

January 16-31, 2026

1) Basics Principles of Financial Planning

By: Aditya Kondawar

2) SIPs Are Easy To Start, But Difficult To Maintain – Where Do Investors Go Wrong?

By: Viral Bhatt

3) Basics Principles of Financial Planning

By: Ram Prahlad Choudhary

4) Basics Principles of Financial Planning

By: Dr. Tejinder Singh



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



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Key Takeaways¹

January 16-31, 2026

1. Basics Principles of Financial Planning

Speaker: Aditya Kondawar, Partner & Vice President, Complete Circle Capital

❖ Session Highlights:

- Explained what financial planning is and why it is important.
- Explained the role of asset allocation.
- Presented three case studies showcasing: a young person wanting to create wealth through the SIP mode, a middle-aged person wanting to create wealth through the lump-sum mode, and a retirement-based case study using SIP, SWP, and a safe withdrawal rate.

✓ Key Takeaways:

- Financial planning helps you manage your money better.
- Budgeting, saving, and investing create discipline and security.
- Asset allocation is the best way to create wealth and navigate the ups and downs of the market.
- A good savings ratio strengthens your financial position.

🔗 [Recording of Webinar Link](#) [in Marathi]

2. SIPs Are Easy To Start, But Difficult To Maintain – Where Do Investors Go Wrong?

Speaker: Viral Bhatt, Founder, Money Mantra

Context: Starting an SIP is easy, continuing is hard. In today's digital world, starting an SIP takes just minutes, but maintaining it during market ups and downs is the real challenge.

❖ Session Highlights:

- Fear during market corrections
- Overconfidence and frequent fund changes.
- A red portfolio is wrongly seen as a failure
- The same SIP amount buys more units

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.

✓ *Key Takeaways:*

- SIP success depends more on behavior than on markets.
- Market volatility is temporary.
- Wealth is created through patience and consistency.

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

3. Basics Principles of Financial Planning

Speaker: *Ram Prahlad Choudhary, Professor - University of Calcutta*

Context: This session explains the basics of financial planning and how early investment habits help individuals achieve financial freedom. It aimed to build awareness about goal setting, budgeting, savings, risk management, and basic investment principles.

❖ *Session Highlights:*

- The session covered key concepts and the importance of setting short-, medium-, and long-term financial goals, along with practical methods for prioritizing them.
- It explains simple and effective approaches to budgeting, tracking income and expenses, and building regular savings.
- It explores basic concepts of risk management, emergency funds, insurance, and primary investment options available for personal financial planning.

✓ *Key Takeaways:*

- Participants will understand the fundamentals of personal financial planning and that financial stability is not possible without proper planning.
- Small financial habits, such as regular saving & expense control, create a long-term impact.
- Starting financial planning early provides greater long-term benefits.

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

4. Basics Principles of Financial Planning

Speaker: *Dr. Tejinder Singh, Associate Professor-Chandigarh University*

Context: Aimed at educating investors on the fundamental principles of wealth management and helping them build a disciplined approach toward savings, investments, and long-term financial security.

❖ *Session Highlights:*

- Explained how starting early with small, regular investments can lead to significant wealth creation over time through the effect of compounding.

- Discussed the importance of the 50/30/20 rule (needs, wants, savings) and diversifying investments across different asset classes to balance risk and reward.

✓ **Key Takeaways:**

- Investors should align their financial portfolios with specific life goals, such as retirement or education, rather than investing randomly.
- Establishing an emergency fund that covers 6–12 months of expenses and securing adequate insurance are essential steps for managing financial risk.

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

Watch more investor education webinar:

Webinar Date	Webinar Topic and Speaker	Webinar Link
22 nd January 2026	Foundations of Financial Planning: Goal Setting & Planning <i>By: Renu Maheshwari</i>	Click here
27 th January 2026	Safeguarding Your Wealth in Cyber Age: A Practical Guide to Digital Hygiene for Modern Investors <i>By: Dr. Nareshkumar Harale</i>	Click here
29 th January 2026	Safeguarding Your Wealth in Cyber Age: Case Studies & Practical Application <i>By: Amit Kukreja</i>	Click here