

## WEALTH MANAGEMENT

East is emerging as the new Nord for the global economy as growth is stemming from the east and at its centre lies India. With an upturn in wealth being witnessed in India, the complexities are also multiplying for growth and preservation of wealth. For creating wealth sustainability in long run it takes great amount of focus and deep-insights. Our belief is that patient investing coupled with quality information and knowledge can help an investor garner some prolific returns with low volatility.

We at INMACS focus on wealth creation and preservation, meeting the goals of respective clients in a unceasing and transparent manner.



16<sup>th</sup> November, 2020

## CORPORATE FIXED DEPOSITS

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A term deposit which is held over a fixed period at fixed interest rates offered by Financial and Non-Banking financial companies (NBFCs) are known as Company Fixed Deposit (corporate FD). The duration of various corporate fixed deposits can range from a few months to a few years. They are considered as one of the most stable and safe investment avenues.

### BENEFITS



#### Higher Returns

Corporate FDs offer returns higher than bank FDs and in some cases even higher interest rates for senior citizens making it a very attractive investment avenue.



#### Flexibility

You can choose corporate FDs as per the preference from variety of tenure such as monthly, quarterly, half-yearly, and yearly



#### Liquidity

Lower lock in period than Bank FDs, Corporate FDs provides better liquidity option for your anytime needs.



#### NRIs

Some companies provide an option to NRI/ OCI/ PIO to invest in their corporate FDs with varying terms.



#### Online loan against FDs

Loan against FDs are good option (this comes with certain set of conditions)



#### Lower Risk

Corporate FDs are backed by reputed credit rating agencies and most have FAAA ratings (highest safety and lowest investment risk) on FDs. Making it embedded with transparency and strengthening the viability.

### Why INMACS for Corporate FDs

- ✓ Unified, real-time view of your portfolio growth
- ✓ Bespoke solutions to match your unique wealth goals.
- ✓ Seasoned and experienced team at your service.
- ✓ Credible expert insights from a highly-awarded research team.

In case of further information, queries and consultation

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The deposit schemes have been specially curated keeping in mind that an investor enjoy the twin benefits of returns and protection

Company Name	Rating	Rate Of Interest (%) p.a								Additional Rate of Interest (%)
		12M	15M	24M	33M	36M	48M	60M	84M	
Bajaj Finance Ltd. For individual	CRISIL: "FAAA" ICRA: "MAAA"	6.10	-	6.30	-	6.60	6.60	6.60	-	0.25% extra for Sr. Citizen & 0.10 extra in renewal upto Rs. 5 Cr.
HDFC Ltd for individual (upto Rs. 2 Cr.)	CRISIL: "FAAA" ICRA: "MAAA"	5.65	5.70	5.65	5.85	5.95	5.95	6.05	6.6M=6.25	0.25% For Senior Citizen upto Rs. 2 Cr
HDFC Ltd for trust & Institution (upto Rs. 2 Cr.)	CRISIL: "FAAA" ICRA: "MAAA"	5.55	5.65	5.55	5.70	5.85	5.85	5.95	6.6M=6.10	0.25% For Senior Citizen upto Rs. 2 Cr
HDFC Ltd for individual & trust (> Rs. 2 Cr to Rs. 5 Cr)	CRISIL: "FAAA" ICRA: "MAAA"	5.35	-	5.35	-	5.65	5.65	5.75	-	0.25% For Senior Citizen upto Rs. 2 Cr
ICICI Home Finance Ltd. (upto Rs. 1.99 Cr.)	CRISIL: "FAAA" ICRA: "MAAA" CARE: "AAA"	5.50	-	5.60	-	6.10	6.10	6.10	6.15	0.25% extra for Sr. Citizen
LIC Housing Finance Ltd. (upto Rs. 20 Cr.)	CRISIL: "FAAA"	5.65	-	5.65	-	5.75	-	5.75	-	0.25% extra for Sr. Citizen
M&M Financial Services Ltd. (upto Rs. 1 Cr)	CRISIL: "FAAA"	5.70	5.80	6.20	6.20	6.30	6.45	6.45	-	0.25% extra for Sr. Citizen
PNB Housing Finance Ltd. (upto Rs. 5 Cr)	CRISIL: "FAAA" CARE: AA+	6.20	-	6.45	-	6.60	6.60	6.70	6.70	0.25% extra for Sr. Citizen upto Rs 1 Cr.
Shriram Transport Finance-Unnati Scheme	CRISIL: "FAAA" ICRA: "MAA+"	7.50	-	7.70	-	8.15	8.20	8.40	-	0.40% For Senior Citizen, 0.25% extra for Renewals & 0.25% extra for above Rs 5 Crore

Data as on November 13, 2020

Rate Of Interest are subject to change at discretion of respective issuing companies



For Restricted Circulation Only

## Frequently Asked Questions (faqs)

### Why should I invest in Company Fixed Deposits?

Company fixed deposits are better than bank fixed deposits as they offer interest rates, which are significantly higher than bank fixed deposit interest rates. Bank FD rates are determined by a number of factors which might change per the interest rate movement decided by the Central Bank – the Reserve Bank of India via the Repo rate – the rate at which it lends to banks. However, you can be assured of high interest rates with company fixed deposits.

### What is the difference between corporate FD and Bank FD?

Basis	Bank FDs	Corporate FDs
Rate of interest	Average	High
Risk involved	Low	High
TDS @10%	Interest exceeds 10,000	Interest exceeds 5,000
Deduction	Under se 80C	N/A

### How do I choose the right Company Fixed Deposit?

When investing in company FDs, you may be lured by the financiers offering high interest rates. However, there may be risks involving delays and loss of invested amount. Here are some factors you must consider, when investing in company fixed deposits:

- ✓ **Credit Rating:** Opt for higher-rated corporate FDs based on its credit rating which indicates the underlying risk of the company.
- ✓ **Company Background:** Assess a company's business viability by referring to its Financial Statements, Management Discussion and Analysis (MD & A).
- ✓ **Repayment History:** Companies repayment history helps to determine company's credit score, credibility and stability.

### Can I get monthly interest on FD?

You can easily get monthly interest on your FD, by choosing the option of periodic pay-outs that enable you to get interest on a monthly, quarterly, half yearly or yearly basis.

### What is basic process of premature withdrawal?

The basic process of premature withdrawal of corporate fixed deposits is as follows:

- ✓ Submit the original FDR Certificate with all holders signature;
- ✓ Submit a Cancelled cheque;
- ✓ Request letter from client for premature withdrawal with reason (All Holders Signature).

### What is the difference between cumulative and non-cumulative FD?

Cumulative	Non-Cumulative
Cosolidation of interest till the end of FD tenure	Interest payment of accrued interest
Interest compounded or reinvested	Interest is not reinvested or paid-off
Leads to better at the end of maturity	Interest earned is comparatively low
Onetime payment of interest income	Regular flow of interest income
Suitable for salaried investors or those with stable income	Suitable for those who have unstable or no income like retirees, freelancers etc.



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