

**December 1-15, 2025**

**1) How Professional Investors Identify Quality Companies — A Simple Checklist for Retail Investors**

*By: Sunil Singhania*

**2) NRI Advantage: A Comprehensive Guide to NRI Investment Opportunities & Tax Optimization**

*By: Dilshad Billimoria*

**3) How much gold and silver is enough in your portfolio?**

*By: Vishal Dhawan*

**4) Financial Literacy: Need of the Hour**

*By: Dilip Kumar Hota*



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



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## Key Takeaways<sup>1</sup>

December 1-15, 2025

### 1. NRI Advantage: A Comprehensive Guide to NRI Investment Opportunities & Tax Optimization

**Speaker:** Dilshad Billimoria, MD & CEO Dilzer Consultants [SEBI Registered Investment Advisor]

**Context:** A comprehensive guide to Non-Resident Indian investment opportunities and tax optimization strategies. Navigate the complexities of residency status, FEMA compliance, investment options, tax planning, and emerging opportunities in GIFT City to maximize your wealth-building potential in India.

#### ❖ Session Highlights:

- Differentiation of purpose and Income tax based on FEMA and Income Tax for NRIs.
- GIFT City and global investment strategies were covered, providing tax efficiency, currency efficiency, and global diversification.
- PFIC Investments and what are the opportunities outside of PFIC via Gift City.
- Checklist for NRIs Returning to India and for Ris leaving for overseas.

#### ✓ Key Takeaways:

- OCIs is taken over PIOs and these are Indians whose parents lived in undivided India.
- RNOR Status for NRIs Returning to India for good have certain benefits and advantages.

#### 🔗 [Recording of Webinar Link](#)

### 2. Financial Literacy: Need of the Hour

**Speaker:** Dilip Kumar Hota, Assistant Professor, Nowrangpur Degree College

**Context:** Aimed at supporting investors and individuals in understanding essential financial concepts such as income, expenditure, saving, investment, budgeting, insurance, and the power of compounding. The session also explained key tools such as the Rule of 72 to estimate how money doubles over time.

#### ❖ Session Highlights:

- Explained the basic building blocks of personal finance, such as income, expenditure, and budgeting, emphasizing the importance of tracking and controlling expenses.

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- Discussed how savings and investments help create long-term wealth, along with an introduction to essential tools such as insurance, financial planning, the Rule of 72, and compounding.

✓ **Key Takeaways:**

- Individuals should maintain a balance between income, expenditure, and savings while using budgeting and financial planning to achieve their financial goals.
- Understanding the Rule of 72 and the power of compounding helps investors make informed decisions and grow wealth more efficiently through disciplined saving and regular investing.
- The power of compounding plays a significant role in growing investments, enabling investors to achieve financial freedom.

🔗 **[Recording of Webinar Link](#) [in Odia]**

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Webinar Date	Webinar Topic and Speaker	Webinar Link
2 <sup>nd</sup> December 2025	<b>How Professional Investors Identify Quality Companies — A Simple Checklist for Retail Investors</b>  <i>By: Sunil Singhania</i>	<a href="#">Click here</a>
9 <sup>th</sup> December 2025	<b>How much gold and silver is enough in your portfolio?</b>  <i>By: Vishal Dhawan</i>	<a href="#">Click here</a>