



Maitra Commodities Pvt Ltd.

5 Simple Steps

To an Effective Investing Strategy
for People in their 20s



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About Us

Maitra is a Financial Broking House headquartered in Chennai.

Established in 2012, we have a strong network of business associates and branches all across South India with a patronage of 11,000+ clients.

Kick starting as a financial portal with operations only in commodity trading, Maitra has now ventured into other Investment opportunities like Equity and Derivatives, to envisage the diverse needs of all our clients and provide a complete array of financial trading products and services.

The essence of Maitra is to partner you in all your investments, breaking all barriers that traders and investors face in terms of cost, support and technology. Although we are radically changing and evolving, our belief and passion to be the pioneers and most insightful, hasn't. At Maitra, we aim to be accessible, responsive and connected, both to the markets we serve and our clients.



Introduction

The years of relaxation and fun are somewhat lesser-known for financial activities and investment decisions. However, as the peak years of the 20s surface, it's time you need to grab a spoon for money-making strategies. The early or mid-twenties are the best time you begin to invest your valuables in enjoying the savoury taste of returns during the years of retirement. Timely investments will help you gather some savings for a relaxed and stress-free future. For instance, you start investing at the age of 30, when all the responsibilities are surfacing, your kid's education, retirement home and a stressful burden of the retirement fund and marriage expenses. It seems a lot stressful, isn't it! Well, let's change the scenario. Start investing at the age of 22 or 23; these are the years of activeness, passion and enthusiasm with limited responsibility. The scene becomes much more convenient, doesn't it! You will have open doors to experiment, learn and create a proven strategy. Besides, the treasure would be quite impressive and elating by the time you are ready to yield its returns. So, now that you understand the importance of investing early, here are some exciting options to look at.



01

Post Office Saving Schemes: Post Office schemes are quite safe for making investments. Apart from engaging your value in highly protected and long-term schemes or options, you can choose this scheme for interesting interest rates. The post office also enables you to open a PPF account.

02

Public Provident Fund: This one is a long-term saving scheme for retirement. The investment scheme offers a substantial interest rate, and if you start investing at an early age, you are sure to get some amazing returns. These investments can be made between very reasonable amounts like 500 to 1.5 lakh. The maturity period can be extended for another five years, and the returns are provided tax-free.



- 03 Liquidity Funds:** This investment option is related to debt funds. The liquid funds are focused on extremely short-term investment alternatives, including government securities, bonds, and treasury bills while allowing you to get income on income protection. You can consult with a fund manager to make investments in debt securities that have a maturity period of 3 months. Its low-risk and ideal for emergency events.
- 04 Stock Investments:** With the support of a wise and experienced firm, you will get exclusive returns on stocks. Though it's a risky field, you can get considerable returns on IPOs, Futures, Commodities and Options, among other alternatives. **Maitra Commodities** is one of the most trusted and technology-oriented platforms to begin your venture in the world of stock investments.



