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A Comparative Study on Risk and Return Analysis of Investment Avenues: Property, Gold, Shares, FDs, Post Office Schemes, and Mutual Funds

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Abstract

In the pursuit of financial stability and prosperity, investment decisions are of great importance to both individuals and organisations. The range of investing alternatives—from stocks, bonds, and mutual funds to real estate and alternative investments—offers a number of possibilities, each with its own set of risks and benefits. Investors need to choose which investment options best fit their financial goals, projected returns, and risk tolerance. The risk and return of many investing options are examined in this article. The review reveals that from 2020 to 2025, gold, Sensex, and property prices surged by 118.6%, 94.22%, and 87.65% respectively, indicating high return potential with corresponding risk. In contrast, FDs and post office schemes showed minimal fluctuation, offering stability but lower returns. Mutual funds emerge as a balanced investment choice, offering diversification and professional management. The study emphasizes the need for market analysis before investing, as high returns often accompany higher risks. A well-diversified portfolio helps mitigate risk. Notably, real estate sector stocks carry risk levels comparable to blue-chip shares, debunking the myth of safer real estate investments.

Keywords; Investment decisions, Risk and Return Analysis, Investment Avenues, Property (real estate), Gold, Shares, FDs, Post Office Schemes, Mutual Funds, and Sensex.

INTRODUCTION

When money are properly mobilised from the source to the recipient, investment is regarded as the foundation of any nation's economy. Investments are often touted to be fascinating, challenging, and profitable. According to economic theory, an investment is the purchase of goods that will not be utilised right now but will instead be used to create wealth down the road (DR.K.MAHESH & SUJATHA.S.L, 2020). In the realm of finance, speculating refers to the acquisition of a financial asset with the expectation that it will provide income in the future or be sold at a higher price later on for a profit. In both developed and developing nations, there are several investment options accessible (Prathap & Shoaib, 2023). One of the most promising growing nations, India provides both local and international investors with a variety of investment options, including bonds, stocks, silver, and gold real estate, banks, and the post office (Nidagunda & K.N, 2024). Income stability, liquidity, appreciation, safety, and the simplicity with which the primary amount may be transferred are the main characteristics of investments. Due to flourishing stock markets and rising income levels, there are more and more high-net-worth investors (V & W, 2024). This suggests that there is a sizable surplus available for investment. In order to diversify their portfolios, investors with a greater appetite for risk must investigate new opportunities in the realm of unconventional products. In consequence, new options have emerged within existing resource classes or within new resource classes (Kamboj, 2025).

Numerous dimensions of investors' investment behaviour exist. Mentalities, mindfulness, discernment, and capability are among the numerous factors that influence the behaviours of financial benefactors during the objective assessment of speculation (S, 2014).

A financial supporter is a person who forgoes the now in order to get benefits for the future, such as rewards, capital gains, retirement benefits, and profits, among other benefits (Ahmad Pandow & Ahmad Butt, 2017). Irrational decisions on their speculation are sometimes made by individual investors. In addition, depositors are too cautious about the dangers associated with the investment and, for the most part, place more importance on this metric (Arthi, 2022). The investor studies the gamble-return connection using the theoretical idea of such investment outlets before engaging in any broad speculation. On the other hand, investors may be broadly classified into two groups: risk-takers and risk-averse (Chakole, 2022). Their investment strategies are distinct. Investors spend their hard-earned money for both short-term and long-term goals, and they should exercise extreme caution before making an investment to ensure that it is considered a high-quality one (Subramanyam & Kalyan, 2018).

Relationship between risk and return

The connection between return and risk Investors are risk-averse; that is, they will select the investment that produces a more predictable return when presented with the same expected return. Hence, for riskier assets, investors seek a larger projected return. Always keep in mind that a greater predicted return does not always translate into a higher realised return (Jadav & THAKKAR, 2021). Risky assets by definition have unknown returns, therefore an investment could not provide the anticipated return. They are helpful in showing the link between risk and return, even when the past (realised) returns are different from the anticipated (future) returns. Keep in mind that as the dispersion of returns rises, so does the mean (average) annual return (S, 2014; Upadhyay, 2024).

A collection of assets is called a portfolio. Physical or financial assets, such as shares, bonds, debentures, and preference shares, may be included. It would be very risky for a fund manager or individual investor to invest all of his money in shares of a single firm. Therefore, he would adhere to the well-known adage that one should not put all of one's eggs in one basket. Through diversity, minimise portfolio risk while simultaneously achieving his goal of maximising portfolio return (P.S, 2019).

