



**SANGHI CONSULTANCY**  
An ISO 9001 Conglomerate  
YOUR PERSONAL FINANCIAL PLANNER

**“Liquid Fund, an alternative for Money rotation”**

**For Corporate & Institutions**

# Why Liquid Funds?



My Current Account deposit is getting me 0% How do I get return with safety & liquidity???

I can't take risk, its company money.

1+1=11?

Bank earning return from our money...

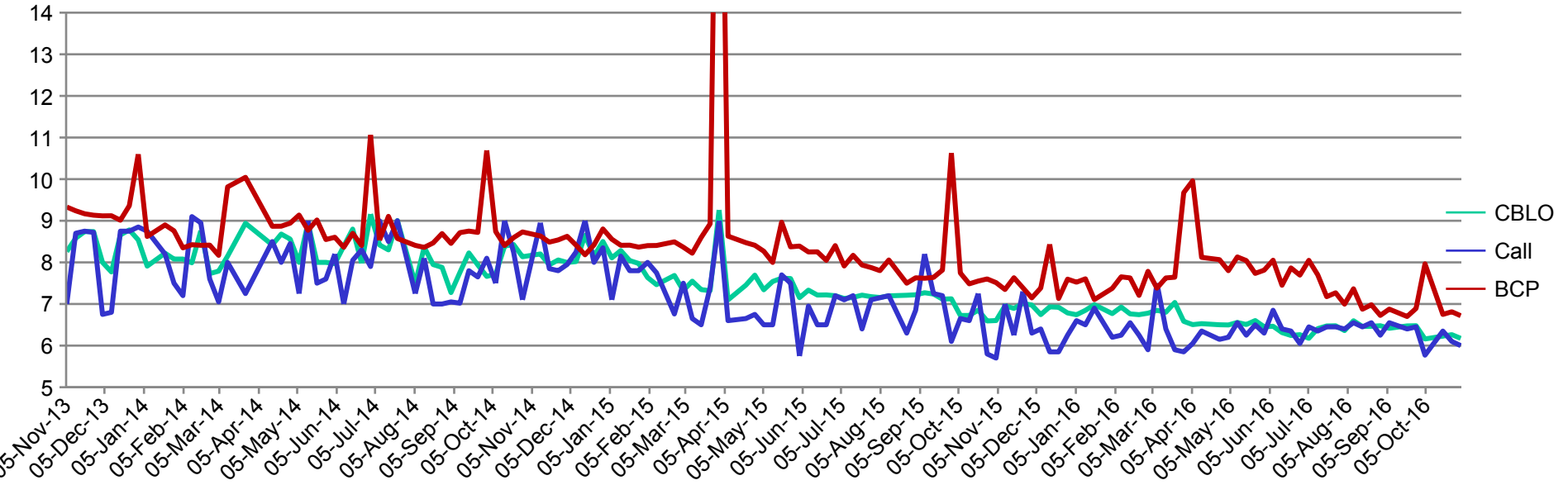
Why not we???

I can't lock-in money as it is Working capital money.....

FINANCE

K. P. JIA

# Comparison-Liquid/Call Money/CBLO



# Liquid Funds



## ❑ Returns vs. Zero Return in Current Account

Money sleeps in Current Accounts, Liquid Fund generates safe & competitive returns

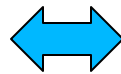


## ❑ Manage Cash Flows

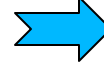
Efficient management of Inflow & Outflow can generate returns from Liquid Fund even on weekends



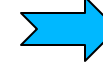
**Inflow**



**Outflow**



**Surplus**



**Liquid Fund**

## ❑ Liquidity

On redemption, money credited into your account in morning next working day.  
Liquid Fund generates yield on daily basis. One can invest even for 1 day.



