

Basic financial terms



Investment Terms

Liquidity

Ease with which an asset can be converted into ready cash without affecting its market price.

Emergency Fund

A fund that is kept aside from savings to finance any emergency expenditure that might occur.

Blue-chip

Shares of well-recognized companies that are considered less volatile investments and are known to provide high returns.

Compound Interest

Interest calculated on the accumulated interest earned over time as well as on the original invested principal.

Diversification

An investment strategy that spreads investment funds across different asset classes to reduce risk while maximizing return.



Investment Terms

Depreciation

The reduction in the cost/value of a fixed asset over time.

Capital Gain

Increase in value of a capital asset when it is sold.

Demat Account

A dematerialization account is a digital account where investors can hold various investments like shares and securities.

Risk Assessment

A process used to determine the risk of loss for a particular investment.



Loan Terms

Credit Score

A score given to individuals, which indicates the ability of a person to pay back a loan.

Overdraft

A type of loan offered by banks where an individual or business is allowed to withdraw or transfer more money than what is present in their account.

Collateral

Any security, such as land or gold provided to the bank in exchange for a loan.

Fixed Rate

The rate of interest for a loan, which remains constant throughout the entire loan tenure.

Floating Rate

Rate of interest that change during the tenure of the loan.



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