



*By the Faujis. For the Faujis.*

**Hum Fauji Initiatives**

December 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

*Every investment journey is unique, shaped by your aspirations, your choices, and the courage with which you navigate change. Yet, the journeys that stand out are often results of quiet strengths: clarity of purpose, steady discipline, and the willingness to evolve with time.*

*As we close another eventful year, I'm reminded that successful investing has never been about predicting markets; it has always been about understanding yourself and more importantly, your future financial goals. When you know why you are investing, decisions become simpler, distractions lose their power, and your financial path becomes clearer. And when discipline follows, wealth starts compounding with quiet consistency.*

*After all these years, I don't need to tell any of our investors how disciplined financial planning has nurtured their goals so far. We will continue to uphold the same commitment, transparency and guidance through and through.*

*At Hum Fauji Initiatives, we are dedicated to strengthening this very foundation for every member of the Armed Forces community, their families and friends.*

*This year, we've taken a meaningful leap forward, equipping you with new-age tools like **HFI Buddy**, which is a powerful chatbot on our website, created for financial education for the armed forces community along with deeper insights and more personalised guidance.*

*Our aim is simple: **To make your financial journey smarter, simpler, and truly future-ready.***

*As you gear up for the new year, I encourage you to continue investing with intention, patience, and confidence.*

*We remain committed to nurturing your growth, safeguarding your goals, and empowering you at every step.*

***Wishing you and your family a prosperous, peaceful, and fulfilling year end and holiday season.***

***Warm regards,***

***Col Sanjeev Govila (retd)***

***CEO, Hum Fauji Initiatives***

# INVESTING IN DIGITAL GOLD?

## THE HIDDEN RISKS YOU SHOULD KNOW



Gold has always been a favourite metal for Indian families — whether it's for weddings, festivals, or even for saving for future. But in today's digital age, gold too has gone online! With just a few taps on your phone, you can now buy even a small fraction of 24-carat gold — no trips to the jeweller, no lockers, no worries about purity. Sounds easy and modern, right?

Before you rush to add “digital gold” to your cart, here's what you should know.

- **It's convenient but unregulated.** Digital gold isn't governed by SEBI or RBI. It's managed by private platforms, so your safety depends on how trustworthy that platform is.
- **Extra costs sneak in:** While there are no making charges, you may still pay GST, storage fees, or delivery costs if you ever want the physical gold in hand.
- **Limited time to hold:** Most platforms cap the digital holding period (commonly 5 years). Beyond that, investors may be required to sell or take physical delivery.
- **Price Variations Across Platforms:** Digital gold prices can differ from platform to platform due to spreads, charges, and pricing mechanisms. This means you may buy gold at a higher price and sell at a lower price on the same day, leading to losses even when gold prices haven't actually fallen.

If you want regulation, transparency, and peace of mind, explore Gold or Silver ETFs and mutual funds instead. They're backed by SEBI oversight, easily tradable through your demat account, and ideal for long-term holding.

**In short:** Digital gold is convenient, but not always the best option. For serious investors, regulated gold funds remain the smarter, safer, and more reliable choice.

*(Contributed by Yogesh Gola, Relationship Manager, Advisory Desk, Hum Fauji Initiatives)*



# THE PSYCHOLOGY OF MONEY: WHY WE SAVE LESS AND REGRET MORE



*We've all made this promise: "I'll start saving from next month." But somehow... next month never comes. It's not about not valuing money—it's about how our minds are wired for instant comfort, not distant rewards.*

## The “Now” Bias – Our Love for Instant Gratification

A new phone, a fancy dinner, a weekend escape—these bring instant joy.

Retirement? Too vague. Too far off.

That mental blind-spot is called Present Bias—our heart says “enjoy now,” even though our future self will thank us later!

## The Illusion of “Small” Spending

Most of us don't lose money in one big mistake. It's the many harmless expenses—coffee here, impulse buy there—that quietly eat away at our future.

## Outsmarting Your Own Brain

You can't rewire human nature — but you can work around it.