**Invest**



**Redeem**



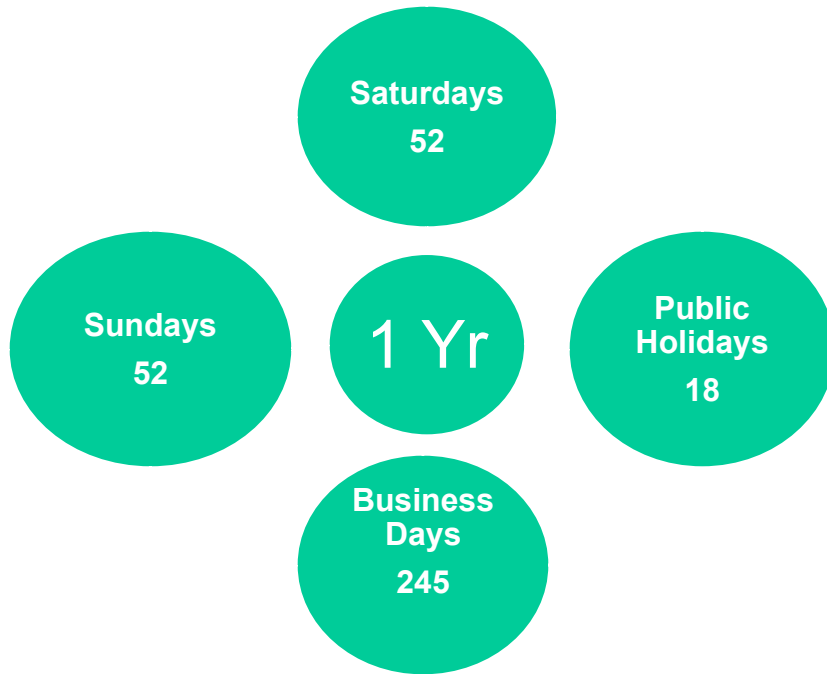
**Money back with Return**

## ❑ Safety

Fund Invests into high credit rated CDs , CPs , CBLO , T –Bill etc with every short term maturity.



# Let Your Money Work For you



Generally, for more than 1/3<sup>rd</sup> of the year your money stays in Current A/C, Savings A/C

	Liquid (no lock-in)	Liquid (no lock-in)
Amount	1 Cr.	1 Cr.
Interest Rate (%)	7	7
Tenure of investment	1 day	120 days
Interest earned in No. of days	1917	230137

## Comparison -Individual



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	Liquid Fund	Fixed Deposit
Amount Invested	10000000	10000000
Duration in Days	90	90
Rate of Return*	7.5%	6.5%
Gains (INR)	<b>246575</b>	<b>213698</b>
Taxation *	<b>28.33%</b>	<b>33.99%</b>
Taxable Amount	69854	72636
Net Gain	<b>176720</b>	<b>141062</b>
Difference	<b>35658</b>	

# Comparison –Non Individual



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Scenario 1	Liquid Fund	Current Account	Fixed Deposit
Amount Invested	10000000	10000000	10000000
Duration in Days	5	5	5
Rate of Return*	7%	Nil	N/A
Gains (INR)	<b>9589</b>	0	0

Scenario 2	Liquid Fund	Current Account	Fixed Deposit
Amount Invested	10000000	10000000	10000000
Duration in Days	90	90	90
Rate of Return*	7%	0.00%	6.75%
Gains (INR)	<b>172602</b>	<b>0.00</b>	<b>166438</b>
<b>incase of premature withdrawal within 30 days</b>	<b>7%</b>	<b>0.00%</b>	<b>5%</b>
Net Gains(INR)	<b>172602</b>	<b>0.00</b>	<b>123287</b>

