National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

INVESTOR edu Bytes

Empowering Investors Through Knowledge

October 1-15, 2026

(I) WIW Special:

1) **The Digital Trap: How Smart Investors Get Deceived**
By: Jitendra PS Solanki

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

3) **The Anatomy of an Investment Scam**
By: Col. Sanjeev Govila

4) **Personal Finance Strategy for Wining**
By: Deepak Shenoy

5) **Assest allocation - Understanding correlations and portfolio building**
By: Kavitha Menon

6) **Common Myths & Mistakes of Investing in Mutual Funds**
By: Gajendra Kothari



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

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Key Takeaways[1]

October 1-15, 2026

1. Retirement Unplugged: Retirement Planning and Financial Freedom [PODCAST]

Speaker: *Ajit Menon, Former CEO, PGIM India Mutual Fund and Chairman, Centre for Excellence, OAWA*

Host: *Mr. Kunj Bansal*

Context: To build awareness among individuals about retirement planning, financial independence and the importance of making informed financial decisions to ensure a secure and fulfilling retirement.

❖ *Session Highlights:*

- Discussed the importance of starting retirement planning early, estimating future expenses, accounting for inflation, and building an adequate retirement corpus.
- Explained why international retirement benchmarks, such as the 4% withdrawal rule and the 25-times annual expenses formula, may not be directly applicable to India.
- Highlighted investment diversification, the three-bucket investment approach, the role of financial advisers, and the importance of health insurance in retirement planning.

✓*Key Takeaways:*

- Retirement planning requires disciplined investing, realistic financial goals, and a strategy suited to individual needs and circumstances.
- A well-diversified portfolio, careful withdrawal planning, and adequate health insurance can help manage financial risks during retirement.
- Retirement preparedness goes beyond finances and includes maintaining good health, pursuing meaningful activities, developing additional skills, and focusing on personal happiness.

🔗 **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 Digital Trap: How Smart Investors Get Deceived

Speaker: *Jitendra PS Solanki, SEBI Registered Investment Adviser, Estate Planner*

Context: This session a*imed* at building investor's understanding of various ways scammers deceive people and how even informed investors can fall victim to such schemes, and why awareness and verification are essential in digital space.

❖ *Session Highlights:*

- Explained how financial well-being can be achieved through financial planning, following a three-step process: risk control, wealth management, and wealth transfer.
- Explained three common types of digital traps used by scammers to manipulate and deceive investors.
- Discussed real-life cases reported on cybercrime portals and in the media, highlighting scammers' tactics and the psychological factors that make people vulnerable to such traps.
- Explained the key differences between SEBI-registered Investment Advisers and scammers, including how investors can verify the credentials of registered entities and identify potential fraud.

✓ *Key Takeaways:*

- Exercise caution when responding to unsolicited promotions, investment offers, guaranteed-return promises, threats, or invitations that create urgency or pressure to act.
- Never share OTPs, passwords, or banking credentials, or grant remote access to your device to unknown or unverified individuals.
- Understand the legal safeguards and reporting mechanisms available to victims of digital fraud.
- Learn how legitimate, registered advisers operate, verify their registration through official sources, and remain alert to warning signs of scams.

🔗 **Recording of Webinar Link**

3. The Anatomy of an Investment Scam

Speaker: *Col Sanjeev Govila, (Retd.), CFP, CEO, Hum Fauji Inititiatives*

Context: This session a*imed* to help investors understand how sophisticated investment scams gradually build trust, influence judgement, and lead even financially aware and cautious investors to make harmful decisions.

❖ *Session Highlights:*

- Explained the anatomy of an investment scam through the journey of a sensible investor, demonstrating how attention, familiarity, social proof, apparent success, and urgency can progressively weaken independent judgement.

- Examined scams from both the investor's and the scammer's perspectives to identify the psychological triggers that keep victims engaged, even after warning signs begin to appear.
- Highlighted how fraud can continue even after suspicion arises, particularly when investors are asked to make additional payments to release funds or recover earlier losses.

✓ *Key Takeaways:*

- Investors should independently verify the person, platform, intermediary, and payment destination rather than relying on testimonials, group messages, apparent profits, or information from within the same ecosystem.
- Urgency should trigger caution, not faster action. Investors should pause, ask questions, limit exposure, and stop making further payments as soon as credible red flags emerge.
- Once fraud is suspected, investors should act promptly by contacting their bank or intermediary, preserving evidence, and reporting the matter through official channels such as the Cyber Crime Helpline (1930) and the National Cyber Crime Reporting Portal.

