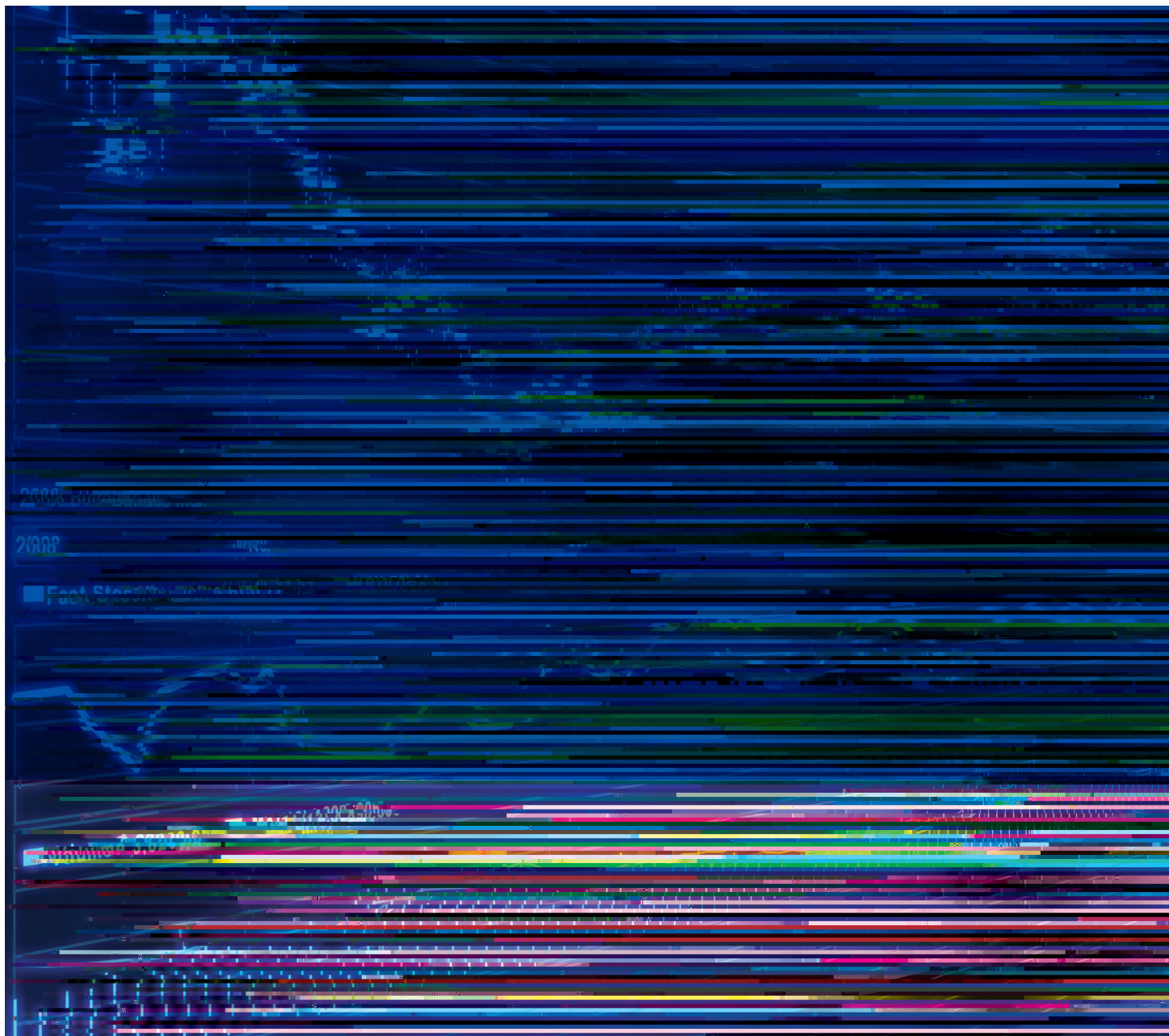


According to the India Wealth Report 2015 by Karvy Private Wealthf KanPndia ,the Iidiavidualwalth RanPequit PmutualPat

Are there any other options ??



Credit Rating

Bonds are analyzed by credit rating agencies like ICRA, CRISIL, etc., for their credibility and they give them credit ratings. The ratings are like AAA, AAA+, AAA-, AA, BB, BBB, etc. and each rating represent varied levels of safety with regard to payments of interest and principal. The better the rating, the lesser the risk. So the investor must always look for bonds with good ratings.

Tenure

You must also consider the tenure of the bond, it should be in line with your investment horizon. Though, there is an option of secondary market trade, but there is always an The better rate risk if you encash it before maturity.

So, if you are heading towards the bank for investing in a fixed deposit, change your direction to Bond, which bears all features of the former with added advantages of higher Thcome and less complications.

