



Get Dual Benefit of Wealth
Creation & Tax Saving with

ELSS

Areas covered

- Tax Saving options
- Advantages of ELSS
- PPF vs ELSS



Invest Rs. 1.5 Lacs in ELSS under section 80 (C) &

SAVE TAX UPTO

RS. 46,800*

(* For F.Y. 2019-20 & for Individual who falls under the highest tax bracket)

Tax Saving options under section 80 (C)

- PPF
- NSC
- Tax Saving FD
- Post office time deposit
- **ELSS**



Areas covered

Investment option	PPF	NSC	Tax Saving FDs	Post office time deposit	ELSS
Lockin Period (Yrs.)	15	5	5	5	3
Rate of Interest (%)	8%	8%	6.85%	7.80%	Potential to deliver better return as it is linked to market
Rates Applicable from	1st Oct 2018	1st Oct 2018	with effect from 22nd Feb 2019	1st Oct 2018	NA
Rates Applicable till	30th June 2019	30th June 2019		30th June 2019	NA
Compounding	Yearly	Yearly	Quarterly	Quarterly	NA
Taxation of Return	Tax Free	Taxable as per Slab	Taxable as per slab	Taxable as per slab	Capital Gain are taxable @10%

* Rate offered by SBI Tax Saving Scheme FD. \$ Finance Bill, 2018 proposes levy of income-tax at the rate of 10% (without indexation benefit) on long-term capital gains exceeding Rs. 1 lakh from equity shares and equity mutual funds provided transfer of such units is subject to STT. # Dividend in the hands of unitholder is tax free but AMC will deduct 10% Dividend Distribution Tax plus applicable surcharge “^ In case of the long term capital asset acquired before 1st Feb 2018, cost of acquisition shall be deemed to be the higher of – Actual cost of acquisition of such asset. Fair market value of such asset as on 31st Jan 2018” @ 3 yr & 5 yr average CAGR return of all ELSS schemes as on 28th June 2019 is 11.65% & 11.54% respectively

PPF Interest



Historical PPF interest rate table	
Period	Rate of Interest
1-4-1986 to 14-1-2000	12.00%
15-1-2000 to 28-2-2001	11.00%
1-3-2001 to 28-2-2002	9.50%
1-3-2002 to 28-2-2003	9.00%
1-3-2003 to 30-11-2011	8.00%
1-12-2001 to 31-3-2012	8.60%
1-4-2012 to 31-3-2013	8.80%
1-4-2013 to 31-3-2016	8.70%
1-4-2016 to 30-9-2016	8.10%
1-10-2016 to 31-3-2017	8.00%
1-4-2017 to 30-6-2017	7.90%
1-7-2017 to 31-12-2017	7.80%
1-1-2018 to 30-9-2018	7.60%
1-10-2018 to 30-6-2019	8.00%

