

July 15-31, 2025

**1) New Investment Opportunity - SIF -
Should One Invest!**

By Kunj Bansal, GM, NISM

**2) Debunking the myths on personal
finance**

By Kalpesh Ashar, CFP, RIA

**3) Securing in interconnected world -
Precautions for cybercrimes and
frauds**

*By Sunil Bakshi, Trainer and
Consultant*

4) How to build a Long-Term Portfolio?

By Deepesh Raghaw, RIA

**5) Loans & Credit Scores: What every borrower
should know**

By Aparna Ramachandra, Founder, RectifyCredit Services



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



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Key Takeaways¹

1. New Investment Opportunity - SIF - Should one invest!

Speaker: Kunj Bansal, General Manager, NISM

Context: A new product called the Specialized Investment Fund (SIF) has been approved by SEBI for launch by AMCs. The product features include the flexibility of shorting, which has been allowed through derivatives. This moves the product towards a higher risk level (with the expectation of higher returns) on the risk-o-meter. To protect small investors from this increased risk, the minimum investment amount has been set at Rs. 10 lakh.

❖ Session Highlights:

- SIF has been allowed to be launched in three different categories, with seven subcategories (features) within these.
- These categories are equity, debt, and hybrid.
- Currently, there is no performance track-record available, as these products will be launched for the first time.
- It is difficult to visualize the outcome from these funds, as India seems to be lacking shorting skills.
- Additionally, since India is a higher-growth economy, the availability of shorting opportunities is also likely to be lower.
- Further, there is no minimum requirement for short positions in these products. As a result, fund managers may not take short positions and might run long-only products in the name of SIF.
- The availability of distribution skills for these products is also currently very low.

✓ Key Takeaway:

- Only those investors with the mindset to accept higher risk and with an ability to invest for the long term should consider investing in these.

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2. Debunking the myths on Personal Finance

Speaker: Kalpesh Ashar, CFP

Context: Personal finance is one of the most essential life skills, yet it remains widely misunderstood due to numerous myths surrounding key concepts such as cash flow management, net worth, goal-based investing, and insurance planning. Therefore, it is important to break down these common misconceptions and replace them with facts backed by sound financial principles.

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.

❖ *Session Highlights:*

- Keep it simple and straight – Do not unnecessarily complicate your portfolios by investing in complex products that are beyond your understanding.
- Choosing the right insurance policy – Beware of mis-selling happening in financial products. Do not mix insurance and investments.
- It is always better to seek a professional opinion rather than doing everything yourself or relying on robo-advisors, social media, etc.
- Early investments made consistently over time grow significantly due to the power of compounding. Start Early!

✓ *Key Takeaways:*

- Financial well-being is a journey—begin by accepting past mistakes, staying aware of your current financial situation, and taking informed, goal-oriented actions.
- Replacing myths with facts empowers you to make better financial decisions.

🔗 [Recording of Webinar Link](#)

3. **Securing in interconnected world —Precautions for cybercrimes and cyber frauds**

Speaker: *Sunil Bakshi, Trainer and Consultant, Information Risk, Audit and Security*

Context: The exponential increase in cyber frauds, particularly fake investment offers are defrauding innocent investors. Thus, it is important be alert and avoid losses due to cyber frauds.

❖ *Session Highlights:*

- Importance of Cyber Security.
- Indicators of possible fake investment offers.

✓ *Key Takeaways:*

- Scammers use a variety of sophisticated techniques to exploit investors' trust.
- Social media platforms have become powerful tools for identifying and targeting potential victims.
- Advancements in AI are significantly enhancing the effectiveness of cybercriminal tactics.
- Continuous awareness and due diligence are essential to safeguard personal and financial information.
- Therefore, never trust—always verify.

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4. How to build a Long-Term Portfolio?

Speaker: Deepesh Raghaw, Registered Investment Adviser

Context: Everyone wants to build a “big” long-term portfolio that offers good returns with low volatility. It is critical to recognize that some of these objectives are at odds with one another.

❖ Session Highlights:

- 3 step process of building a long-term portfolio:
 - i. **Step 1:** Asset allocation in line with your risk profile and financial goals.
 - ii. **Step 2:** Sub-allocation within the asset class and choice of investment products. Consider core and satellite approach to equity and debt portfolios.
 - iii. **Step 3:** Regular review (of choices in Step 1 and 2) and portfolio rebalancing.

✓ Key Takeaways:

- Imbibe the power of compounding. Compounding has a lower impact on nominal portfolio growth initially, but the impact increases, as the portfolio grows larger.
- Do not focus solely on investment returns; the size of your investment matters too.
- Build a portfolio in line with your risk profile and financial goals.

🔗 Recording of Webinar Link

5. Loans & Credit Scores: What Every Borrower Should Know

Speaker: Ms. Aparna Ramachandra, Founder Director, RectifyCredit Services

Context: Understanding loans and credit scores is crucial for making informed financial decisions. This topic highlights how credit scores affect loan approvals, interest rates, and borrowing capacity—empowering borrowers to manage credit responsibly and build financial stability.

❖ Session Highlights:

- What is credit score?
- Why is it important to have a healthy credit?
- What are good credit habits?
- Where to get the credits reports from?

✓ Key Takeaways:

- Importance of having a good credit profile.

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