



EQUITY LINKED SAVINGS SCHEME (ELSS)

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For tax saving U/S 80 (C)
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***CAN I REALLY SAVE TAX
AND AIM TO EARN MORE
at the same time?***



About ELSS

- ❖ An **ELSS** (Equity Linked Savings Scheme) is predominantly **equity oriented** Scheme

Eligible investment under **Sec 80(C)** up to **Rs 1,50,000**

- ❖ Tax **Saving** of up to **Rs. 46350**

ELSS have a **lock-in period** of **3 years**

- ❖ **Dividend** from ELSS is **tax free**
- ❖ **Returns** (Capital Gains) are **tax free**

**ITS LIKE KILLING
TWO BIRDS
WITH ONE STONE**

Benefits of ELSS

Take the ELSS Advantage

ADVANTAGE 1 - TAX FREE RETURNS:

Income/ returns in the form of Dividend or Capital Gains (on redemption) are totally tax free.

ADVANTAGE 2 - LOWER LOCK IN PERIOD:

In comparison to the various other investment avenues under section 80C of the Income tax Act, ELSS has the shortest lock in period of 3 years.

ADVANTAGE 3 - BETTER RETURN:

Since there is a lock in period of 3 years, the fund manager has the opportunity to invest the funds for long term as he does not have to worry about sudden redemption pressures i.e. there is more stability in terms of exit of funds.

ADVANTAGE 4 - LOW EXPENSE

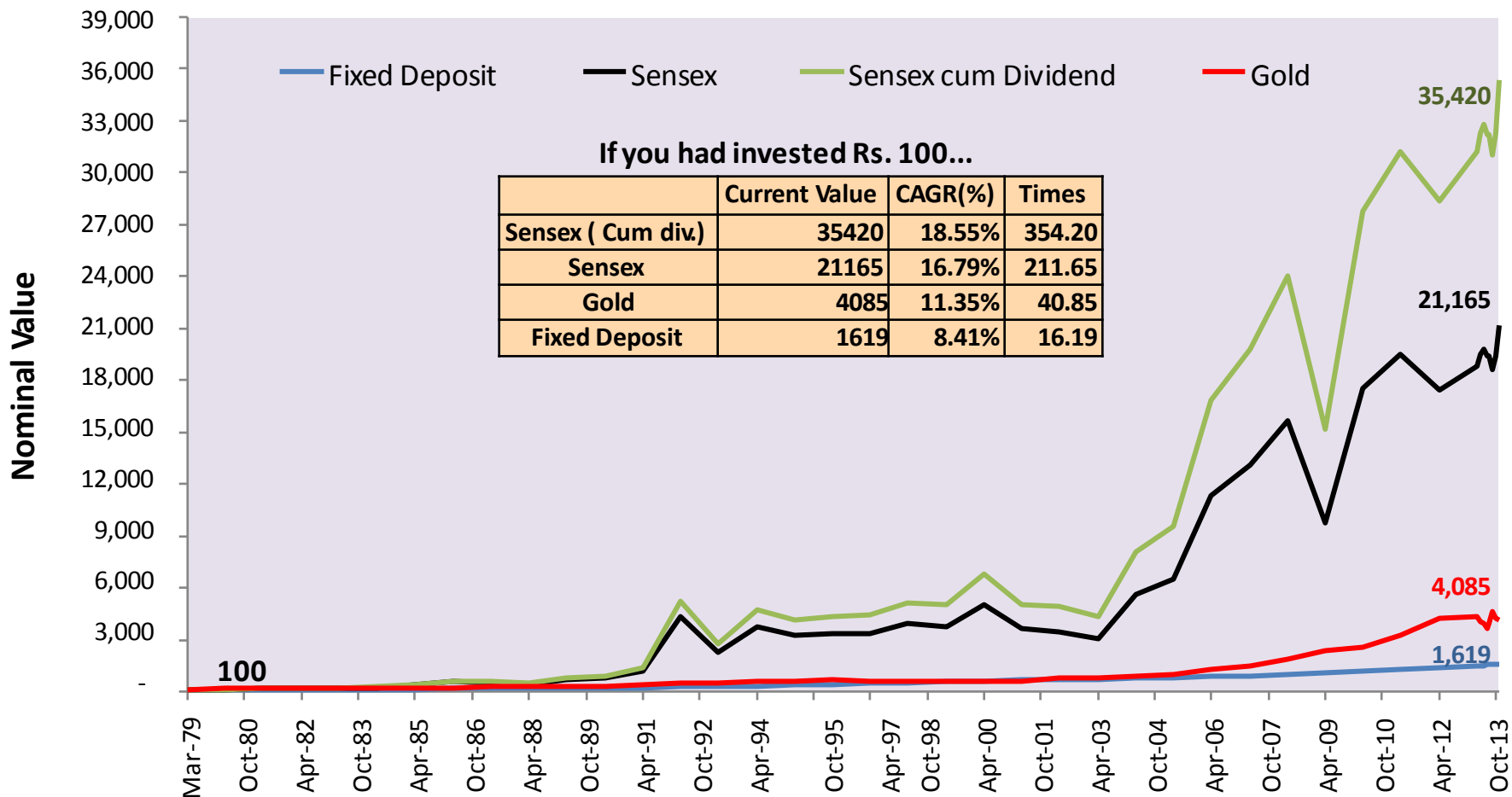
Expenses are quite low in ELSS compared to other Options available for tax planning.

