

ELSS - Effective way of Tax planning & creation of Wealth

SBI Magnum Taxgain Scheme					Tax saving FD			PPF		
Investment Dates	Investment Amount (Rs.)	NAV (Rs.)	Units	Dividend/ Bonus	Investment Dates	Investment Amount (Rs.)	Interest Rate	Investment Dates	Investment Amount (Rs.)	Interest Rate
Mar-93	70000.00	10.00	7000.00	--	Mar-93	70000.00	11.00%	Mar-93	70000.00	12%
Mar-94	70000.00	14.28	4901.96	--	Mar-94	70000.00	10.00%	Mar-94	70000.00	12%
Mar-95	70000.00	13.85	5054.15	--	Mar-95	70000.00	11.00%	Mar-95	70000.00	12%
31-Mar-95	--	15.05	1126.65	10	--	--	--	--	--	--
Mar-96	70000.00	10.43	6711.41	--	Mar-96	70000.00	13.00%	Mar-96	70000.00	12%
31-Mar-96	--	10.42	1903.58	8	--	--	--	--	--	--
Mar-97	70000.00	9.20	7609.61	--	Mar-97	70000.00	13.00%	Mar-97	70000.00	12%
Mar-98	70000.00	10.11	6927.26	--	Mar-98	70000.00	12.00%	Mar-98	70000.00	12%
Mar-99	70000.00	16.10	4347.10	--	Mar-99	70000.00	11.50%	Mar-99	70000.00	12%
15-Dec-99	--	36.2324	3145.09	25	--	--	--	--	--	--
Mar-00	70000.00	52.72	1327.89	--	Mar-00	70000.00	10.50%	Mar-00	70000.00	From 01.04.1999 to 14.01.2000 - 12%, From 15.01.2000 to 31.03.2000 - 11%
Mar-01	70000.00	14.34	4881.45	--	Mar-01	70000.00	10.00%	Mar-01	70000.00	From 01.04.2000 to 28.02.2001 - 11%, From 01.03.2001 to 31.03.2001 - 9.5%
Mar-02	70000.00	13.10	5343.51	--	Mar-02	70000.00	8.50%	Mar-02	70000.00	From 01.04.2001 to 28.02.2002 - 9.5%, From 01.03.2002 to 31.03.2002 - 9%
Mar-03	70000.00	10.67	6560.45	--	Mar-03	70000.00	6.25%	Mar-03	70000.00	From 01.04.2002 to 28.02.2003 - 9%, From 01.03.2003 to 31.03.2003 - 8%
29-Sep-03	--	17.23	5818.93	15	--	--	--	--	--	--
01-Jan-04	--	25.89	4209.68	15	--	--	--	--	--	--
29-Mar-04	--	22.03	5233.91	15	--	--	--	--	--	--
Mar-04	70000.00	22.31	3137.61	--	Mar-04	70000.00	5.50%	Mar-04	70000.00	8%
01-Nov-04	--	26.48	8691.42	27	--	--	--	--	--	--
Mar-05	70000.00	38.57	1814.88	--	Mar-05	70000.00	6.25%	Mar-05	70000.00	8%
13-Jun-05	--	37.18	26267.21	102	--	--	--	--	--	--
13-Mar-06	--	44.37	41248.73	150	--	--	--	--	--	--
Mar-06	70000.00	46.07	1519.43	--	Mar-06	70000.00	7.00%	Mar-06	70000.00	8%
02-Mar-07	--	42.55	42599.32	110	--	--	--	--	--	--
Mar-07	70000.00	42.42	1650.17	--	Mar-07	70000.00	9.50%	Mar-07	70000.00	8%
15-Feb-08	--	47.78	48123.60	110	--	--	--	--	--	--
Mar-08	70000.00	41.50	1686.75	--	Mar-08	70000.00	8.75%	Mar-08	70000.00	8%
Mar-09	70000.00	25.12	2786.62	--	Mar-09	70000.00	8.50%	Mar-09	70000.00	8%
29-May-09	--	34.66	21135.59	28	--	--	--	--	--	--
05-Mar-10	--	38.79	29158.44	40	--	--	--	--	--	--
Mar-10	70000.00	39.40	1776.65	--	Mar-10	70000.00	7.50%	Mar-10	70000.00	8%
18-Mar-11	--	34.26	36625.69	40	--	--	--	--	--	--
Mar-11	70000.00	36.67	1908.92	--	Mar-11	70000.00	8.75%	Mar-11	70000.00	8%
22-Mar-12	--	31.52	39112.24	35	--	--	--	--	--	--
Mar-12	70000.00	32.05	2184.09	--	Mar-12	70000.00	9.25%	Mar-12	70000.00	From 01.04.2011 to 30.11.2011 - 8%, From 01.12.2011 to 31.03.2012 - 8.6%
28-Mar-13	--	30.89	44592.20	35	--	--	--	--	--	--
Mar-13	70000.00	30.88	2266.58	--	Mar-13	70000.00	9.00%	Mar-13	70000.00	8.80%
28-Mar-14	--	34.57	44588.20	35	--	--	--	--	--	--
Mar-14	70000.00	34.65	2019.94		Mar-14	70000.00	8.50%	Mar-14	70000.00	8.70%
Amount Invested: Rs. 1540000					Amount Invested: Rs. 1540000			Amount Invested: Rs. 1540000		
Installment Amount: Rs 70,000 P.A					Installment Amount: Rs 70,000 P.A			Installment Amount: Rs 70,000 P.A		
No Of Installments: 22					No Of Installments: 22			No Of Installments: 22		
Total Units - 486996.90										
NAV as on 30 - June - 2014 = 41.9737					Fund Value (As on 30-June-2014): Rs. 44,67,227.19			Fund Value (As on 30-June-2014): Rs. 45,12,668.69		
Fund Value(As on 30-June-2014): Rs 2,04,41,061.74										
Return = 21.19%					Return = 9.05%			Return = 9.13%		

Calculations is done for dividend option assuming dividend declared has been reinvested at the prevailing NAV

Cumulative units given above has been adjusted for dividend reinvestment

Mutual Fund investment are subject to Market Risk. Past Performance is no guarantee of future results.

For FD, interest rates are for 5 year FD. It has been assumed that maturity value of the FD has been reinvested at the prevailing FD interest rates on 5 year rolling basis.

Deduction under section 80 C for FD has been strated from 2006 only.

Interest rate source: RBI & SBI

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