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- ## What Is Bond/NCD (Non-Convertible Debentures)?

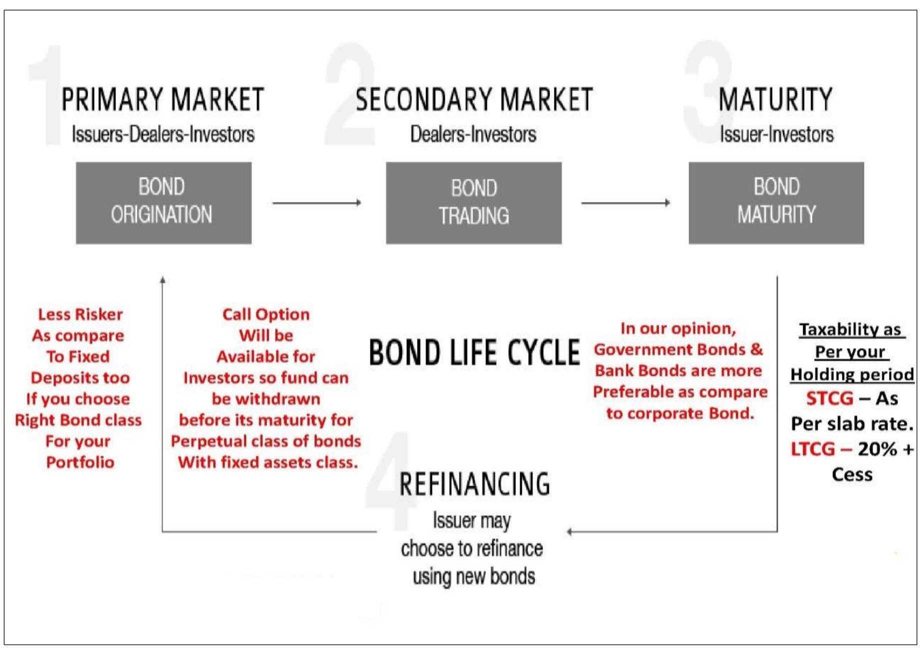
Non-convertible debentures (NCDs) are a financial instrument that is used by companies to raise long-term capital. This is done through a public issue.

NCDs are a debt instrument **with a fixed tenure** and **people who invest in these receive regular interest at a certain rate.**

Some debentures can be converted into shares after a certain point in time. This is done at the discretion of the owner. However, this is not possible in the case of NCDs. That's why they are known as non-convertible.

If you are looking for high interest alternative compare to Fixed deposits then it's one of the best category.

- **BRIEF PROCESS OF BONDS/ NCD(NON-CONVERTIBLE DEBENTURE):**



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TYPES OF BONDS/NCD:

i) Government Bond
ii) Gold Bond
iii) Corporate Bond
iv) Banking Bond
v) Guaranteed Bond
vi) Sovereign green Bond
vii) Secured Bond/Unsecured Bond

- **SALIENT FEATURES OF BONDS/ NCD(NON-CONVERTIBLE DEBENTURE):**

  - ✓ Corporate bonds normally have a par value of 1,000, but this amount can be much greater for government bonds.
  - ✓ Most bonds pay interest every 6 months, but it's possible for them to pay monthly, quarterly or annually.
  - ✓ Maturities can range from as little as one day to as long as 30 years.
  - ✓ There are also 2 types of **fixed rate** and **floating-rate bonds**. The interest rate is either set in advance each year or tied to market rates.

Important terms you should know:

Secured and unsecured NCDs

An NCD can either be secured or unsecured. A secured NCD is backed by the issuing company's assets. This means that the company has to fulfill its debt obligation whatsoever. However, that's not the case for unsecured NCDs. This makes secured NCDs safer since they have a lower default risk.

Ratings

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If you seek to buy NCDs, it is very important to know the rating of the debenture before you buy it. Every company that seeks to raise money through an NCD is rated by agencies such as Fitch Ratings, CRISIL, ICRA and CARE. These rating agencies rate the company based on its ability to service its debt on time. So, a lower rating means a higher credit risk.

