NISM National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

July 16-31, 2026

1) *The Wealth Architecture [Series]*
   By: Sumaira Abidi

2) *5 Steps to a Financially Secure Future*
   By: Binal Gandhi

3) *Recency bias in fund selection — why investors chase last year's top performer and how to evaluate funds on process, not just returns*
   By: Viral Bhatt

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

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Key Takeaways[1]

July 16-31, 2026

1. The Wealth Architecture (Webinar Series)

Speaker: *Sumaira Abidi, VP - Investor Relations, SBI Funds Management*

Context: *Sessions were undertaken to highlight that investing is only one part of financial well-being. Long-term wealth creation depends on strong financial planning, disciplined behavior, life-stage-based decisions, and sound credit management.*

❖ *Session Highlights:*

- A portfolio should be supported by a strong financial foundation, including clear goals, an emergency fund, insurance, and regular reviews.
- Financial plans must evolve with major life events such as marriage, buying a home, having children, or changes in income.
- Investor behaviour—such as fear, greed, and recency bias—often has a greater impact on outcomes than fund selection, making disciplined systems essential.
- A healthy credit profile is an important part of overall financial stability and future borrowing capacity.

✅*Key Takeaways:*

- Build a strong financial foundation before focusing on investments.
- Stay invested for the long term rather than trying to time the market.
- Review and update your financial plan at every major life stage.
- Use disciplined investing systems to reduce emotional decision-making.
- Maintain a healthy credit profile through timely payments and responsible credit usage.
- Sustainable wealth is created through an integrated financial structure that combines planning, investing, behavior, and credit management.

🔗 **Recording of Webinar Link**

[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. 5 Steps to a Financially Secure Future

Speaker: *Binal Gandhi, CEO, The Learning Curve Academy*

Context: This session aimed to create awareness among individuals about the essential steps to achieving financial security through effective planning, disciplined investing, and prudent financial decision-making.

❖ *Session Highlights:*

- Explained the importance of creating an emergency fund, purchasing adequate health and term insurance.
- Discussed the significance of balancing portfolios across different asset classes, including equity, fixed income, cash and gold, while emphasizing retirement planning and financial goal setting.
- Highlighted the impact of emotions on investment decisions and encouraged investors to stay disciplined and invest in simple, low-cost products such as ETFs and mutual funds.

✅ *Key Takeaways:*

- Build an emergency fund.
- Purchase adequate health and term life insurance.
- Start investing early to benefit from the power of compounding.
- Create a clear financial plan and set achievable financial goals.
- Maintain a balanced portfolio by diversifying across different asset classes.
- Invest in low-cost financial products such as ETFs, mutual funds, and fixed deposits.
- Stay invested through market fluctuations and do not let emotions influence your financial decisions.

🔗 [Recording of Webinar Link]

3. Recency Bias in Fund Selection: Why Investors Chase Last Year's Top Performer and how to evaluate funds on process, not just returns

Speaker: *Viral Bhatt, Founder, Money Mantra*

Context: *This session aimed to help investors understand recency bias in fund selection and to encourage them to evaluate mutual funds based on their investment process and long-term consistency rather than short-term returns.*

❖ *Session Highlights:*

- Explained how recency bias leads investors to treat the previous year's top-performing fund in a category as a predictor of future performance, when it is merely a snapshot of a single market cycle.
- Explained the behavioural biases—such as the availability heuristic, the hot-hand fallacy, herding behavior, and media influence—that drive investors to chase past returns.

- Introduced the IARI framework (Identify, Allocate, Review, Iterate) and the concept of rolling returns as practical tools for evaluating mutual funds based on their investment process and long-term consistency rather than a single year's performance.

✅ *Key Takeaways:*

- Consistency, a sound investment philosophy, and risk-adjusted returns are more important than a single year of exceptional performance.
- Following a structured and repeatable framework, such as IARI, helps investors avoid the pitfalls of recency bias and make more informed investment decisions.

🔗 Recording of Webinar Link

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Webinar Date	Webinar Topic and Speaker	Webinar Link
17th July 2026	**Stock Market Investment – Safety is in Your Hands [In Tamil]** **By: Dr. S. Periyasamy**	Click here
27th July 2026	**Can systematic strategies outperform human intuition** **By: Sonam Srivastava**	Click here
29th July 2026	**Passive Investing: Building Wealth Through Simplicity and Discipline** **By: Anil Ghelani**	Click here
30th July 2026	**Decode Commodities: Awareness Session on Basics of Commodity Derivatives** **By: Ashutosh Vasisht**	Click here
31th July 2026	**Investing Smart: Risk and Return in Mutual Funds [In Bengali]** **By: Dona Ghosh**	Click here