5 Strategies to Build Portfolio in Your 20s

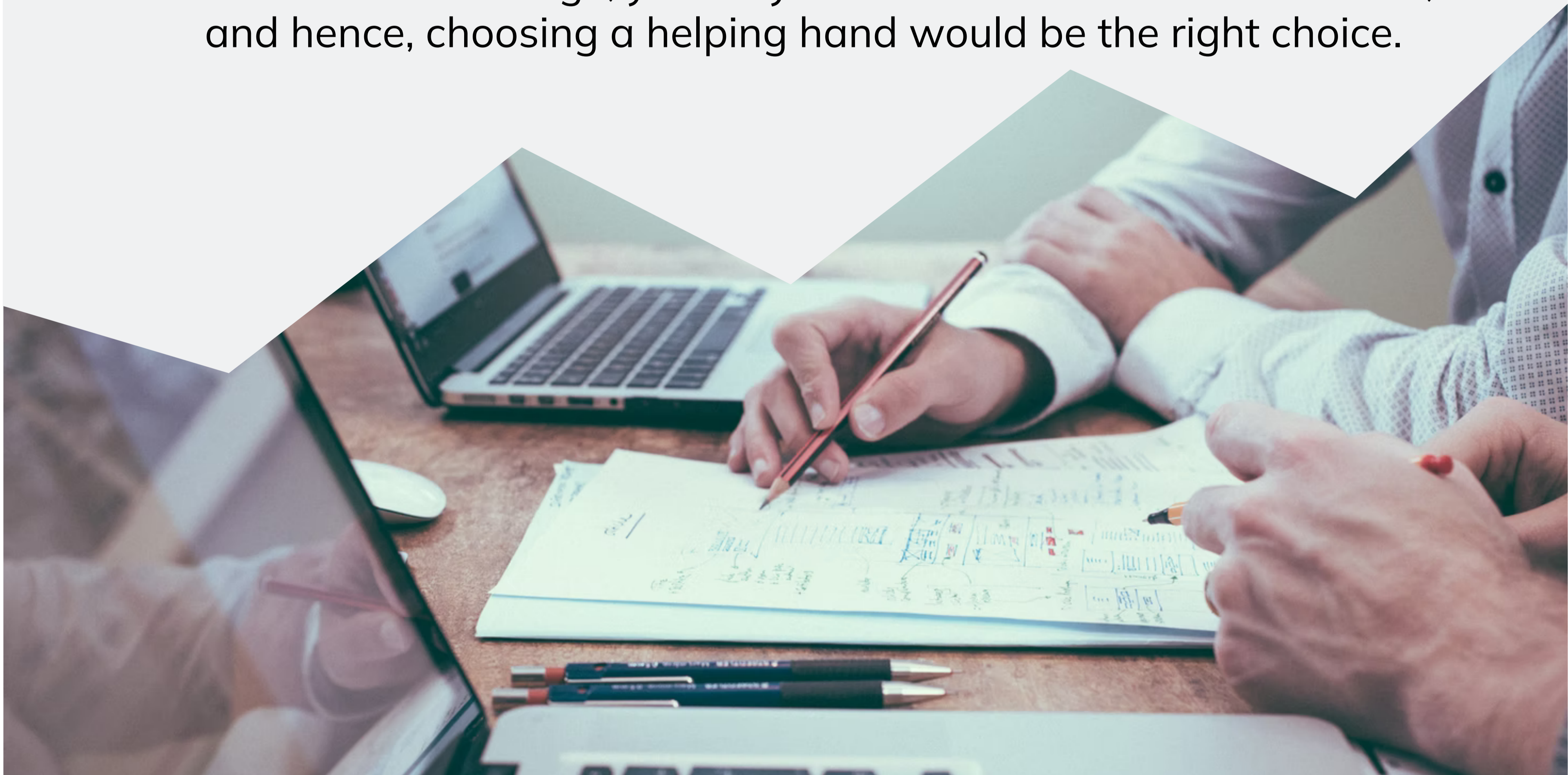
As you know what all options are available in the market, it's time to check out the 5 most classic strategies to build your portfolio in the world of stock investments. Let's check them out.

- 1 Don't Hesitate With Risks:** As you have started in your 20s, you have the chance to get some exclusive returns. Several investors think that avoiding risk can be good in the long term. To achieve millions, you need to perform an ideal investment within the stocks. Investing in riskier stocks could be extremely beneficial in the long run as compared to investments in your bank account. However, if you keep checking in the short term duration, you may find that stocks experience consistent drops and hikes. This is why several people avoid making investments in the market, especially when they have 5 or 10-year goals. However, it's certainly observed that stocks can be extremely beneficial to suit your long term financial goals. For example, if you consider Tata Motor's stock price movement in the last 10 years, the company moved from 167 Rs per share in 2010 to 435 Rs per share in 2020.

