NISM National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINAR

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

September 1-15, 2025

1) **'Will' - a tool for securing family wealth**
   By: Mohini Mahadevia, Founder & Proprietor - SOLUFIN

2) **Investment Lessons from Sports**
   By: Viral Bhatt, Founder – Money Mantra, Personal Finance Expert

3) **Global investment- MFs, LRs & GIFT City- Pros & Cons**
   By: Neil Borate, Editor-in-chief, thefynprint

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

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Key Takeaways[1]

September 1-15, 2025

1. 'Will' - a tool for securing family wealth

Speaker: *Mohini Mahadevia, Founder & Proprietor - SOLUFIN*

Context: While Indian families spend lifetime building wealth, there is not enough awareness about protecting and transitioning that wealth through tools such as a Will. In the absence of a well-thought-out estate plan and a Will, families often find themselves deprived of assets and entangled in long legal battles—situations that could easily be avoided.

❖ *Session Highlights:*

- Discussed the unique social challenges faced by Indian families in estate planning.
- Glanced through the various personal laws that govern succession in the absence of a valid Will.
- Highlighted the importance of making a Will.
- Explained the various components of a valid Will.
- Discussed the concepts of nomination and guardianship.

✅ *Key Takeaways:*

- In the absence of a Will, various personal laws based on one's religion—such as Hindu Law, Mohammedan Law, and the Indian Succession Act—govern the distribution of assets.
- Making a Will is imperative for anyone who holds assets of any kind and wishes to retain control over how they are distributed after their death.
- A nomination does not supersede a valid Will. While nomination is important, one must always make a Will.

🔗 **Recording of Webinar Link**

[1] *The views expressed in Edubytes are those of the speaker(s) and do not represent the views of NISM. This initiative is part of investor education and should not be considered financial or investment advice.*

2. Global investment- MFs, LRS & GIFT City- Pros & Cons

Speaker: *Neil Borate, Editor-in-chief, thefynprint*

Context: A session on why and how to invest abroad using mutual funds, Liberalized Remittance Scheme (LRS) and Gujarat International Finance Tec (GIFT) City funds.

❖ *Session Highlights:*

- Mutual funds have stopped investing fresh money abroad since February 2022 due to the Reserve Bank of India (RBI) limit.
- Investors must, therefore, study their options under the LRS, including opening a broking account abroad and/or investing in Gujarat International Finance Tec (GIFT) City funds.
- Global diversification allows investors to reduce risk or increase returns. Historically, Indians could diversify through mutual funds, but the MF industry reached the RBI's overseas investment limit in February 2022. Apart from a few mutual funds that still have limits, several new investment avenues have opened up, especially through Gujarat International Finance Tec (GIFT) City, which is a Special Economic Zone for the financial sector.
- The session outlined the need for global diversification, the options available, and the risks and compliances associated with each route to global investing.

✅*Key Takeaways:*

- Investing globally is a no-brainer.
- Concentrated, single-country exposure is a recipe for disaster.
- Diversify through regulated vehicles in Gujarat International Finance Tec (GIFT) City, which is under the International Financial Services Centres Authority (IFSCA).

🔗 **Recording of Webinar Link**

3. Investment Lessons from Sports

Speaker: *Viral Bhatt, Founder – Money Mantra, Personal Finance Expert*

Context: Investors often view financial markets as unpredictable and stressful. Sports, however, teach timeless values such as discipline, patience, adaptability, and teamwork—lessons that are equally vital in investing. This session drew parallels between iconic sports moments and smart investing practices to help investors become more consistent and confident.

❖ *Session Highlights:*

- How discipline and patience in sports translate into long-term wealth creation through SIPs and compounding.
- Why diversification is like a team sport—no single player (or asset) can win the game alone.
- The importance of staying calm under pressure and trusting the process, even during volatile markets.

✅*Key Takeaways:*

- Investing is a marathon, not a sprint. Start early, stay consistent, and let compounding do its work.

- Every champion needs a coach. A trusted financial advisor helps investors avoid emotional mistakes and stay on track.

🔗 **Recording of Webinar Link**

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