



Keyur Gilts

Redefining
Investments

MONEY TALKS WE TRANSLATE

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www.keyurgilts.com



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Investments

The Dynamism of Hourglass

Money : Rewards & Risk

In the Mordern World, Money is most Effectively & Profusely Equated to Time.

The Hourglass Recognizes the Transient Nature of Our Lives with Time. Sand passing through it represents the Essence of Money.

Further, with increase in Time Horizon on Every Investment, Returns are Potentially Maximized & Risks are Minimized.

YEARN TO EARN

Philosophy

Money saved is Money Earned.

FEATURES

- Convenience
- Transparency & Liquidity
- Exit Load in Liquid Fund – 7 days
- No Exit Load in Overnight & Low Duration Fund
- Large Corpus mitigates Liquidity Risk
- Portfolios are disclosed on a monthly basis
- Ease of Transact: Purchase/Redemption are accepted on all Business Days.
- Electronic payments of funds through RTGS / NEFT are credited in 24 hours.

SUSTAINABILITY

- Investors having a short-term investment horizon, ideal for surplus funds.
- As an alternative to a traditional savings/current bank account for parking of short-term surpluses.
- Investors seeking high levels of liquidity for their investments.
- Investors desiring a product with emphasis on low levels of interest rate risk.
- Using it as a conduit to transfer funds systematically to other schemes.

Disclaimer

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ILLUSTRATION: 10 LAC

PARTICULARS	AMOUNT	RATE	PRE TAX VALUE	GAIN
SAVING BANK A/C	Rs. 10,00,000	2.40%	Rs. 10,24,500	
LIQUID MF	Rs. 10,00,000	4.80%	Rs. 10,48,000	Rs. 24,000

- Above calculation is on yearly basis with indicative rates as on June 2020.
- Consider Higher Tax Bracket @30% in the calculation.

TAXATION

DIVIDEND:

- TDS is applicable on Dividend Received from any respective Mutual Fund Schemes.
- Dividend Distribution Tax is abolished in the Finance Bill 2020 henceforth Dividend Received from Mutual Fund Schemes will be Taxable at Investor's end.
- TDS applicable on Dividend.
Receivable or Amount more than Rs. 5000/-
10% - Resident Individual.
20% - Non-Resident Individual.

GROWTH: Capital Gains Tax

OPTION	RESIDENT INDIVIDUAL/HUF	DOMESTIC COMPANY	NRI
LTCG (MORE THAN 36 MONTHS)	20%	20%	Listed- 20% Unlisted - 10%
STCG (MORE THAN 36 MONTHS)	As per tax slab	As per tax slab	As per tax slab

FUND PERFORMANCE

Annualized % as on Apr 2020							
Overnight Funds	Corpus	1 Day	1 W	2 W	1 M	3 M	6 M
HDFC Overnight Fund	15372	2.24	2.73	2.84	2.29	3.68	4.19
ICICI Prudential Overnight Fund	10321	2.07	2.68	2.77	2.23	3.71	4.21
Kotak Overnight Fund	1.95	2.47	2.76	2.76	2.27	3.74	4.27
SBI Overnight Fund	9436	2.29	2.49	2.77	2.34	3.76	4.25
Liquid Funds	Corpus	1 W	2 W	1 M	3 M	6 M	1 Yr
HDFC Liquid Fund	71319	4.98	5.88	6.19	5.72	5.39	5.97
Axis Liquid Fund	19980	5.82	6.27	6.05	6.01	5.64	6.13
ICICI Prudential Liquid Plan	37995	5.49	6.1	6.41	5.88	5.54	6.07
DSP Liquidity Fund	8191	4.78	5.61	5.79	5.96	5.52	6.00
Kotak Liquid Fund	23622	4.84	5.62	5.69	5.52	5.34	5.90
Low Duration Funds	Corpus	1 W	2 W	1 M	3 M	6 M	1 Yr
HDFC Low Duration Fund	12965	1.70	3.48	2.70	4.28	5.33	7.03
Aditya BSL Low Duration Fund	8799	1.5	11.51	5.45	5.59	5.86	7.50
IDFC Low Duration Fund	4391	1.74	12.44	5.85	6.44	6.43	7.88
Axis Treasury Advantage Fund	4229	1.21	13.19	6.29	5.97	6.30	8.05
Kotak Low Duration Fund	5760	1.66	10.20	4.57	4.71	5.71	7.07



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