

## Key Takeaways

**Week: July 15-31, 2025**

### 1. New Investment Opportunity - SIF - Should one invest!

**Speaker:** *Kunj Bansal, General Manager, NISM.*

**Context:** A new product called SIF (Specialized Investment Fund) has been allowed by SEBI to be launched by AMCs. The product features include flexibility of shorting that has been allowed using derivatives. This takes the products towards higher risk (with expectation of higher return) on the riskometer. To protect small investors from higher risk, minimum amount has been kept at Rs 10 lacs.

#### ❖ Session Highlights:

- SIF has been allowed to be launched in 3 different categories with 7 sub categories (features) within these.
- These categories are equity, debt and hybrid.
- Currently, there is no performance track record available as these products will be launched for the first time.
- It is difficult to visualize outcome from these funds as India seems to be lacking in shorting skills.
- Additionally, India, being a higher growth economy, the availability of shorting opportunities is also likely be lesser
- Further, there is no minimum requirement of shorting position in the products. As a result, fund managers may not take short positions and might run long only product in the name of SIF.
- Distribution skill availability for these products is also currently very low.

#### ✓ Key Takeaway:

- Only those investors with the mindset to accept higher risk and with an ability to invest for the long term should consider investing in these.

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### 2. Debunking the myths on Personal Finance

**Speaker:** *Kalpesh Ashar, CFP, SEBI registered Investment Advisor.*

**Context:** Personal finance is one of the most essential life skills, yet it remains widely misunderstood due to numerous myths surrounding key concepts such as cash flow management, net worth, goal-based investing, insurance planning etc. Thus, it is important to break down the common misconceptions and replace them facts backed by financial principles.

#### ❖ Session Highlights:

- Keep it simple and straight – Do not unnecessarily complicate your portfolios by investing in complex products that are beyond your understanding.
- Choosing the right insurance policy – beware of miss-selling happening in financial products. Do not mix insurance and investments.
- It is always better to take a ‘professional’ opinion rather than doing everything by yourself or depending on robo-advisors, you- tube and social media.
- Early investments made consistently over time grow significantly due to the power of compounding. Start Early!

✓ **Key Takeaways:**

- Financial well-being is a journey—begin by accepting past mistakes, staying aware of your current financial situation, and taking informed, goal-oriented actions.
- Replacing myths with facts empowers you to make better financial decisions.

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### 3. Securing in interconnected world -Precautions for cybercrimes and cyber frauds

**Speaker:** Sunil Bakshi, Trainer and Consultant, Information Risk, Audit and Security.

**Context:** The exponential increase in cyber frauds, particularly fake investment offers are defrauding innocent investors. Thus it is important be alert and avoid losses due to cyber frauds.

❖ **Session Highlights:**

- Importance of Cyber Security.
- Indicators of possible fake investment offers.
- How to identify honest broker.

✓ **Key Takeaways:**

- Scammers use a variety of sophisticated techniques to exploit investor trust.
- Social media platforms have become powerful tools for identifying and targeting potential victims.
- Advancements in AI are significantly boosting the effectiveness of cybercriminal tactics.
- Continuous awareness and due diligence are essential to safeguard personal and financial information.
- Therefore Never Trust, Always Verify.

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### 4. How to build a Long-Term Portfolio?

**Speaker:** Deepesh Raghaw, Investment Adviser and Founder, [www.PersonalFinancePlan.in](http://www.PersonalFinancePlan.in)

**Context:** Everyone wants to build a “BIG” long-term portfolio that offers good returns at a low volatility. It is critical to recognize that some of these objectives are at odds with one another.

❖ *Session Highlights:*

- 3 step process of building a long-term portfolio:
  - i. **Step 1:** Asset Allocation in line with your risk profile and financial goals.
  - ii. **Step 2:** Sub-Allocation within the asset class and choice of investment products. Consider Core and Satellite approach to equity and debt portfolios.
  - iii. **Step 3:** Regular review (of choices in Step 1 and 2) and portfolio rebalancing

✓ *Key Takeaways:*

- Imbibe the power of compounding. Compounding has lower impact on nominal portfolio growth initially, but the impact grows, as the portfolio gets bigger.
- Do not just focus on investment returns. The size of your investment matters too.
- Build a portfolio in line with your risk profile and financial goals.
- Follow a simple 3-step process. Asset Allocation, Sub-Allocation, and Regular review and rebalancing.
- Finalize rules for all 3-steps and stick to those rules. A rule-based approach to portfolio construction is better than a gut-based approach. Simple beats complex when it comes to investments.

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## 5. Loans & Credit Scores: What Every Borrower Should Know

**Speaker:** Ms Aparna Ramachandra, Founder Director, [rectifucredit.com](https://rectifucredit.com)

**Context:** Understanding loans and credit scores is crucial for making informed financial decisions. This topic highlights how credit scores impact loan approvals, interest rates, and borrowing capacity—empowering borrowers to manage credit responsibly and build financial stability.

❖ *Session Highlights:*

- What is Credit Score?
- How to build a Long Credit Score?
- Why is it important to have a healthy credit?
- What are Good Credit Habits?
- Where to get the credits reports?

✓ *Key Takeaways:*

- Importance of having a Good Credit Profile, even if the profit is hurt it can be rectified.

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