy more. Both reactions harm long-term returns. Remember Charlie Munger's words.  
**"The first rule of compounding is to never interrupt it unnecessarily."**
- 3 Checking Less** - Smarter Investing. Short-term price swings (volatility) are not the same as actual risk. Investors who check less often tend to stay disciplined and benefit from long-term growth.
- 4 Focus on What Matters** - Rather than stressing over daily fluctuations, focus on:
  - ✓ Sticking to your financial goals
  - ✓ Investing regularly (SIP is your best friend!)
  - ✓ Ignoring short-term market noise

## Bottom Line – Invest & Relax!

**Investing is like planting a tree—you don't dig it up daily to check the roots! Let your money grow, check periodically, and trust the power of compounding.**

So, invest, stay patient, and let time do the work!

*Contributed by Vishakha, Relationship Manager, Team Arjun, Hum Fauji Initiatives*

# TOP CLIENT QUERIES OF THE MONTH

## WHAT DID OUR CLIENTS ASK US?

*Missed the ITR deadline?  
File your Belated Return!*



## QUESTION

*My other broker gave me funds that pay me regular cash, but your Growth Funds don't give me anything directly. How do I know if my money is actually growing?*

## OUR REPLY

*NRIs often manage income in multiple countries, making it easy to miss tax deadlines. If you've forgotten to file your return, don't stress—ITR-U is here to help!*

In the 2022 Union Budget, the Indian government introduced ITR-U (Updated Income Tax Return) to allow taxpayers to correct mistakes without major penalties. Even better, the 2025 Budget has extended the time limit for filing an updated return from 24 months to 48 months. This means you now have four years to rectify any errors and ensure compliance.

However, there's a catch. The deadline to file a belated ITR for FY 2023-24 was 31st December 2024. If you missed it, you can still file an updated return (ITR-U), but only if you have additional tax to pay.

If you were expecting a refund or wanted to carry forward losses but missed the deadline, unfortunately, you can no longer file or claim the same. ITR-U cannot be used to claim a refund or reduce tax liability—it is only applicable when additional tax is due. Since the deadline for filing a belated return has passed, any excess TDS deducted cannot be reclaimed through ITR-U.

### Additional Tax Payable When Filing ITR-U:

When filing an updated return (ITR-U), an additional tax is charged on the total tax due, including interest. The amount depends on how late the return is filed.

This means that the longer the delay in filing the updated return, the higher the additional tax payable.

NRIs can also benefit from DTAA (Double Taxation Avoidance Agreements) to avoid overpaying taxes. **If you're unsure about your tax status or need guidance, consulting a tax expert can help you find the best way forward.**

Time Limit (from the end of the assessment Year)	Additional Tax (on tax + interest)
Within 12 months	25%
Within 24 months	50%
Within 36 months	60%
Within 48 months	70%

*Contributed by Team Dhruv, Hum Fauji Initiatives*





## QUESTION

***My mother's land was acquired by the National Highways Authority of India (NHAI), and she received compensation for it. Does this mean she's off the hook for capital gains tax, or is there a catch? How should we report this in the ITR? Is uploading the acquisition order mandatory while filing the ITR?***

### Why Is It Tax-Free?

Under Section 10(37) of the Income-tax Act, 1961, compensation is exempt from capital gains tax if:

- The land was used for agricultural purposes by you or your family for at least two years before acquisition.
- The acquisition was compulsory under the Land Acquisition Act or a similar law.

### How to Report It in Your ITR?

Even though the compensation is tax-free, you still need to declare it in your Income-tax Return (ITR) under the 'Exempt Income' section. This ensures transparency and avoids unnecessary tax notices later.

### Do You Need to Upload Documents?

No! You don't need to upload the acquisition order while filing your ITR. But it's wise to keep it handy for future verification. So, if NHAI acquired your land, rest easy—your compensation is tax-free! Just report it correctly and stay compliant.

## OUR REPLY

***If your land was compulsorily acquired by NHAI, you might be wondering: Do I have to pay capital gains tax? Good news! In most cases, the compensation is completely tax-free!***

Contributed by Team Sukhoi, Hum Fauji Initiatives



# EXPLORE OUR DIVERSE RANGE OF OFFERINGS

## HUM FAUJI INITIATIVES SECURE & GROW YOUR WEALTH



### YOUR TRUSTED FINANCIAL PARTNER



With over 15+ years of expertise, we help you build wealth with safe, high-return investments and comprehensive insurance solutions.