- Various financial assets that make up a portfolio are managed via portfolio management.
- A decision-support tool called portfolio management was created to accommodate investors' diverse demands.
- The Securities and Exchange Board of India defines a portfolio manager as follows: A portfolio is an individual's entire holdings of securities.

Table 1 Relationship Between Risk and Return

Return Level	Associated Risk Level	Investment Type Examples (General)
High Return	High Risk	Market-based, speculative investments
Moderate Return	Moderate Risk	Balanced or diversified investments
Low to Moderate Return	Low Risk	Fixed income or government-backed instruments
Low Return	Very Low Risk	Capital-protected or guaranteed investments

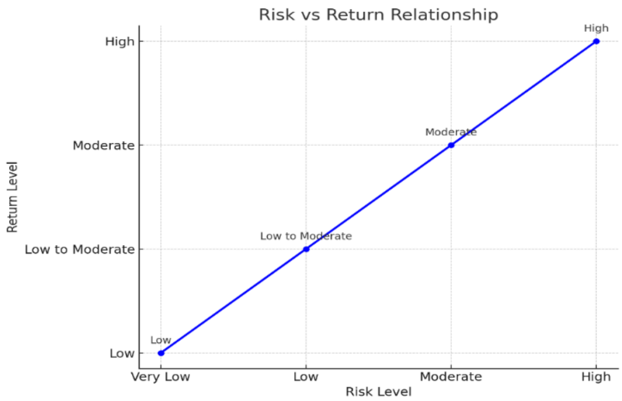

Figure 1 Relationship Between Risk and Return

Avenues of investing money in India

In India, there are several investment possibilities available:

- **Fixed Deposits:** In India, fixed deposits are considered to be among the most well-liked financial options. For a certain time frame, they provide a set rate of return and are seen as a low-risk choice. FDs are offered by banks. Each deposit has a different interest rate, which fluctuates periodically. The majority of financial institutions allow loans and overdraft provisions against FDs, despite the fact that they have a lock-in period (Ghosh & Ganguly, 2023).
- **Mutual Funds:** It is a wise decision to invest in mutual funds, as there are a variety of fund types that can be tailored to meet both the short- and long-term requirements of a wide range of investors. To see how an investment fits with your financial goals, it is a good idea to consult a mutual fund calculator before making any selections (GIRDHARBHAI & PANDEY, 2021).

- **Recurring Deposits:** Recurring Deposits (RDs) are similar to FDs in that they enable an investor to accumulate a specific amount in periodic installments. A bank allows you to deposit a certain amount each month for a predetermined amount of time. RDs provide guaranteed returns and are low risk, much as FDs.
- **Public Provident Fund:** The PPF is a 15-year lock-in period long-term savings plan supported by the Indian government. Nevertheless, tax deductions are permissible for PPF investments, which are also relatively secure. The interest rate of the PPF is typically adjusted by the government on a quarterly basis. If investors satisfy specific requirements, they may also borrow against the PPF and take partial withdrawals.
- **Employee Provident Fund:** The Employees Provident Fund (EPF) is a retirement investment plan that is designed for salaried employees. An employee's pay is used to make monthly contributions, and the company also makes an equal contribution to the corpus. Section 80C of the Income Tax Act of 1961 allows for a tax deduction for EPFs, and the remaining balance upon maturity is tax-free.
- **National Pension Scheme:** The Indian government launched the NPS retirement pension plan. You may accumulate a corpus via consistent investments that will enable you to receive a consistent pension in retirement. After retirement, investors may potentially take a partial withdrawal from the fund (S.BALAMURUGAN & K.SURESH, 2019).
- **Stocks:** Stocks are the acquisition of shares in a business that provide the investor a stake in the business. When the business expands in the future, it could turn a profit. Capital appreciation is facilitated by investing in equities over the long term. However, trading in the short term might be hazardous (Putu Gede Diatmika et al., 2024).

