



By the Faujis. For the Faujis.

Hum Fauji Initiatives

November 2025

WEALTH INSIGNIA

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

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Dear Friends

Every milestone is a moment to pause. In entrepreneurship, these pauses are sometimes lonely, sometimes filled with gratitude. They help us tread ahead with purpose.

*November 1st, 2025, marked our 16th Raising Day. Turning **16 this year**, I found myself reflecting on the extraordinary journey that began with a simple intent - to help our fauji community take charge of their financial lives with awareness, confidence, and trust.*

*What started as a humble effort to simplify personal finance for our armed forces community has evolved into a trusted institution that today manages over **3,500 armed forces families** with a dedicated team of more than **60 professionals**.*

But beyond the numbers, it's the relationships, the faith, and the shared values that truly define our success. At every step, we've stayed guided by the same ethos that defines our Fauji community - integrity, commitment, and service before self.

*What makes me most proud is the team behind this mission - every "Hum Faujian" who brings sincerity and heart into their work every single day. Together, they ensure that we remain an organisation '**By the Faujis, For the Faujis**', and remain committed to the values that make this community special.*

*As we step into our **next chapter**, we're expanding our horizons with the same purpose that started it all: empowerment.*

*With **HFI Buddy**, India's first AI-powered Personal Finance Educator, we're taking financial familiarity for our community to the next level, making financial knowledge simple and accessible. It is available freely on our website.*

*And soon, with **Hum Fauji Saathi**, we're extending our mission further, taking financial freedom to the community at large, ensuring that no Fauji family is left behind in the journey toward financial independence.*

Sixteen years in, our purpose remains unchanged, but our possibilities have grown manifold.

On behalf of the entire Hum Fauji Initiatives family, I would like to share in the celebration of our 16th anniversary and extend my gratitude to all of you for walking with us, trusting us, and believing in us as we strive to achieve financial empowerment for our armed forces.

**With gratitude and pride,
Col Sanjeev Govila (Retd)
CEO, Hum Fauji Initiatives**

GOLD & SILVER AT ALL-TIME HIGHS: HOW TO INVEST SMARTLY



India loves gold and silver, and it's easy to see why - they've been trusted wealth protectors for generations. Right now, both are sparkling at historic highs: gold at ₹1,14,930/10g and silver at ₹1,42,180/kg (28 Sept 2025).

Why the rise? Global uncertainty keeps investors seeking safety in gold, while festive season demand and industrial use push silver prices up—silver jumped ~18% this month alone!

What this means for you:

- **Gold** offers stability, protects against inflation, and is easy to sell, making it ideal for long-term wealth. Short-term gains may be limited at these high prices.
- **Silver** is more volatile but affordable, with potential for short-term growth and long-term industrial demand support.

Smart Ways to Invest:

- **Gold ETFs & Sovereign Gold Bonds (SGBs):** Easy to trade, liquid, and SGBs even pay interest.
- **Silver ETFs:** Simple exposure to silver without storage worries.
- **Mutual Funds:** Gold and silver-focused funds offer professional management and diversification. The facility of a SIP in them rides out volatility and helps create wealth in small steps.

Smart strategies:

Invest small amounts regularly to smooth out market swings.

Diversify: Balance metals with equities and debt funds for growth plus stability. Even at high prices, disciplined investing can protect and grow your wealth.

(Contributed by Neeraj Singh, Relationship Manager, HNI Desk 1, Hum Fauji Initiatives)

YOUR HOME IS AT RISK: ACT NOW TO SECURE IT!



*Did you know India ranks among the **top 10 disaster-prone countries in the world**? Each year, floods, cyclones, and earthquakes affect millions of homes—often wiping out a lifetime's savings in one stroke.*

In the face of nature's escalating power, with more devastating floods, powerful storms, and sudden disasters, your home is seriously exposed. It's easy to think "it won't happen to me," but ignoring this rising risk is a gamble that can wipe you out. If a major disaster strikes, rebuilding and replacing everything can cost lakhs, even crores, instantly erasing your life savings and creating massive debt. You need home insurance because it is the only reliable way to quickly get back on your feet and protect your family's future without going bankrupt.

That's where home insurance steps in. For as little as **₹150–₹200** a month, you can secure a **₹1 Crore property**. Think about it—that's less than a family snack outside, but it protects your biggest asset from being lost overnight.

Core Benefits You Gain

- ◆ **Financial Security:** Protect your savings from massive rebuilding costs.
- ◆ **Total Coverage:** The plan **defends** the building and its contents against **natural disasters** (floods, earthquakes, storms) and **man-made risks** (fire, theft, terrorism).
- ◆ **Alternative Shelter:** Your policy **pays** for accommodation when a claim **makes** your home uninhabitable.

At Hum Fauji, we understand the value of what you've built. Our home insurance ensures your house remains a safe haven, no matter what life throws at it.

Don't leave your valuable asset exposed. **Contact us today; claim** your secure future!

(Contributed by Prerna Pattanayak, Relationship Manager, Team Sukhoi, Hum Fauji Initiatives)

HYBRID FUNDS: THE QUIET WINNERS AMID EQUITY VOLATILITY

When markets get noisy and unpredictable, most investors feel the jitters. But there's one category that quietly keeps its balance - Hybrid Mutual Funds.



