National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

# INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

## July 1-15, 2026

1) *Savers to investors Psychology*
   *By: Haushaang Chauhan*

2) *From Savings to Investment and Financial Freedom*
   *By: Debabrata Sharma*


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

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## Key Takeaways[1]

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### 1. Saver to Investor Psychology

**Speaker:** *Mr. Haushaang Chauhan, SEBI-SMART*

**Context:** The session aimed to help savers develop an investor's mindset.

❖ *Session Highlights:*

- Two people with the same salary, living in the same city, can have completely different financial destinies. The difference lies not in their income but in their psychology.
- Lasting financial change is not achieved in a single leap. It happens through a sequence: first understanding, then emotional readiness, followed by action, and finally endurance. Knowledge Courage Action and Patience (KCAP) is not just a financial model; it is a behavioural and psychological framework that anyone can learn and apply, regardless of their income level or starting point.
- Savers work for money and accumulate it. Investors build systems where their money works for them. The gap between the two is not just economic—it is deeply psychological.

✅*Key Takeaways:*

- o Mindset Is the Foundation of Financial Decisions: Before any financial tool or product can help, you must shift your identity from a "preserver" to a "grower."

🔗 **Recording of Webinar Link [In Hindi]**

[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.*

## 2. From Savings to Investment and Financial Freedom

Speaker: *Dr. Debabrata Sharma, Assistant Professor, Department of Finance, BIITM, Bhubaneswar*

Context: *This session aimed to guide individuals in transitioning from mere savings to strategic investments, overcoming behavioral financial barriers, and building a structured "Security Ladder" to achieve long-term financial freedom*.

❖ *Session Highlights:*

- The necessary behavioural shift from the traditional "Income − Expenses = Savings" approach to the more effective "Income – Savings = Expenses" model.
- The "Security Ladder" approach, emphasizing that investors should first build a strong financial foundation with an emergency fund and adequate insurance before investing in the financial markets.
- The power of compounding through practical examples, showing that the length of time invested in the market has a far greater impact on wealth creation than the initial investment amount.

✅*Key Takeaways:*

- Idle cash kept at home or in a basic savings account gradually loses its purchasing power due to inflation. Therefore, investing based on specific financial goals, time horizon, and risk appetite (Goal + Time + Risk) is essential.
- Financial freedom is not about getting rich quickly or quitting your job. It is about reducing financial stress and gaining the independence to make life choices without relying solely on a monthly salary.
- The best time to start investing was yesterday, and the second-best time is today. Investors should automate their investments and avoid delaying them due to market fear or unplanned lifestyle expenses

🔗 **Recording of Webinar Link [In Odia]**