

September 16-30, 2025

- 1) **The Rise of AI-Driven Threats and Deepfakes: New Challenges for Investors**
By: *Dr. Suneel Sharma*
- 2) **Unclaimed Deposits - The Forgotten Wealth to be Claimed**
By: *CA Arvind Rao*
- 3) **Retirement Manifesto: Turning Financial Wisdom into Action**
By: *Dr. K S Rao*
- 4) **Equity investments: Remove Misconceptions, Create Right Expectations & Pave the way to wealth creation**
By: *Yogin Sabnis*
- 5) **Be Cyber Smart, Not Cyber Sorry – Cybersecurity for the Common Man**
By: *Yogendra Dattatray Joshi*



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



bit.ly/InvEduByt

Key Takeaways¹

September 16-30, 2025

1. The Rise of AI-Driven Threats and Deepfakes: New Challenges for Investors

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

Context: Aimed at building understanding among investors about cybersecurity risks & how to respond to those driven by Artificial Intelligence (AI) and deepfake technologies in financial markets.

❖ Session Highlights:

- Explained how Artificial Intelligence (AI) is used to automate cyberattacks and personalize phishing, increasing fraud risk for investors.
- Shared real cases such as deepfakes mimicking financial executives to authorize unauthorized transactions.

✓ Key Takeaways:

- Investors must be vigilant against AI-driven cyber threats and deepfakes, which can bypass traditional security and lead to severe financial losses.
- Essential best practices include using strong passwords, multi-factor authentication, secured browsing, and reporting suspected cyber fraud promptly through official channels (Cybercrime Helpline 1930, NCRP portal).

🔗 [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. Unclaimed Deposits - The Forgotten Wealth to be Claimed: A Guide for Common Investors

Speaker: CA Arvind Rao, Founder – Arvind Rao & Associates

Context: With over Rs.67,003 crores of unclaimed deposits lying with banks and Rs.24,356 crores in unclaimed investor funds with SEBI-registered entities, millions of investors have forgotten money waiting to be claimed. This session aimed to educate common investors about identifying, tracking, and recovering their unclaimed financial assets.

❖ Session Highlights:

- Over 10.24 crore accounts contain unclaimed deposits, with Public Sector Banks holding Rs.58,330 crores and Private Banks holding ₹8,673 crores in forgotten funds
- Key online portals include RBI's UDGM portal, SEBI's SCORES platform, and the newly launched Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) platform for tracing inactive mutual fund folios, making the search and claiming process accessible to all investors

✓ Key Takeaways:

- Maintaining updated contact details, regular account monitoring, and proper succession planning with family communication prevents money from becoming unclaimed in the first place
- Rightful ownership of unclaimed deposits never expires, and investors can recover their funds at any time using the simplified digital processes now available through regulatory portals.

🔗 [Recording of Webinar Link](#)

3. Retirement Manifesto: Turning Financial Wisdom into Action

Speaker: Dr. K S Rao, Former EVP, Aditya Birla Sunlife AMC Ltd, Author, Speaker and Coach

Context: Retirement is no longer the quiet sunset of life—it is a whole new chapter, often lasting 25–30 years, yet it remains the most under-planned phase for many. While we spend decades building careers and wealth, very few consciously prepare for a retirement that ensures security, dignity, freedom, and purpose.

❖ Session Highlights:

- Understanding the why of retirement planning: beyond money to meaning.
- Common myths, mistakes, and blind spots in planning for retirement.
- Financial frameworks to secure and sustain wealth in the golden years.
- The non-financial side of retirement—health, and purposeful living.
- Building your personalized roadmap: aligning money, mind-set, and meaning.

✓ Key Takeaways:

- Clarity on why retirement planning cannot be postponed.
- A practical framework for financial security and independence.
- Insights into creating emotional resilience and purposeful engagement post-retirement.
- Tools to design a holistic roadmap for fulfilling retirement.

- The confidence to turn retirement from uncertainty into opportunity.

🔗 [Recording of Webinar Link](#)

4. Equity investments: Remove misconceptions, create right expectations and pave the way to wealth creation.

Speaker: Yogin Sabnis, CEO of VSK Financial Consultancy Services Pvt. Ltd.

Context: The quest for quick money has brought ruin to many people. Even long term investors' return on equity is less than the actual market returns.

❖ Session Highlights:

- Wealth creation through equity can happen only over the long term.
- Direct stock investments are only for the evolved investor.

✓ Key Takeaway:

- Patience and discipline are the two main virtues, which will ensure wealth creation in the long term.

🔗 [Recording of Webinar Link](#)

5. Be Cyber Smart, Not Cyber Sorry – Cybersecurity for the Common Man

Speaker: Yogendra Dattatray Joshi B.E. (Computer Eng.) CFP CM, Co-Founder, Moneybolism

Context: Many people are duped by cyber fraudsters and hard-earned money is lost in no time to these fraudsters. Everyday you will see so many news about such events. Awareness about how we can effectively protect ourselves from such frauds is very low.

❖ Session Highlights:

- Overview of Cyberfraud and importance of Cybersecurity.
- Types Of Different Frauds happening on day-to-day basis.
- The basic hygiene which each one has to follow on digital devices and precautions to be taken.

✓ Key Takeaways:

- What are different types of Cyberfraud?
- Basic steps and precautions which one should take so that we can minimize the possibility of getting duped.
- How to handle sensitive information diligently?

🔗 [Recording of Webinar Link](#)

Watch More Investor Education Webinars:

Webinar Date	Webinar Topic and Speaker	Webinar Link
18 th September 2025	The Silent Edge: The Hidden Formula for Outsized Wealth By: Jay Prakash Sinha, CFA (Founder Neoble)	Click here
19 th September 2025	जानिए म्यूचुअल फंड के बारे में By: विनायक सप्रे, लेखक और वित्तीय कोच	Click here
25 th September 2025	Demystifying Derivatives: Futures and Options By: Biharilal Deora, Director, Abakkus	Click here