Investment Option u/s 80(C)

Particulars	PPF	NSC (5 Yr Lock-in)	NSC (10 Yr Lock-in)	Tax Saving FDs	Post Office Time Deposits	ELSS
Lock-In Period (Yrs)	15	5	10	5	5	3
Rate of Interest (%)	8.70%	8.50%	8.80%	8.50%*	8.50%	Linked to Market
Rates Applicable from	01/04/2014	01/04/2014	01/04/2014	18/02/2014	01/04/2014	--
Compounding	Yearly	Half-Yearly	Half-Yearly	Quarterly	Quarterly	--
Taxation on Returns	Interest is Tax Free	Interest is Taxable	Interest is Taxable	Interest is Taxable	Interest is Taxable	Div as well as Cap Gain are Exempt

* Rate offered by SBI Tax Saving Scheme FD

Equity is the Best Asset Class



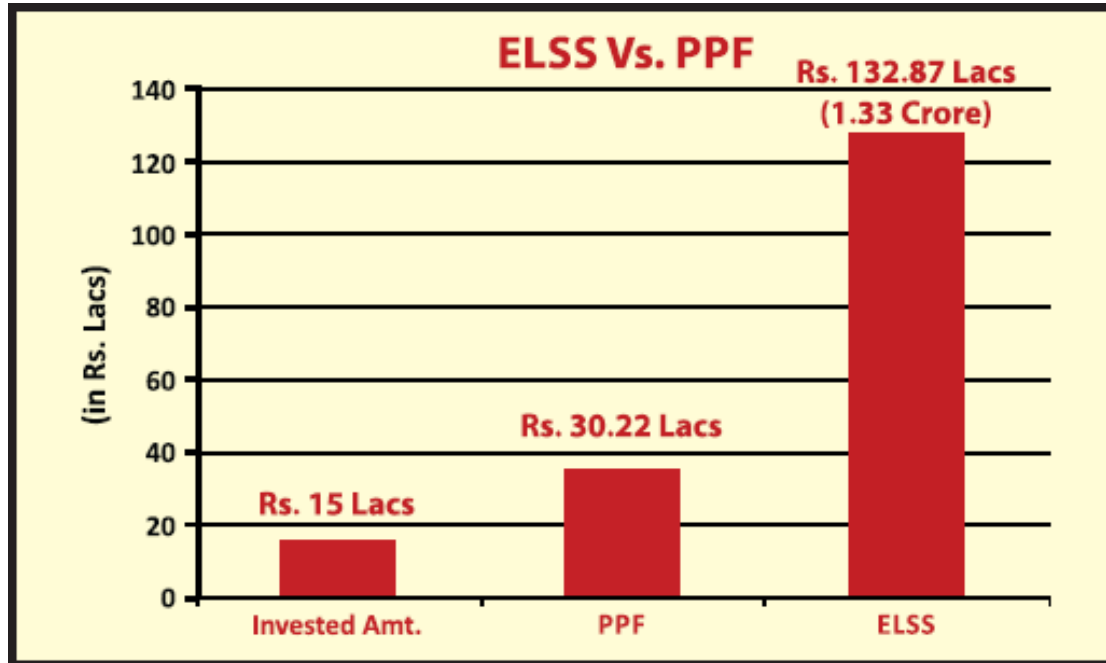
PPF Returns

PPF Interest Rates Over Time

PERIOD	Rate of Interest	PERIOD	Rate of Interest
01.04.1986 to 14.01.2000	12.00%	01.12.2011 to 31.03.2012	8.60%
15.01.2000 to 28.02.2001	11.00%	01.04.2012 to 31.03.2013	8.80%
01.03.2001 to 28.02.2002	9.50%	01.04.2013 to 31.03.2015	8.70%
01.03.2002 to 28.02.2003	9.00%	01.04.2015 onwards	8.70%
01.03.2003 to 30.11.2011	8.00%		



ELSS Vs. PPF



Time Horizon	Invst. Made in	Invst. Per Annum (Rs.)	Invst Till Date (Rs. Lacs)	Rate of Return	Current Value (Rs. Lacs)
15 Years	PPF	1,00,000	Rs. 15 Lacs	Refer the PPF interest rate table	Rs. 30.22 Lacs
15 Years	ELSS	1,00,000	Rs. 15 Lacs	24.66%*	Rs. 132.87 Lacs



Comparison Of ELSS Vs. PPF

The Table shows value of 1 lac invested every year in PPF, Sensex and Various ELSS schemes on 31st March of every year.

