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GOLD AND SILVER MUTUAL FUNDS OFFER SHINE AND STABILITY AMID VOLATILE MARKETS

In a world where stock markets can swing sharply within weeks, many investors find themselves searching for safer asset classes that provide both stability and opportunity. Precious metals—gold and silver—are increasingly becoming the preferred choices through mutual fund investments made via Fund-of-Funds (FoFs).

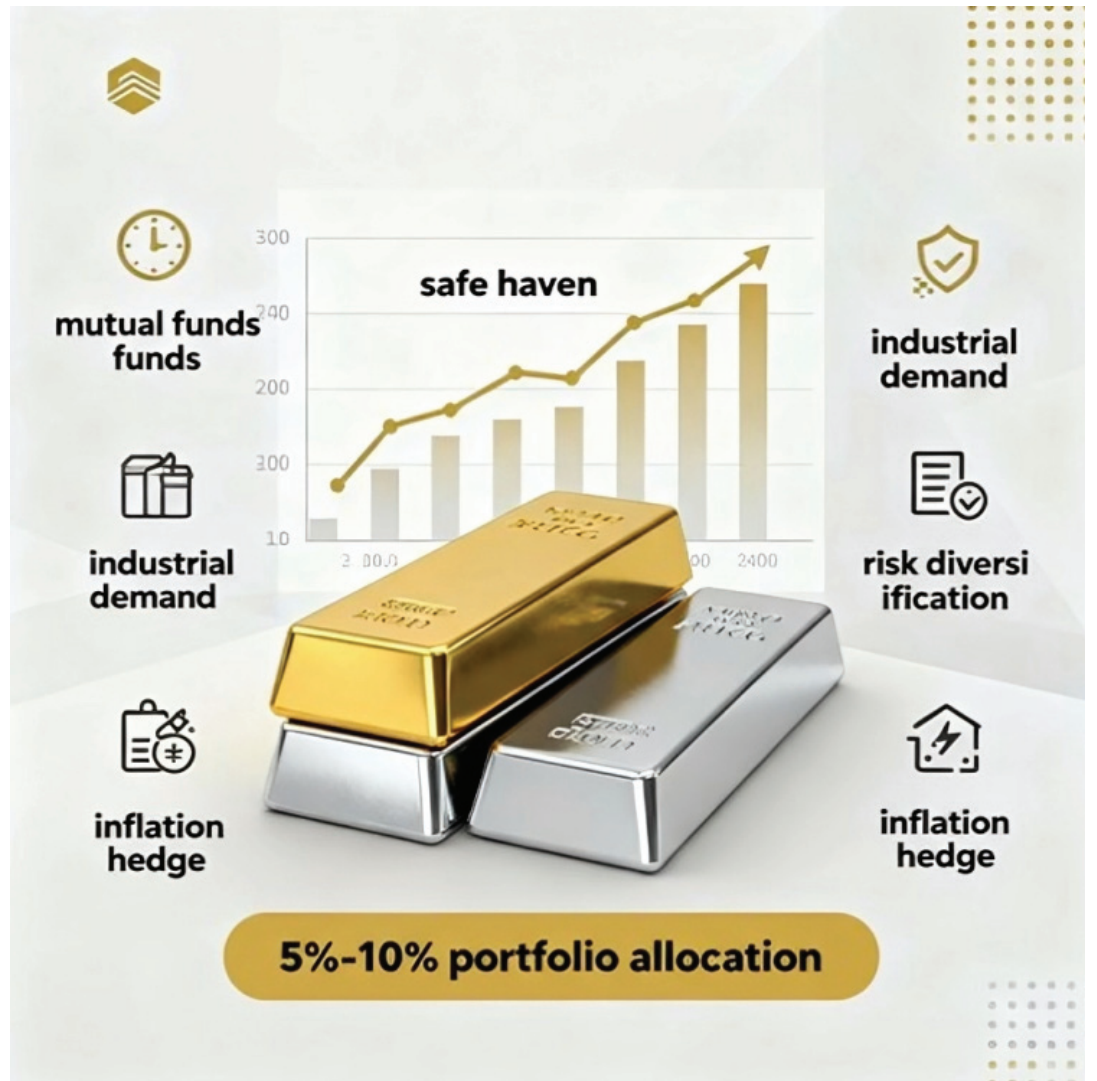
These FoFs invest in underlying gold and silver ETFs, allowing participation in global metal price movements while offering the comfort of mutual fund management and full transparency. The attraction lies in their ability to both protect and grow wealth when other asset classes falter.

