

KNOW YOUR INVESTMENTS FIXED DEPOSITS

FACT Consultants
Connect : 6290229181 , 9205414416



A lump sum in your bank for a fixed tenure at an agreed compounded rate of interest.

WHAT

RETURNS

Guaranteed returns. At maturity, you receive the amount you have invested plus compound interest.

As high as 9% p.a.



LOW !

Deposits and interests upto Rs 5 Lakh are insured by DICGC.

RISK

TAXES

- Interest earned is taxed as per one's income slab.
- 5year FDs considered investment eligible for tax benefit.
- TDS is deductible. File Form 15G/H .

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INCOMETAX INDIA



Flexible! Ranges from 7 days to 10 years. With options for monthly, quarterly, half-yearly, annual or cumulative interest payment.

TENURE

TRIVIA : Even if interest rates fall after you open a Fixed Deposit, you will continue to receive the interest decided at the start.

Rs 1 Lac Invested
Today Will Give:

Highest Int rate for different banks for the said tenure has been considered.

Pre-Tax Returns



KNOW YOUR INVESTMENTS GOLD

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Gold is an asset of high value liquidity. Invest in jewellery/coins/bars or GOLD ETF , Sovereign Gold Bonds (SGB) & Gold Mutual Funds.

WHAT

RETURNS

Returns are market-linked. Over the years, investment in gold has given consistent returns of around 10%.

SGB provide an additional interest of 2.5% p.a. for the holding period.



MODERATE !

Gold is scarce. Though market linked, historically prices have kept on increasing.

RISK

TAXES

- Physical Gold/ETF/MF are subject to Capital gains with indexation benefits
- NO tax on redemption of SGB
- Interest from SGB is taxable
- Transfer of SGB before maturity attracts capital gains



SGB has a lock-in period of 8 years. Physical Gold/ETF/MF have no restriction as such.

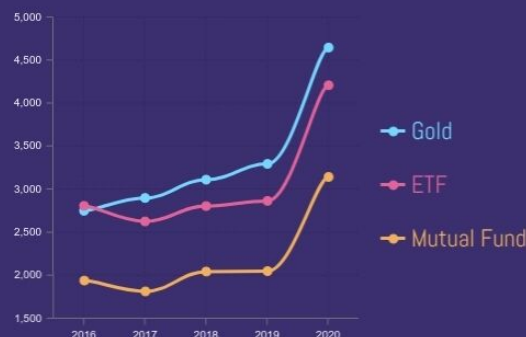
TENURE

TRIVIA : PayTM, Google Pay, Me-Gold are the platforms from where you can own gold digitally for quantity as low as 1 gram

Trends For Gold Prices
Gold ETF & Gold MF
In The Last 5 Years

Gold 1g, SBI Gold
ETF - 1x & SBI Gold
Fund - Direct Plan
200x has been
considered for analysis

Pre-Tax Returns



Disclaimer : This information is for educational purposes only. Before investing consult an advisor. Figures are as on date basis.

KNOW YOUR INVESTMENTS NATIONAL PENSION SCHEME

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Safe and regulated market-based pension cum investment scheme by Government of India to provide old age security to citizens.

WHAT

RETURNS

Returns are market - linked. Mix of equity, FDs, corporate bonds, liquid funds & government funds, among others. Investors can decide their equity exposure in the fund.



MODERATE!

Pension Funds are regulated under the investor friendly PFRDA Act.

RISK

TAXES

- Tax Saving Investments upto Rs 2 Lac
- Withdrawn Corpus partly Taxable
- Pensions received are Taxable



Withdrawal allowed only after attainment of 60 years. 60% is maximum amount that can be withdrawn rest shall be used for payment of pension.

TENURE

TRIVIA : Lowest asset management cost of 0.01% i.e. Rs 100 for a corpus of Rs 10 Lac

Impact Of Compulsory Annuitization Of The 40% :

If One Creates A Corpus Of Rs 50 Lakh In NPS, Then Rs 20 Lakh (40 Per Cent, If Exiting NPS At Age 60) Will Be Used To Buy Immediate Annuity Scheme That Will Fetch Pension For Lifetime. The Amount Of Rs 20 Lakh Will Never Be Returned To The Individual.