- ◆ **Automate savings:** Let money move to your SIP or savings goal before you see it.
- ◆ **Name your goals:** “Goa Trip Fund” sounds more exciting than no name.
- ◆ **Reward progress:** Celebrate every ₹25,000 saved — small rewards keep you motivated.

## The Real Reward – Freedom

Saving isn't about saying “no” to life's pleasures. It's about saying “yes” to freedom.

Freedom to take that long break.

Freedom to sleep calmly even when markets wobble.

So, the next time your brain says “later,” remember: Every rupee saved today is a step closer to a calmer, freer you.

The goal isn't to save perfectly. It's to save consistently.

*(Contributed by Aman Goyal, Relationship Manager, Team Vikrant, Hum Fauji Initiatives)*

# STARS DON'T SHINE FOREVER, NEITHER DO TOP-PERFORMING FUNDS

*"Which is the best mutual fund to invest in?" — it's the question almost every investor starts with. A quick Google search, and you're flooded with rankings, ratings, and "top-performing" fund lists.*

*But here's the catch: will today's top performer stay on top forever?*

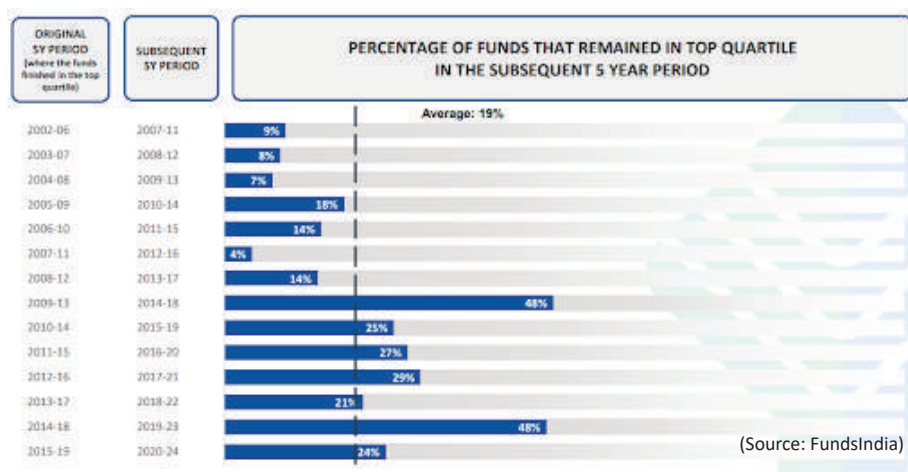
*The truth is sobering — only 1 out of 5 top-performing funds manages to retain its position over the next five years.*



Fund performance is cyclical, and so are the leaders. A five-star fund today can look ordinary a few years later. Many investors keep switching from one "best" fund to the next, but by the time they invest, the real growth phase of that fund has usually passed.

So, what's the smarter move? If you must optimise something, **optimise your behaviour, not your fund list.**

So, what's the smarter way to build wealth?



**01 Category over brand:** Choose the fund category that matches your risk appetite — large-cap for stability, flexi-cap for balance, and mid & small-cap for higher growth potential. The logo on the fund is secondary; your comfort with its volatility is what counts.