Tenor

A non convertible debenture is simply a debt instrument used by a company when it wishes to raise money from the public. The company issues a debt paper for a specific tenor. During this period, it pays a fixed rate of interest to the buyer. This could be on a monthly, quarterly or annual basis. At the end of the tenor, the money that is invested is returned back to the buyer.

Yield

Yield is a financial jargon used to describe the income return earned on a security over a specific period of time. In case of NCDs, the yield on redemption has been quite attractive for buyers. This is because they generally offer higher yields when compared to even corporate FDs.

Things to consider before investing in NCDs

- ✓ **Check company's background**
- ✓ **Check company's credit rating**
- ✓ **Management / Financials and previous history (if any)**

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- **ADVANTAGES OF BONDS/NCD(NON-CONVERTIBLE DEBENTURE):**

  - ✓ Receives income through the interest payments on pre determined frequency.
  - ✓ Hold the bond to maturity and get all principal back.
  - ✓ You can profit if you resell the bond at a higher price.

- **INVESTMENT IN FIXED DEPOST OR BONDS/ NCD(NON-CONVERTIBLE DEBENTURE): WHICH ONE BETTER?**

Features	**Bond investment**	**Fixed Deposits**
Capital Protection	State government/RBI Security backed bond available	Limited Security upto 5 Lakhs
Returns	ROI Range-9.00-10.00%	5.00-6.50%
Lock in Period	No lock in period	Lock in period
Minimum investment	Rs. 1000 (Face Value) is the minimum amount for investment in bonds. In the lot size of 1 lac, 5lac or 10 lac depends upon bonds.	Rs. 5000 is the minimum amount for investment in regular bank FD.
Liquidity	Capital protection with Zero Risk as they are issued either by Government of India and managed by RBI or senior secured and in few case collateral is also set aside along with state government investment.	Capital protection but up to 5 lakhs only through Insurance by RBI.

- **Why Us?**
  Because we believe in providing quality time not just the first time, but every time:

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- ✓ High customer satisfaction
- ✓ Daily status update
- ✓ Transparent development process
- ✓ Quality project delivery
- ✓ Deal settlement through

As we don't accept any fund from Investor towards Bond deal consideration like other distributors and directly route through RBI Bank governed Bank account so full transparency in payment SETTLEMENT and better deal ensure without any other loading of extra mark-up from our side and any other professional/consultancy fees too.

Hey! Please refer our video link to know know more about Bond/Investment NCDs. - https://youtu.be/FSl_JwhD0Hc

Process in brief:

1. First we provide quote promptly and then deal confirmation with you (i.e. Investor)

2. Based on your (Investor) Convenience, We decide settlement day for the deal and sharing of FINAL deal sheet with accrual interest calculation.

3. Then, Client can transfer fund either through NETBANKING but ensure you have a Net Banking limit equal to the amount you wish to invest in Bonds. Mostly for 10 Lakh+ deals, client has to transfer from their own Branches.

Add the below Beneficiary for fund transfer.

Beneficiary Name: Indian Clearing Corporation Limited

Beneficiary Account Number: #########

Beneficiary Account Type: Current Account

Bank Name: Reserve Bank of India

Branch: Fort, Mumbai

IFSC Code: ICLL0000001

Note: Please use the Transfer type as RTGS as the Exchange does NOT accept NEFT or IMPS. Once you the add the ICCL Beneficiary it has to be compulsorily

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RTGS mode that needs to be done from your registered BANK ACCOUNT To Reserve Bank of India's Current Account. RTGS has to be exact amount in exact decimal in on go transfer any mismatch transaction amount will be rejected by ICCL authority.

We use ICCL clearing company which provides your great security and trust to work with us.

After transferring fund from your side, you have to share UTR NO. and payment receive via what's app with us and securities will be delivered either same day by evening or maximum by tomorrow morning

If you have any further query or willing to invest in NCD/Bonds and facing problem feel free to write us at BHAVINBSHAHANDCO@GMAIL.COM