

February 16-28, 2026

1) Bonds as a Portfolio Tool: Positioning Fixed Income for Balance and Growth

By: Sanjeev Kumar

2) SIPs & Smart Allocation: Crafting Your Wealth Blueprint

By: Jitendra PS Solanki

3) Equity Investing, The Path to Create Lasting Wealth

By: Yogin Sabnis

4)Safeguard & Scale: The Indian Investor's Long-Term Playbook

By: Jitendra PS Solanki

5)Basic Principles of Financial Planning

By: Shariq Nisar



**A fortnightly series offering quick, engaging insights from investor education webinars.*



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Key Takeaways¹

February 16-28, 2026

1. Bonds as a Portfolio Tool: Positioning Fixed Income for Balance and Growth

Speaker: *Sanjeev Kumar, Co-CEO & Founding Member, Bondvue*

Context: The role of fixed income in portfolio construction and long-term wealth creation. It highlighted how bonds help balance equity volatility, improve portfolio stability, and support disciplined investing through proper asset allocation and behavioral risk management.

❖ *Session Highlights:*

- Bonds reduce portfolio drawdowns, improve risk-adjusted returns, and provide predictable cash flows.
- Asset allocation and structured frameworks are more important than chasing returns for sustainable wealth creation.
- Fixed-income instruments help stabilise portfolios during market cycles and support long-term compounding.

✓ *Key Takeaways:*

- While equity drives long-term growth, debt provides the stability that sustains it. True wealth creation is not just about returns but also about protecting capital through market cycles.
- Accordingly, fixed income must be positioned as a foundational allocation within portfolios rather than being viewed solely as a source of yield.

🔗 [Recording of Webinar Link](#)

2. SIPs and Smart Allocation: Crafting Your Wealth Blueprint

Speaker: *Jitendra PS Solanki, RIA, CFP, Estate Planner*

Context: Aimed at building understanding among investors about the benefits of SIPs and how investors should create a blueprint for their investment journey.

❖ *Session Highlights:*

- The strategy for creating a blueprint for making investment decisions.
- The benefits of regular investing and how it helps in creating wealth.
- The four-step process of aligning goals with SIPs.

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✓ *Key Takeaways:*

- Investors must consider regular investing through SIPs.
- Mutual funds are the most viable option for gaining exposure to equities.
- As income grows, investors should increase their SIP contributions through the step-up feature.
- Asset allocation is the right approach; align your investments with your financial goals.

🔗 [Recording of Webinar Link](#)

3. Equity Investing, The Path to Create Lasting Wealth

Speaker: *Yogin Sabnis, CEO, VSK Financial Consultancy Services Pvt. Ltd.*

❖ *Session Highlights:*

- The importance of inculcating the habit of saving and investing these savings in equity in a disciplined manner.
- The difference between investing in stocks and equity mutual funds, and how equity mutual funds are a better choice.

✓ *Key Takeaways:*

- Equity investing is the best way to create long-term, sustainable wealth.
- Equity mutual funds provide the best option for creating a diversified and risk-optimized portfolio.

🔗 [Recording of Webinar Link](#)

4. Safeguard & Scale: The Indian Investor's Long-Term Playbook

Speaker: *Jitendra PS Solanki, RIA, CFP, Estate Planner*

Context: Aimed at building understanding among investors on how to safeguard their existing wealth, grow their wealth systematically, and transfer wealth efficiently.

❖ *Session Highlights:*

- The concepts of a Will, Trust, and Nomination.
- To create a margin of safety in personal finance.
- To protect oneself through emergency funds and insurance before making investment decisions.

✓ *Key Takeaways:*

- Investors should align their investments with their goals.
- Consider beating inflation and maintaining tax efficiency while making investment decisions. Use SIPs in equities to create wealth systematically.
- Create a will and align your nominations with it.

- Use SIPs in equities to create wealth systematically.

🔗 [Recording of Webinar Link](#)

5. Bonds Basic Principles of Financial Planning

Speaker: *Shariq Nisar, Principal, Rizvi Institute of Management Studies and Research*

❖ *Session Highlights:*

- Participants learned about the 50/30/20 rule, which states that 50% of income should be allocated to needs, 30% to wants, and 20% to savings and investments. They also learned the importance of tracking expenses and categorizing them effectively.
- Participants learned about the importance of the savings ratio as a key financial parameter for managing personal finances.
- Through practical case studies, participants learned how goal-based investing can be achieved in real-life scenarios, particularly in the context of Indian spending patterns.

✓ *Key Takeaways:*

- Financial planning helps individuals gain clarity, direction, and financial security.
- Budgeting helps individuals develop discipline and gain better control over their finances.
- A savings ratio helps individuals achieve financial stability.
- Compounding helps individuals gain exponentially through early investment.

🔗 [Recording of Webinar Link \[in Urdu\]](#)

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Webinar Date	Webinar Topic and Speaker	Webinar Link
20 th February 2026	Basic Principles of Financial Planning <i>By Nisha Sanghavi</i>	Click here