ELSS vs PPF

Nilesh started
investing in PPF

Raj started
investing in ELSS



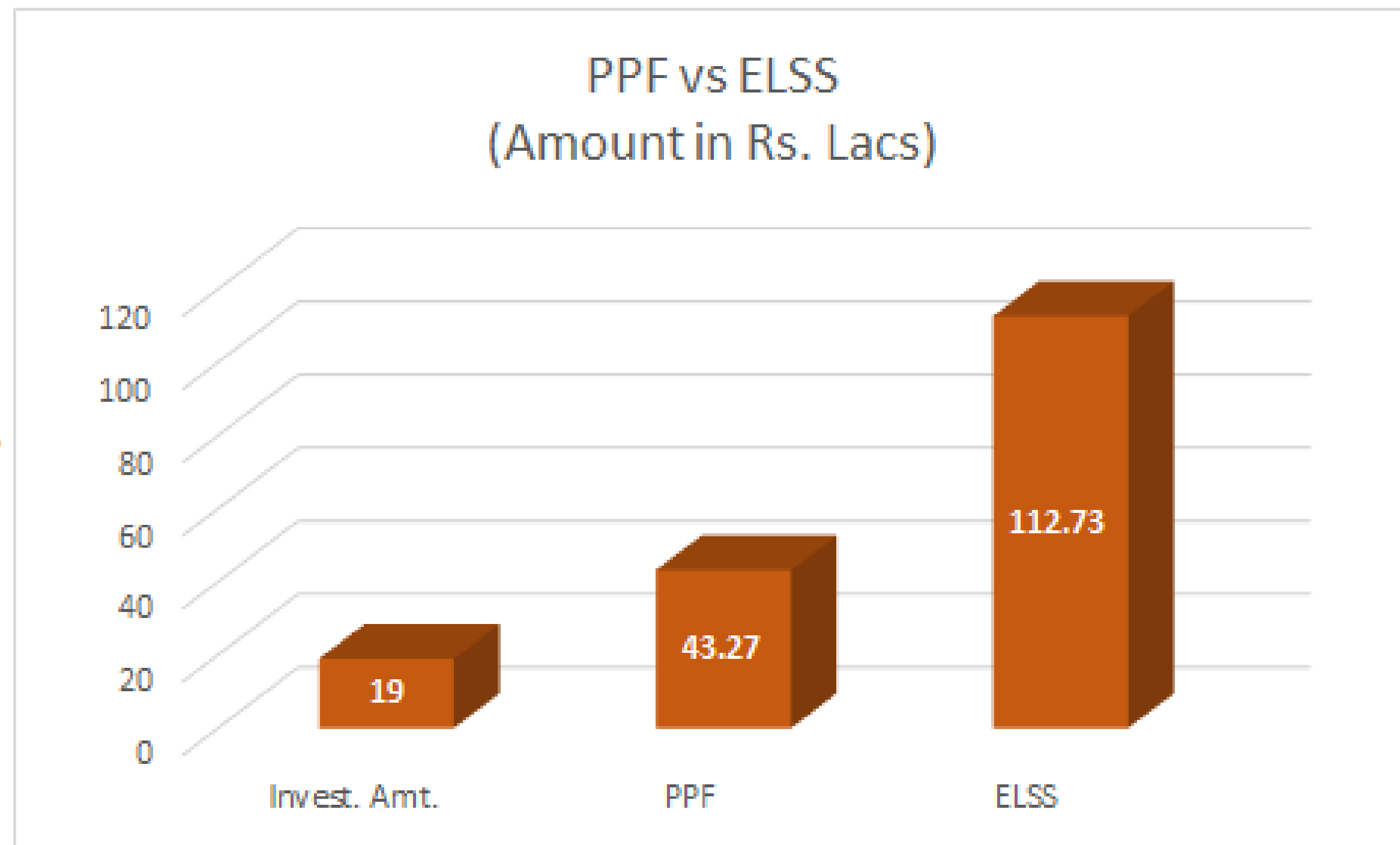
Both of them started investing

Rs 1,00,000 p.a.

