INVESTOR EDUCATION WEBINARS

INVESTO₹ edu Bytes

Empowering Investors Through Knowledge

National Institute of Securities Markets
A Capacity Building Initiative of SEBI

August 1-15, 2026

1) **Finfluencers, Friends and WhatsApp Tips: How to Protect Your Money in the Age of Financial Noise**
By: Col. Sanjeev Govila (Retd.)

2) ***The Retirement Planning Manifesto - From Earnings to Freedom***
By: KS Rao

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

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Key Takeaways[1]

August 01-15, 2026

1. Finfluencers, Friends and WhatsApp Tips: How to Protect Your Money in the Age of Financial Noise

Speaker: *Col. Sanjeev Govila (Retd.), CFPCM CEO, Hum Fauji Initiatives, New Delhi*

Context: *The session aimed at helping retail investors understand how financial noise from finfluencers, social media, friends, WhatsApp groups, and market commentary can influence their investment decisions, and how they can protect their money by protecting their judgment.*

❖ *Session Highlights:*

- Explained how today's investors are not short of information but are often overwhelmed by excessive opinions, digital influence, and hurried decision-making.
- Discussed the major sources of financial noise, including finfluencers, friends and family, WhatsApp/Telegram groups, market headlines, and social media trends.
- Highlighted why even intelligent investors may make poor financial decisions due to greed, fear, FOMO, overconfidence, speculative temptations, and a lack of suitability assessment.

✅ *Key Takeaways:*

- Investors should not act on tips, reels, forwards, or recommendations without first assessing whether the idea is suitable for their financial goals, risk capacity, time horizon, and overall financial situation.
- A simple investor filter—checking the source, accountability, risk, suitability, affordability of loss, exit plan, and emotional triggers—can help prevent many avoidable mistakes.
- Good investing is not about reacting quickly to financial noise; it is about building better judgment, seeking responsible advice, maintaining a well-structured portfolio, and making disciplined decisions.

🔗 **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. The Retirement Planning Manifesto – From Earnings to Freedom

Speaker: *Dr. K S Rao, Director, Financial Literacy Advisory Board -India*

Context: *This session highlighted Retirement is no longer simply about stopping work; it is about preparing financially and emotionally for longer, healthier, and more purposeful second innings. This session explores how thoughtful retirement planning can transform uncertainty into financial confidence, enabling individuals to live with security, dignity, and purpose after their working years*

❖ *Session Highlights:*

- Retirement is not an age or an end of work—it is a new phase of life that needs thoughtful financial and life planning.
- Understand the Retirement Number, inflation, longevity, healthcare, asset allocation, cash-flow needs, and the importance of starting early.
- A fulfilling retirement requires not just financial security, but also health, purpose, relationships, and legacy.

✅ *Key Takeaways:*

- Retirement planning is a journey - not a one-time investment decision.
- Build the right corpus, asset allocation, income strategy, and protection against inflation and longevity risk.
- The ultimate goal is not merely a financially secure retirement, but a secure, meaningful and fulfilling second innings.
- “Retire from work, not from life.”

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

Watch more investor education webinars:

Webinar Date	**Webinar Topic and Speaker**	**Webinar Link**
12th August 2026	**The IPO Lifecycle: From Decoding the DRHP to Long-Term Wealth Creation** **By: Aditya Jadhav**	Click here
14th August 2026	**Building the Spirit of Financial Freedom** **By: Malvika Kapoor**	Click here