**CHANGE CONTENT FOR WEBSITE**

**MUTUAL FUNDS**- When people invest money in mutual funds, that money is pooled together and then invested in various assets such as stocks, bonds, short-term money market instruments, and other types of securities.

**National Pension Scheme -**The Government of India established the National Pension System (NPS) so that all participants would receive a steady stream of money once they reached retirement age. The PFRDA (Pension Fund Regulatory and Development Authority) oversees NPS. It allows you to invest in the scheme throughout your employment.

**BONDS -**Investing in a bond is similar to lending money to a firm or the government. The loan is used by the company for operating expenses, and the investor earns interest. A bond's market value might fluctuate over time.

**Is Bond good for investment?**

Investing in bond funds is a sensible alternative to only buying equities for portfolio diversification. Bonds are safer investment options than stock markets or mutual funds.

**TAX SAVING SCHEMES –**A Tax-saving mutual funds are like other mutual funds but save taxes. Tax-saving mutual funds provide tax advantages under section 80C of the Indian Income Tax Act.

54 EC- One of the ways to save on your capital gains tax is to invest in bonds within six months of the trading of the property and receiving the gains. On investing in bonds, you can claim a tax exemption under Section 54EC of the Indian Income Tax Act, 1961.

**TRADING-**Trading is the process of buying and selling financial instruments to make money. These instruments are made up of different assets that have a value that goes up and down, and you can trade on which way that value goes.

When buyers and sellers agree on the ask price or the bid price, this is called a trade. If there are more sellers than buyers, buyers may be more likely to raise their bids. As a result, sellers will raise their prices, which will make the price go up.

**EQUITY** - Equity refers to a company's ownership shares. In simplest words, it is the entire amount of money a shareholder would get if all of a company's obligations were paid off and its assets were liquidated. When a person invests in a company's equity, he or she becomes a minority shareholder.

**F&O -** Using derivative contracts like futures and options, you can buy and sell a specific stock or index in the future. The derivatives market is a part of the stock market where financial instruments are traded. Futures and options are the most common types of derivative contracts that people buy and sell. It is a less risky investment than the stock market.

**COMMODITY –**The buying and selling of commodities and derivatives of those commodities takes place on a commodities exchange, similar to the way stock and share transactions are conducted.

* Barley, chana, maize, moong, paddy, etc. are only some of the commodities that may be traded on the National Commodity & Derivatives Exchange Limited (NCDEX).
* Bullion, base metals, energy, and more may all be traded on the Multi Commodity Exchange of India Limited (MCX).

**SLB -** SLB stands for "Securities Lending and Borrowing," a system that allows investors to borrow or lend shares to other market players. The exchange may be used as a substitute for the futures market for protecting against risk. Investors looking to borrow money via SLB are often short sellers. On the other hand, lenders are long-term investors who own shares that are now sitting dormant in their Demat accounts.

**Depository**

A depository is an entity which helps an investor to buy or sell securities such as stocks and bonds in a paper-less manner.

**WHAT IS A DEPOSITORY? -** An organization, bank, or institution that keeps and trades securities. A depository provides market security and liquidity, lends deposited money, invests in assets, and offers a funds transmission mechanism.

**WHAT IS CDSL AND NSDL? -** If you are an investor in India, you should know about the two working depositories that make it possible to buy and sell shares. India has two depositories: Central Securities Depositories Limited (CSDL) and National Securities Depository Limited (NSDL). Both depositories hold your financial assets that aren't physical, like stocks and bonds, and let you buy and sell them on the stock market.

**Initial Public Offering -** A company's first time issuing its stock to the general public is called an initial public offering (IPO). A public offering of stock (IPO) is a method through which a firm may get access to equity funding from the general investing public.

**Is an IPO a good option to invest money? -** One approach to generate rapid money in the stock market is via initial public offerings (IPOs). An increasing number of initial public offerings (IPOs) hit the market every year. Investors in initial public offerings (IPOs) stand to benefit greatly from this situation.

**General insurance**- General insurance refers to insurance policies that do not fall within the domain of life insurance. The various types of general insurance include fire, marine, motor, accident, and other non-life policies.

**About general insurance -**The physical assets are susceptible to harm, and it is necessary to maintain their economic worth. General insurance products are purchased for this reason because they offer protection against unpredictable occurrences such as the asset's destruction or loss. Similar to life insurance, general insurance products come with a premium.

**Sovereign Gold Bonds -** A sovereign gold bond (SGB) is a government security denominated in kilos of gold. This is an alternative to keeping gold in the form of paper currency. Cash is required from investors to cover the issue price, and investors will get cash in exchange for their bonds when they mature. Reserve Bank of India issues the Bond on the Government of India's behalf.

**Is It a Good Idea to Invest in a Sovereign Gold Bond? -** A gold investment in SGB is a good choice. Since SGBs are guaranteed by the Reserve Bank of India, they are fully secure, in addition to being a convenient way to store your gold without incurring any fees. In addition, this rare kind of gold investment offers a 2% return on capital.