



By the Faujis. For the Faujis.

Hum Fauji Initiatives

October 2025

WEALTH INSIGNIA

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

Financial Micro Bytes

Top Client Queries of the Month

Revolutionizing Defence

Explore our Diverse Range of Offerings

Your Guide to Tax Planning

Sneak Peak into HFI

HFI – Media Features





Dear Friends

Festivals are a time of joy, gratitude, and togetherness. This year, I feel an even deeper sense of gratitude as I share some milestones that Hum Fauji Initiatives has achieved with your trust and support.

*This year in September, we crossed **₹1,700 Crores in mutual fund assets under management**, a scale that makes us one of India's largest and most trusted names in armed forces financial planning and wealth management. We were also honoured with the **Financial Freedom Fraternity's Achievers' Award 2025 by the Economic Times**, a recognition that belongs as much to you as it does to us.*

But beyond the accolades, what fills me with the greatest pride is something simpler yet profound.

*Every **single working day, at least one new armed forces family chooses Hum Fauji Initiatives** to walk alongside them in their journey of wealth creation.*

*Today, more than **3,500 families contribute over ₹7.3 Crores in SIPs every month** through us, with an additional **₹81+ Crores invested in Corporate FDs, Bonds, and Insurance**.*

*And even **US\$2.2 Million of investments managed in global markets** for our international clients staying outside the country.*

*These are the **stories of discipline, dreams, and determination**. We are humbled to be trusted as part of them.*

On behalf of our entire team, I thank you for your faith, your discipline, and your partnership.

*Together, we will continue to serve with the ethos that underlines our motto, **"By the Faujis, For the Faujis."***

Warm regards,

Col Sanjeev Govila (retd)

CEO, Hum Fauji Initiatives

FINANCIAL MICRO BYTES

FROM TEAM HUM FAUJI INITIATIVES

NO RETIREMENT PLAN? YOU MIGHT BE IN FOR A SHOCK LATER



In the Armed Forces, life rarely slows down—transfers, commands, responsibilities, and the needs of your family always come first. But amidst this constant motion, one mission often gets delayed: your own retirement planning.

For Short Service Commissioned officers and those opting for PMR quite early, the absence of a lifelong pension makes retirement planning not just important—but essential. Even for those who will receive a pension, rising living costs, healthcare needs, and lifestyle expectations mean that pension alone may not be enough. In addition, your children in the corporate will not likely get any pension from their employer.

Retirement should be a time of freedom—not financial worry. It's your chance to live with dignity, pursue passions, travel, and support your family—without compromises.

Why You Should Start Planning Now

- **Reliable Income Post-Retirement:** Build a steady income stream beyond pension
- **Lifestyle Protection:** Maintain the standard of living you've worked hard for
- **Health Preparedness:** Supplement ECHS with personal health cover and emergency funds
- **Inflation Defence:** Grow your wealth with investments that beat rising costs
- **Peace of Mind:** A clear, disciplined plan brings security in your second innings

"You've always planned your missions. Now, it's time to plan your future".

(Contributed by Anjali, Relationship Manager, Team Arjun, Hum Fauji Initiatives)

SMART INVESTMENT STRATEGIES FOR WOMEN RETURNING TO WORK AFTER A CAREER BREAK

Stepping back into the workforce after a career break? That's not just a new chapter in your career—it's the perfect time to take charge of your finances too! Here's how to start strong:



01 Reassess Your Finances

Pause and check—what do you earn, spend, owe, and own? A clear picture helps you make confident decisions moving forward.

02 Define Your Goals

What are you aiming for—a dream home, a child's education, or early retirement? Turn your dreams into financial goals with timelines.

03 Build Consistency, Not Complexity

You don't need to start big. Even small, regular savings can grow over time. The key is to stay disciplined and consistent.

04 Stay Curious, Stay Confident

Learn the basics of money management. When you understand where your money goes and how it grows, you take back control.

05 Secure Your Future

Think beyond today. Have a plan in place for emergencies and life's uncertainties—it's a powerful step toward true independence.

Your comeback isn't just professional—it's personal.

This is your chance to rewrite your financial journey with purpose, power, and pride.

(Contributed by Aditya Bhola, Financial Planner, Team Sukhoi, Hum Fauji Initiatives)

PRESERVE GROWTH, ACCESS LIQUIDITY: ALL ABOUT **LOAN AGAINST MUTUAL FUNDS**



Ever found yourself needing urgent cash but hesitated to sell your mutual fund investments due to good returns, tax considerations and fear of losing compounding?