Maximum amount to be invested in equity cannot exceed 50% of the contribution.

KNOW YOUR INVESTMENTS

NATIONAL SAVINGS CERTIFICATE

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Fixed income investment scheme by Govt of India. Part of Post Office Savings Scheme & can be purchased from any Post Office in India

WHAT

RETURNS

Guaranteed Returns. Every quarter Govt of India revises the interest rate for the NSC. Interests are compounded annually & payable on maturity.

Rate on 01.04.2020 : 6.80%



LOW!

Government of India backed savings Instruments.

RISK

TAXES

- Tax Saving Investments under 80 C
- Interests also eligible for 80 C
- No TDS on matured amount

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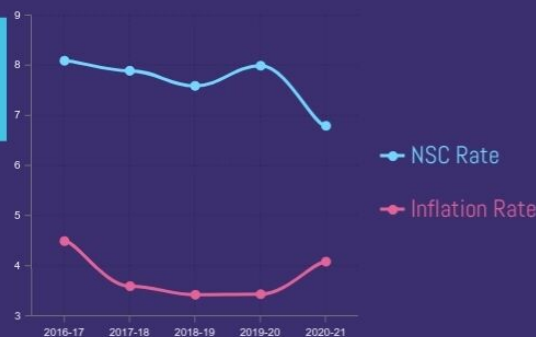
NSC have a lock-in period. Depending upon the choice of the investor it can be 5 years or 10 years.

TENURE

TRIVIA : You can invest as low as 1,000 & there's no maximum limit for investing. NSC eligible as loan collateral.

Rs 1 Lac Invested Today
Can Fetch 1.39 Lac In 5y
& 1.94 Lac In 10y : TAX
FREE

Analysis of NSC Int
Rates vs Inflation Rate
in the last 5 Years



KNOW YOUR INVESTMENTS PUBLIC PROVIDENT FUND

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Fixed income investment option.
Deposits can be made in lump-sum
or in 12 installments. Max annual
deposit 1.50 Lac

WHAT

RETURNS

Guaranteed Returns. Every quarter Govt of
India revises the interest rate for the PPF
Interests are compounded annually &
payable on maturity.

Rate on 01.04.2020 : 7.10%



LOW!

**Backed by Govt of India's
sovereign guarantee.**

RISK

TAXES

- Tax Saving Investments under 80 C
- Interests 100% Tax Free
- Maturity Amount 100% Tax Free



**PPF Account has to be
continued for 15 years. Partial
withdrawal is allowed since 7th
year.**

TENURE

TRIVIA : You can keep the PPF active by investing just Rs 500 p.a. TIPS : Avoid withdrawal.

**Rs 1 Lac Invested Every
Year For Next 15 Years:**

Analysis
of returns at existing
rate of 7.1%
Benefit of
compounding highest
in last 5 years.



KNOW YOUR INVESTMENTS RECURRING DEPOSIT

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Recurring Deposit is a product to provide a person with an opportunity to build up saving through regular monthly deposits of fixed sum over a period of time

WHAT

RETURNS

Guaranteed Returns. Rates keep on changing like FDs.

Current Rate: 5.7% in SBI RD



LOW !

Insured by DICGC till Rs 5 Lac

RISK

TAXES

- NO Tax Benefit



Flexible. 12 months to 120 months.

Objective: Long Term Capital Creation.

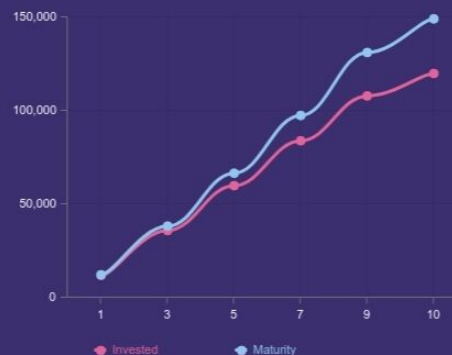
TENURE

TRIVIA : Invest for as low as Rs 100. Loan upto 90% of deposits is available.

Rs 1000 invested every month for 10 years @ 5.7% int

Current int @ 5.7% is considered as base. SBI RD Rate.