From 1st April, 2001 to 1st April, 2019



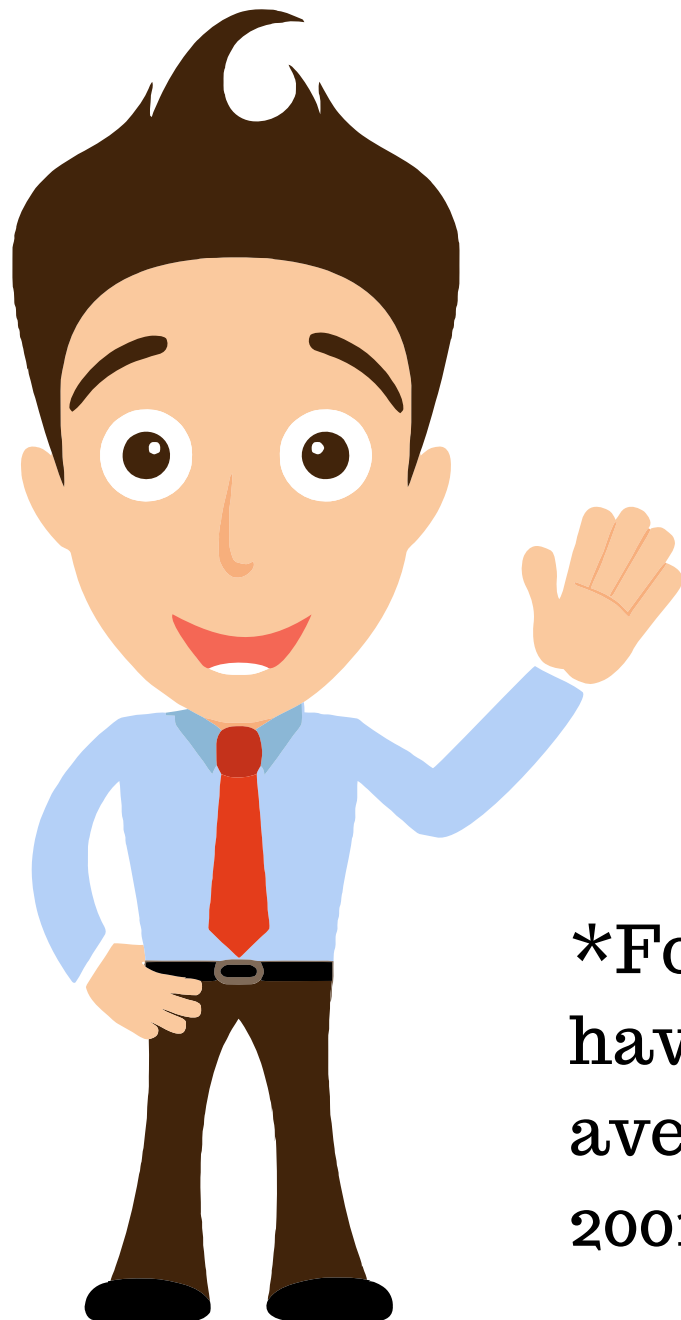
Final value



Final value

Investment Done in	PPF	ELSS
Ivest. Per year	₹ 1,00,000	₹ 1,00,000
Invst. Till date	₹ 19,00,000	₹ 19,00,000
Rate of return	Refer PPF interest rate chart	16.45%*
Current Value	₹ 43,27,000	₹ 1,12,73,000

*For calculation purpose, we have taken only those schemes which have completed atleast 18 years as on 28th June 2019. 16.45% is the average CAGR return delivered by these 14 schemes since 1st April, 2001. The current value is rounded off to thousand



ELSS vs PPF

Period	2001 to 2019
Capital Invested	₹ 19,00,000
Scheme Name	Current Value
Aditya Birla SunLife Tax Relief '96	₹ 1,12,37,834
Canara Robeco Equity Tax Saver Fund	₹ 1,31,82,479
Franklin India Taxshield	₹ 1,31,39,183
HDFC Tax saver	₹ 1,44,72,994
ICICI Prudential Long Term Equity Fund	₹ 1,63,86,408
Principal Tax Savings Fund	₹ 1,04,12,049
SBI Magnum Tax Gain Scheme '93	₹ 1,54,09,181
Sundaram Diversified Equity	₹ 1,27,09,552
Tata india Tax Savings Fund	₹ 1,27,37,026
Taurus Tax Shield	₹ 99,13,337
UTI Long Term Equity Fund (Tax Saving)	₹ 77,91,291
Sensex	₹ 77,80,392
PPF Calculated @ Actual Rates	₹ 43,27,605

The Table shows the value of Rs. 1 Lac invested in PPF, Sensex and various ELSS Schemes as on 1st April every year. Note: Amount assumed Rs. 1 Lac in PPF & ELSS. However, investment amount per year has been increased from Rs. 1 Lac to Rs. 1.5 Lacs since 22nd August 2014 in PPF and ELSS.

Valuation date - 28th June 2019

Past performance may or may not sustain in future.

Disclaimer: The information contained in this report has been obtained from various sources. While utmost care has been taken from the preparation of this calculation, we do not guarantee its validity or completeness. Neither any information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any fund. Investors should take financial advice with respect to the suitability of investing their monies in any fund discussed in this report.



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Why SIP in ELSS?

- Gives benefit of compounding
- Averaging out your buying cost
- Light on wallet
- Emotion free investing
- No last minute rush for tax saving

THANK
YOU!

Mutual fund investments are subject to market risk please read all scheme related documents carefully before investing.