



# THE WORLD ECONOMICS TIMES

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SOCIETAL GROWTH  
EDUCATION

*"Join hands with us as  
we catalyze positive  
change for individuals,  
businesses, and  
communities."*

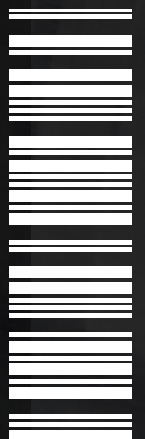
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ACTIONABLE IMPACT

FROM WORKSHOPS TO SOCIETAL  
INITIATIVES, WITNESS REAL  
CHANGE IN ACTION.

EMPOWERING CHANGE  
BUILDING FUTURES

LEAD WITH IMPACT



# Empowering Global Economic Insight: Introducing The Worldonomics Times

In an era where the tapestry of global finance and economics interweaves with the complex dynamics of markets worldwide, there emerges a beacon of insight, The Worldonomics Times. Announced by the International Navodaya Chamber of Commerce (INCOC) on 26-03-2024, this forthcoming monthly magazine is poised to be an indispensable resource for anyone keen on understanding the pulsating heartbeat of the global economy.

Scheduled to release its premiere issue on May 5th, 2024, The Worldonomics Times aims to fill a crucial gap in the landscape of financial journalism. With a commitment to providing in-depth coverage of global finance and economics trends, news, and analysis, this publication is tailored for business leaders, policymakers, and the intellectually curious who strive for a deeper understanding of the world's economic currents.

## Global Perspective with Local Relevance

At its core, The Worldonomics Times will offer a global perspective that bridges diverse markets and economies. This isn't just about tracing the flow of capital across continents; it's about understanding how these financial streams affect businesses and policies on a local level. Sandeep Kumar, the founder of the International Navodaya Chamber of Commerce and Editor-in-Chief of the magazine, emphasizes the platform's role in exploring emerging trends and the forces sculpting world markets.

## In-Depth, Data-Driven Journalism

What sets The Worldonomics Times apart is its commitment to investigative journalism that digs beneath the surface. This magazine will go beyond the headlines to uncover the underlying stories that drive financial shifts, offering clarity in an ever-complex world. Coupled with expert opinions, interviews, and thought leadership from noted economists and financial specialists, readers are promised a comprehensive outlook on the global economic scene. Moreover, with a focus on data-driven insights, the magazine will utilize visualizations and infographics to demystify complex economic trends and statistics, making the information accessible and digestible to its readership.

## Accessibility and Empowerment

Understanding the importance of adaptability in today's fast-paced world, The Worldonomics Times will be accessible in both print and digital formats. This dual availability ensures that readers can engage with the content in a manner that best suits their lifestyles, whether at home, in the office, or on the move.

"We are committed to delivering accurate, unbiased, and high-quality journalism focused on the world of finance and economics," Kumar states. "Our goal is to empower readers with the knowledge they need to make informed decisions in an increasingly dynamic global landscape."

As we anticipate the release of The Worldonomics Times' premiere issue, it's clear that this magazine is on a mission to enlighten and inform. Through its rigorous analysis, expert commentary, and commitment to excellence in journalism, The Worldonomics Times is set to become a guiding light for anyone looking to navigate the intricate world of global finance and economics.



*Sandeep Kumar*

EDITOR-IN-CHIEF

**Worldonomics Times**

# THE SMART WAY TO INVEST



The young generation or the millennial generation forms most of the workforce. They are the best investors due to their ability to recover from the losses through future income avenues. As the wise said Wealth is not generated overnight, and it is something which you gain through experience and perfect timing. A young investor is in a better position. The amount of risk an investor can accept depends on their age. Young investors have the option of seeking greater profits by taking greater risks. This is so that if young investors lose money, they will have time to make up for it by earning more money. However, young people have little financial experiences which make them vulnerable to market risks and they are frequently tempted to prioritize spending their money now rather than paying attention to any long-term objectives, like retirement. It's also prudent to quote that savings alone cannot fulfill the requirement of wealth enhancement. In the short term, investing some money rather than using it for immediate expenses can boost wealth and quality of life.

In this modern era, the current financial market offers a better opportunity to invest. With variable investment instruments provided, it has made the market more enticing with return and risk preference to be explored and grabbed by the potential investors. Somehow, from the younger generation's point of view, the awareness of investment seems to be lacking. If we investigate the factors influencing investment awareness among the potential investors of the youth, then the major ones are financial literacy, personal interest factor, tailored Investment Guidance and the environment factors (political, social and economical). By improving these factors, policymakers, financial institutions, and stakeholders can create an enabling environment that promotes responsible and informed investment behavior among the youth. Ultimately, this will contribute to the long-term financial well-being and economic growth of both individuals and the nation.

There are numerous avenues for investment are available which a young investor may choose to build his/her wealth, like:

**1. Stock Market Trading:** This investment option is entirely based on market movements and is very volatile. It is a high-risk high-reward kind of investment tool. However, before proper company research and due diligence is crucial. It is always advisable to take guidance from the SEBI authorized Research Analyst or Advisors to take the decision.

**2. Mutual Funds:** A mutual fund is a shared investment where multiple investors invest in a company's stocks or bonds. It is again a market-linked investment tool. Every investor owns units, which is a share of the holdings of the fund. The risk depends on the type of stocks or bonds that you choose to invest in. Mutual funds are a good option for investors with all risk appetites. They have flexible tenures and high returns as it is a market-linked option, though, a very convenient investment tool that does not require constant monitoring as the fund is managed by a professional fund manager.

**3. Fixed Deposit:** The fixed deposit is a sound instrument that does not get affected by dynamic market movements. The interest rate applicable at the time FD is maintained throughout the chosen tenure, making it easier to estimate the returns at maturity. This is a perfect tool to invest in to fulfill financial goals. It is one of the safest investment options available to date. Here the investor need not worry about losing capital at all since it is backed by the government.

**4. Systematic Investment Plan or SIP:** is a process of investing a fixed sum of money in mutual funds at regular intervals. SIPs usually allow you to invest weekly, quarterly, or monthly. In short, by having an appropriate investment portfolio, it will facilitate future investors to be more knowledgeable about achieving their financial goals within a particular period of time. The significance of these financial instruments is apparent in the economic acceleration of any country by channelizing the household Savings.



**Dr. Ravi Singh**

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