

ELSS IS A WISE CHOICE!

Do not compromise when you have an efficient choice available.

SO, SPARE A THOUGHT AND WEIGH THE PROS AND CONS!

	PPF@	ELSS#	
Does it offer tax benefit u/s 80C?	✓	✓	Upto Rs. 1.5 Lakh
Is the income from the investment tax-free?	✓	✗	Dividends received are taxable with effect from April 1, 2020.
Will my profits on withdrawal be tax free?	✓	✗	Long term capital gains in excess of Rs 1 lakh are taxable at the rate of 10% with effect from April 1, 2018.
What would be my predominant asset class exposure?	Debt	Equity	Exposure to Equity in ELSS is at least 80% of the portfolio
Do I get the benefit of a lower lock-in period?	✗ Partial withdrawal allowed after 6 years	✓	Entire investment can be redeemed after 3 years
Does it offer transparency?	✗	✓	Portfolio is disclosed every month NAV is disclosed daily



It is a matter of Rs.1.5 lakh of your hard-earned money year after year!

The comparison with PPF ('traditional saving instruments') has been given for the purpose of the general information only. Investments in mutual funds should not be construed as a promise, guarantee on or a forecast of any minimum returns. **Unlike traditional saving instruments there is no capital protection guarantee or assurance of any return in mutual fund investment.** PPF is comparatively a low risk product and is backed by the Government. Investment in mutual funds carries high risk as compared to the traditional saving instruments and any investment decision needs to be taken only after consulting the Tax Consultant or Financial Advisor. @PPF - Public Provident Fund, #ELSS - Equity-Linked Savings Scheme

Please note, Mutual Funds related services are not Exchange traded products and I-Sec is just acting as distributor to solicit Mutual Funds. All disputes with respect to the distribution activity, would not have access to Exchange investor redressal forum or Arbitration mechanism.

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Year ending	Amount deposited every year	Total Investment	PPF Investment		DSP Tax Saver Fund*		NIFTY 500 TRI^	
			Interest % earned on investment made	Valuation	NAV	Valuation	Index Value	Valuation
3/31/2007	70,000	70,000	8.00%	70,000	9.60	70,000	4,065.63	70,000
3/31/2008	70,000	140,000	8.00%	145,600	12.63	162,113	4,996.10	156,020
3/31/2009	70,000	210,000	8.00%	227,248	7.87	170,983	3,042.29	165,006
3/31/2010	70,000	280,000	8.00%	315,428	15.65	410,314	5,781.09	383,551
3/31/2011	70,000	350,000	8.20%	410,662	16.93	513,839	6,264.00	485,590
3/31/2012	70,000	420,000	8.80%	514,336	15.81	549,852	5,778.58	517,960
3/31/2013	100,000	520,000	8.70%	659,598	17.47	707,400	6,148.26	651,096
3/31/2014	100,000	620,000	8.70%	816,983	21.43	967,727	7,327.40	875,966
3/31/2015	150,000	770,000	8.70%	1,038,060	32.21	1,604,730	9,887.50	1,332,018
3/31/2016	150,000	920,000	8.05%	1,278,372	31.36	1,712,183	9,239.92	1,394,778
3/31/2017	150,000	1,070,000	7.78%	1,531,281	40.97	2,387,370	11,598.65	1,900,831
3/31/2018	150,000	1,220,000	7.80%	1,800,338	44.60	2,748,524	13,090.98	2,295,400
3/31/2019	150,000	1,370,000	7.93%	2,090,764	48.35	3,129,879	14,364.59	2,668,717
3/31/2020	150,000	1,520,000	7.10%	2,406,457	36.85	2,535,342	10,540.43	2,108,248
3/31/2021	150,000	1,670,000	7.10%	2,727,316	65.42	4,651,212	18,717.24	3,893,735
11/30/2021				2,856,409	78.825	5,604,019	22,447.74	4,669,789
	XIRR*%			7.95%		16.94%		14.58%

#Extended Internal Rate of Return * Regular Plan - Growth Option. ^DSP Tax Saver Fund, which is benchmarked to the Nifty 500 TRI, is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED. NSE INDICES LIMITED is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall NSE INDICES LIMITED have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise, of DSP Tax Saver Fund marked to such index.

The Tax benefits are as per the current income tax laws and rules. **Past performance may or may not be sustained in the future. There is no assurance of any capital protection/capital guarantee/returns to the investors in the Scheme.**

ELSS investment would be eligible as a deduction under section 80C in case where the investor opts for old taxation regime. The same would not be eligible for deduction if the investor opts to pay taxes at concessional rate under the new regime of taxation applicable from Financial year 2020-21.

Source: MFIE, Bloomberg, [https://en.wikipedia.org/wiki/Public_Provident_Fund_\(India\)](https://en.wikipedia.org/wiki/Public_Provident_Fund_(India)), <https://www.stableinvestor.com/2016/08/ppf-interest-rate-history.html>. For product labelling, tax and other disclaimers [click here](#)

DSP Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

PRODUCT SUITABILITY	SCHEME RISKOMETER	PRIMARY BENCHMARK RISKOMETER Nifty 500 (TRI)
<p>This Open Ended Equity Linked Saving Scheme is suitable for investors who are seeking**</p> <ul style="list-style-type: none"> Long-term capital growth with a three year lock-in Investment in equity and equity-related securities to form a diversified portfolio 	<p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	<p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>

**Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.