



THE SECURITIES MARKET- LEVEL 1

UNDERSTANDING THEM FROM AN INVESTOR'S PERSPECTIVE



Non-Confidential

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Pradeep Pandey



Pradeep Pandey's screen



Understanding Money

Meet Raj.

Raj is a young professional with many dreams.

He just started working and wants to learn how to manage his finances.

Raj's father always said, "Money doesn't grow on trees", and through this, Raj learns the importance of earning and saving money.

What does money mean to you?

Money is a medium of exchange.

Why is money important?

- Essential for meeting basic needs
- Helps to achieve your aspirations such as owning a house, buying car, vacations, higher education, comfortable retirement etc.





A Comparison Of Some Investment Products

Product	Liquidity	Risk	Returns	Entry/Storage Costs
Bank Fixed Deposit	High (Premature withdrawal allowed)	Low	Moderate (fixed interest rate)	No entry cost, no storage costs
Post Office Deposit	Moderate (Limited premature withdrawal)	Very Low	Low to moderate (fixed rate)	No entry cost, no storage costs
Gold	Moderate (depends on form, digital is higher)	Moderate (market fluctuations)	Moderate (market-linked)	High (for physical storage), low for digital
Real Estate	Low (illiquid, takes time to sell)	High (market and property-specific risks)	Potentially high (location and market dependent)	High entry cost, maintenance/storage costs
Equities	High (can be sold quickly in markets)	High (market volatility)	Potentially high (market-linked)	Low to moderate (brokerage fees)

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Why Is Passive Income Important?

- Essential for securing your financial future
- Provides a steady stream of revenue

Having Multiple Income Stream is Important For:

- Financial Security
- Increased Financial Freedom to pursue your passions, or even retire early
- Reduced Financial Stress
- Supports your Retirement Lifestyle
- Passive income is more than just a financial strategy; it is a path to greater financial freedom.



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Kirti .

Kirti .

Amisha Kohli

Amisha Kohli

Raksha Rawat

Raksha Rawat

Roshani Roshani

Roshani Roshani

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Monika Sajwan

Participants (43)

Find a participant

- K. Kirti . (Co-host, me)
- RE Radiant Edufin (Host)
- Pradeep Pandey (Co-host)
- AA Adiba Anjum
- AK Amisha Kohli
- A Anisha Khatri
- AM Anushka Murari
- A Anushka Rawat
- AD Arti Dixit
- AS Ayushi Sharma
- BS Bhakti Singh
- DN Deepika Nath
- Diksha Semwal
- DP Divya Panwar
- DC Dr Chetna Thapa

Invite

Mute all

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Audio

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Participants 43

Chat

Raise hand

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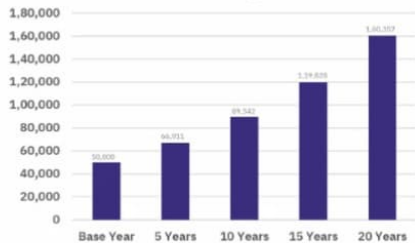
Host tools

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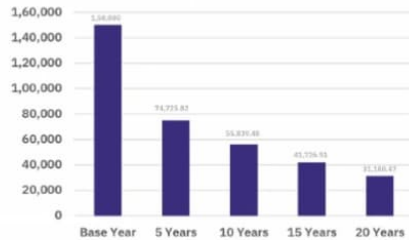
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Cost of Living (₹)



Value of Money (₹)



Cost of living increases year on year due to inflation. Money value reduces due to the same impact
Inflation assumed @ 6% p.a.

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