National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINAR

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

February 1-15, 2026

1) **Union Budget 2026: Highlights, Impact & Way Forward**
   By: CA Arvind Rao

2) **FDs to Freedom: Why Indians Must Invest Smartly**
   By: Jitendra PS Solanki

3) **Financial Goal Setting: Uddesh Phir Nivesh**
   By: Mohini Mahadevia

4) **How To Efficiently Manage "Subject To Market Risks"**
   By: Dr. Balaji Rao DG

5) **PPF, NPS & Beyond: Exploring India's Investment Universe**
   By: Jitendra PS Solanki

6) **Basics Principles of Financial Planning**
   By: Dr. B R Balajee

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

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Key Takeaways[1]

February 1-15, 2026

1. Union Budget 2026: Highlights, Impact & Way Forward

Speaker: *CA Arvind Rao, Founder of Arvind Rao and Associates*

Context: Union Budget 2026 does not change income tax slabs or rates, but it significantly reshapes how investors should approach tax compliance, disclosures, and investment planning. The focus has clearly shifted from tax relief to disciplined reporting, transparency, and ease of compliance for small taxpayers.

❖ *Session Highlights:*

- No changes in personal income tax slabs, surcharge, or cess.
- Extended timelines for return filing and revision, along with stricter penalties for delays.
- Major simplification in TCS rates affecting overseas travel, education, and remittances.
- Important changes impacting dividend income, Sovereign Gold Bonds, share buybacks, and derivative trading.

✓*Key Takeaways:*

- Investors must review past disclosures, especially those relating to foreign assets, ESOPs, and overseas accounts.
- Loan-funded dividend strategies and frequent derivative trading have become less tax-efficient.
- The cash-flow impact of TCS and higher STT should be factored into investment decisions.
- The Budget rewards honest reporting, structured investing, and timely compliance, while penalising delays and casual non-disclosure.

🔗 **Recording of Webinar Link**

2. Future Ready Finances: Investment Planning for Indian Investors From FDs to Freedom: Why Indians Should Invest Smartly? [Episode 1]

Speaker: *Jitendra PS Solanki, RIA, CFP, Estate Planner*

Context: Aimed at building awareness among investors about the pitfalls of overreliance on fixed deposits for wealth creation, and explaining why equities matter and how investors can gradually shift from FDs to growth asset classes such as equities.

[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.*

❖ *Session Highlights:*

- Explained why fixed deposits are savings rather than investments, and how inflation and taxes reduce earnings, and how SIPs in equities help in beating inflation and creating long-term wealth.
- Shared examples showing how inflation impacts purchasing power and how the power of compounding can be achieved through SIPs in equity mutual funds.
- Explained how aligning financial goals with investments helps in making smart investment decisions and why investors should not chase returns.

✓*Key Takeaways:*

- Investors must not over-rely on fixed deposits for long-term wealth creation.
- Understand post-tax earnings and the impact of inflation before selecting fixed deposits.
- Equities are necessary to beat inflation and create wealth.
- SIPs are a good option for gradually investing in equities through mutual funds and benefiting from the power of compounding.
- Asset allocation is the right approach; align your investments with your financial goals.

🔗 **Recording of Webinar Link**

3. Financial Goal Setting: Uddesh Phir Nivesh

Speaker: *Mohini K. Mahadevia, Founder and Proprietor-SOLUFIN*

Context: Aimed at creating awareness about the importance of goal setting and planned investments among investors, and how goal-based investing helps provide a better investing experience.

❖ *Session Highlights:*

- Using a simple travel analogy, the session explains why financial goal setting must come before choosing any investment.
- Participants learn why different individuals, families, and life stages require different investment approaches based on risk tolerance, time horizon, and income stability.
- Practical tools, such as goal listing and the short-, medium-, and long-term bucket approach, make financial planning easy and actionable.

✓*Key Takeaways:*

- Knowing what you want to achieve makes it easier to decide where and how to invest.
- Investment suitability varies by life stage, risk capacity, time horizon, and family situation—there is no universally best option.
- Writing down goals along with the required amounts and timelines leads to better conversations with advisors and smarter self-managed investment decisions.

🔗 **Recording of Webinar Link**

4. How to efficiently manage "Subject to Market Risks"

Speaker: *Dr. Balaji Rao D G, Director, OSAT Knowledge Pvt. Ltd.*

Context: Narrative on how to manage risks rather than avoid risks in mutual fund investments.

❖ *Session Highlights:*

- Explained the common risks that are part of every human's life, linking them to investments.
- All asset classes or investment instruments carry risks of varying degrees, and equity, as an asset class, also has its own inherent risks.
- Mutual funds were introduced to manage the inherent risks of securities investing by outsourcing investment management to mutual fund companies and skilled fund managers.

✓*Key Takeaways:*

- Understanding the important categories of mutual funds (debt, hybrid, equity, multi-asset, etc.).
- Understanding how the NAV of a mutual fund (as an illustration) moves up and down over its long journey.
- Understanding how common investors can continue accumulating units across market cycles.
- Understanding the benefits of investing in mutual funds based on individual risk–return profiles and holding periods.

🔗 **Recording of Webinar Link**

5. Future Ready Finances: Investment Planning for Indian Investors PPF, NPS & Beyond: Exploring India's Investment Universe [Episode 2]

Speaker: *Jitendra PS Solanki, RIA, CFP, Estate Planner*

Context: Aimed at building investors' understanding of the investment avenues available in India, such as PPF, NPS, and mutual funds, and explaining why asset allocation is the preferred investment strategy.

❖ *Session Highlights:*

- Explained the features of the Public Provident Fund, New Pension Scheme, SCSS, and other investment options.
- Explained the benefits of mutual funds and how they help in beating inflation.
- Shared examples of how inflation impacts purchasing power and how the power of compounding can be achieved through SIPs in equity mutual funds.
- Explained other investment avenues available to Indian investors.

✓*Key Takeaways:*

- Investors must consider long-term products such as PPF and NPS.
- Mutual funds are the most viable option for gaining exposure to equities.

- Understand the features of all investment products and then determine which ones help in meeting your objectives.
- Equities are essential to beat inflation and create wealth.

🔗 **Recording of Webinar Link**

6. Basics Principles of Financial Planning

Speaker: *Dr. Balajee B R, Founder, Bottomline Solutions & Services*

❖ *Session Highlights:*

- Importance of Budgeting and Savings.
- Power of Compounding.
- The importance of Professional advice / advisor.
- Expenditure Pattern in India.

✓*Key Takeaways:*

- Financial planning helps you manage your money better.
- Budgeting and saving create discipline and financial security.
- A good savings ratio strengthens your financial position.
- Case studies show simple ways to improve money habits.

🔗 **Recording of Webinar Link**