

**May 16-30, 2026**

**1) AI in Stock Market: Opportunities, Risks & Fraud Awareness**

*By: Amit Kumar*

**2) How to Build Your Own Financial Plan**

*By: Harsh Roongta*

**3) Grow wealth, keep your mind happy: financial freedom without burnout**

*By: Dr. Pawandeep Bindra*

**4) Don't Get Trapped: Identifying Fake STT Notices and Account Handling Scams**

*By: Arvind Rao*

**5) Beyond Money – “Stop to Smell the Roses”**

*By: Harsh Roongta*

**6) Top Investment Mistakes You Must Avoid**

*By: Dr. Ankur Bhatnagar*



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



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## Key Takeaways<sup>1</sup>

May 16-30, 2026

### 1. AI in Stock Market: Opportunities, Risks & Fraud Awareness

**Speaker:** Amit Kumar, Director- Digital, AI & Analytics at Deloitte

**Context:** Focused on helping investors understand how Artificial Intelligence (AI) is transforming stock market investing, enabling smarter decision-making while also creating new risks, frauds, and regulatory challenges.

#### ❖ Session Highlights:

- Explained how AI-driven tools such as predictive analytics, robo-advisors, sentiment analysis, and algorithmic trading are increasingly influencing stock market movements and investor decisions.
- Discussed real Indian and global market incidents, including the 2010 Flash Crash, Budget Day 2021 volatility, and the Adani–Hindenburg episode, to demonstrate how AI systems can amplify market movements.
- Highlighted emerging AI-powered frauds such as deepfake investment videos, fake AI advisory apps, algo-bot scams, and social media-driven pump-and-dump schemes that target retail investors.

#### ✓ Key Takeaways:

- AI is reshaping financial markets at an unprecedented pace. However, investors should use AI tools as support systems rather than substitutes for informed judgment and due diligence.
- Investors must remain vigilant against AI-enabled frauds and should always verify investment advisors, apps, and schemes through official platforms such as SEBI, NSE, and BSE before investing.
- Essential protective measures include verifying SEBI registrations, avoiding guaranteed-return schemes, diversifying investments, regularly reviewing investment holdings, and promptly reporting cyber or investment fraud through official channels such as SEBI SCORES, the National Cyber Crime Portal, and the Cyber Crime Helpline (1930).

#### 🔗 [Recording of Webinar Link](#)

### 2. How to Build Your Own Financial Plan

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

**Context:** This session explained how investors can build a financial plan that suits their individual life circumstances. It emphasized that a sound financial plan is not based solely on returns but on three key factors: goals, risk profile, and available resources.

<sup>1</sup> 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 that financial planning should begin with clear goals, including what you want to achieve and when you will need the money.
- Used a driving-distance analogy to explain risk profiling. Different investors may travel at different speeds, but the route should suit their comfort level, risk capacity, and destination.
- Demonstrated how investments can be classified based on risk and return, and why short-term and long-term goals require different investment approaches.
- Explained that only a portion of a portfolio should aim to outperform the stock market, and only for long-term goals where the investor can tolerate higher levels of risk.

✓ *Key Takeaways:*

- A financial plan should be based on your goals, risk profile, and available resources—not on returns alone.
- Money required for short-term goals should be invested in safer products, regardless of the investor's risk profile.
- Long-term goals require growth-oriented investments, as inflation can erode the purchasing power of money over time.
- Pursuing higher returns should be limited to the appropriate portion of the portfolio and only when the investment horizon and risk capacity allow for it.

🔗 [Recording of Webinar Link](#)

### 3. Grow wealth, keep your mind happy: financial freedom without burnout

**Speaker:** *Dr Pawandeep Kaur Bindra, SEBI SMART*

**Context:** This session aimed to empower individuals with practical knowledge to achieve financial freedom.

❖ *Session Highlights:*

- Financial freedom is more than just money—it is peace of mind, flexibility, and the ability to create sustainable wealth.
- Smart financial habits, such as investing early, diversifying investments, and managing debt effectively, help build long-term financial security.