### ★ OUR OFFERINGS ★

**Corporate Fixed Deposits**  
Earn upto 8.65%

**Corporate Bonds**  
Fixed returns

**Tax-Free Bonds**  
Tax-free income

**Health Insurance**  
Financial protection

**Term Insurance**

**Home Insurance**

**RBI Floating Rate Bonds**

**Mutual Funds**

### WHY CHOOSE HUMFAUJI INITIATIVES?

- ✓ 15+ years of financial expertise
- ✓ 3,000+ clients trust us
- ✓ Up to 8.65% p a. returns on FDs & Bonds
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✉ [services@humfauji.in](mailto:services@humfauji.in)

# REVOLUTIONIZING DEFENCE

Financial preparedness is as crucial as operational readiness, and our Investor Awareness Programs (IAPs) in March reinforced this commitment. Conducted across key military locations, these sessions empowered armed forces personnel with essential financial knowledge to secure their future.





## 📍 LOCATIONS COVERED & IMPACT

LOCATION	NO OF LECTURES CONDUCTED	TOTAL STRENGTH
AHMEDNAGAR	3	327
GANDHINAGAR	3	306
JABALPUR	2	178
MATHURA	1	61
NEW DELHI	1	205
PRAYAGRAJ	2	335
THIRUVANANTHAPURAM	2	216

► **Total Sessions: 14**

► **Personnel Reached: 1,628**

### **Your Financial Readiness Matters!**

Every session brings financial empowerment to our soldiers, ensuring they make informed investment decisions for themselves and their families.

Want to organize an IAP for your unit? Reach out to us today and take the first step toward financial security and growth!

# SEBI's REGULATORY UPDATES



## Summary of SEBI Circular on Harnessing DigiLocker for Reducing Unclaimed Assets (19/03/2025)

### Objective:

SEBI aims to minimize **unclaimed assets (UA)** in the Indian securities market by leveraging **DigiLocker**, a government-backed digital document storage platform.

### Key Measures Introduced:

- 1 **Integration with DigiLocker**
  - o Investors can store **mutual fund (MF) & demat account statements** in DigiLocker.
  - o AMCs, RTAs, and Depositories must register as "**Issuers**" on DigiLocker.
  - o Users can fetch **holding & transaction statements** on demand.
- 2 **Nomination in DigiLocker**
  - o Investors can **appoint nominees** in DigiLocker.
  - o Upon demise, **nominees receive automated notifications** via SMS & email.
  - o Nominees can **access documents to facilitate asset transmission**.
- 3 **Death Reporting Mechanism**
  - o DigiLocker updates user status upon demise via:
    - **Government death records** (Registrar General & Census Commissioner).
    - **KYC Registration Agencies (KRAs)**, which report verified deaths.
- 4 **Investor Advisory**
  - o Investors are encouraged to **use DigiLocker** and **appoint nominees**.
  - o Nominees can help **prevent investments from becoming unclaimed assets**.
  - o Investors holding **physical securities** should **dematerialize** them for easier access.

### Implementation Timeline:

- Effective from **April 1, 2025**.
- AMCs, Depositories, and KRAs must report compliance status to SEBI.

### Impact:

This initiative enhances **investor protection**, reduces **unclaimed assets**, and simplifies **asset transmission** for legal heirs.

# SNEAK PEAK INTO HUM FAUJI INITIATIVES

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## 62 & Still Leading Strong!

*We couldn't keep calm—it's our Big Boss' birthday! Our CEO, mentor, and guiding force, Col Sanjeev Govila, turned 62 this March, and the team showered him with heartfelt wishes. Here's a glimpse of the celebration as Sir cut the cake and we raised a toast to his incredible journey.*



# Women

## Who Make It Happen

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*No title can truly capture the brilliance of the incredible women on our team—but we couldn't let the day go by without celebrating their strength, resilience, and spirit.*

*This Women's Day, we came together to honour the driving force behind so much of what we do. A celebration filled with joy, appreciation, and admiration—because they deserve nothing less.*

*Here's a quick glimpse into the day that was.*



# Stronger Together, On & Off the Field



*At Hum Fauji Initiatives, we believe team spirit doesn't stop at the office door.*

*For our latest bonding adventure, the crew headed to Elevate for a day filled with team-building games, adrenaline-pumping activities, poolside fun, and a whole lot of laughter.*

*From challenges to cheers, the day was a perfect reminder that great teams are built not just through work—but through shared memories.*



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