

## **General Help**

### 1.What if I just started working, what are my options?-

All the investment options are available to you. Investment does not require any minimum age .

Key factors one should consider are:

1. Risk capacity.
2. Money available.
3. Liquidity.
4. Tenure for which investment is looked for(short term–long term).
5. Returns.

Instrument available for investing :Fixed deposit, recurring deposit, senior citizen saving scheme, PPF, mutual funds, share market, derivatives, postal schemes, wealth insurance,Real Estate.

Please ask the expert before you start investing.

### 2.Will I need an adhaar card or pan card to invest?

Yes. It's a part of KYC guidelines.

### 3. What is nomination?

A nomination is given by a person who defines the nominee as his/her representative for receiving funds, fixed assets etc.

A way of defining who can legally claim or has rights over the assets of the person who has nominated the concerned.

### 4. How can we save when we do not have enough money even to meet our regular expenses?

By limiting expenses and practicing to plan for future. Once our minds are trained to follow a certain spending regime we can surely save money. It need not be a big amount, one can save small amounts on monthly or piecemeal basis too.