✓ *Key Takeaways:*

- True wealth balances money, health, relationships, and purpose.
- Sustainable success comes from consistency, gratitude, and patience.
- Financial planning ensures freedom without burnout, while protecting your peace as you grow your wealth.

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

#### 4. Don't Get Trapped: Identifying Fake STT Notices and Account Handling Scams

**Speaker:** CA Arvind Rao, Founder Arvind Rao & Associates.

**Context:** SEBI issued two back-to-back press releases in February 2026—PR No. 14/2026 and PR No. 15/2026—cautioning investors about a sharp rise in two distinct but equally dangerous frauds: unregistered operators promising risk-free returns in exchange for trading account credentials, and fraudsters circulating forged SEBI letterheads demanding payment of fictitious STT dues.

##### ❖ Session Highlights:

- Account-handling scams involve handing over your broker login credentials or OTP to an unregistered "fund manager" who promises guaranteed returns. This practice is illegal under SEBI regulations and leaves investors fully liable for any losses.
- Between January and September 2025, Mumbai alone recorded 665 share-investment fraud cases, resulting in losses of approximately ₹400 crore. Nationally, investment scams accounted for more than 75% of India's ₹22,495 crore cyber fraud losses in 2025.
- Fake SEBI STT notices are forged documents that use SEBI's logo, letterhead, and seal. They often cite legitimate legislation, such as the Finance Act, 2004, and the SEBI Act, 1992, to create fear of regulatory consequences and demand immediate payment to private bank accounts.
- SEBI has no role in STT collection. STT is automatically deducted by your stockbroker at the time of every trade and remitted directly to the exchange. No separate payment is ever required.

##### ✓ Key Takeaways:

- Never share your trading account login credentials, password, or OTP with any third party. No legitimate SEBI-registered adviser or portfolio manager will ever ask for this information.
- SEBI never sends notices demanding STT payments. If you receive such a notice, do not make any payment. Instead, verify its authenticity on [sebi.gov.in](http://sebi.gov.in) under Home → Enforcement and call the SEBI helpline at 1800 266 7575.
- Always verify SEBI registration before engaging any investment service provider. Unregistered operators have no legal accountability if your capital is lost.
- Genuine SEBI communications are sent exclusively from @sebi.gov.in email addresses. Any notice received from Gmail, Yahoo, or other unofficial domains is not from SEBI.

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

#### 5. Beyond Money – “Stop to Smell the Roses”

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

**Context:** This session explained that financial planning is not just about earning higher returns or accumulating more wealth. It highlighted that the true purpose of money is to help people lead a more secure, meaningful, and fulfilling life. Therefore, a good financial plan should enable investors to strike a balance between security, growth, and enjoyment.

❖ **Session Highlights:**

- Explained that many people experience guilt when they spend money and deprivation when they postpone or deny their desires.
- Demonstrated how a financial plan can transform spending decisions from emotional reactions into conscious choices.
- Discussed how money-related decisions are often influenced by family, emotions, social expectations, dignity, relationships, and peace of mind.
- Explained that abundance is not only about having more money but also about having the clarity and confidence to use it wisely.

✓ **Key Takeaways:**

- Money is not the ultimate goal; it is a tool that helps you live a better and more fulfilling life.
- A good financial plan should reduce both guilt and deprivation by enabling you to make conscious trade-offs.
- Spending decisions should be evaluated not only from a financial perspective but also from emotional and social perspectives.
- Security, growth, and enjoyment are all essential components of a balanced financial life.

🔗 **[Recording of Webinar Link](#)**

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Webinar Date	Webinar Topic and Speaker	Webinar Link
29 <sup>th</sup> May 2026	<b>Top Investment Mistakes You Must Avoid [in Hindi]</b>  <i>By: Dr. Ankur Bhatnagar</i>	<a href="#">Click here</a>