While pure equity funds often swing wildly with every market headline, hybrid funds stay calm. They mix a bit of equity for growth, debt for stability, and sometimes gold for safety, giving your investments a balanced and smoother ride.

Think of them like a well-cooked meal - everything in the right proportion, leaving you satisfied and worry-free.

In the past year, multi-asset allocation funds have done particularly well, **earning around 9 - 13% annually**, supported by a thoughtful mix of stocks, bonds, and gold. The more cautious ones - conservative hybrid and equity savings funds - have also **delivered steady returns of 5-7%**, proving that patience often wins over panic.

In uncertain times, Hybrid Funds act as:-

- ◆ **Shield**, softening the impact of sudden market falls.
- ◆ **Guide**, helping investors stay focused on their goals.
- ◆ **Comfort zone**, for those who prefer steady growth over sleepless nights.

As markets swing between optimism and fear, hybrid funds remind us that investing success is not about chasing short-term highs, but about staying balanced, patient, and focused on long-term goals.

Hybrid funds are steady companion in a world of market volatility, offering growth, stability, and peace of mind.

(Contributed by- Anchal Yadav, Financial Planner, HNI Desk 1, Hum Fauji Initiatives)

HAVE YOU FORGOTTEN YOUR MONEY?

DISCOVER IT THROUGH RBI'S UDGAM PORTAL!



Have you ever changed banks, moved cities, or simply lost track of an old savings account or fixed deposit? You're not alone. Thousands of Indians have unclaimed deposits lying idle with banks — often due to inoperative accounts, unclaimed term deposits, or funds left untouched after account holders move or pass away.

To address this issue, the **Reserve Bank of India (RBI)** launched a **Centralised Web Portal — UDGAM** (Unclaimed Deposits – Gateway to Access Information) on August 17, 2023.

What does UDGAM do?

This initiative aims to simplify the process of tracing and claiming forgotten or unclaimed deposits across multiple banks, all in one convenient place.

Through UDGAM, individuals can easily search whether they have any unclaimed deposits with participating banks, without needing to visit each bank separately. The portal provides transparent access to information and promotes financial awareness, helping people reclaim what is rightfully theirs.

How to Use It?

Visit the **RBI UDGAM website**, register with your basic details, and enter your **name or PAN**. The system will show any unclaimed accounts linked to you and guide you through the claiming process.

This initiative is a big step toward financial inclusion and digital empowerment. So, take a few minutes today — who knows, you might just rediscover some forgotten wealth waiting for you!

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

TOP CLIENT QUERIES OF THE MONTH

WHAT DID OUR CLIENTS ASK US?

QUESTION

*Can one take multiple term life insurance plans from different companies?
If yes, will the sum assured be paid by all the insurers in case of a claim?*

Term Life Insurance



OUR REPLY

Yes, you can take multiple term life insurance policies from different insurers. This approach can be effective if you have varied financial responsibilities—like loans, children’s education, or family security at different life stages.

Each policy is independent. This means that in case of a valid death claim, every insurer is liable to pay the sum assured mentioned in their policy—**provided premiums are up-to-date and policy terms are met.**

Key points to remember:

- ★ **Full Disclosure is Critical** – Always declare your existing insurance covers, even from other companies, to avoid complications during claims.
- ★ **Affordability Matters** – Multiple policies mean multiple premiums; ensure the total fits comfortably within your budget.
- ★ **Purpose-Driven Coverage** – Take policies that align with specific financial obligations. More isn’t always better.
- ★ **Ease of Claim Settlement** – Fewer, well-structured policies are often simpler for your family to manage than many scattered covers.

In short, Yes, multiple term plans are allowed, and the sum assured from each valid policy will be paid. The key is honest disclosure, affordable premiums, and coverage that aligns with your long-term financial plan.

Managing life insurance isn’t just about buying policies—it’s about building a protection net that truly works for your family.

(Contributed by Team Prithvi, Hum Fauji Initiatives)

WHAT DID OUR CLIENTS ASK US?



QUESTION

While filing my income tax for the last financial year, I noticed penalties if advance tax is not paid on time. Can I know more about this?

OUR REPLY

Many taxpayers are surprised when they see an interest penalty while filing their Income Tax Return (ITR). Most often, this happens not due to deliberate default, but because the rules around advance tax aren't fully understood.

Advance tax works like a '**pay-as-you-earn**' system. Instead of paying your total tax at the year-end, the Income Tax Department expects payments in four instalments during the financial year, if your total estimated tax liability (after TDS) is ₹10,000 or more:

- **15th June** – 15% of annual tax liability
- **15th September** – 45% of annual tax liability (including earlier payment)
- **15th December** – 75% of annual tax liability (including earlier payments)
- **15th March** – 100% of annual tax liability (including earlier payments)

If you miss any deadlines or pay less than the prescribed amount, mandatory interest applies under **Sections 234B and 234C**:

- **Section 234B**: Charged if at least 90% of your total tax isn't paid by the end of the financial year.
- **Section 234C**: Applies when advance tax instalments are missed or underpaid on the due dates.