Take for instance the period from March 2020 to August 2020. As global markets crashed during the COVID-19 shock, gold prices surged over 25 percent, rising from around Rs 40,000 per 10 grams to nearly Rs 52,000. Investors who had exposure through gold FoFs saw their portfolios hold up firmly even as equities tumbled. More recently, during the inflation surge of 2022–2023, gold once again acted as an anchor while stock markets experienced sharp corrections.

Looking closer at 2025, between August and October, gold prices in India rose from about ₹1,05,170 per 10 grams to ₹1,21,460—a gain of over 15%. This rally was driven by inflation concerns, global uncertainties, and seasonal demand during festivals. Silver, known for its price volatility, climbed from ₹115 per gram in early August to around ₹152 by the end of October, offering nimble investors the chance to capitalize on short-term price swings. Such dynamics reflect silver's role as both an industrial metal and a precious metal, adding a growth angle alongside risk mitigation.

Gold's steady upward movement during volatile market phases highlights its strength as a safe haven and an inflation hedge. Silver's sharper price swings provide opportunities for tactical gains. For investors holding these metals through FoFs, the last few months demonstrated how these allocations cushion portfolios during equity market stress while capturing upside from precious metal rallies.

Allocating 5–10% of an investment portfolio to gold and silver through Fund-of-Funds brings diversification benefits, reduces overall risk, and enhances long-term returns. This approach



removes practical concerns like physical storage and purity verification while offering professional management, liquidity, and transparency.

Why 5%-10%?

Precious metals typically show low or negative correlation with equities and bonds, meaning they often move differently when stock or bond markets are volatile. This helps reduce overall portfolio risk and smooths returns.

Gold acts as a historical hedge against inflation and currency depreciation, preserving purchasing power when fiat currencies weaken. Silver supplements gold by providing growth potential through its industrial demand and price swings, making the combined allocation both defensive and opportunistic.

A 5%-10% allocation is ideally sized to meaningfully reduce risk and inflation exposure

without excessively concentrating portfolio risk, especially given silver's higher volatility. Experts also point to this range based on historical portfolio performance, showing enhanced risk-adjusted returns over time.

Furthermore, Fund-of-Funds give investors easy liquidity, professional asset management, and avoid the hassles of physical gold or silver such as storage, making regular investing and rebalancing smoother.

As global economic uncertainties persist—from geopolitical tensions to currency fluctuations and inflationary pressures—gold and silver continue to affirm their timeless roles. They do more than just glitter; they protect and grow wealth, making their inclusion in mutual fund portfolios a prudent choice in today's unpredictable investment landscape.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK. PLEASE READ THE OFFER DOCUMENT BEFORE INVESTING.

MEDICAL INSURANCE IN 2025: WHY RISING PREMIUMS ARE A SMALL PRICE FOR PROTECTING YOUR FAMILY

Healthcare costs in India are rising at an unprecedented pace, driven by advanced treatments, hospital facility upgrades, and soaring inflation. Over the past few years, medical inflation has averaged around 14%, one of the highest in Asia, making hospital stays, surgeries, and diagnostics increasingly unaffordable for many families [4].

As hospital bills climb, health insurance premiums have followed suit, reaching their steepest hikes in over five years. For example, premiums for a standard ₹5 lakh individual cover have increased by about 25-35% in 2025, reflecting the rising claims and costs insurers have had to bear [4]. While these premium increases may seem burdensome, they reflect necessary adjustments in a landscape where even a single hospitalization can cause devastating financial distress.