Table 2 Primarily focused Investment Avenues

Investment Avenue	Nature	Liquidity	Risk	Return Type
Property	Tangible	Low (illiquid)	Moderate	Capital gain/rental
Gold	Tangible	Medium	Moderate	Capital appreciation
Shares	Market-based	High	High	Dividend + growth
Fixed Deposits (FDs)	Bank-based	Medium	Low	Fixed interest
Post Office Schemes	Govt-backed	Low-Medium	Low	Fixed interest
Mutual Funds	Market-based	High	Moderate-High	NAV-based growth

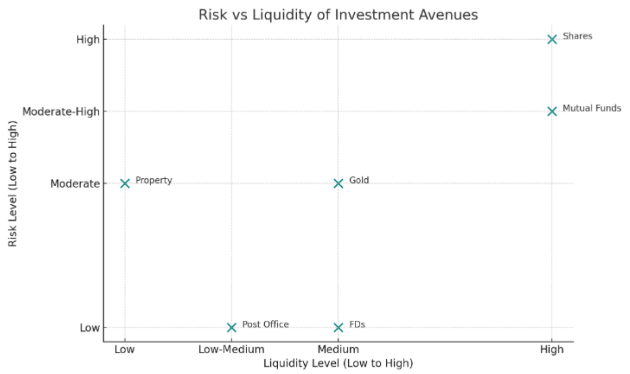

Figure 2 Risks vs Liquidity of investment Avenues

LITERATURE REVIEW

(K. Amutha & Remya C, 2022) The awareness of different investment channels by investors is the subject of this research. Different kinds of factors are identified in the study as influencing the investment pattern. 120 samples were collected from the Kuzhalmannam Panchayath in the Palakkad district, which is the study's area. Subscribers make deposits via a variety of investment channels, which boosts employee income and aids in the expansion of economic development. Subscribers' investing mindset aids businesses in raising financing. Indian customers pay close attention to investment return and risk.

(S.BALAMURUGAN & K.SURESH, 2019) The post office's efforts to modernise have hindered sales of minor savings plans. "Core banking systems (CBS)" have been implemented by the department of posts over the past year in order to connect approximately 25,000 offices. Post office business has been severely hampered by the teething issues and frequent server outages. Savings plans, which have historically been the purview of post offices, have seen a significant decline in collection as a result. Studying public preferences regarding post office savings schemes is the primary objective of this investigation. The influence of post office savings plans on the people of Coimbatore in the Tamil Nadu district is the exclusive focus of the research.

One hundred respondents who were members of the Post Office Savings Scheme provided the data for this study.

(Naveen & Mallikarjunappa, 2016) In this paper, the risk and return in the banking sector are examined using the Nifty Bank Index as a benchmark. The research compares the 12 NSE-listed banks' performance. The idea of risk refers to the possibility of an adverse effect on an asset or a feature of value that might result from a current procedure or a future occurrence. It has garnered a great deal of recognition for its power, especially in the aftermath of several global economic catastrophes. Some banking sector funds have been found to be more volatile than pure diversified equity funds, which increases their risk. The primary objective of the study is to assess the performance of banking equities in order to determine the necessary rate of return and risk for a specific stock when considering the market's various risk factors and other economic factors.

(Sony & Srinath, 2019) This research mainly examines the relationship between gold and silver during certain time periods, taking into account the attempted cornering of the gold and silver market, as it were, around the start of the eras. The main fact is that one would not think that gold and silver would fundamentally show a consistent relationship. Since both gold and silver are precious metals, they have historically been seen as interchangeable. In addition to being a compelling interest in their own right, there is a significant confirmation that these precious metals might be useful in increasing risk. This one may predict the costs divide comparative dynamic. The tools that are used are connection covariance. The research will help investors understand the relationship and determine whether investors will invest in gold or silver.

(Haralayya, 2022) Through the chance to watch, study, and get an understanding of the nature, vision, goals, and operations of an organisation as well as its activities, this project seeks to provide students with practical information, experience, and exposure. This would allow me to tie the numerous facets of the organisation to the ideas and concepts I have already covered in class and have a practical, real-time sense of them. The future managers would be more equipped to handle the problems that lie ahead thanks to this exercise. The ability to establish a positive rapport with officials is also facilitated. Learning about Zerodha brokerage's several operations via this endeavour was a positive experience.

