National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINAR

INVESTOR eduBytes

Empowering Investors Through Knowledge

October 1-15, 2025

1) **Securities Transmission: A Key but Overlooked Investor Process**
   By: Nisha Sanghavi

2) **Defending your Digital Investment Wallet: Navigating AI, Fintech Risks, and Sophisticated Scams**
   By: Dr. Suneel Sharma

3) **Investing Rule no. 1 - Don't Lose *[in Hindi]***
   By: Amit Trivedi

4) **How To Select A Good Financial Advisor For Yourself**
   By: Suresh Sadagopan

5) **Empowering Individuals through Capital Market Investments: Spotlight on Equity & Mutual Funds *[in Bengali]***
   By: Dr. Ram Prahlad Choudhary

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Key Takeaways[1]

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1. Securities Transmission: A Key but Overlooked Investor Process

Speaker: *Nisha Sanghavi, CFP, Director - Promore Fintech Private Limited*

Context: Securities transmission refers to transferring ownership of a deceased person's securities—such as demat shares, mutual funds, and bonds—to their legal heirs or nominees. This process is often overlooked but essential to ensure continuity and avoid legal hassles for families and investors. Due to low awareness and documentation gaps, transmission can become complicated, leading to delays and potential financial loss.

❖ *Session Highlights:*

- Highlighted the entire securities transmission process, including required documentation, key stakeholders, and the impact of ownership types (sole, nominee, joint holdings) on the procedure.
- It highlighted common causes of delay—like missing nominees, incomplete documentation, and legal disputes—and provided preventive planning tips to expedite transmission, including regular nominee updates and asset consolidation.
- Legal and tax aspects, such as capital gains liability and probate laws, were discussed, along with a real-life case illustrating the importance of timely nominations and documentation.

✅*Key Takeaways:*

- Securities transmission is not automatic; proactive planning—especially maintaining updated nominations and comprehensive documentation—can ensure smoother, faster asset transfer and prevent avoidable losses for heirs.
- Investors should regularly integrate transmission planning into their broader estate plan, keeping family members informed and prepared to act swiftly when needed.

🔗 **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. Defending your Digital Investment Wallet: Navigating AI, Fintech Risks, and Sophisticated Scams

Speaker: *Dr. Suneel Sharma, Senior Consultant : Digital Technologies, AI/ML*

Context: Aimed at educating investors about the rapidly evolving cybersecurity threats they face in the digital financial world, to equip investors with knowledge to protect their digital assets from risks posed by Artificial Intelligence (AI), FinTech developments, and complex fraudulent schemes.

❖ *Session Highlights:*

- The session covered a broad range of concepts, starting with an Introduction to Cyber Security and its core principles, known as the CIA Triad (Confidentiality, Integrity, and Availability).
- A significant focus was placed on the dual nature of AI, discussing the Overview of AI-Driven Cyber Threats and the specific risks associated with Deepfake Technology and Financial Fraud.
- The webinar also highlighted the Impact of AI and Deepfakes on Investors, recent attack vectors in the financial sector, and the emerging threat of autonomous AI malware and AI-driven disinformation campaigns.

✅ *Key Takeaways:*

- The key takeaways centered on practical steps for protection and awareness of sophisticated scams. Investors should use Multi-Factor Authentication (MFA) and strong passwords, maintain secure browsing habits, and keep one's software updated.
- Crucially, participants were advised to verify the registration and licensing of firms and people before investing, to be wary of promises of unusually high or guaranteed returns, and to guard their personal financial data diligently.
- If cyber fraud occurs, the immediate action steps are to report the loss to the bank or provider and to contact the National Cyber Crime Helpline at 1930 or the National Cybercrime Reporting Portal.

🔗 [Recording of Webinar Link]

3. Investing Rule no. 1 - Don't Lose *[in Hindi]*

Speaker: *Amit Trivedi, Adjunct faculty, NISM*

Context: To emphasize recognizing warning signs to avoid losing money.

❖ *Session Highlights:*

- The risk in digital investing.
- Do not trust offers of unrealistically high or guaranteed returns or so-called "limited-time opportunities."
- Pause and ask questions if in doubt; never invest in haste.
- The principle of "Buyer Beware" remains valid.
- Always transact only with regulated entities, and check for standard procedures, disclosures, and grievance redressed mechanism.

✅*Key Takeaways:*

- Beware of fraudulent high-risk schemes.
- Adopt financial discipline and avoid emotional investing.
- Prioritize due diligence and financial literacy.

🔗 **Recording of Webinar Link**

4. How To Select A Good Financial Advisor For Yourself

Speaker: *Suresh Sadagopan, MD & Principal Officer*

Context: Need for a financial advisor and how to select one if one wants an advisor.

❖ *Session Highlights:*

- It is important to have a good advisor on finances as our well-being, meeting goals, comfortable retirement and wealth creation all depend on proper financial management
- Understanding how to select the right advisor who will be the correct fit for you is important.
- Parameters to look at like Securities and Exchange Board of India (SEBI) Registration, Advisor experience, advisor alignment, services offered and fees charged etc. are important to find out based on which one can decide.

✅*Key Takeaways*

- Money is extremely important in life. Most people will find it difficult to manage without the counsel of a good financial advisor.
- Just like one goes to a professional for advice, like to doctors, lawyers etc., it is important to have access to a good financial advisor who would anchor the financial side of one's life.

🔗 **Recording of Webinar Link**

5. Empowering Individuals through Capital Market Investments: Spotlight on Equity & Mutual Funds *[in Bengali]*

Speaker: *Dr. Ram Prahlad Choudhary, Professor, Department of Commerce, University of Calcutta*

Context: This objective of the session was to explore how investments in the capital market—particularly through equity and mutual funds—can lead to financial empowerment. Aimed at general investors, students, professionals, and entrepreneurs, it emphasizes converting savings into assets, combating inflation, and fostering self-reliance, with a focus on inclusive growth for women, youth, and small investors.

❖ *Session Highlights:*

- The session covered key concepts of equity and mutual fund investments, their benefits, risks, and real-world examples.
- It explained how these instruments can build financial security and empower individuals economically.

✅*Key Takeaways:*

- Participants should understand the fundamentals of equity and mutual fund investments, how to assess risk, and the long-term benefits of disciplined investing.
- Make informed decisions, and align financial goals with investment strategies—ultimately contributing to personal empowerment and economic resilience.

🔗 Recording of Webinar Link

Watch more investor education webinars:

Webinar Date	**Webinar Topic and Speaker**	**Webinar Link**
3rd October 2025	**Way to Wealth *[in Tamil]*** *By: Dr. B R Balajee*	Click here
6th October 2025	**Digital Finance: What Every Investor Should Know *[in Hindi]*** *By : Jitendra PS Solanki*	Click here