



FIXED DEPOSIT Vs LIQUID FUND



IN SOME CASES.... WHAT YOU SEE IS NOT WHAT YOU GET

What We SEE

BACHAT OF INDIA	
Deposit Rates	
6 Months	7.25%
1 Yr	8.0%
2 Yr	8.25%
3 Yr	8.25%

What We GET

BACHAT OF INDIA	
Post Tax Deposit Rates	
6 Months	4.8%
1 Yr	5.3%
2 Yr	5.5%
3 Yr	5.5%

And penalty on early withdrawal

*For the Highest Tax Bracket

Liquid Fund Returns at Mutual Funds**

Horizon	Annualized Returns
1 month	8.23%
3 Months	8.66%
6 Months	8.66%
1 Year	8.87%

Minimum	7.08%
Maximum	8.88%
Average	8.06%

Feb 2013 onwards...2 year returns

** Note : Past Performance may or may not be sustained in future

	Fixed Deposits	Liquid Funds
Liquidity	Low	High
Penalty	Yes	No
Portfolio	Exposed to Single entity	Diversified Portfolio
Quality of Assets	Non Transparent	Transparent
Taxation	As per Income Tax Slab	STCG : As per IT Slab; LTCG : Negligible after Indexation