Fixed Deposits

of
Bajaj Finance Ltd.
&

Mahindra & Mahindra Financial Services Ltd.
An attractive investment option
for investor taxed in lesser Income Tax rate

by

Mr. Daxesh D. Kothari
Tax & Financial Consultant
MD & CEO – Ashutosh Financial Services P. Ltd.

www.ashutoshfinserv.com



✓ In these times, safety of capital investment and better rate of interest both are very important.

✔ Bajaj Finance Ltd. & Mahindra & Mahindra Financial Services Ltd. are finance companies of top business groups. These business groups have been illustrious business journey across generations.



- ✓ The business model of both these companies, Bajaj Finance Ltd. and Mahindra & Mahindra Financial Services Ltd., is very robust and inspire confidence.
- ✓ These companies are powerful financial entities. The market capitalisation of Bajaj Finance Ltd. is Rs. 2,31,525 Cr and that of State Bank of India is Rs. 2,28,470 Cr as on 01/10/2019. Hence Bajaj Finance Ltd is a more valuable company than the giant SBI.



#### Fixed Deposit rates of Bajaj Finance Ltd.

For new customers:

Tenure	Cumulative	Non Cumulative			
(in months)	Cumulative	Monthly	Quarterly	Half Yearly	Yearly
12 - 23	7.60%	7.35%	7.39%	7.46%	7.60%
24 - 35	7.90%	7.63%	7.68%	7.75%	7.90%
36 - 60	8.10%	7.81%	7.87%	7.94%	8.10%

For Senior Citizen interest rate is 0.25% higher than above rates.

#### For existing customers:

Tenure	Cumulativa	Non Cumulative			
(in months)	Cumulative	Monthly	Quarterly	Half Yearly	Yearly
12 - 23	7.70%	7.45%	7.49%	7.56%	7.70%
24 - 35	8.00%	7.73%	7.78%	7.85%	8.00%
36 - 60	8.20%	7.91%	7.88%	8.04%	8.20%

\* As & on 07/12/2019



#### Fixed Deposit rates of Mahindra & Mahindra Financial Services Ltd.

For Cumulative Option		
Tenure	Interest	
(in months)	Rate	
12	7.60%	
18	7.60%	
24	7.90%	
36	8.25%	
48	8.25%	
60	8.25%	

For Non Cumulative Option		
Tenure	Interest	
(in months)	Rate	
12	7.45%	
18	7.45%	
24	7.75%	
36	8.10%	
48 & 60	8.10%	

For Senior Citizen interest rate is 0.25% higher than above rates.

\* As & on 07/11/2019



#### Fixed Deposit rates of State Bank of India

Tenure	w.e.f. 10/01/2020	w.e.f. 10/01/2020
renure	(non Senior Citizen	(for Senior Citizen)
1 year to less than 2 years	6.10%	6.60%
2 years to less than 3 years	6.10%	6.60%
3 years to less than 5 years	6.10%	6.60%
5 years and up to 7 years	6.10%	6.60%





✓ Very attractive investment option for :

Investors who want a fixed return and safety of capital

&

Investor who are non taxable or in lesser tax rates of 5%, 20%.

&

who want to get fixed rate of interest for long period of over 5 years.



✓ Do not miss this attractive investment opportunity to invest in Bajaj Finance Ltd. and Mahindra & Mahindra Financial Services Ltd.

# To invest in these Fixed Deposit :: Contact us ::



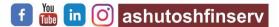
# **Ashutosh Investment Advisory**

• Mutual Funds • Bonds • FDs • PMS • REITs & InvITs

Corporate Office & Correspondence: Sterling Apts., Near Jubilee Baug Chowk, Jawahar Road, RAJKOT - 360 001. GUJARAT, INDIA.

Mo.: +91 704 389 3388, +91 997 4188 989, +91 972 501 8282

www.ashutoshfinserv.com



Kindly refer offer documents carefully before investments.

