National Institute of Securities Markets
A Capacity Building Initiative of SEBI

INVESTOR EDUCATION WEBINARS

INVESTOR edu Bytes

Empowering Investors Through Knowledge

September 15-30, 2026



1) **Importance of Risk Profiling and how it connects with your investment decisions**
By: Vivek Rege

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

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Key Takeaways[1]

September 15-30, 2026

1. Importance of Risk Profiling and how it connects with your investment decisions

Speaker: *Vivek Rege, Founder and CEO, V R Wealth Advisors Pvt. Ltd*

Context: This session focused on helping investors understand the importance of risk profiling and its role in making suitable investment decisions.

❖ *Session Highlights:*

- Explained the four key components of risk profiling—capacity, tolerance, willingness, and requirement—and highlighted the need to align investment recommendations with an investor's financial goals, circumstances, and comfort with risk.
- Risk profiling is a SEBI requirement, not just paperwork. It applies to both investment advisers and distributors. It must be documented in writing, and every recommendation must align with the written risk profile.
- Risk profiling helps protect against bias. This includes an adviser's own biases, other people's attitudes towards risk, and one's emotional state during a market rally or crash.
- Risk profiling is an ongoing process, not a one-time exercise. Review it at regular intervals and after significant life events, major market movements, or important one-off decisions.

✓ *Key Takeaways:*

- Assess your capacity, tolerance, willingness, and financial requirements before making investment decisions.
- Review Your Risk Profile Regularly: Update it after major life events, significant market movements, or changes in financial goals.
- Make Informed Investment Decisions: Ask questions, seek clarity on your risk profile, and ensure that investment recommendations align with your financial needs and risk appetite.

🔗 **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.*

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Webinar Date	Webinar Topic and Speaker	Webinar Link
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