**\* for premature withdrawal it is assumed that there is penalty for premature withdrawal of deposit**



# Difficult to handle??



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**Expertise**

**Man Power**

**Time**

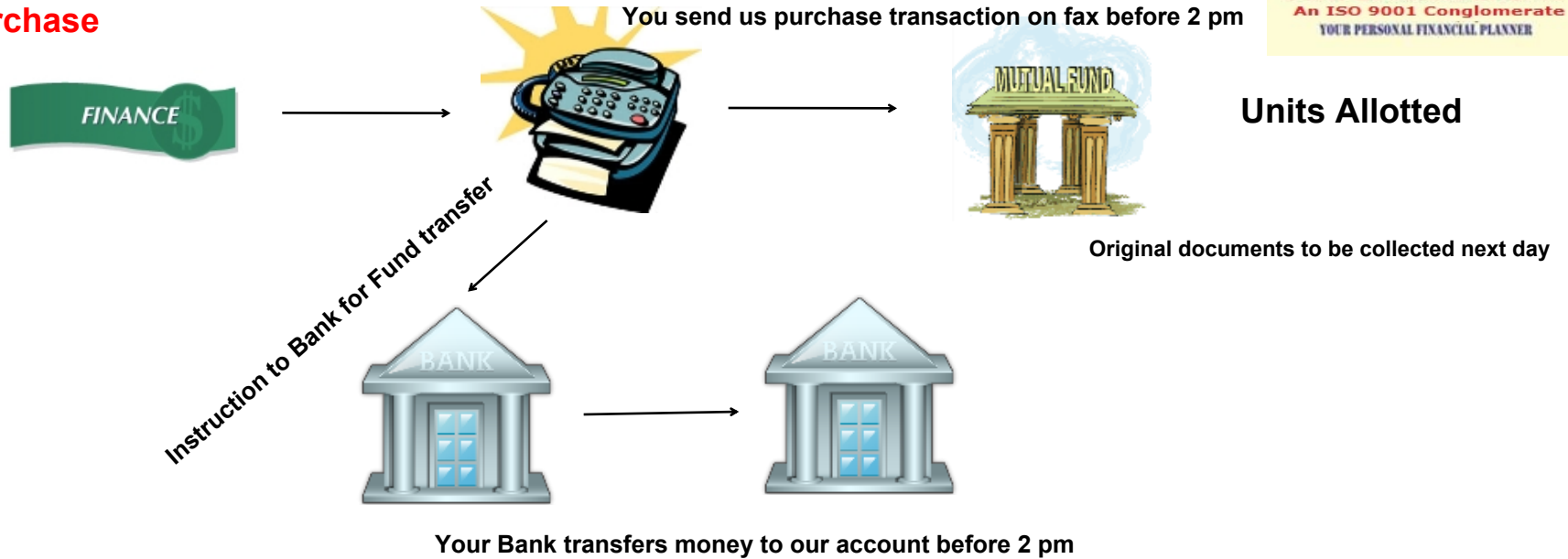
**Paper Work**



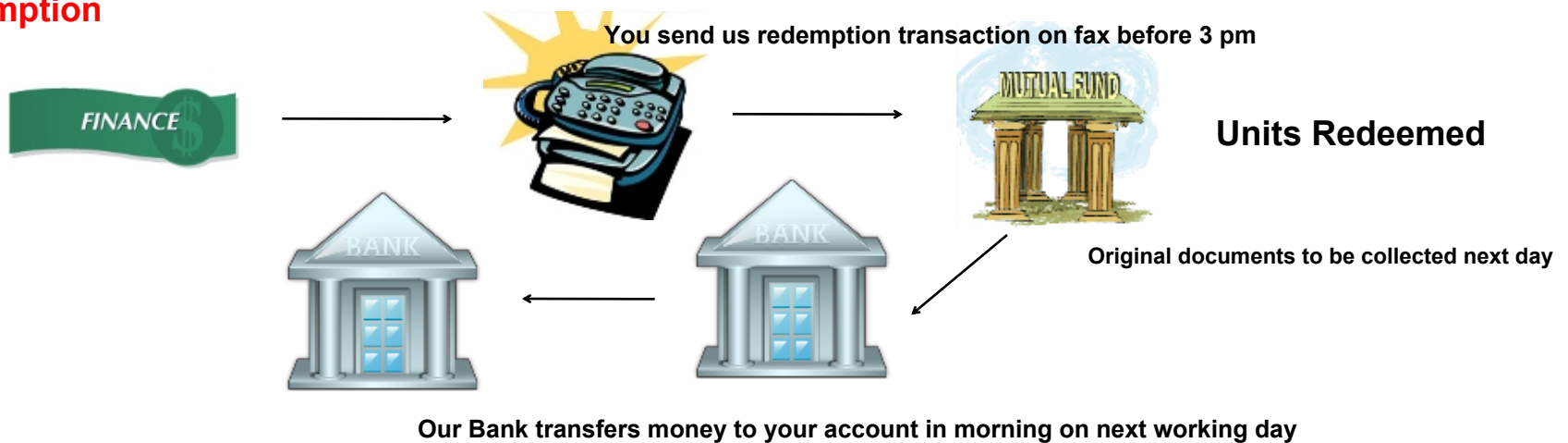
# It's Simple



## Purchase



## Redemption



## In other words



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- For Purchase & Money transfer before 2.00 pm.
- Applicable NAV = T-1 (T=Transaction day) for Liquid Funds
- Redemption latest by 3:00 pm.
- You can do it on the same day for one day investment.
- Direct credit of redemption proceeds on the next working day.
- Redemption request should mention amount or units to be redeemed under the
- Relevant option of the scheme.
- Working days: Monday - Friday

**For More Details Contact Us :**



# **SANGHI CONSULTANCY**



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**(Since-2001)**

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