

**July 1-11, 2025**

**1) Future of Bond Investing:  
Digitisation, Transparency, and Retail  
Participation in India**  
*By Sanjeev Kumar, Co-CEO, BondVue*

**2) Securing your future -  
NPS vs UPS – What you Need  
to Know**  
*By Suresh Sadagopan, Founder,  
Ladder7 Wealth Planners*

**3) Minimise Risk, Simplify Investing – For  
risk averse investors**  
*By Arup Mukherjee, Ex - MD & CEO, IFSC Ltd.*



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



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## Key Takeaways<sup>1</sup>

### 1. Future of Bond Investing: Digitisation, Transparency, and Retail Participation in India

**Speaker:** Mr. Sanjeev Kumar, Co-CEO & Founding Member, BondVue

**Context:** The session explored how technology and regulatory reforms are reshaping India's bond market, with a focus on increasing retail participation and improving market efficiency.

#### ❖ Session Highlights:

- India's bond market remains dominated by government securities (46%) with limited retail access to corporate bonds (23%).
- OBPPs (Online Bond Platform Providers) are revolutionizing access by aggregating, curating, and enabling digital transactions.
- Regulatory changes and tech integration (e-KYC, UPI, API platforms) are key to boosting transparency and participation.

#### ✓ Key Takeaways:

1. Retail investors now have improved access to bonds through digital platforms.
2. Understanding new tax norms and leveraging OBPPs can unlock stable returns in a maturing bond market.

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### 2. Securing your future - NPS vs UPS – What you Need to Know

**Speaker:** Suresh Sadagopan, Founder, Ladder7 Wealth Planners

**Context:** Since government has offered an opportunity to move from NPS to UPS for Government employees; understanding what each offers and taking the right decision is important.

#### ❖ Session Highlights:

- Understanding the feature and benefits of NPS (National Pension System) and UPS (Unified Pension Scheme).
- Under what circumstances NPS may be beneficial and in which UPS may score.
- Taking the right decision after considering all the aspects.

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<sup>1</sup> 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.

✓ **Key Takeaways:**

1. NPS is a fully defined contribution scheme and UPS is a defined benefit scheme with certain conditions and each has its positives.
2. However, one needs to consider one's individual situation and whether a stable, rising pension is important or a somewhat variable pension with the corpus returned to the beneficiary after the lifetime.

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### 3. Minimise Risk, Simplify Investing – For risk averse investors

**Speaker:** Arup Mukherjee, Ex - MD & CEO, India International Clearing Corporation (IFSC) Limited

**Context:** How to create a low risk, simplified investment strategy with an objective of generating long term, inflation beating returns?

❖ **Session Highlights:**

- Investors should not fall prey to tips, unsolicited messages, social media messages etc. while investing and create a low risk, simple and easy to execute investment strategy.
- Investors should have a long-term investment horizon and not a short-term speculative mentality.
- A judicious mix of debt and equity mutual funds, index funds, balanced advantage funds would help the investors create an ideal long term investment portfolio

✓ **Key Takeaways:**

1. Do not chase high returns and take undue risks.
2. Be vigilant and not fall prey to social media influences, unsolicited messages etc.
3. Create a mutual fund based investment strategy through a direct, systematic investment plan (SIP) route, for long-term inflation beating returns.

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