

**December 16-31, 2025**

**1) Accessing Global Markets by Retail Investors**

Through GIFT City

By: Arup Mukherjee

**2) Investing Mantras to Help You in 2026**

By: Harish Rao

**3) Basics Principles of Financial Planning**

By: Ashwani Gupta

**4) Strengthening Cybersecurity in Capital Markets: A Modern Framework for Identity & Access Management (IAM)**

By: Shirsendu Chaudhuri



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



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**Key Takeaways<sup>1</sup>****December 16-31, 2025****1. Accessing Global Markets by Retail Investors Through GIFT City**

**Speaker:** Arup Mukherjee, Ex - MD & CEO, India International Clearing Corporation (IFSC) Limited

**Context:** How to access international markets through GIFT City

**❖ Session Highlights:**

- Investors seek global investments primarily for diversification and to optimize returns
- GIFT IFSC provides investors with various options to invest globally.
- Resident individuals can utilize a limit of USD 250,000 per individual per year for investing in global markets.

**✓ Key Takeaways:**

- Diversification is key to investing, and global investing helps in minimizing country-specific risk and currency risk, while also providing access to globally renowned stocks and multiple international asset classes.
- GIFT IFSC is an option for retail investors to invest in global markets.
- GIFT IFSC offers various platforms, such as Global Access Providers (India INX GA, NSE IX GA, INDmoney, Vested, ViewTrade, and ThinkMarkets), mutual funds, and unsponsored depository receipts of select U.S. stocks on NSE IX, enabling investors to participate in global markets.

**🔗 Recording of Webinar Link****2. Investing Mantras To Help You in 2026**

**Speaker:** Harish Rao, Co-Founder & Director at OSAT Knowledge

**Context:** The New Year is just around the corner, and what better time to reset our investment approach and adopt a few investment mantras to help us become more disciplined and successful investors.

**❖ Session Highlights:**

- The most basic raw material for investment success is adequate savings. Controlling expenses and adopting a strict budget should be Mantra #1.
- Diversifying across asset classes and securities significantly reduces risk. No one should concentrate their investments in one or two assets or avenues, however convinced they may be.

<sup>1</sup> The views expressed in Edubbytes 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.

- Discipline is one of the greatest strengths of any investor. For instance, risky asset classes deliver the best returns over the long term, but this requires discipline and patience.
- There is risk associated with every asset class. In certain investments, it may involve credit risk, liquidity risk, volatility and capital risk, or inflation risk (also called buying power risk).

**✓Key Takeaways:**

- A simple financial plan means that the investor has both a journey and a destination. In that journey, there should be proper asset allocation, clearly defined time horizons, and a sound understanding of risk.
- A consistent investment worldview—knowing what long-term investing means, understanding the difference between investing and speculation, and recognizing the benefits of diversification—will always help an investor.
- Having all family members aligned helps in creating a well-grounded plan with minimal friction.

**⇒ [Recording of Webinar Link](#)****3. Basics Principles of Financial Planning**

**Speaker:** *Ashwani Gupta, Self Employed Trainer*

**Context:** The session is aimed at highlighting certain basic principles of financial planning for beginners. With many new investors entering the financial markets over the last 3–4 years, it is important that they have a basic foundation.

**❖ Session Highlights:**

- Basic principles such as SMART goals, the similarity between life goals and financial goals, the difference between savings and investments, and the impact of inflation.
- Active vs. passive income was explained, and different asset classes were also discussed. Thumb rules for budgeting were covered.

**✓Key Takeaways:**

- One can start with small amounts in investments by distinguishing between needs and wants.
- All should list out includes current investments, check documentation, KYC, and nominations.

**⇒ [Recording of Webinar Link \[in Gujarati\]](#)**

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Webinar Date	Webinar Topic and Speaker	Webinar Link
30 <sup>th</sup> December 2025	<b>Strengthening Cybersecurity in Capital Markets: A Modern Framework for Identity &amp; Access Management (IAM)</b> <i>By: Shirsendu Chaudhuri</i>	<a href="#">Click here</a>