Valuation Date: 31 March 2015. (Past performance may or may not sustain in future)

Scheme Name	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	12 Years	15 Years
	CAPITAL INVESTED							
	Rs. 1 Lac	Rs. 2 Lacs	Rs. 3 Lacs	Rs. 5 Lacs	Rs. 7 Lacs	Rs. 10 Lacs	Rs. 12 Lacs	Rs. 15 Lacs
RETURNS GENERATED FROM VARIOUS ELSS SCHEMES (In Rs. Lacs)								
Axis Long Term Equity Fund	1,62,028	3,81,420	6,29,637	11,66,023	NA	NA	NA	NA
Birla Sun Life Tax Plan	1,56,836	3,50,800	5,62,113	9,73,374	15,88,678	26,40,985	51,50,592	97,78,801
Birla Sun Life Tax Relief 96	1,58,647	3,56,246	5,72,117	9,65,535	16,05,536	27,45,679	47,26,695	83,73,981
BNP Paribas Long Term Equity Fund	1,56,731	3,48,921	5,58,721	10,12,344	16,44,589	NA	NA	NA
Canara Robeco Equity Tax saver	1,43,796	3,13,654	4,96,177	8,82,713	16,20,765	30,93,292	55,89,147	86,87,301
DSP BlackRock Tax Saver Fund	1,50,324	3,34,719	5,38,412	9,34,394	15,99,039	NA	NA	NA
Franklin India Taxshield	1,52,924	3,38,589	5,37,471	9,64,089	16,89,788	30,22,168	56,44,674	1,06,50,185
HDFC Long Term Advantage Fund	1,34,361	3,01,035	4,79,543	8,51,978	15,03,929	25,60,361	51,45,850	NA
HDFC Tax saver	1,43,848	3,20,550	4,99,101	8,63,638	15,35,762	27,25,964	58,54,380	1,23,71,365
HSBC Tax Saver Equity Fund	1,38,671	3,09,541	5,01,545	8,79,247	14,96,620	NA	NA	NA
ICICI Prudential Taxplan	1,44,860	3,31,738	5,31,134	9,36,035	17,04,294	29,16,493	63,25,118	1,22,91,715
IDFC Tax Advantage (ELSS) Fund	1,54,454	3,45,286	5,60,204	9,84,132	NA	NA	NA	NA
Kotak Tax saver	1,57,021	3,29,131	5,10,465	8,64,496	14,00,851	NA	NA	NA
L&T Tax Advantage Fund	1,39,549	3,09,182	4,86,529	8,50,352	14,83,695	NA	NA	NA
Principal Personal Tax saver	1,35,268	3,02,287	4,80,623	8,12,305	13,18,008	22,14,769	38,78,960	67,24,847
Principal Tax Savings Fund	1,42,751	3,22,895	5,22,938	9,00,473	14,12,378	22,68,558	40,42,034	73,17,707
Reliance Tax Saver (ELSS) Fund	1,70,357	3,97,863	6,26,646	11,17,467	19,66,675	NA	NA	NA
Religare Invesco Tax Plan	1,55,527	3,47,633	5,56,324	9,91,468	17,39,161	NA	NA	NA
SBI Magnum Tax Gain Scheme 93	1,47,797	3,30,403	5,26,335	9,14,452	15,08,182	27,26,093	70,50,286	1,25,31,130
Sundaram Tax saver	1,43,270	3,07,436	4,82,720	8,31,484	13,76,918	25,07,070	51,49,598	98,86,262
Tata Tax Saving Fund - Plan A	1,51,674	3,33,538	5,29,609	9,29,306	15,55,152	25,68,343	47,39,223	84,78,271
UTI Equity Tax Savings Plan	1,40,040	3,05,575	4,82,480	8,25,144	13,30,579	21,58,779	35,70,806	63,53,832

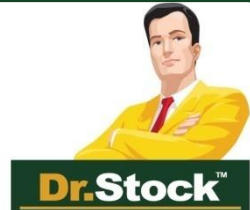
Summary

Scheme Name	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	12 Years	15 Years
	CAPITAL INVESTED							
	Rs. 1 Lac	Rs. 2 Lacs	Rs. 3 Lacs	Rs. 5 Lacs	Rs. 7 Lacs	Rs. 10 Lacs	Rs. 12 Lacs	Rs. 15 Lacs
	RETURNS GENERATED FROM VARIOUS ELSS SCHEMES (In Rs. Lacs)							
Maximum	1,70,357	3,97,863	6,29,637	11,66,023	19,66,675	30,93,292	70,50,286	1,25,31,130
Minimum	1,34,361	3,01,035	4,79,543	8,12,305	13,18,008	21,58,779	35,70,806	63,53,832
Average	1,49,124	3,32,656	5,30,493	9,29,566	15,54,030	26,26,812	51,43,643	94,53,783
Sensex	1,24,887	2,73,314	4,33,951	7,37,230	12,03,905	20,96,219	35,13,323	56,53,825
PPF Calculated @ Actual Rates	1,08,726	2,26,911	3,55,496	6,44,940	9,82,547	15,97,279	20,93,487	30,21,949

past performance may or may not sustain in future.
As on 31st March, 2015



fairwealth
MUTUAL FUNDS



Thank You

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