The Invisible Risk: One Hospitalization Away from Financial Distress

India's growing middle class and ageing population face a harsh reality—unplanned hospitalization expenses are a leading cause of personal bankruptcy and long-term debt. The average cost of a three-to-five day hospital stay in a private city hospital can run into lakhs of rupees, not counting specialist fees and medications.

Without medical insurance, families often tap into savings, sell assets, or borrow at high interest during medical emergencies. The rising cost of care makes this cycle even more dangerous. Inflation affects everything from room rent to surgical implants, driving up the final bill far beyond what many expect [4].

Why Medical Insurance Premiums Are Rising

Several factors contribute to the rising cost of health insurance in 2025:

- **Medical Inflation:** Increasing costs of procedures, diagnostics, and doctor fees pressurize insurers to revise premiums upwards [4].
- **Higher Claims Post-Pandemic:** COVID-19 and associated long-term health complications have resulted in a surge of



claims over recent years, pushing insurers to balance the books [6].

- **Expanded Coverage Features:** Modern health plans include benefits for mental health, day-care treatments, and advanced therapies, enhancing protection but also overall claim costs [4].
- **Ageing & Lifestyle Diseases:** An older population and increased incidence of chronic illnesses like diabetes and hypertension raise claim frequency and expenses [4].

Managing the Rising Cost Without Compromising Coverage

While rising premiums are a reality, several strategies help manage costs:

- Opt for family floater plans to spread risk and cost across members.
- Increase deductibles or co-payments if financially feasible for lower premiums.
- Choose policies with no-claim bonuses to reward healthy years.
- Regularly compare plans, switch insurers if better value is found.
- Utilize cashless hospital networks to ease immediate financial burden [1].

Conclusion: Premiums Are an Investment in Peace of Mind

Though health insurance premiums have increased, the cost of hospital bills is rising even faster—making insurance cover indispensable for financial security. For families, the premium is a small price to pay compared to the risk of crippling medical debt that can devastate a lifetime of savings.

As the saying goes, “We are all just one hospitalization away from financial distress.” In 2025 and beyond, prioritizing comprehensive medical insurance is no longer optional but essential to safeguarding your health and your family's future.

Sources

- *Indian Health Insurance Premium Trends and Medical Inflation, Economic Times, August 2025 [4]*
- *Health Insurance Premium Increase Analysis, PB Partners Blog, December 2023 [6]*
- *Family Medical Insurance Trends in India 2025, TradeBrains, October 2025 [1]*
- *Medical Inflation and Healthcare Cost Reports, National Health Authority 2023 Data [4]*

A SMALL INVESTMENT THAT SAVED A FAMILY: THE POWER OF ACCIDENTAL INSURANCE

Life can change in an instant.

Meet Anil, a loving father and sole breadwinner for his family in a small town in Maharashtra. One evening, while returning from work, he met with a severe road accident. His injuries were critical, and the months that followed were the hardest his family had ever faced.

With no steady income, mounting hospital bills, and daily expenses, Anil's family teetered on the edge of financial collapse. Yet, amidst the crisis, there was a beacon of hope—a personal accident insurance policy Anil had purchased years ago for a modest premium.

This small, often overlooked investment became their lifeline. The insurance company promptly disbursed a lump sum, which helped cover medical expenses, nursing care, and daily living costs. This financial support enabled Anil's wife to care for their children and manage household duties without falling into debt.

Why Accidental Insurance Matters

Accidental insurance is a powerful safety net against life's unpredictable downfalls. Unlike health insurance or life insurance, it specifically covers unforeseen accidents—those sudden moments that can turn lives upside down.

India witnesses thousands of accidental injuries and deaths every day. These incidents bring not only physical pain but also financial distress. Medical treatments, rehabilitation, and loss of income create mountains of challenges for families.