(Putu Gede Diatmika et al., 2024) This research examines the effectiveness, risk, and return of portfolios in the digital era by comparing the cryptocurrency Bitcoin with stocks and gold. Comparative methods are used in this kind of quantitative research. The secondary data utilised in this research was sourced from websites or online sources of monthly closing price data. The results of the research show that: (1) there are no appreciable differences in the returns provided by bitcoin, IDX30 shares, and Antam gold; (2) there are notable variations in the risks provided by bitcoin, IDX30 shares, and Antam gold; and (3) there are notable differences in the performance provided by bitcoin. (4) The Treynor approach shows a substantial difference in the performance provided by bitcoin, IDX30 shares, and Antam gold; (4) the Sharpe method shows significant disparities between IDX30 shares and Antam gold.

(KRISHNAPRABHA & KARTHIGAAMURTHY.M, 2021) Before making an investment, every investor should do a risk and return analysis. Risk and return analysis can significantly increase the likelihood of achieving the optimum return, as all investors strive to minimise risk and maximise return. This essay examines the examination of risk and return in Indian real estate equities. For analytical purposes, the study's primary goal is to provide investors with a fundamental understanding of how to invest in the stock market. Secondary data was gathered. The real estate stock's risk and return were examined using a number of statistical methods, including "returns, standard deviation, beta, alpha, correlation, moving average, oscillators ROC, and RSI".

Table 3 Key extracts from Literature Review

Author(s) & Year	Focus Area	Methodology / Tools Used	Key Findings
K. Amutha & Remya C (2022)	Investor awareness and investment patterns	Survey (120 samples, Kuzhalmannam Panchayat)	Investment decisions are influenced by various factors; investors focus on risk and return.
S. Balamurugan & K. Suresh (2019)	Public preference towards Post Office Savings Schemes	Survey (100 respondents, Coimbatore)	Modernization issues in CBS reduced popularity; server issues disrupted collections.

Naveen & Mallikarjunappa (2016)	Risk and return in the banking sector (Nifty Bank Index)	Performance analysis of 12 NSE-listed banks	Some banking funds are more volatile than diversified equity; evaluated risk-adjusted performance.
Sony & Srinath (2019)	Relationship between gold and silver investments	Correlation and Covariance analysis	Though similar, gold and silver do not always move together; useful for risk diversification.
Haralayya (2022)	Practical exposure to Zerodha's brokerage operations	Experiential learning / observation	Enhanced understanding of investment operations and management concepts.
Putu Gede Diatmika et al. (2024)	Risk-return analysis in digital age (Bitcoin vs Stocks/Gold)	Quantitative comparison, Treynor & Sharpe ratios	Returns are similar, but risk and performance differ; Bitcoin shows unique risk-return profile.
Krishnaprabha & Karthigaamurthy M (2021)	Risk and return in Indian real estate equities	Statistical tools (Beta, Alpha, SD, ROC, RSI, etc.)	Risk-return analysis is critical for informed decisions; real estate stocks analyzed in depth.

RESEARCH GAP

Despite extensive research on individual investment avenues such as property, gold, shares, fixed deposits (FDs), post office schemes, and mutual funds, a significant research gap exists in providing a holistic comparative analysis of their risk-return profiles under varying economic conditions and investor preferences. Most studies focus on a limited set of instruments or specific regions, often neglecting dynamic factors like inflation, market volatility, and changing regulatory frameworks. Additionally, there is limited empirical evidence integrating investor behavior, demographic impact, and temporal performance trends across these avenues. This review aims to bridge this gap by offering a comprehensive and comparative risk-return evaluation.

RESEARCH OBJECTIVE

- In this article study the concept of risk and return in investment.
- Study the caparison between various investment avenues from 2020 to 2025.
- Study the various literature’s work on risk and return of various investment avenues.

RESEARCH METHODOLOGY

This review paper adopts a qualitative research methodology, relying on secondary data and a thorough literature review to examine the risk and return profiles of various investment avenues, including property, gold, shares, fixed deposits (FDs), post office schemes, and mutual funds. The study critically analyzes academic journals, scholarly articles, official financial reports, and relevant case studies published between 2015 and 2025. This approach ensures a comprehensive, up-to-date understanding of investment patterns, market trends, and investor behavior. By synthesizing existing knowledge, the paper aims to provide meaningful insights into the comparative performance and risk-return dynamics of different investment options.

