

Address by Shri Tuhin Kanta Pandey, Chairman, SEBI
AMFI–Pinkathon Investor Awareness Program - World Investor Week 2026
Every Step Counts — Towards Financial Well-being
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A very good morning to all of you.

I am delighted to be here today in a uniquely curated event connecting women across more than 80 locations in the country – an event where we reflect on our physical as well as financial well-being.

My warm appreciation to AMFI for organising this programme during World Investor Week, and to Pinkathon for bringing women together around health and empowerment. I also commend SEBI Shakti for its active participation, and thank everyone who has joined us today.

“Every Step Counts” carries a message that reaches beyond this track. A long run begins with one step. A stronger, healthier life is built through regular effort. Financial well-being, too, is shaped by the choices we make over time.

World Investor Week is a global campaign promoted by IOSCO to raise awareness about investing and investor protection. It is a timely opportunity to bring that message closer to people—and to ensure women are part of the conversation.

Women’s financial independence: being part of the decision

Women are shaping our life, workplaces, businesses and communities. Their role in financial decisions must grow alongside that contribution. Financial independence is not only about earning. It also means having the confidence and information to take an active role in decisions about one’s financial future.

We see encouraging signs. Women account for around 25% of participation in the capital market and about 27% of individual mutual fund investors. These figures show progress. They also remind us that there is more room to participate, lead and shape the future.

Participation should be informed. A good first step might be understanding a financial goal, setting aside an emergency reserve, learning about investment risks or asking questions before making a decision.

Building financial well-being, one step at a time

In fitness, we do not become stronger through one intense day. We build strength through regular practice. Financial well-being also grows through patience, discipline and choices suited to our circumstances and time horizon.

Regular investing, such as through a Systematic Investment Plan, can illustrate the value of consistency. But no single product or approach is right for everyone. The important thing is to understand what we are investing in, why it fits our goal and what risks we are taking. Advice can help, but each of us should remain engaged in our own financial decisions.

That is why investor education matters. In India, we marked World Investor Week with the launch of Project **Jagrook**. It brings SEBI, stock exchanges, depositories, AMFI and NISM together around a common purpose: “**Samajh Se Investing Simple**.” The simple idea is - Investors should be able to understand before they act.

Jagrook will take investor education across media, platforms and languages, with content suited to different groups. Over the past three days, our WhatsApp campaign has delivered over 24 crore messages. Some of you may have received the initial messages. Digital outreach will go hand in hand with direct, in-person engagement.

Widening access and trust

There are now more than 1.6 crore women mutual fund investors. Women also make up around 23% of mutual fund distributors.

To encourage participation, SEBI has introduced additional incentives for onboarding new women investors and new individual investors from Beyond Top 30 cities. These measures are supporting access.

Lasting trust, however, depends on the whole ecosystem: clear communication, honest explanation of risks and responsible distribution.

Every step counts

When women take informed steps towards financial well-being, the benefits reach beyond one person. They can strengthen household resilience, encourage financial awareness among children and contribute to more inclusive communities.

As you take your next step on the track, consider taking one for your financial well-being too. Learn something new. Ask a question. Review a goal. Start a conversation. Progress does not require one giant leap. It grows from small, informed steps taken with confidence and consistency.

That is the spirit of “Every Step Counts”. Let us help every woman take her next step—with awareness, confidence and the freedom to shape her own financial future.

Thank you.