



CEMCA

Commonwealth Educational Media Centre for Asia

**European Union (EU) Switch Asia "Bamboo4SD"  
Financial and Business Literacy Campaign**

व्यवसाय एवं वित्तीय शिक्षण अभियान

In collaboration with



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# Investments



# OBJECTIVE

**To understand the need for investments  
and methods available for the same**

# What is Investment ?

Investment means using our money wisely, so that we can get more and more money in return



# Benefits of Investments:

- **Investment keeps you stay ahead of inflation**
- **Help you build wealth**
- **Investing will help after retirement**
- **Investing can help you save on taxes**
- **To meet other financial goals.**
- **To use as collateral while taking loan from bank**

# Types of Investments

- Fixed Deposits
- Recurring Deposits
- Insurance Company Schemes
- Government schemes like
  - Public Provident Fund,
  - National Pension Scheme,
  - Senior Citizen Scheme for Older



# Other Government Schemes

- Apart from PPF and RD, many savings schemes are available in the post office. This includes Time Deposit, Senior Citizen Saving Scheme, Monthly Income Scheme, **Kisan Vikas Patra and National Saving Certificate** (NSC) etc. Investments in these are considered safe as the government guarantees for return.
- **Sukanya Samriddhi Yojana (SSY)** is a good long-term savings plan. The purpose of this scheme is to provide financial help at the time of daughter's education and marriage.

There is a separate tax rebate also on this investment

# Risky Investment

- Mutual Funds
- Bonds
- Real Estate
- Commodities
- Assets
- Gold





# Investment can be made in three ways on time criteria

## Short-term investment:

Suppose you want to buy a machine for your business after two years, then you will invest for two years. In this way, investments made for up to three years are called short-term investments.

## Mid-term investment

When investments are done for 3 to 10 years.

## Long term investment

Any investment done for more than 10 years is called long term investment. In long-term investment, we deposit money for long-cherished goals like child education, house, and marriage and even for self when we will no longer be able to earn in old age.

# Nominee

- It is also important to know about the nominee registration in investment. A nominee is the person whom you authorize for your property and other resources after death.
- While making the nomination, the full name, address, age of the nominee and your relationship should be mentioned in details.

# Three rules of investment to increase your wealth

- The sooner we invest, the more chance to grow our money
- We must invest regularly to earn more money
- The more we save and invest, the more our money will grow.

Any  
**Questions?**





# Thank you!

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