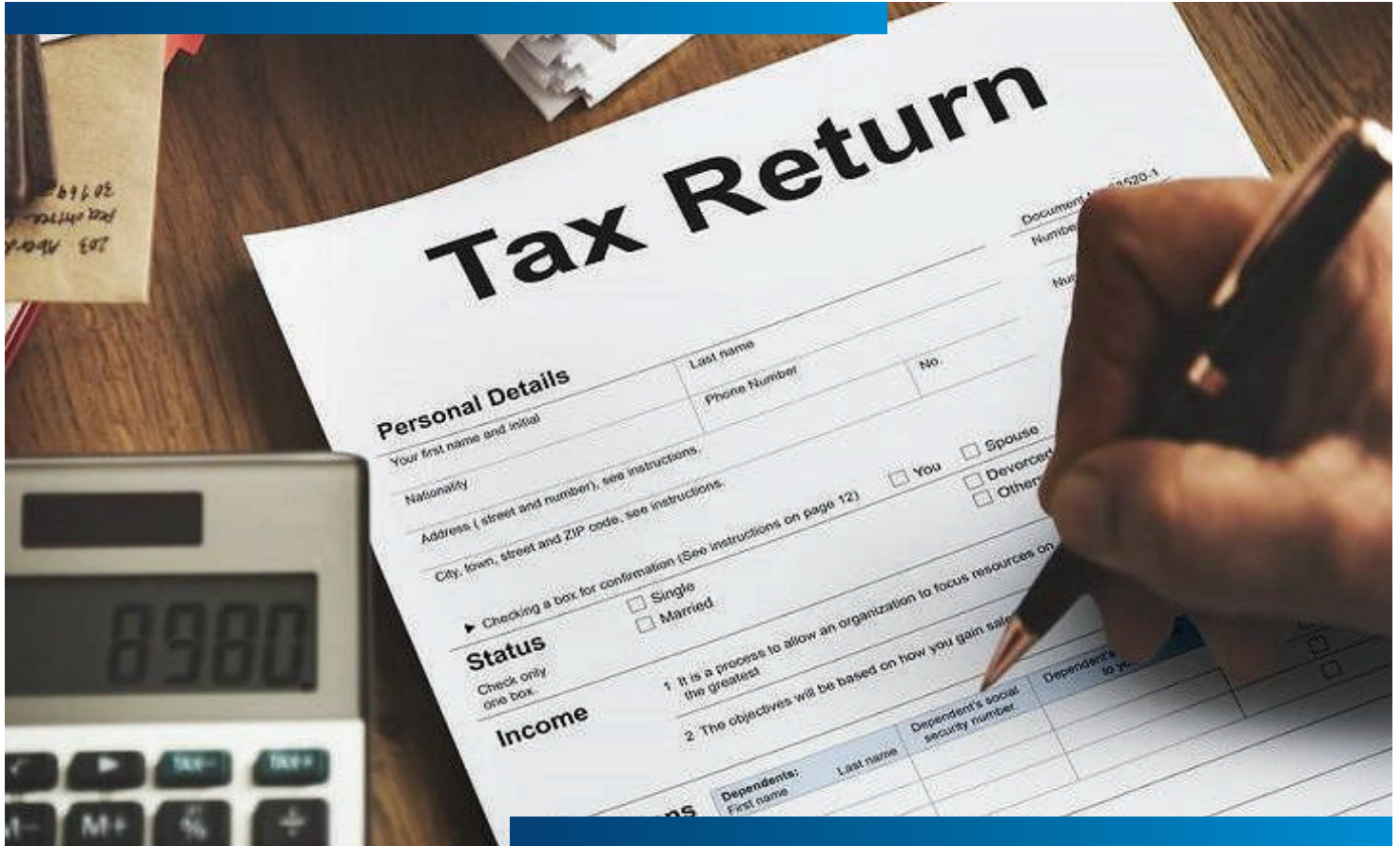
**02 Discipline over drama:** A well-chosen, consistently performing fund held patiently often outpaces the chase for temporary stars. Compounding rewards continuity, not excitement. well-chosen one.

In the end, the secret to wealth creation lies not in finding the next best fund, but in staying invested in a well-chosen one.

*(Contributed by MF Alam, Lead Financial Research Analyst, Hum Fauji Initiatives)*

# MISSED SOMETHING IN YOUR ITR?

## HERE'S HOW YOU CAN REVISE IT BEFORE YEAR-END



If you've recently filed your Income Tax Return and later realised, "Oh no, I missed something..." — don't worry. You're not alone, and the good news is that the tax department actually gives you a second chance.

Every taxpayer gets the option to file a **Revised Return** if there's an error, a missing detail, or a forgotten deduction. Think of it as an "edit button" for your ITR.

### The process is simple:

Just log in to the income tax e filing portal, select the correct assessment year, choose the option for Revised Return, update the missing or incorrect details, and submit it again. Do not forget to e verify the revised return, as it is mandatory for the process to be completed.

