

Key Takeaways

Week: July 1-11, 2025

1. Future of Bond Investing: Digitisation, Transparency, and Retail Participation in India

Speaker: Mr. Sanjeev Kumar, Co-CEO & Founding Member, BondVue

Context: The session explored how technology and regulatory reforms are reshaping India's bond market, with a focus on increasing retail participation and improving market efficiency.

❖ Session Highlights:

- India's bond market remains dominated by government securities (46%) with limited Retail access to corporate bonds (23%).
- OBPPs (Online Bond Platform Providers) are revolutionizing access by aggregating, Curating, and enabling digital transactions.
- Regulatory changes and tech integration (e-KYC, UPI, API platforms) are key to boosting transparency and participation.

✓ Key Takeaway:

1. Retail investors now have improved access to bonds through digital platforms.
2. Understanding new tax norms and leveraging OBPPs can unlock stable returns in a maturing bond market.

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2. Securing your future - NPS vs UPS – What you Need to Know

Speaker: Suresh Sadagopan, Founder, Ladder7 Wealth Planners

Context: Since government has offered an opportunity to move from NPS to UPS for Government employees; understanding what each offers and taking the right decision is important. That is what the session covered.

❖ Session Highlights:

- Understanding what are the feature and benefits of NPS & UPS
- Under what circumstances NPS may be beneficial and in which UPS may score
- Taking the right decision after considering all aspects

✓ **Key Takeaway:**

1. NPS is a fully defined contribution scheme & UPS is a defined benefit scheme with certain conditions and each has its positives.
2. However, one needs to consider one's individual situation & whether a stable, rising pension is important or a somewhat variable pension with the corpus returned to the beneficiary after the lifetime.

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3. Minimise Risk, Simplify Investing – For risk averse investors

Speaker: Arup Mukherjee, Ex - MD & CEO, India International Clearing Corporation (IFSC) Limited

Context: How to create a low risk, simplified investment strategy with an objective of generating long term, inflation beating returns?

❖ **Session Highlights:**

- Investors should not fall prey to tips, unsolicited messages, social media messages etc. while investing and create a low risk, simple and easy to execute investment strategy.
- Investors should have a long-term investment horizon and not a short-term speculative mentality.
- A judicious mix of debt & equity mutual funds, index funds, balanced advantage funds would help the investors create an ideal long term investment portfolio

✓ **Key Takeaway:**

1. Do not chase high returns and take undue risks.
2. Be vigilant and not fall prey to social media influences, unsolicited messages etc.
3. Create a mutual fund based investment strategy through a direct, systematic investment plan (SIP) route, for long-term inflation beating returns.

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