That's where **Loan Against Mutual Funds (LAMF)** steps in — your silent financial lifesaver.

What is LAMF?

LAMF lets you borrow money without selling your mutual funds. You simply pledge them to a bank or NBFC, and they give you a loan. Meanwhile, your investments stay intact and continue to grow as earlier. It's like eating your cake and having it too!

Why Choose LAMF?

- ◆ Stay on Track: Your long-term goals and SIPs remain untouched.
- ◆ Fast & Easy: Digital process, money in your account within less than 24 hours.
- ◆ Lower Interest Rates: Way more affordable than credit cards or personal loans.
- ◆ No Usage Limits: Medical bills, travel, or a home upgrade — it's your call.

What is LAMF?

Rekha has ₹6 lakhs in mutual funds accumulated for a Europe trip in 3 years. When a medical emergency arises, she borrows ₹1.5 lakhs through LAMF — loan in 24 hours, vacation fund still growing, and zero tax hit!

LAMF lets your money multitask — grow while being useful.

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

TOP CLIENT QUERIES OF THE MONTH

WHAT DID OUR CLIENTS ASK US?

QUESTION

Under what circumstances should I consider that my mutual fund is underperforming before deciding to take any corrective action?



OUR REPLY

Mutual funds in your portfolio are generally selected with a long-term perspective—based on your goals, risk tolerance, life stage, and investment horizon. These decisions are made carefully, not in response to short-term market noise.

Even well-performing funds can face temporary dips due to market cycles, sector shifts, or investment style. That doesn't mean they're bad funds now. In fact, many funds rebound strongly with time, rewarding investors who stay the course.

But if you're worried about performance, review your fund using these clear checkpoints:

- ★ **Consistent underperformance Vs peers** for over 1–2 years, indicating potential inefficiencies in strategy or stock selection
- ★ **Returns not justifying the risk taken** — especially if the fund is more volatile or sector-concentrated without delivering proportionate gains
- ★ **Change in fund manager or investment style** that hasn't resulted in improved performance
- ★ **No recovery despite a broader market bounce**, reflecting weak adaptability
- ★ **Frequent portfolio churn** without visible improvement—suggesting lack of conviction or a clear direction

That said, not all underperformance is structural. Short-term lags are common and don't always warrant immediate action.

- Avoid frequent switching as it can lead to tax liabilities, exit loads, and loss of compounding benefits.
- Stay focused on long-term goals

Managing investments without expert support can lead to avoidable mistakes. If in doubt, consult a qualified financial advisor who can objectively analyse whether the underperformance is part of a normal cycle—or a sign to rebalance. In investing, timely action matters—but so does thoughtful patience.

(Contributed by Team Arjun, Hum Fauji Initiatives)

REVOLUTIONIZING DEFENCE



Financial preparedness is as vital as operational readiness, and our Investor Awareness Programs (IAPs) continue to reinforce this mission. In September, sessions were conducted across key military locations, equipping armed forces personnel with the knowledge to make confident and informed financial decisions.

Locations Covered & Impact

Location	Personnel Reached
Kamptee	152
Ahmednagar	138
Jabalpur	119

- ▶ **Personnel Reached in September:** 409
- ▶ **Cumulative Impact so far:** 86,346 jawans empowered through 686 IAPs

Your Financial Readiness Matters!

Each program helps our soldiers secure their future and that of their families.

Want to organise an IAP for your unit? Reach out to us and take the first step toward long-term financial security.

EXPLORE OUR DIVERSE RANGE OF OFFERINGS

HEALTH INSURANCE PREMIUMS START TO DROP

0%
GST

FROM
SEPTEMBER
22, 2025



**INSURE YOUR
HEALTH AND SECURE
YOUR FUTURE.**

Low premiums give you the opportunity
to insure your health.

YOUR GUIDE TO TAX PLANNING



THE BIG CHANGE: ₹12 LAKH TAX-FREE INCOME

Budget 2025 has brought big relief for taxpayers! Under the new tax regime, income up to **₹12 lakh is now fully tax-free** (thanks to an extended rebate under Section 87A).

For salaried individuals, the standard deduction of ₹75,000 further pushes the effective no-tax limit to ₹12.75 lakh.

But what if you also have Capital Gains?

- Salary or business income up to ₹12 lakh is covered under this rebate.
- However, **long-term capital gains (LTCG)** from property, mutual funds, or shares are **not covered**. This means you will still need to pay tax on these gains even if your salary/business income is below ₹12 lakh.