But why should you revise your return?

Because it saves you from future notices, ensures all your income and savings are reported correctly, and helps you avoid unwanted penalties. If you forgot to claim an exemption or deduction earlier, a revision also means you get the right refund amount — definitely worth it.

Remember, the deadline to revise your ITR is **December 31 of the assessment year**. So if something was missed, this is your window to fix it smoothly.

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



# TOP CLIENT QUERIES OF THE MONTH

## WHAT DID OUR CLIENTS ASK US?



### QUESTION

*Is SIF (Specialized Investment Fund) for Everyone? Who Should Really Invest in It?*

### OUR REPLY

*SIFs (Specialized Investment Funds) are a new investment option recently introduced by SEBI in April 2025. Fund houses like Edelweiss, SBI, and Quant have already launched NFOs under this category.*

### Here's what you need to know:

- ★ **High Entry Barrier:** Minimum investment is ₹10 lakh, placing SIFs between regular mutual funds and PMS/AIFs.
- ★ **Flexible Strategies:** Unlike regular mutual funds, SIFs can use long-short strategies — meaning they can profit in both rising and falling markets. While this can boost returns, it also increases risk by many steps.
- ★ **Skill-Driven Performance:** The fund manager's expertise matters a lot. Early AIF experiences show returns can be uneven depending on how well derivatives and market swings are handled by that fund management team.
- ★ **Limited Track Record:** SIFs are new. No historical data exists yet, so predicting performance is tricky.

**Our Take:** SIFs are exciting but untested. We recommend a cautious approach — observe how these funds perform over the next few months before considering them for your portfolio.

*(Contributed by Team Sukhoi, Hum Fauji Initiatives)*



## QUESTION

*Why should I take a home loan instead of redeeming my mutual fund portfolio?*

## OUR REPLY

*Buying a house is a major milestone, and it often brings up one common dilemma: “Should I take a home loan or redeem my mutual fund portfolio?”*

*This is a very valid question — and the logic behind the right choice is simpler than it seems.*

### 01 Borrowing is better when loan interest is lower than investment returns.

If your home loan rate is lower than what your investments can earn, it makes financial sense to take a loan. Your investments continue compounding at a higher rate while you pay lower interest on the loan.

### 02 Equity portfolios generally outperform home loan rates in the long run.

For example:

★ ₹50 lakh invested @11% for 20 years → ₹4.03 crore (₹3.53 crore gain)

★ ₹50 lakh home loan @8% → ₹50.37 lakh interest

Your investment gains are far higher than your loan cost.

### 03 Many people avoid loans due to EMI fear — but SIPs aren't fixed commitments either.

EMIs feel like a strict monthly commitment, but SIPs are also not compulsory. Avoiding a loan to skip EMIs may cause inconsistent investing and lower long-term wealth creation.

### 04 If your cashflow is comfortable and retirement is 15–20 years away, a home loan helps you build two assets.

You create a long-term appreciating asset (your house) without touching your mutual funds, shares, or PMS, which continue compounding and contributing to overall wealth creation.

**In short, taking a home loan doesn't just help you buy a house — it helps you protect and accelerate your long-term wealth.**

When managed wisely, you're not choosing between your home and your investments... **you're choosing to build both.**

*(Contributed by Team Arjun, Hum Fauji Initiatives)*



# REVOLUTIONIZING DEFENCE

## Building Financial Confidence Across the Forces

Financial confidence is a vital part of a soldier's preparedness, and our Investor Awareness Programs (IAPs) continue to strengthen this across units.



In November, we conducted focused sessions at select stations, guiding personnel on making sensible, future-ready financial decisions.



# LOCATIONS COVERED & IMPACT

Location	Personnel Reached
Ahmednagar & Kamptee	82
Jabalpur	260

★ **Total Personnel Reached in November: 342**

★ **Cumulative Impact: 87,355 jawans empowered through 698 IAPs**

Each lecture brings us closer to building a financially confident and well-prepared soldier community.