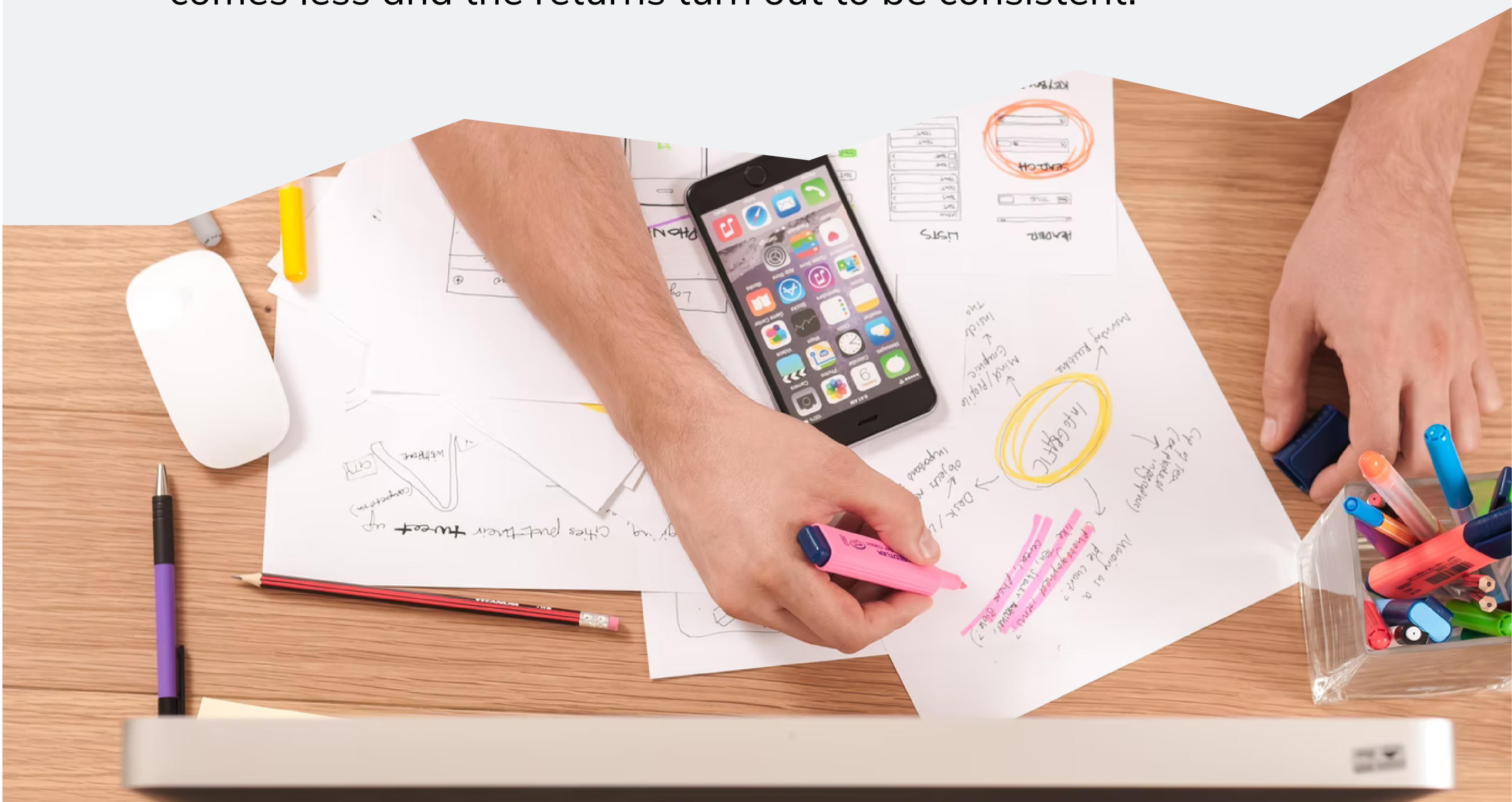


- 2 Choose ETFs & Index Funds:** Choosing exchange-traded funds or index funds for investment can be pretty suitable. Such funds consist of a combination of several investments to interpret the performance of an index. The index funds can supervise the performance of a section of the stock market. It can be explained like S&P 500 is allocated to track a list of 500 major companies from the US. Hence, despite purchasing stocks in all the listed companies individually, buy S&P 500 index fund and get the benefits of returns on all the shares.

