

A STUDY ON FIXED DEPOSIT SCHEMES IN SELECTED INDIA: A COMPARATIVE STUDY

Y. Charan Karthik, Master of Business Administration,

K. Prashanthi, Assistant Professor, Department of Master of Business Administration,

Malla Reddy Engineering College and Management Sciences, Medchal, Telangana – 501401.

1. INTRODUCTION:

FIXED DEPOSIT (FD):

A Fixed Deposit (FD) is a bank or financial institution controlled by the NBFCS and offers high-interest rates on standard cash investments and cash flows. If they need or create a separate account, known as a temporary deposit or deposit in Canada, New Zealand, Australia, India, and the United States, and as a relationship with the United Kingdom and they use the money deposit, it is not worth it collected from pre-brain FD and dependent rest or depo on demand. Some banks can extend their services at competitive prices by providing them against FD certificates at competitive rates. It is important that banks can offer lower prices in unclear economic conditions. Interest rates between 4 and 7.50 and FD pixels can range from 7.15 or 45 days to 1.5 years and can be as little as 10 years. However, the DICGC guarantees up to \$ 100,000 (approximately \$ 1,555) for each investor for the bank. It also provides income taxes and interest taxes.

FEATURES OF A FIXED DEPOSIT ACCOUNT

Under the current inflation system, banks offer good competitive deposits. Since banks struggle to offer attractive deposit rates, invest in bank deposits. As banks struggle to offer interest rates and deposits, investing in bank deposits appears to be a lucrative investment. The actual deposit guarantees your payment and you have a monthly interest, for three months or more.

- Operating systems from six months to 20 years.
- Return guarantee
- Receive monthly, monthly or annual interest.
- Invest your income and have an impact on the economy.
- There is a partial or total level of removal and punishment
- Loans against deposits.
- Women have a high-interest rate of 0.25% - 1.00%.

BENEFITS OF FIXED DEPOSITS

- Encourages Savings.
- Do not save what is left after spending, but spend what is left after savings.
- Tax benefits
- Tax saver FD attracts tax benefits under section 80c of the income tax ACT, 1961
- Safe investment.
- FD is risk-free investments.
- Higher rate of interest.
- LIQUIDITY
- FLEXIBILITY

2. LITERATURE SURVEY

MUTUAL FUNDS VS FIXED DEPOSITS: COMPARE WHICH IS BETTER

Bank deposits accept part of the class of investors who may need them and receive lower income responses. Equity funds are not comparable to bank deposits, as investors can expect the loss of only the risk of losing some of their capital. Due to risk-taking, Indian investors are now investing

much of their investment in debt investments. , Bank guarantees are guaranteed by banks for capital investments and interest. Any risk associated with investing in an investment fund must be assumed by the bank. The applicant is responsible for the bank refund agreement. A trader, on the other hand, runs the risk of investing. Thus, there is no guarantee for capital investment or investor interest. The bank's shares do not directly provide the bank's investment portfolio, which solves the problem. Investors must weigh the risk based on the bank's credit rating, which reflects the bank's financial health. However, in the case of an investment, in a loan fund, only a small amount of the loan is provided by a credit rating agency. When there is a financial guarantee, it is an important guide for investors to determine their level of financial risk. In any other unreliable financial situation, the investor must establish the risk of a mortgage. Investors should find out if the investment fund is low on activity or low-interest rate loans. Unlike bank deposits, investors need to know their investment objectives and risk factors before investing in a loan. Income will be adjusted based on the level of risk the fund will require.

Bank deposits may not be very dangerous when returns are generally low. Conservative loan funds may offer better results on bank deposits, even if bank lenders do not have contractual guarantees. Returning investors from investment capital, various forms of fraud, as well as purpose and resolution related small investments and portfolios are advised to lend their funds to the loan fund.

The return on investment is based on official money, but not on bank deposits.

