



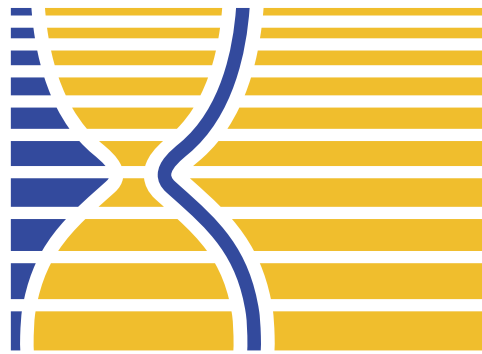
**Keyur Gilts**

Redefining  
Investments

# **MONEY TALKS WE TRANSLATE**

( For Private Circulation Only)

[www.keyurgilts.com](http://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.

# GILD YOUR PORTFOLIO

(Cover with Gold)



“ANYTIME IS A **GOOD TIME**  
TO **INVEST IN GOVT SECURITIES.**”

## Philosophy

Invest in the best Sovereign Papers and construct your Risk Free Portfolio.

## ADD GILTS TO YOUR PORTFOLIO

- Gilts Means Gold in Latin.
- The importance of gold is from stone age, the reason being gold is the only metal which cannot be evaporated by any atmospheric changes.
- Government securities(G-secs) are sovereign securities which are issued by the Reserve Bank of India on behalf of Government of India, in lieu of the Central Government's Market Borrowing Programme.
- Principle and Interest both are Unconditionally & Irrevocably guaranteed by Government of India.
- G-Secs carry practically No risk of default and hence are called risk-free gilt-edged instruments.

## WHO CAN INVEST

Suitable for Investors with a medium to long-term, 3 years plus investment horizon will be tax efficient.

Individuals | HUF | HNI | Corporate | Co-op Societies | Associations  
Provident Fund | Banks | Trust (Blanket Permission)

## SAMPLE DATA FOR G-SEC & FIXED DEPOSIT

TENOR	G-SEC RATES	FD RATES (IN %)
3-5 Years	5.25%	5.70%
5-10 Years	6.00%	5.75%

## GILTS SCORE OVER BANK DEPOSITS

PARTICULARS	G-SEC	FIXED DEPOSIT
Issuer	Government of India	Bank
Tenure	1-40 Years	7 days to 10 Years
Interest Payment	Semi-annually	At maturity or Periodically as opted by investor
Returns	Higher compared to Fixed deposit	Lower compared to G-sec
Holding & Liquidity	It can be held in Demat Form and Can be sold in Secondary Market	Only in Physical Form and Premature exit possible with penalty on interest payment
Loan facility if any	Available via Pledge , hypothecation or lien	Overdraft against FD.
Safety	Backed by Government of India	Insured up to INR 1 Lakh by DICGC, beyond which FDs are unsecured.
TDS	No TDS deducted	TDS deducted on Interest Income above 5000/-
Possibility of Capital Gain/Loss	Investor can earn Capital Gain by Existing at opportune time. Capital loss through possible can be Avoided by holding till Maturity.	No Capital Gain

### PROCESS & SERVICES

- KYC
- Settlement of Deals
- Periodic Reports : Valuation / Interest Report / Trading Report
- Periodic review of Portfolio
- Website & Mobile App Support for updates & Reports.

**LIFE**  
IS MORE  
**FUN, WHEN YOU KNOW**  
**YOU ARE SAFE**



# FEATURES AND BENEFITS



## Significance

- G-Sec are fixed maturity and fixed coupon securities
- They are issued and redeemed at par (face value).
- Attractive returns with Zero default risk being a sovereign paper



## Interest Payment Criteria

- Days count is 360 for payment of Interest in Secondary Market.
- Regular Semi Annual Interest
- No Tax Deduction at source.



## Liquidity

- Highly liquid as active secondary market.
- Simplified & Transparency in transactions
- Can be Held in Demat account same as Equity



## Loan against collateral

- Pledge, Hypothecation and Lien may be created to avail loan facility by keeping such securities as collateral.



## Possibility of Capital Gain

- Investors can earn capital gain by exiting at opportune time.
- Capital Loss through possible can be avoided by holding till maturity.

## Disclaimer

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