🔗 **Recording of Webinar Link**

4. Personal Finance Strategy for Winning at Life

Speaker: *Deepak Shenoy, CEO, Capitalmind Assest Management*

Context: *This session helped investors develop a practical personal finance strategy by understanding how to manage money, make informed decisions, and maintain the discipline needed to stick to a financial plan.*

❖ *Session Highlights:*

- Explained how to organise and manage money effectively rather than treating it as one large, undifferentiated pool.
- Highlighted how mutual funds help everyday investors manage their investments without having to devote their full time to investment management.
- Emphasized why discipline and realistic expectations matter more than chasing high returns or reacting to every market fluctuation.

✓ *Key Takeaways:*

- Learn a simple approach to organizing money instead of treating it as one large pool.
- Understand why mutual funds can be a suitable option for investors who cannot manage their investments full-time and how to use them effectively.
- Recognized why sticking to a financial plan and maintaining realistic expectations are more important than chasing high returns.

🔗 **Recording of Webinar Link**

5. Asset allocation – understanding correlations and portfolio building

Speaker: *Kavitha Menon, SEBI-Registered Investor Adviser*

Context: This session highlighted "Wealth is not built in one leap—it is built through a systematic framework." The session explored how asset allocation and diversification work together to manage portfolio risk, why correlations between asset classes change across market conditions, and how investors can build and maintain portfolios aligned with their financial goals, investment horizon, and risk profile.

❖ *Session Highlights:*

- Explained that asset allocation determines how investments are distributed across asset classes, while diversification determines how broadly investments are spread within and across them.
- Highlighted how correlations change across market conditions and how equities, gold, silver, and debt have each experienced periods of relative outperformance.
- Discussed how strategic asset allocation, combining assets with lower correlations, and disciplined rebalancing can help manage portfolio risk under different market conditions.

✓*Key Takeaways:*

- A resilient portfolio requires both strategic asset allocation and meaningful diversification. The right mix of asset classes is as important as the breadth of investments.
- Correlations are not constant. During market panics, assets may decline together due to liquidity pressures. Diversification can help cushion losses but cannot eliminate them.
- Building a resilient portfolio requires strategic asset allocation, carefully selecting assets with lower correlations, and disciplined rebalancing to maintain alignment with long-term financial goals.

🔗 **Recording of Webinar Link**

6. Common Myths & Mistakes of Investing in Mutual Funds

Speaker: *Gajendra Kothari, MD & CEO, Etica Wealth Pvt. Ltd*

Context: This session highlighted that successful mutual fund investing depends not merely on selecting funds but also on avoiding misconceptions and behavioral mistakes that can undermine wealth creation. It examined eight common myths and eight investing mistakes, emphasizing the importance of suitable asset allocation, goal-based investing, patience, and professional support. The central message was to focus on a disciplined investment journey rather than chasing returns, predicting market movements, or searching for the “perfect” fund.

❖ *Session Highlights:*

- Explained how mutual fund myths can distort investment decisions. Having more funds does not automatically lead to better diversification, a lower NAV does not make a fund cheaper, and past ratings do not guarantee future performance.
- Highlighted how investor behaviour can be just as important as investment selection. Through examples of premature exits, panic selling, etc. the session illustrated how investors can underperform the funds they own
- Emphasised how a goal-linked investment approach can help investors avoid costly distractions. The presentation highlighted the importance of matching investment categories to individual risk profiles and investment horizons rather than focusing excessively on individual funds or expense ratios.

✓*Key Takeaways:*

- Build a purposeful portfolio aligned with financial goals, investment horizons, and risk tolerance. Diversify meaningfully rather than accumulating schemes, and avoid choosing funds solely based on low NAVs, high ratings, or recent returns.
- Invest consistently, avoid attempting to time market entry and exit, and resist panic selling or chasing fashionable sectors
- Focus on appropriate asset allocation and long-term financial goals rather than allowing fees or short-term rankings to dominate every investment decision.

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Webinar Date	**Webinar Topic and Speaker**	**Webinar Link**
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