

Investment Adviser

Investment Type	Term	Approx. Annual Returns	Risk	Tax Benefit	Liquidity	Suitable For
Bank Deposits- Public Sector	Short	7%	Low	--	High	Every One
Tax Saving Deposits	Medium	7.5%	Low	80C Dedn.	Low	Every One
RBI Bonds	Medium	7.75%	Low	--	Low	Every One
Govt. Bonds	Long	6-8%	Low	--	High	Every One
Life Insurance	Long	6%	Low	80C Dedn., Tax Free	Low	Every One
PPF	Long	8%	Low	80C Dedn., Tax Free Interest	Low	Every One
Post Office Deposits	Short / Medium	6.9-7.8%	Low	--	Medium	Every One
Senior Citizen Scheme	Medium	8.7%	Low	--	Medium	Seniors
Sukanya Sammridhi Depo.	Long	8.5%	Low	--	Low	Girl Child Up To 10Yrs. Age
Mutual Fund- Debt	Long	6-8%	Medium	Indexation & Lower Tax Rate	High	Every One
Non Convertible Bonds (NCDs)	Medium	9-12%	Medium	--	High	Middle Aged
Tax Free Bonds	Medium	6.5%	Medium	Tax Free	High	High Net worth Individuals (HNI)
Company Deposits	Short	8-9%	Medium	--	Medium	Middle Aged
Bank Deposits- Private Sector	Short	7-8%	Medium	--	High	Every One
National Pension Scheme	Long	*8%	Medium	80CCE / CCD Dedn.	Low	Young & Middle Aged
Gold	Long	*8%	Medium	Indexation & Lower Tax Rate	High	High Net worth Individuals (HNI)
Immovable Property	Long	*12-15%	Medium	Indexation & Lower Tax Rate	Low	High Net worth Individuals (HNI)
Equity	Long	*12%	High	Tax Free Up To 1L	High	Young & Skilled
Mutual Fund- Equity	Long	*10-12%	High	Tax Free Up To 1L	High	Every One

*Actual Returns might vary depending on the Market Conditions and Other Factors.

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