- 3 Don't Be Too Eager:** As a beginner, you shouldn't take all the risks yourself. Making investments in the index funds could be simple; however, you may still need help. Young individuals often get good packages for their investment services. Connect with a well-established brokerage firm like Maitra Commodities to select the most suitable strategy for your stock investments. Index funds often manage risks as per the age of the investor. It can be done as you will choose a date in the future. For instance, let it be 15 years later, you will get the returns in 2036, which can be expensive. However, certain investors believe it is worthwhile. At such a tender age, you may not be able to decide what to do, and hence, choosing a helping hand would be the right choice.



- 4 Plan a Roadmap:** Before starting investments, one thing you need to make sure of is to contemplate your current financial status. A well-devised financial plan is critical. You can start by figuring out the objectives, goals along with your capacity to tolerate risk. You can consult this plan with your financial consultant. Stocks are risky, so there is no guarantee of returns. However, after understanding the facts about investments and savings, you can devise an intelligent plan to achieve desired financial security and attain the advantages of money management.
- 5 Diversify Your Portfolio:** If you invest in indices, it's fine, although choosing individual stocks can be tiring. You can mitigate intense losses by incorporating asset categories within your investment returns that constantly moves back and forth on your stock market chart. The records suggest that returns on three specific classes like bonds, cash and stocks have never moved in the same direction. So, if one asset moves upwards, the other one can go a little down in any market condition. You can choose multiple assets so that the overall risk on your investment portfolio becomes less and the returns turn out to be consistent.



Bonus Tip

The ones mentioned above are the most important strategies you need to implement; however, here are some bonus tips. Check them out.

- 01** Stock market investment is something comprehensive and complex. So, keep learning and understanding the market to discover opportunities and related risks.
- 02** Insurance is not just important for your investments, however, for your life too. Before starting your journey in the financial world, keep your personal life secure by adding Life and Medical insurance to your portfolio.



Get Started with Maitra Spur 25 Plan

As you are ready to start your journey in the world of trading, it's time you get in touch with an expert. Maitra Commodities Pvt Ltd brings you an ideal **Maitra Spur 25 Plan**. This plan is suited for candidates between the ages of 18 to 25 years. You can get the Annual Maintenance Contract for just 1000 Rs per annum excluding GST with zero brokerage fee. You can easily connect with the experts of Maitra Commodities and go to **Open Account** to start your venture in the world of equity markets, depository options, Mutual Funds, IPOs and a lot more. The platform has several tools, including Brokerage Calculator, Option Calculator, Margin Calculator and KYC. The way to get started is simple, as you have to follow these simple steps.

- ▶ Get Onboard
- ▶ Select the desired plan or platform.
- ▶ Begin your trade
- ▶ Earn handsome returns.



Mistakes to Avoid

It's fine to learn from your mistakes. However, why make one when you can avoid them. Trading mistakes can be overwhelming sometimes, so it would be wise to avoid them in advance. Here is what you can learn.

- 01 Don't Forget to Make Budget:** It becomes crucial to manage investments accordingly when you owe debts. You should keep at least 20% of your income for repayments and EMIs. However, if you are free from debts, then transfer this income to savings and other smart investment options.
- 02 Keep Yourself Happy:** Your 20s are there to allow you to enjoy, and saving every single penny for investments won't be good. Though you are investing, keep some amount to treat yourself well. Maybe a motorbike or a necklace would make you feel much better.
- 03 Push Yourself:** Your 20s are a time when you are energetic and have mental strength. Move in the direction of your passion and work hard. The more you will earn, the more you will be able to invest. Earning is not necessarily done from your 9 to 5 job, but from other sources as well. Become a freelancer or spend some time while trading to become a professional with time.

Get started with Maitra Commodities to make your present and future secure.



www.maitracommodities.com

TRADING SIMPLIFIED

Trusted By 11,000 Clients & We have become one of the momentous
Brokers in South India Today.

[GET STARTED](#)

Disclaimer

- ⚠ Investment in securities markets are subjected to market risks. Please read all the scheme related documents carefully.
- ⚠ The contents provided are only for informational purpose. Detailed study and research must be done by the investor before entering the market. Maitra Commodities will not be liable or responsible for any losses incurred by the client.

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