For a small annual premium, accident insurance provides:

- **Financial compensation** for accidental death, permanent disability, or temporary incapacity.
- **Coverage of medical costs** associated with accidents, including hospitalization and surgery.



- **Peace of mind** knowing your family's financial security is protected, no matter what happens.

The Emotional and Practical Impact

For Anil's family, the insurance policy was more than just money—it was a promise of security and dignity during adversity. It helped preserve their standard of living, pay school fees, and keep their dreams alive.

Many families are not as fortunate. Without this safety net, tragedies can swiftly spiral into financial ruin.

A Small Step for Big Protection

The best part? The premiums are affordable and accessible to most people. Many accident

insurance policies require no medical tests and cover accidents worldwide.

Investing a small amount now can save your family from severe hardship later. It protects what truly matters—your loved ones.

Final Thoughts

Anil's story is a poignant reminder that life's uncertainties are real. But with a wise decision like accidental insurance, the unforeseen becomes manageable. It transforms fear into assurance, vulnerability into strength.

Your family deserves that protection. Secure it today with a simple, affordable accidental insurance policy—and face tomorrow with confidence.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION.

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THE MAGIC OF 72: HOW TIME TURNS SMALL INVESTMENTS INTO BIG FORTUNES

It was a lazy Sunday morning when Rajesh sat with his cup of tea, glancing through his son's math homework. Numbers never really excited him—until his financial advisor once showed him a number that changed the way he looked at money forever: 72.

This wasn't just another number. It was a key—a simple, almost magical formula to decode how fast money could double. Known as the ***Power of 72***, it quietly reveals the most important truth in investing: **the earlier you start, the stronger your wealth grows.**

What Exactly Is the Power of 72?

The concept is simple yet striking. Divide 72 by your rate of return, and you get the number of years it will take for your money to double.

For instance, if your investment grows at 12% per year,

$$72 \div 12 = 6 \text{ years}$$

That means your Rs. 1 lakh today can become Rs. 2 lakh in just 6 years, without you lifting a finger—apart from staying invested.

How Rajesh Tested the Rule

Curious, Rajesh decided to apply this to his mutual fund SIP. Suppose he started with Rs. 10,000 every month in a mutual fund growing at 12% annually. Here's what he discovered:

- In about 6 years, his investments effectively **doubled their value.**

- In 12 years, that meant **four times.**

- And in 18 years, **eight times.**

So, what seemed like a simple Rs. 10,000 per month habit could quietly grow into a sizeable amount by the time his son reached college—a perfect example of how time and compounding become silent partners in wealth creation.

The Hidden Lesson in Timing

Rajesh also realized another truth: the rule is ruthless about delays. If he waited 6 years to start, he would lose an entire doubling cycle. That one decision could mean retiring with half the wealth he could have built—all because of lost time.

Bringing It to Life

Let's compare two friends who started investing at different ages:

- Sneha began investing Rs. 10,000 per month at age 25.
- Rohan waited until 31.

Assuming both earned 12%, Sneha's money would double every 6 years. By age 55, Sneha's corpus would have gone through five doubling cycles, while Rohan's only four. The result? Sneha's corpus would be roughly ***double*** Rohan's—even though they invested the same amount monthly.

That's the unseen magic—and mercy—of starting early.



A Rule That Translates to Confidence

The Power of 72 isn't about fancy formulas or spreadsheets. It's about clarity and confidence. You instantly know how long it takes for your money to work for you. When applied through mutual fund SIPs, this rule becomes the bridge between "I'll start someday" and "I started building my future today."

As Rajesh smiled over his tea that morning, he realized this wasn't math—it was a life lesson. The number 72 had quietly shown him the real secret of financial freedom: let time do the heavy lifting.

From January 2026 we are going digital this newsletter will be available on our website www.kevalniveshv.com and we can add you on our broadcast list.

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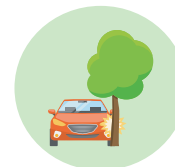
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