

April 16-30, 2026

1) From Breaches to Bottom Lines: Investor Guide to Cyber Defense

By: Milind Thorat

2) From Income to Impact: Using Fixed Income to Build Sustainable Wealth

By: Sanjeev Kumar

3) Planning for Incapacity and Minor Children

By: Dr. Deepak Jain

4) The Power of Compounding: How Small Investments Create Big Wealth

By: Maqsood Memon

5) Personal Finance Roadmap for Young Investors: Smart Money Decisions for a Secure Future

By: Dr. Jaideep Sharma

6) Introduction to Private Family Trusts

By: Dr. Deepak Jain



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



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Key Takeaways¹

April 16-30, 2026

1. From Income to Impact: Using Fixed Income to Build Sustainable Wealth

Speaker: Sanjeev Kumar, Co-CEO & Founding Member, Bondvue

Context: The objective of the session was to focus on the practical application of fixed income to achieve life goals, generate sustainable income, and build long-term wealth and legacy..

❖ *Session Highlights:*

- The role of fixed income across different life stages and changing asset allocation needs.
- The importance of goal-based investing and aligning instruments with specific financial objectives.
- Understanding longevity risk and the impact of inflation on retirement planning.
- An introduction to the bond ladder strategy for income stability and reinvestment efficiency.

✓ *Key Takeaways:*

- Maintaining a 20–30% allocation to fixed income provides portfolio stability across market cycles.
- Bond laddering is an effective strategy for managing interest rate risk and ensuring consistent income.
- Inflation significantly erodes purchasing power, making real returns the most critical metric.
- Investor behaviour (timing, discipline, and allocation) has a greater impact on outcomes than market performance.

🔗 [Recording of Webinar Link](#)

2. Planning for Incapacity and Minor Children

Speaker: Dr. Deepak Jain, Director – Academics, AAFM® India

Context: The objective of the session was to explain that estate planning is not only about death but also about incapacity, medical decision-making, asset access, and the protection of minor children.

❖ *Session Highlights:*

- Explained the need for incapacity planning in situations where a person is alive but unable to manage money, make medical decisions, handle property matters, or fulfill family responsibilities.

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- Covered minor child protection through a Letter of Guardianship, including types of guardianship, natural and testamentary guardians, court-appointed guardians, and the distinction between guardianship of the person and guardianship of assets.
- Discussed Power of Attorney, including General POA, Special POA, Financial POA, Healthcare POA, and Durable POA, along with execution requirements, registration, termination, and the importance of choosing a trustworthy agent.

✓ **Key Takeaways:**

- Estate planning should cover both death and lifetime incapacity because families may face serious practical problems if no one is legally authorised to operate accounts, manage investments, pay bills, handle property, or make medical decisions during incapacity.
- A Springing Durable Financial POA is an important incapacity planning tool because ordinary authority may become ineffective or disputed when the principal becomes mentally or physically incapacitated, and a POA also comes to an end upon death.
- The incapacitation nominee facility is useful but limited. It applies only to demat accounts and mutual fund folios, works only where the investor is physically incapacitated but still has contractual capacity, and should not be treated as a substitute for a broader Financial POA.

🔗 [Recording of Webinar Link](#)

3. The Power of Compounding: How Small Investments Create Big Wealth

Speaker: *Maqsood Memon, SEBI Smart Trainer*

Context: The objective was to build financial awareness among investors by explaining how disciplined investing through SIPs and the power of compounding can help create long-term wealth.

❖ **Session Highlights:**

- Explained the concept of compounding as “interest on interest” and how small, regular investments can grow significantly over time.
- Demonstrated SIP (Systematic Investment Plan) as a simple and disciplined method of investing, supported by practical examples such as ₹100 per day, which amounts to ₹3,000 per month.
- Illustrated concepts like rupee cost averaging and market fluctuations to show how investors can benefit without trying to time the market.

✓ **Key Takeaways:**

- Investors can build substantial wealth through small, consistent investments by starting early and staying invested for the long term.
- SIP eliminates the need to time the market and helps reduce risk through disciplined investing and cost averaging.
- Time plays the most crucial role in wealth creation—patience and consistency lead to exponential growth through compounding.

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

4. Personal Finance Roadmap for Young Investors: Smart Money Decisions for a Secure Future

Speaker: Dr. Jaideep Sharma, SEBI Securities Market Trainer

Context: The session aimed at enhancing financial literacy among young investors by introducing key concepts of personal financial planning, including budgeting, saving, risk protection, and disciplined investing. It aimed to provide practical guidance to help individuals make informed financial decisions and build long-term financial security.

❖ Session Highlights:

- Explained the importance of financial planning, along with budgeting using the 50/30/20 rule, to manage income, expenses, and savings effectively.
- Discussed the need for an emergency fund (covering 3–6 months of expenses) and the role of term insurance in providing financial protection to individuals and their families.
- Introduced mutual fund SIPs as a disciplined investment approach and demonstrated the power of compounding through simple, relatable examples.
- Highlighted common financial mistakes and used interactive polls to assess participants’ financial awareness and behaviour.

✓ Key Takeaways:

- Early financial planning, combined with disciplined saving and investing, helps build long-term wealth through the power of compounding.
- Maintaining financial security requires a strong foundation of budgeting, an adequate emergency fund, and proper risk protection through insurance.
- Consistent investing through SIPs and informed decision-making are more effective than trying to time the market.

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

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Webinar Date	Webinar Topic and Speaker	Webinar Link
17 th April 2026	From Breaches to Bottom Lines: Investor Guide to Cyber Defense <i>By: Milind Thorat</i>	Click here
29 th April 2026	Introduction to Private Family Trusts <i>By: Dr. Deepak Jain</i>	Click here