

Investment management and Money management go hand in hand. Unless one manages his monetary resources well, he will not have sufficient funds or savings for investments. [Savings & Investments](#) are two different terms having very distinct meaning.

For Investments thumb rule applies “Do Not Keep All Eggs In One Basket” If one invests all his funds in only one avenue then he is either at high risk or earns substantially less. In general One sector of the economy may go down but not all the sectors will go down at the same time. This is the key factor that drives us to the rule “Do not keep all eggs in one basket”.

Investments can be made broadly in following categories:

- As Capital in own business
- In Shares, Mutual Funds, & its variants (Market Dependent)
- In Fixed Income Securities like Debentures, Fixed Deposits, Bonds, Etc.
- Immovable Property like Land, Building
- Lending in open Market

Each of the above categories have its own advantages & disadvantages.

From:  
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Last update: **18/01/2023 03:54**