Pre Tax



KNOW YOUR INVESTMENTS

SAVINGS A/C WITH SWEEP

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Excess money lying in your savings account, above a particular threshold level gets automatically converted into a fixed deposit and vice versa.

WHAT

RETURNS

Higher than a normal savings account. Approximately 6.5 to 7.5%.



LOW!

Insured by DICGC up to Rs 5 Lac

RISK

TAXES

- No Tax Benefit



Short Term FDs . No restriction on Tenure. Lower the tenure Lower is the interest rate.

TENURE

TRIVIA : Suitable for people who have large balances in Savings A/c & can withdraw only limited n. of times.

Rs 1 Lac for a Year



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SENIOR CITIZENS' SAVINGS SCHEME

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SCSS can be availed from a post office or a bank by anyone above 60.

First Choice for Seniors & early retirees

WHAT

RETURNS

Guaranteed Returns. Just like PPF, these are subject to revision every quarter. Better than FDs.
Current Rate



LOW !

Backed by sovereign guarantee.

RISK

TAXES

- Tax Saving Investment
- Annual Interests upto Rs 50,000 Tax Free

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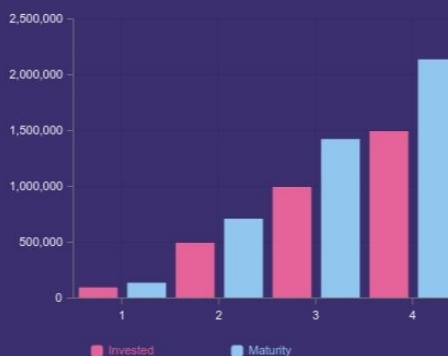
Long. Minimum Tenure is 5 years which can further increased by 3 years on maturity.

TENURE

TRIVIA : Invest upto 15 Lacs. Best option for Senior Citizens.

Various scenarios if invested in SCSS:

Current int @ 7.4 % is considered as base. Int Rates go as high as 8.6%



KNOW YOUR INVESTMENTS

SUKANYA SAMRIDDHI YOJNA

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Small deposit scheme for the girl child to help parents save for her education . Max investments allowed 1.5 Lac p.a.

WHAT

RETURNS

Guaranteed Returns. Every quarter Govt of India revises the interest rate for the SSY. Interests are compounded annually & payable on maturity.

Rate on 01.04.2020 : 7.60%



LOW!

Backed by Govt of India.

RISK

TAXES

- Tax Saving Investments under 80 C
- Interests 100% Tax Free
- Maturity Amount 100% Tax Free

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SSY matures when the girl child attains 21 years. No withdrawal possible before that.

TENURE

TRIVIA : You can keep the SSY active by investing just Rs 250 p.a. Concerns: SSY has various restrictions.

Rs 1 Lac Invested
Every Year For Next
15 Years:

Analysis
of returns at existing
rate of 7.6%
Benefit of
compounding highest
in last 5 years.



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KNOW YOUR INVESTMENTS UNIT LINKED INSURANCE PLANS

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Unit Linked Insurance Plans or ULIPs are a combination of Life Insurance Policy & an investment. It gives benefits of protection & savings in a single plan.

WHAT

RETURNS

- Much Higher than the normal Life Covers.
- Guaranteed Sum assured upon death or maturity.
- Investment returns are market linked



MODERATELY HIGH !

Sum Assured is LOW in risk but the returns are market linked.

RISK

TAXES

- Tax Saving Investment
- Maturity Amount is Tax Free
- Death benefits Tax Free
- Switch between ULIP Funds-Tax Free



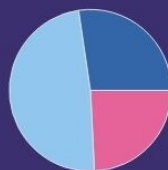
Long. Minimum Tenure or Lock in for ULIP is 5 years.

TENURE

TRIVIA : Go for higher Tenure & Change Funds depending on investment goals. Advice: Be wary of the charges

Rs 2500 p.m for 5 years in equity ULIP

ULIPs are more about investments & very less about Insurance



Bajaj Allianz Pure Stock ULIP is considered. Returns are historical

Blue Legends are Returns : Invested 1.50 Got 4.69