

August 16-31, 2025

1) Cyber Risk Management in Capital Markets

By: Kirti Arekar, Professor NISM

2) How to plan your cross border finances as a NRI or returning to India?

*By: Vishal Dhawan, Founder & CEO,
Plan Ahead Wealth Advisors*

3) What are Corporate Bonds?

*By: Dr. Kapil Shrimal, Associate
Professor, NISM
Mr. Vishal Goenka, Co-Founder,
IndiaBonds*

4) A guide for investors: Who to call if you want to sort your finances

*By: Sashind Ningthoukhongjam, Correspondent,
Mint*



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Key Takeaways¹

August 16-31, 2025

1. Cyber Risk Management in Capital Markets?

Speaker: Kirti Arekar, Professor NISM

Context: Capital markets face rising cyber threats—such as malware, phishing, Distributed Denial of Service (DDoS) attacks, and insider risks—that endanger data, operations, and investor confidence. These attacks, often enabled by AI and social engineering, can lead to financial losses, reputational harm, and regulatory penalties.

❖ Session Highlights:

- To address cyber threats, firms must assess risks, classify assets, and adopt layered defenses that combine technology with robust policies and employee training.
- Regulatory frameworks such as GDPR, SEC Guidelines and FFIEC standards provide structure, while strong incident response and continuous improvement build resilience.
- Cyber risk management is not merely a matter of compliance but also a strategic necessity to protect stability and maintain trust.

✓ Key Takeaways:

- Cyber risks in capital markets are fast evolving, posing financial, reputational, and regulatory challenges. Managing them requires strong regulations, thorough risk assessments, and a balance between technology and employee awareness.
- A solid incident response plan and continuous improvement are essential.
- Cyber risk management is not just about compliance—it is a strategic necessity to protect trust and maintain market integrity.

🔗 Recording of Webinar Link

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2. How to plan your cross border finances as a NRI or returning to India

Speaker: *Vishal Dhawan, Founder & CEO, Plan Ahead Wealth Advisors*

Context: Resident Indians moving out of India, or Non-Resident Indians moving back to India, need to keep in mind multiple factors when considering their personal finances.

❖ Session Highlight:

- Planning well in advance when leaving India for overseas, or returning to India, and keeping in mind the nuances of multiple jurisdictions that you may be part of, is crucial for better managing the transition.

✓ Key Takeaways:

- By taking a holistic view covering banking, investments, real estate, tax, insurance, and succession planning, the transition can become easier for families while also ensuring compliance.
- Given the increasing complexities across jurisdictions, handholding may be required in areas such as tax, succession, and investments.

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3. What are Corporate Bonds?

Speaker: *Dr. Kapil Shrimal, Associate Professor, NISM*

Mr. Vishal Goenka, Co-Founder, IndiaBonds

Context: To understand fundamentals of corporate bonds—debt instruments through which companies borrow from investors by issuing Non-Convertible Debentures (NCDs).

❖ Session Highlights:

- The discussion highlighted the growing Indian bond market, SEBI's ₹10,000 face value mandate, and the different types of bonds—secured vs. unsecured, listed vs. unlisted, and private placements vs. public issues.
- Why do corporates issue bonds? To access flexible funding at competitive rates while diversifying beyond bank loans.
- For investors, bonds offer predictable returns, portfolio diversification, and tradability in secondary markets. Returns are measured by fixed coupon rates and yield to maturity (YTM), while credit ratings guide risk assessment.
- With the advent of Online Bond Platform Providers (OBPPs) like IndiaBonds, investing has become easier, with no lock-in periods, direct demat settlements, and transparent pricing.

✓ **Key Takeaway:**

- Corporate bonds form an important pillar of your investment portfolio, and India's bond market, sized at US \$2.78 trillion, remains underpenetrated and is primed for significant growth as the economy continues to expand.

🔗 **Recording of Webinar Link**

4. A guide for investors: Who to call if you want to sort your finances?

Speaker: *Sashind Ningthoukhongjam, Correspondent, Mint*

Context: In a large country like India, many individuals and entities provide financial advice while adhering to the law. However, with the rise of internet connectivity, many people have fallen prey to unscrupulous players who disguise themselves as genuine financial advisors on various social media platforms. This session highlights the importance of seeking financial guidance from professionals or entities that operate within the law.

❖ **Session Highlights:**

- Discussed the importance of financial planning and how certain entities and individuals can help achieve your needs within the regulatory framework. The session dealt with different revenue models of mutual fund (MF) distributors, Registered Investment Advisers (RIAs), and Research Analysts (RAs).
- The number of Registered Investment Advisers (RIAs) in India is just 906. This highlights that India still has a long way to go in adopting fee-based advisory.
- Unlike MF distributors, who act as agents of Asset Management Companies (AMCs) and earn commission income, RIAs charge clients directly.

✓ **Key Takeaways:**

- Always reach out to entities or individuals who operate under a regulated framework to help you manage your finances and investment needs.
- Beware of influencers who provide financial advice on social media. They may not hold the appropriate licenses to offer such advice and may have received consideration from certain entities to promote their products without proper disclosures.
- Avoid following financial advice on the internet blindly.

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