National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

May 1-15, 2026

1) **Stories to Address Greed, Fear While Investing**
   By: Satish Prabhu

2) **Why Investing Feels So Difficult (Even When You Do It Right)**
   By: Harsh Roongta

3) **Basic Principles of Financial Planning [in Kashmiri]**
   By: Bilal Ahmad Hakeem

4) **What, Why and How of Will Writing**
   By: Jugal Popat

5) **The Simple Idea That Makes Investing Easier – Diversification**
   By: Harsh Roongta

6) **Basic Principles of Financial Planning [in Kannada]**
   By: C.K.Arivazhagan

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

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Key Takeaways[1]

May 1-15, 2026

1. Why Investing Feels So Difficult (Even When You Do It Right)

Speaker: *Harsh Roongta, Chartered Accountant, Personal Finance Expert*

Context: To help investors understand why investing can feel emotionally difficult, even when the investment approach is correct. The objective is to explain the relationship between risk, return, inflation, and time, and why short-term market movements should not be confused with long-term investment outcomes.

❖ *Session Highlights:*

- Higher returns usually come with higher risk and that “safe” investments may not always protect purchasing power after inflation and taxes.
- Why looking at a specific start date and end date can give a misleading picture of investment performance.
- Introduced rolling returns as a better way to understand how investments perform across different time periods.

✅ *Key Takeaways:*

- Investors should not judge an investment solely by its short-term or point-to-point returns.
- Low-risk products may protect capital, but they do not always protect against inflation over the long term.
- Equity investing can be uncomfortable in the short term, but longer holding periods increase the likelihood of better outcomes.

🔗 [Recording of Webinar Link]

2. The Simple Idea That Makes Investing Easier – Diversification

Speaker: *Harsh Roongta, Chartered Accountant, Personal Finance Expert*

Context: This session explained how diversification can make the investment journey smoother. It demonstrated that combining different asset classes can reduce the discomfort associated with investing without significantly compromising long-term returns.

❖ *Session Highlights:*

- Different asset classes perform differently over time.

[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.*

- A combination of investments can be more stable than investing in a single asset class.
- Demonstrated that, over 10-year periods, a sample diversified portfolio delivered stable outcomes, with minimum returns remaining in double digits and average returns comparable to those of the stock market.

✅ *Key Takeaways:*

- Investors should not judge an investment solely by its short-term or point-to-point returns.
- Low-risk products may protect capital, but they do not always protect against inflation over the long term.
- Equity investing can be uncomfortable in the short term, but longer holding periods increase the likelihood of better outcomes.

🔗 **Recording of Webinar Link**

3. Basic Principles of Financial Planning

Speaker: *C.K.Arivazhagan, SEBI SMART*

Context: The objective of the session was to empower investors, especially youth who aspire to start their careers, to live their dream lives and achieve financial freedom.

❖ *Session Highlights:*

- Self-analyse one’s financial flow status.
- Learn the difference between income, spending, and savings.
- Become aware of the steps involved in financial planning.

✅ *Key Takeaways:*

- Get equipped with the skills required to make SMART financial decisions, leading towards financial independence.
- Develop the habit of saving by treating savings as the first expense when earning an income.
- Understand the benefits of budgeting, enabling savings to be invested in the right products to gain profits through long-term investing and compounding.

🔗 **Recording of Webinar Link** **[in Kannada]**

Watch more investor education webinars:

Webinar Date	Webinar Topic and Speaker	Webinar Link
4th May 2026	**Stories to Address Greed, Fear While Investing** *By: Satish Prabhu*	Click here
8th May 2026	**Basic Principles of Financial Planning [in Kashmiri]** *By: Bilal Ahmad Hakeem*	Click here
11th May 2026	**What, Why and How of Will Writing** *By: Jugal Popat*	Click here