

## **Few Investment options listed below:**

### **1) Direct Equity-**

It is a good investment option for long term investment. It is also called investing in stocks when you buy shares of a company in this stock. So you're building up a stake in that company. Before making such investments, you should do a good market research. Because in this along with the profits of the company you get profit and with that you have to bear the loss. The risk in this type of investment is high. So invest only after doing proper research.

### **2) Mutual Funds-**

Investing in mutual funds means that your funds should be kept in groups of investments such as stocks, bonds or assets. They are managed by banking professionals. In this case, it is a safe option in the stock market comparison. You do not need to have much knowledge about mutual funds to invest in them. But all you have to keep is that the risk factor is very less.

### **3) Fixed deposits**

Fixed deposit is a deposit offered by a financial institution or a bank. In this, you deposit a fixed amount for a fixed time. Companion, on this you first get city sided rate of interest. In this, your money is absolutely safe and you get guaranteed returns in it.

### **4) Public provident fund**

Public provident fund ie PPF is a long term tax saving investment. In which your money is kept in lock-in period for about 15 years. This Government of India offers you in which you get guaranteed return. This investment period is very long. After completing 5 years in this, you can withdraw a small amount. If you want to take benefits by investing money for a very long time, then this can be a good option.

## **5)Recurring Deposits**

Recurring deposit i.e. RD is a very good way of investment. In this, the investor deposits a fixed amount every month for a fixed time. In this you get top interest. Banks and post offices offer RD. In this, your money remains absolutely only and there is also a guaranteed return on it. Therefore, it is better for investors who do not want to take risk and want to be secure with limited returns.

## **6) Post Office Investment Schemes**

100% of the money invested in post office schemes is guaranteed to be safe. The post office offers 9 savings schemes with the current interest rate of up to 7.6 per cent per annum. From savings accounts, time deposit (TD) accounts to SCSS, PPF, KVP, NSC and Sukanya Samriddhi accounts (SSY) can be opened in the post office.