The energy, discipline, and genuine curiosity shown by the jawans reflect their commitment to securing a strong financial future for their families.

## 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

## TURN YOUR HOME UPGRADES INTO TAX SAVINGS

Selling a property this year?

Many homeowners forget that the improvements they made—small or big—can **legally reduce their long-term capital gains tax**.

Think of it this way:

- ▶ Every upgrade that added value to your home can also add **tax savings** today.

### What Counts as “Cost of Improvement”?

Improvements such as:

- ▶ Modernising your home (modular kitchen, built-in storage, upgraded bathrooms)
- ▶ Enhancing safety & efficiency (security system, electrical upgrades, water harvesting)
- ▶ Reviving the structure (retiling, waterproofing, roof repair, repainting)
- ▶ Upgrading common facilities (lift replacement, parking construction, guard toilet)
- ▶ Mandatory charges (Stamp Duty & Registration)

If the work made your home better, stronger, safer or more functional, it likely qualifies.

### Why This Matters

These improvement costs are indexed and deducted from your sale value.

That means:

**Lower taxable gain → Lower tax payable.**

Most people miss out simply because they don't list these costs — are you one of them?

### Before You File

Keep invoices, contractor bills, and proof of payment handy. A little paperwork now can save you a lot of tax later.

**Are you claiming your rightful benefit while computing capital gains?**

If not, you're leaving money on the table.



# SNEAK PEEK

## INTO HUM FAUJI INITIATIVES

### A Proud Moment for the Hum Fauji Family

We're delighted to share that on 6th November 2025, our Founder & CEO, Col Sanjeev Govila (Retd), was recognised as the **No. 1 Financial Advisor in India**, receiving the prestigious 'Practising CFP® Professional of the Year 2024–25' award by FPSB India.



Another remarkable feather in his illustrious journey, this achievement reflects not just his leadership but the collective commitment, trust, and dedication of the entire HFI family. What began as a small dream sixteen years ago has grown into a mission that empowers armed forces families across the world.



# CELEBRATING OUR COO, BINDU MA'AM



Music, cake-cutting, warm wishes, and endless laughter — that's the kind of joy-filled vibe we had celebrating Bindu Ma'am's birthday. Another year of milestones, leadership, and moments that inspire us every day. Wishing Ma'am good health, happiness, and continued prosperity. Here's a small glimpse of the celebration!





# CELEBRATING THE STRENGTH & SUPPORT OF OUR MEN AT WORK

A moment of gratitude for the men who show up with strength, sincerity, and heart.



Here's a glimpse of how we honoured them, just the way they deserve.

This International Men's Day, we celebrated the teammates who lift us higher through their support, their actions, and their everyday presence.



# HUM FAUJI INITIATIVES MEDIA FEATURES



## ELSS vs PPF Under the New Tax Regime: What Should Investors Do Next?

In his latest feature, Col. Sanjeev Govila (Retd), CEO, shares a clear, practical roadmap for long-time ELSS and PPF investors navigating the new tax regime. From understanding where safety still wins to knowing when flexibility matters, his guidance simplifies what most find confusing.

For more such grounded and experience-backed financial insights, read the full article here:  
<https://shorturl.at/L1ax3>

## Can Your Mutual Fund Portfolio Grow to ₹1 Crore in 10 Years? Here's the Expert

When an investor shared his 5-fund portfolio—spanning multicap, flexicap, midcap, smallcap, and a balanced advantage fund—Col. Sanjeev Govila (Retd), CEO of Hum Fauji Initiatives, called it a well-constructed and diversified strategy. But to truly reach the ₹1 crore target in the next decade, he recommends increasing the SIP to ₹30,000 per month with a 10% step-up.

For detailed insights and the complete analysis:  
<https://shorturl.at/j6sY9>



**COL SANJEEV GOVILA (RETD.)**

**CEO,  
Hum Fauji Initiatives**







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+91-99998-38923



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Lifetime Financial Planning | Wealth Creation | Retirement Planning |  
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*By the Faujis. For the Faujis.*

## Hum Fauji Financial Services Private Limited

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