Bank deposits give it a clear level, which investors and banks will agree to when investing. For example, if you invest \$ 50,000 in FD for 5 years at an approved interest rate of 8% per year, you will continue to have the same interest rate during that time. On the other hand, the loan fund does not have a guaranteed interest rate, and the

return on investment of the loan fund depends on the market and the return on the loan. Changes in the money market affect the NAV Fund and, consequently, its needs. Of course, the main benefit of a real bank deposit is that you can continue to sell while maintaining the same interest rate. Still, special interest and cash savings can be a major hurdle for them. As the market progresses, the money will pay based on more data, but your FD will pay the same rate over time. So the real question is, is there any chance that the Indian market will grow shortly, especially after the recent tribulation? Yes it is. At least we think so. Market forecasts and market research indicate that the Indian money market will increase in 2013, at that time in 2014, and in other cases.

What is it? Do you need to invest in a joint venture or warehouse? This is your decision. If you are young and come from the upper and middle classes (at least), you may take more risks and must divide the funds. On the other hand, the old and low income should not take risks; Managing capital is important to them. Rather than borrow money, people should choose the right bank. That's your money, and nobody knows you better. Only then can you make the final decision.

3. RESEARCH METHODOLOGY

1. SIGNIFICANCE OF STUDY

Also, the bank offers some cash deposits for general purposes, such as regular deposits, cash deposits, real deposits for the elderly, accumulation deposits, etc. In this context, it is important to know the purpose of the previous deposit for the average investor. This study focuses on various systems offered by different private banks in India.

2. OBJECTIVES OF STUDY

- Study of some systems offered by different banks.
- Find the interest rates offered by different systems with specialized banks

- Collection of interest rates for different systems for a series of personal banking services in a few months.
- Determine which bank offers the most attractive prices for seniors for regular deposits, tax records, and special deposits.

3. RESEARCH METHODOLOGY

3.1 SCOPE OF STUDY

The scope of the study is limited to a few selected private banks

HDFC BANK
AXIS BANK
KOTAK MAHINDRA BANK
KARUR VYSA BANK
INDUS BANK
LAKSHMI VILAS BANK
INDIAN BANK
BANK OF INDIA
CITY UNION BANK
HSBC BANK

4. CONCLUSION

Fixed Deposits are a set of loans where special payments are made on a deposit in the name of the account holder. The money deposited in the deposit is subject to certain interest rates based on the terms of the account. The exact rate can be determined by factors such as the type of money in the deposit, the amount of time it takes to include time in the town where the deposit was built.

The most important characteristic of a defined currency is that it has not yet been issued. In most cases, the front tank has a useful life of five years. At that time, the money remained in your account and was not released for any reason. People, corporations, and even non-formal organizations that want to get rid of money and limit access to money, as they often find that depositing is an easy way to accomplish this. As the profit increases, the cash flow in the account without the

increase in interest rates passes to another type of account that assumes a higher interest rate.

However, in these circumstances they can be isolated. Because money will not work for long, money cannot work in an emergency. Changes in current interest rates also increase interest rates depending on existing interest rates. This means that real accountants do not have a long-term interest in saving other types of loans and accounts.

While deposit rates remain unchanged, it is sometimes possible to solve money supply problems in surprising ways. Sometimes a lending institution creates a loan account, so you may be ready to extend a separate loan holder account using a live account as collateral. Although it is not ideal, it allows us to face the current financial crisis.

Real-time deposits are a safe way to invest in smaller investments than regular cash accounts. Using a dedicated deposit can also be helpful when making a type of deposit. When deciding what is called an FCFD currency deposit, you may choose the type of currency that is included in your deposit and stay at a reasonable level. If the cash flow option is good, that means investors can find healthy cash flow during cash flow and receive the most accurate cash flow strategy from there. However, the FCFD stake is associated with less risk, as the money raised must be transferred to the fund that was returned during the fundraiser. If at the same time the money is not enough on its own, there may be damage due to the ongoing change from the start date of the long-term deposit until the deposit has been settled.

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