

September 1-15, 2026

1) Creating Money-Life Balance

By: Deepali Sen

**2) How Safe is your Money? 3 Layers of Protection, 4
Wealth Engines, and 1 Foolproof System**

By: Shailendra Kumar

3) Understanding the New Face of Financial Fraud

By: Amit Kumar



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

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Key Takeaways¹

September 1-15, 2026

1. Creating Money-Life Balance

Speaker: Deepali Sen, Founder and Managing Partner, Srujan Financial Services LLP

Context: This session aimed at creating an understanding of personal financial matters in a practical and easy-to-understand format.

❖ Session Highlights:

- Shed light on how financial well-being is created through financial planning, following a three-step process: risk control, wealth management, and wealth transfer.
- Explained the concepts of risk, returns, expense budgeting, asset allocation, and the power of compounding.

✓ Key Takeaways:

- Wealth is created through discipline and diligence while ignoring market noise.
- Follow Essential Best Practices: Invest first for the future, seek professional guidance, purchase real estate for personal use, and ensure adequate life insurance coverage for yourself and your dependents.
- Differentiate Between Good and Bad Liabilities: Understand the difference between liabilities that support financial growth and those that can negatively impact your financial well-being.

🔗 [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. How Safe Is Your Money? 3 Layers of Protection, 4 Wealth Engines, and 1 Foolproof System

Speaker: *Shailendra Kumar, Co-founder, FinAtoZ*

Context: This session highlighted "Wealth is not built in one leap—it is built through a systematic framework." It presented a practical, three-part architecture for financial security: first, protecting against risks that could derail your goals; then, activating four engines that drive sustainable wealth creation; and finally, embedding these decisions into a disciplined system that turns uncertainty into progress.

❖ *Session Highlights:*

- The three Security Shields—financial assessment, emergency reserves, and comprehensive insurance documentation—form the foundation. Without them, even significant assets remain vulnerable to life's inevitable uncertainties.
- Disciplined income and savings, systematic and regular investing (free from market-timing anxiety), thoughtful asset allocation across regulated products and diversified sectors, and periodic review and rebalancing. No single engine is sufficient; all four must work in concert.
- A foolproof system—anchored to clear goals, informed by a disciplined exit plan, and supported by periodic reviews—is what transforms financial uncertainty into predictable progress. Peace of mind comes from systems, not luck.

✓ *Key Takeaways:*

- Establish an emergency fund (typically covering 6–12 months of expenses), ensure investment documents and nominations are in place, and maintain adequate insurance coverage before prioritizing investment returns.
- Do not scatter your efforts—focus on earning and saving consistently, invest regularly regardless of market noise, allocate across multiple asset classes and geographies through regulated products, and review annually. This rhythm compounds over decades.
- Make your system foolproof by defining your financial goals first, then designing your portfolio and exit plan backward from those goals. Review and rebalance at least annually. A disciplined system does not predict markets—it protects you from uncertainty while keeping you focused on what matters.

🔗 [Recording of Webinar Link \[In Hindi\]](#)

3. Understanding the New Face of Financial Fraud

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

Context: This session focused on helping investors understand how Artificial Intelligence (AI) and digital technologies are changing the nature of financial fraud, making scams more sophisticated, personalised, and difficult to identify.

❖ Session Highlights:

- Explained how AI is being used by fraudsters to create convincing phishing messages, deepfake videos, voice clones, fake investment platforms, and personalised social-engineering attacks targeting investors.
- Discussed real-world examples and emerging fraud patterns, including fake investment advisory groups, fraudulent trading apps, deepfake investment promotions, and social media-driven investment scams.
- Highlighted how fraudsters use urgency, trust, unrealistic returns, fake credentials, and fabricated investment success stories to influence investor behaviour and trigger financial transactions.

✓ Key Takeaways:

- AI is making financial fraud more convincing and scalable. Therefore, investors should not rely solely on what they see, hear, or receive digitally when making investment decisions.
- Investors should pause and independently verify investment advisers, trading platforms, messages, links, and investment opportunities through official sources before sharing information or transferring money.
- Essential protection practices include verifying regulatory registrations, avoiding guaranteed or unusually high-return schemes, protecting OTPs and passwords, using official apps and websites, and promptly reporting suspected cyber or financial fraud through appropriate official channels, such as SEBI SCORES, the National Cyber Crime Portal, and the Cyber Crime Helpline (1930).

🔗 [Recording of Webinar Link](#)