EQUITY LINKED SAVINGS SCHEME

Mutual Fund
Distributor

INVESTOR EXPECTATION

TAX SAVINGS *(Deductible under Section 80C up to ₹1.5 lakh in a year)*

SHORT LOCK-IN *(3 years)*

EQUITY EXPOSURE *(Minimum 80% equity allocation)*

CHOICE *(There are many ELSS funds to invest)*

FLEXIBILITY *(No predefined commitment, can invest through SIPs)*

WEALTH CREATION *(Possibility in long run)*

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WHAT IS

- The ELSS is an equity mutual fund category
- Investments in ELSS qualify for tax deductions under Section 80C of the income tax up ₹1.5 lakh limit in a financial year
- Investments in ELSS have a minimum equity exposure of 80%, which technically can go up as high as 100%
- ELSS has the flexibility to invest across market capitalisation
- There are over 30 different ELSS instruments to choose from
- Do check the stated objective of the fund scheme when investing to know specifics

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HOW TO INVEST IN AN

You need to have the KYC *(know your client)* compliance

You can invest in lump sum or through monthly SIPs of as less as ₹500

You need to fill the investment application by selecting the appropriate investment option (SIP or lump sum) and you are ready

On completion of the investment process, an account statement is sent by the AMC, which can be used as a record of investment made for tax savings purposes

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UNIQUENESS

The ELSS has two unique features – high equity exposure and short investment lock-in of three years

The three-year lock-in means that you cannot sell your investment before three years from the date of purchase

There is convenience to start an SIP with ELSS to make tax savings a regular exercise than rush towards end of the financial year

In case of an ELSS SIP, each SIP instalment is locked in for a period of 3 years

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TAX EFFICIENT

- ☑ Except the PPF, gains in case of all other tax savings avenues are taxed partially or totally. ELSS offers better post-tax returns
- ☑ Long term capital gains of up to ₹1 lakh a year from ELSS mutual funds (including all equity investments) are exempt from income tax, with gains above this limit being taxed at 10%.
- ☑ Maximum potential tax saving of ₹46,800 per annum at the 30% tax slab (including 4% cess on income tax)

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KEY BENEFITS

- Tax deduction under Section 80C
- Short lock-in of 3 years
- Equity exposure
- You can invest through SIPs
- No maturity date

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KEY BENEFITS

- Choice of funds
- Inculcates savings discipline
- Potential higher returns
- Tax efficient on exit*
- Wealth creation

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**Long term capital gains (LTCG) of up to ₹1 lakh in a year will be tax free (including all equity investments). Gains above this limit will be taxed at 10%*

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.