For any further clarification or guidance tailored to your situation, you can always reach out to your financial planner. They can help you understand penalties, plan better, and avoid surprises in the future.

(Contributed by Team Vikrant, Hum Fauji Initiatives)

REVOLUTIONIZING DEFENCE



Building Financial Confidence Across the Forces

Financial preparedness is just as crucial as operational readiness — and our Investor Awareness Programs (IAPs) continue to drive this vision forward. In October, sessions were conducted across key military stations, helping armed forces personnel strengthen their financial knowledge and make informed investment decisions.

Locations Covered & Impact

Location	Personnel Reached
Ahmedabad	227
Kamptee	190
Jabalpur	150

- **Total Personnel Reached in October:** 567
- **Cumulative Impact:** 87,013 jawans empowered through **693 IAPs**

Each IAP session is a step toward empowering our soldiers to achieve financial independence, plan for their families, and build a secure future.

Glimpses from the October sessions reflect the enthusiasm and commitment of our participants, true to the spirit of financial discipline and preparedness.

Want to organise an IAP for your unit?

Reach out to us and help your team take the first step toward long-term financial security.

EXPLORE OUR DIVERSE RANGE OF OFFERINGS



Loans Against Mutual Funds

Stop redeeming your mutual funds—
for short term needs unlock their
value with a loan, let them grow, and
save on taxes!

MUTUAL FUNDS

INTEREST



Key advantages:

- Quick Access to Funds
- No prepayment charges—can be closed even after the first payment
- Low Interest Rates
- Flexible Repayments
- Borrow Based on Fund Value
- Potential Tax Benefits
- Preserve Your Investment Strategy



For More Details Contact Us: 8929291078

YOUR GUIDE TO TAX PLANNING



TAX TIP 2025–26: GIFT SMARTLY, SAVE TAX

Gifts within the family can be more than just an act of love — it can also be a smart way to reduce your family's overall tax outgo if done right. Here's how:

01 Gift to Parents or Major Children – A Win-Win

Money gifted to your parents or adult children is taxed in their name, not yours.

➤ Example: Gift ₹10 lakh to retired parents for FDs — the interest will be taxable for them, not you.

02 Avoid Gifting to Spouse or Minor Kids

Any income they earn from your gift (like interest or dividends) will still be added back to your taxable income.

03 Daughter-in-law? Gift Before Marriage

If you gift after marriage, income from that gift is clubbed with your income. Gifts made before marriage are tax-free.

04 Consider HUF for Family Investments

Gifts of assets to a Hindu Undivided Family (HUF) allows income to be taxed in the HUF's name — helping split taxable income among family members.

05 Loan or Gift – Choose Wisely

If a gift may attract clubbing, consider giving it as a **loan with proper documentation** instead.

Pro Tip: Let the recipient reinvest the earnings — this helps gradually move taxable income from your hands to theirs.

Key Message: Gift thoughtfully, not just generously. Smart gifting helps your family save tax while staying fully compliant.

SNEAK PEEK

INTO HUM FAUJI INITIATIVES

A Sparkling Diwali at Hum Fauji Initiatives



Festivities are a time to dress up in tradition, exchange gifts, share mithai, strike a pose, and celebrate togetherness. With rangoli colours brightening every corner and a festive vibe filling every cubicle, this Diwali at HFI was truly one to remember!

Catch a glimpse of the celebration!



Our 16th Raising Day

A Celebration to Remember!

November 1st, 2025,
marked our **16th Raising
Day**, and we couldn't
have asked for a better
celebration!



A day filled with laughter, games, food, pottery, and pure joy at the lush **Thakran Farms & Dhani**, 27 acres of green, sunshine, and team spirit. From tug of war to shared smiles, we did it all.

Here's to **16 years of growing stronger together** and many more milestones ahead!

HUM FAUJI INITIATIVES MEDIA FEATURES

How to Smartly Build a Balanced Portfolio

Building the right investment portfolio is not about chasing the highest returns; it's about achieving balance. The process begins with clarity on your financial goals and an honest understanding of your risk appetite.

For Indian investors, a well-constructed portfolio aligns investments with one's income stability, time horizon, and comfort with market fluctuations.

Col Sanjeev Govila (Retd.), CEO of Hum Fauji Initiatives, explains, "Spread your investments across asset classes - equities, fixed income, gold, and real estate - to reduce risk and improve stability. Within equities, diversify across sectors and market capitalisations. This mix helps smoothen volatility while capturing growth from different economic segments."

Smart investing is, therefore, less about timing the market and more about creating a disciplined structure that can weather its cycles, ensuring long-term growth with peace of mind.

Read the full story here: <https://shorturl.at/jK9Bi>



COL SANJEEV GOVILA (RETD.)

CEO, Hum Fauji Initiatives

Retirement? More Like a Second Act in Business

For many, retirement no longer means slowing down - it's a chance to start anew. Across India, senior citizens are transforming their passion and experience into thriving ventures, proving that purpose has no age limit.

"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."

Read his story and more inspiring journeys here:
<https://shorturl.at/ODYG4>





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