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Hot investment options in 2009

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2008 was one of the most dramatic years for those who invested their money across stocks, mutual funds, real estate, gold and commodities like oil.

[Global economic downturn](#), [job losses](#), collapse of many a venerated [investment banks](#), [high real estate prices](#), [high gold prices](#), [the rise and fall of crude oil](#), [high interest rates](#) and [high inflation](#) marked the year even as Indian stock markets, as a result of all the above factors, saw a huge fall of more than 50 per cent from its 21,000-point summit reached in January 2008.



Consequently, investors lost billions of rupees in wealth in stocks, mutual funds, real estate and oil in 2008.

However, 2009 is altogether a new year and many a dangers that threatened the India story like high inflation, high interest rates, above \$ 140-dollar a barrel crude oil prices (yes crude did scale the 140-dollar mark in July 2008; currently it is trading just a tad above \$ 40 per barrel) are showing signs of receding into the background thus offering investors a glimmer of hope.

So what will be hot and what will not be hot investment options in 2009? Here's a brief peek into where to invest and where not

to invest in the New Year:



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Illustrations & photographs: Rediff Archives

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