COMPARITIVE ANALYSIS

The risk and return of many investment options including property, gold, shares, FDs, post office schemes and mutual funds are investigated in this paper. Also show the expansion in the previous five years (2020–2025) of investment opportunities. In other hand 2025 is INR 9459.80; in 2020 the gold price is INR 4327.97 per gram. Gold increase from 2020 to 2025: 118.6%. Sensex is INR 39720.55 in 2020; in 2025 it will be INR 77 147. Sensex climb of 94.22% between 2020 and 2025 Interest rates on FDs in 2020 are 6.90%; in 2021 and 2022 it falls to 5.0%; nevertheless, in 2023–2025 it is steady at 6.90%. Post office system (MIS) interest rates for 2020 stand at 7.60%. It drops to 6.60% in 2021; then, in the nest year 2022 and 2023 it rises to 7.10%; finally, 2024 and 2025 climb to 7.40%. In 2025, the interest rate will be less than in 2020. Property in south Delhi is INR 4450 per square fit in 2020; by 2025 it will be INR 8350 per square fit. Property rates will rise 87.65% between 2020 and 2025. Overall FDs and post office system (MIS) not changing between 2020 and 2025. In case of Gold, Sensex, and Property, however, they jump to 118.6%, 94.22%, and 87.65% correspondingly.

Table 4 Last five-year data of investment avenues

Investment avenues	Unit	2020	2021	2022	2023	2024	2025	Sources
Gold	INR/gram	4327.97	4289.518	4671.67	5148.44	6366.37	9459.80	https://goldprice.org/gold-price-india.html
Sensex	INR	39720.55	47031	58154	59694	71843	77147	https://tradingeconomics.com/india/stock-market
Fix deposited	Per year	6.90%	5.50%	5.50%	6.60-6.90%	6.90%	6.90%	https://www.nsiindia.gov.in/(S(1vlxym551ivcynzns0iadoaj))/InternalPage.aspx?Id_Pk=185
Post Office Schemes	Interest rate Per Annum	7.60%, 6.60%	6.60%	7.10%	7.10-7.40%	7.40%	7.40%	https://cleartax.in/s/post-office-monthly-income-scheme-pomis
Property (South Delhi)	INR/Sq. fit	4450	6750	4950	6400	8350	8350	https://www.99acres.com/property-rates-and-price-trends-in-delhi-prffid

