

Bachao Bachao Tax Bachao



Disclaimer - The option of tax savings for the instruments discussed in this presentation are only applicable under the old tax regime

Income Tax Saving Schemes



5-year Bank Fixed
Deposit



Public Provident Fund
(PPF)



National Savings
Certificate



Investment-Linked
Insurance Policies



Equity Linked Savings
Scheme (ELSS)



National Pension Scheme
(NPS)

Comparison

Options	Lock-in period (in years)	Returns	Tax Treatment
Public-Provident Fund	15	7.10%	NIL
Investment-linked Insurance	15	7-8%	Capital Gains
5-year Bank FD	5	6-7%	Interest Income
National Savings Certificate	5	7.40%	Interest Income
ELSS	3	Market-linked	Capital Gains
NPS	Till the age of 60	Market-linked	Interest Income

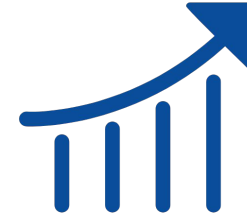
ELSS = Tax Savings[^]Wealth Creation



ELSS – Key Benefits



Invest ₹1,50,000 and save up to
₹46,800 in tax



Stellar Track Record
(Average return in past 10 years – 16.72%*)



Shortest lock-in of 3 years



Easy to invest through SIPs

Tax Savings and Wealth Compounding at the same time

Growth in investment value if invested 1,00,000 in March every year since 1998.

Period end (march)	PPF interest rates	Value in PPF	Value in ELSS
1998	12.00%	1,00,000	1,00,000
1999	12.00%	2,12,000	2,92,101
2000	11.00%	3,35,320	8,28,934
2001	9.50%	4,67,175	6,32,123
2002	9.00%	6,09,221	8,75,156
2003	8.00%	7,57,959	10,11,552
2004	8.00%	9,18,596	23,10,525
2005	8.00%	10,92,083	36,68,081
2006	8.00%	12,79,450	66,47,896
2007	8.00%	14,81,806	69,41,009
2008	8.00%	17,00,350	85,63,353
2009	8.00%	19,36,378	54,89,673
2010	8.00%	21,91,289	1,06,56,506
2011	8.00%	24,66,592	1,17,75,799
2012	8.60%	27,78,719	1,14,31,558
2013	8.80%	31,23,246	1,24,78,640
2014	8.70%	34,94,968	1,54,50,933
2015	8.70%	38,99,031	2,31,79,365
2016	8.70%	43,38,246	2,17,73,332
2017	8.10%	47,89,644	2,75,38,553
2018	7.60%	52,53,657	3,11,96,623
2019	8.00%	57,73,950	3,28,79,575
2020	7.90%	63,30,092	2,52,26,627
2021	7.10%	68,79,528	4,31,44,312
2022	7.10%	74,67,975	5,20,24,413
2023	7.10%	80,98,201	5,68,69,040

As of Mar 2023	PPF	ELSS
Total investment	26 lakhs	26 lakhs
Market value	80.98 lakhs	5.68 crores

ELSS has delivered 7X more than the PPF in the last 25 years.

Category average of ELSS funds have been used for calculations

Want to save
₹15,600 more?

—

Invest ₹50,000
under Sec 80CCD
exclusively
meant for NPS



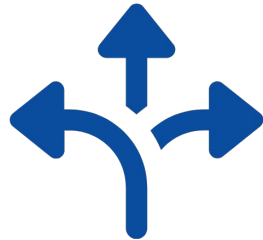
Why NPS?



Tax-efficient
Retirement Planning



Professionally managed



Flexible asset classes
option



Potential for higher
returns

NPS - Investment Options

Active choice – Flexible Asset Allocation as per risk appetite

Asset Class	Cap on Investment
Equity (E)	75%
Corporate Bonds (C)	100%
Govt Securities (G)	100%
Alternate Investments (A)	5%

Auto choice – Predefined Asset Allocation as per age Tax Saving Schemes

Life Cycle Funds	Max Equity Investments
Aggressive	75%
Moderate	50%
Conservative	25%



**How much can you
save using ELSS &
NPS?**

Calculations	None	ELSS	ELSS + NPS
Total Annual Income	7,50,000	7,50,000	7,50,000
(Less) Standard deduction	50,000	50,000	50,000
	7,00,000	7,00,000	7,00,000
(Less) Section 80c – ELSS	-	1,50,000	1,50,000
		5,50,000	5,50,000
(Less) Section 80CCD(1b) – NPS	-	-	50,000
Net Taxable Income	7,00,000	5,50,000	5,00,000

Invest Rs 2,00,000 in ELSS & NPS and save tax up to Rs. 62,400

NPS – Past Performance

Scheme Name (Scheme E – Tier 1)	3Y	5Y	10Y
HDFC Pension Management Company Limited Scheme	24.26	13.46	-
LIC Pension Fund Scheme	25.49	12.95	-
Kotak Mahindra Pension Fund Scheme	24.52	13.85	13.79
SBI Pension Fund Scheme	23.59	12.48	13.21
UTI Retirement Solutions Pension Fund Scheme	24.77	12.78	14.09
ICICI Prudential Pension Fund Scheme	25.23	13.25	13.76
Aditya Birla Sunlife Pension Fund Scheme	22.63	12.46	-

Returns as of June 30,2022

Past Performance is not indicative of the future performance of the schemes.

EquityEdge suggested schemes for ELSS

Funds	Past Performance (CAGR)		
	3Y	5Y	10Y
DSP ELSS Tax Saver Fund	20.68	20.81	18.91
Quant ELSS Tax Saver Fund	32.27	32.31	25.94
Kotak ELSS Tax Saver Fund	19.87	19.46	18.16
SBI Long Term Equity Fund	26.58	22.18	17.45
Motilal Oswal ELSS Tax Saver Fund	22.61	20.37	-

Returns as of FEBRUARY 29,2024

Mutual fund investments are subject to market risk. Read all the scheme documents carefully.

Past Performance is not indicative of the future performance of the schemes.

A wide-angle landscape photograph of a mountain range. The foreground shows a rocky, snow-dusted ridge with a few hikers. The middle ground and background consist of numerous layers of mountain ridges, creating a sense of depth. The sky is a clear, pale blue with a few wispy clouds near the horizon. The text 'THANK YOU' is centered in the middle of the image in a large, white, sans-serif font.

THANK YOU