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A Study Of Monetary Investment In A Rapidly Evolving Financial Landscape

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nvesting in the stock market was once considered the domain of the wealthy or those with financial expertise. In today's changing economic scenario, the modern investor can be anyone with a smartphone, an internet connection, and the vision to make their money 'grow'. Let's understand the opportunities, challenges, and strategies that define modern investment avenues in India.

Rise of retail investors

directly. The govt and private sector also offer Bonds that offer stable returns with lower risks. More recently, Real Estate Investment Trusts (REITs) have become a viable option for those wanting to invest in real estate without owning physical properties.

can buy and sell shares of listed companies

Investing at your fingertips

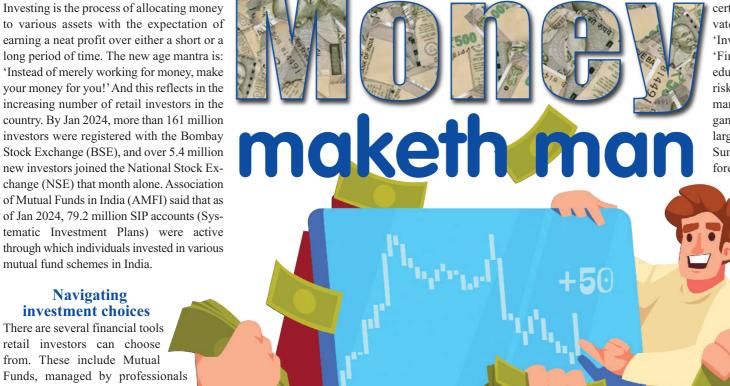
The younger generation finds using online platforms extremely convenient for investing. Apps like Zerodha, Groww, and Upstox have a user-friendly interface and their minimal joining fees makes them accessible and affordable for the tech-savvy generation. In fact, the Millennials and Gen Z together constitute over 66% of retail investors. Interestingly, though investing was always considered a man's domain, modern India's women are not far behind. A 2022 RBI report reveals that women now represent 18% of the retail investor base, and this number is steadily climbing. Moreover, many financial platforms have launched women-focused investment plans for a secure future.

Need for investment

What has, perhaps, pushed the need for investment across the country is the benefit of building wealth and staying ahead of inflation. The economic downturn during crisis situations, such as the Covid pandemic, further highlighted the importance of emergency savings and mindful investing. This retail investment boom is a result of the concerted efforts made by both the govt and private institutions. For example, SEBI's 'Investor Awareness Programme' and RBI's 'Financial Literacy Week' have helped in educating individuals about the benefits and risks of investing. Private banks, wealth managers, and investment brokers also organise regular webinars, seminars, and large-scale events like the 'India Investment Summit', bringing financial literacy to the

> As investment opportunities become more accessible, the future seems promising for investors around the world. Whether you're planning for retirement, saving for your child's education, or simply looking to grow your savings, investing offers the chance to transform

sums into gains. However, the golden rule is: Know Your Risk. Before investing, it is crucial to understand and analyse personal financial goals and consult exwhenever needed. Big returns also mean big responsibility, after all. GT



Navigating investment choices

mutual fund schemes in India.

There are several financial tools retail investors can choose from. These include Mutual Funds, managed by professionals who source money from multiple investors to invest in stocks, bonds, or other securities. Then, there are Exchange-Traded Funds (ETFs), which are relatively lowcost investment options, or Direct Stocks, where individuals

As Trump administration imposes tariffs on Canada, Mexico, and China, do you think this tariff war will further weaken markets around the world, including India?

a) Yes b) No c) Can't say

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Coming next





Chasing the reel dream Pallavi Batra, a film and advertisement actor, television host and voice-over artist, shares her journey in Bollywood town.

...more on page 3

What's inside



The erratic Amygdala Step into the mind's control room and meet Amygdala - the guardian of instincts - guiding you through fear, joy, and every-

thing in between.

...more on page 5



Shroom for more From the luxurious Gucchi to

the powerful Chaga, explore the captivating world of mushrooms, nature's finest treasures in flavour, health, and mystery.

...more on page 7

O POLL RESULT for GT Edition February 10, 2025

The Finance Ministry has instructed its employees not to download AI tools and apps on office computers and phones. Do you support the decision?