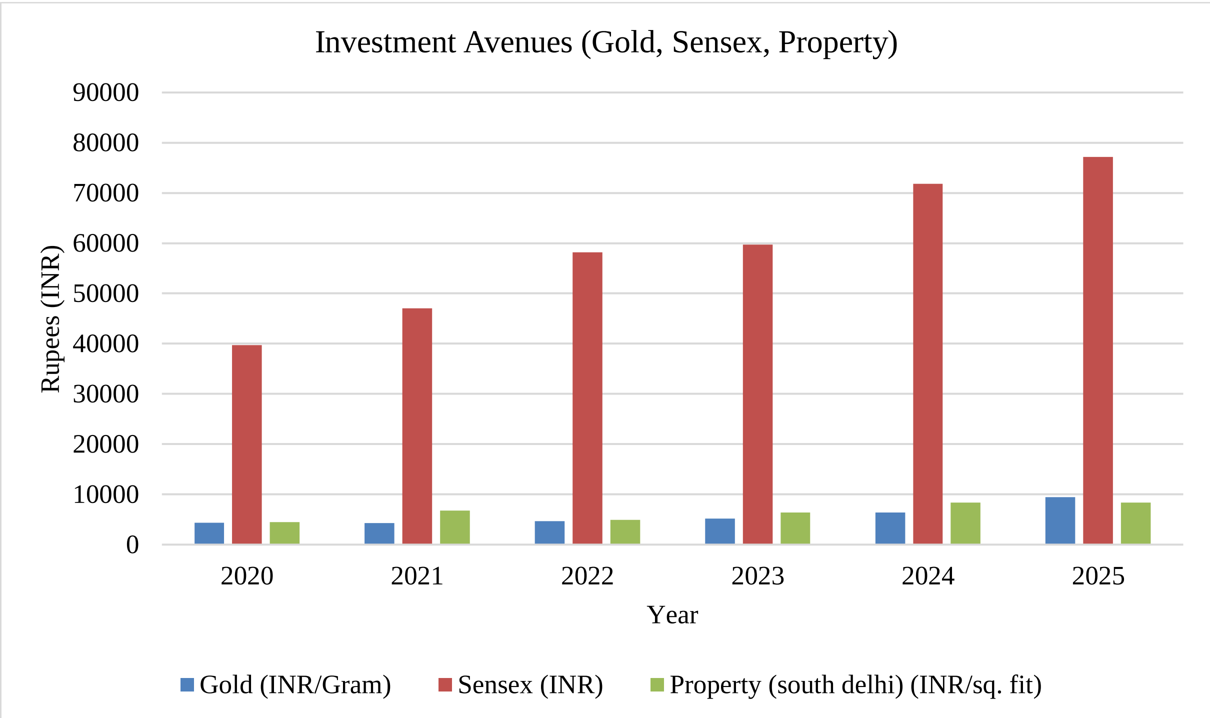

Figure 3 Graph representation of investment avenues (Gold, Sensex, and Property) in Rupees

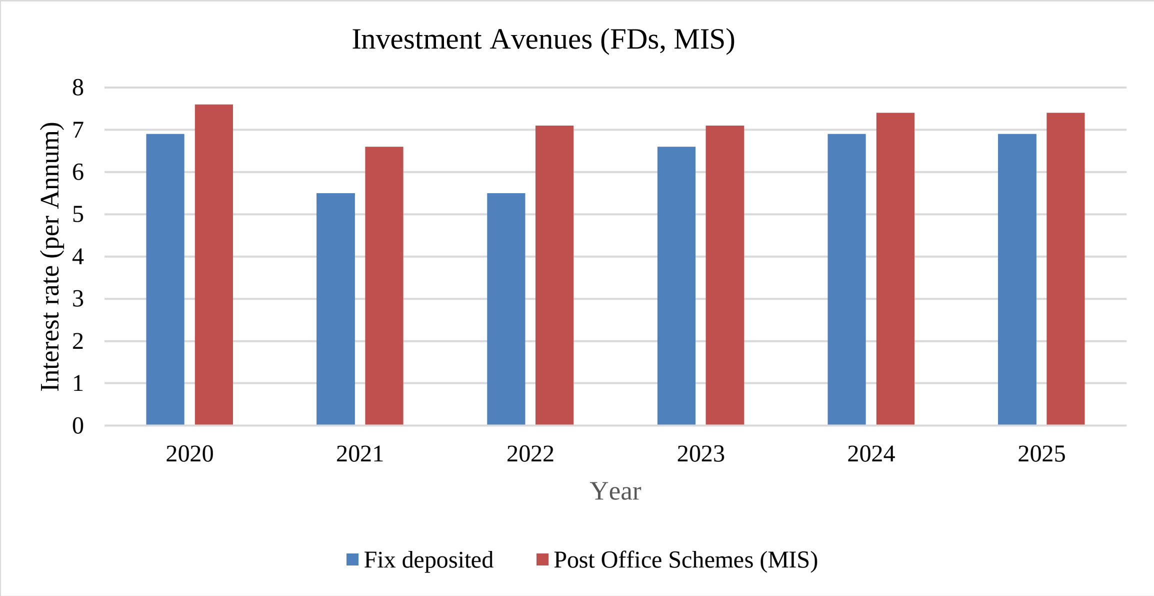

Figure 4 Graph representation of investment avenues (FDs, and Post office schemes –MIS)

CONCLUSION

This review paper examined the risk and return characteristics of various investment avenues including property, gold, shares (Sensex), fixed deposits (FDs), post office schemes, and mutual funds over the five-year period from 2020 to 2025. The data reveals significant growth in gold (118.6%), Sensex (94.22%), and property rates in South Delhi (87.65%). In contrast, interest rates for FDs and post office schemes (MIS) remained relatively stagnant or showed minor fluctuations, ultimately offering lower returns compared to 2020. This indicates that traditional low-risk instruments like FDs and MIS have failed to deliver substantial growth, highlighting the importance of market-based instruments. The study concludes that while investing, individuals must evaluate the risk-return profile carefully. High returns are generally associated with higher risks, and thus, portfolio diversification is essential to balance the risk. Mutual funds emerged as a particularly promising avenue due to their professional fund management, diversified nature, and accessibility for average investors. Interestingly, investments in real estate companies were found to carry risks comparable to blue-chip stocks, dispelling the notion of lower risk in property-based equity. Ultimately, thorough market analysis, proper risk assessment, and diversification are key strategies to maximize returns and minimize losses in today’s evolving investment landscape.

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