Smart Planning Tips for FY 2025-26

- Keep your taxable income within ₹12 lakh to get the maximum benefit.
- Use the annual ₹1.25 lakh exemption available on equity long-term capital gains — spread sales over years or across family members to make the most of it.
- If your income is below ₹12 lakh, the unused portion of the basic exemption can also be adjusted against capital gains.
- Losses from investments can be used to offset gains and even carried forward for up to eight years.
- For property-related gains, reinvesting under Sections 54, 54F, or 54EC can help reduce or defer tax.
- Consider distributing gains within family members through gifting so that each person uses their own exemption.
- And if your income just tips over ₹12 lakh, remember that marginal relief prevents tax liability from shooting up unfairly.

Key Takeaway

The higher rebate makes this a landmark year for taxpayers, but if you also have capital gains, a bit of advance planning will go a long way in keeping taxes low. Timing and strategy remain the key.

Remember: Timing + Strategy = Lower Taxes.

SNEAK PEEK

INTO HUM FAUJI INITIATIVES

From the Frontlines to the Financial Pinnacle



Celebrating Our Milestone – September 2025

Financial Freedom Fraternity Achievers' Award 2025 (by The Economic Times)



This recognition is more than just an award, it is a reflection of the trust placed in us by **3,500+ armed forces families** who have chosen Hum Fauji Initiatives as their partner in financial abundance, wealth creation, and long-term security.



Celebrating the Spirit of Winning

Winning defines hard work.
Winning motivates us to do better.
Winning inspires us to aim bigger.



At **Hum Fauji Initiatives**, we celebrate the spirit of winning - not just for the recognition, but because it pushes us to be a better version of ourselves every single day.



Here's a proud glimpse of our winning teams at the **Snowball Competition!**

Learning Never Stops



Learning is the wing that helps us fly higher and do better. At Hum Fauji Initiatives, we treat every learning session with utmost seriousness because staying updated is not just for us; it's for the benefit of every client who trusts us with their financial journey.



Whether guided by external experts or internal mentors, these sessions sharpen our perspective and keep us future-ready.



Recently, we had the privilege of learning from **Paul Resnik & Partha Iyengar, Plan Prompt (Risk Management Gurus)**, who shared their invaluable insights on risk management.

HUM FAUJI INITIATIVES MEDIA FEATURES

Retirement? More Like Your Second Act in Business

“Retirement should not mean slowing down,” says Col Sanjeev Govila (Retd.), CEO, Hum Fauji Initiatives. “It’s an opportunity to pursue your purpose, apply your experience, and create meaningful impact.”

He adds, “Entrepreneurship after retirement demands patience and discipline, but it rewards you with pride, purpose, and a lasting legacy.”

Senior citizens across India are turning their passion and experience into thriving post-retirement ventures, proving that the right planning and mindset can make your second act even more fulfilling.



Read the full piece here: <https://shorturl.at/llc8P>



COL SANJEEV GOVILA (RETD.)

CEO,
Hum Fauji Initiatives

Tips to Choose the Right Property in a Competitive Market

Buying a property is a long-term, high-value investment that demands clarity, conviction, and careful evaluation, especially during festive periods like **Navratri**, when offers and incentives surge.

“Buyers must not let temporary excitement, market momentum, or **FOMO** drive their decisions,” advises **Col Sanjeev Govila (Retd.), CEO, Hum Fauji Initiatives**. “Focus on fundamentals: location, connectivity, planned infrastructure, legal title, builder reputation, and the real value of any festive discounts. Discounts are a bonus, not the reason to buy.”

Invest wisely and stay disciplined, your property should add value to your life, not just satisfy short-term impulses.

Read the full piece here: <https://shorturl.at/4CIYn>





Stay Connected:

Follow Us on Social Media for Latest Updates and Insights!



Telegram:

Join the fastest-growing telegram community of Faujis



Email:

contactus@humfauji.in



SMS or WhatsApp:

+91-99990-53522

+91-99998-38923



Website:

www.humfauji.in

Lifetime Financial Planning | Wealth Creation | Retirement Planning |
Tax Planning | Mutual Funds | Life, Health and General Insurances |
Corporate FDs & Bonds | Govt Bonds | and More...



By the Faujis. For the Faujis.

Hum Fauji Financial Services Private Limited

Visit at : 1st & 2nd Floor, Bimal Plaza, Sector-11, Dwarka, New Delhi-110075