



ASHIKA
GROWING & SHARING WITH YOU

Invest in Tax-Saving Mutual Fund (ELSS)

Sec 80C Tax Benefit Details

Sec 80C of the Income Tax Act, 1961

Sl. No.	Salient Features
1.	Section 80C of Income Tax Act, 1961 w.e.f. April 1, 2005 (A.Y. 2006-07) provides for deduction from gross total income in respect of specified sums paid or deposited
2.	Aggregate amount of deductions under Section 80C shall not exceed R. 1,00,000
3.	Eligible investments u/s 80C, <i>inter alia</i> , include: Equity Linked Savings Schemes (ELSS) or Tax Saving Mutual Funds Life Insurance Premiums Unit Linked Insurance Plans (ULIP) Public Provident Fund (PPF) National Saving Certificate (NSC) Fixed Deposits with Scheduled / Commercial Banks with 5 years lock-in Subscription to 'eligible issue of capital'

Popular Tax Saving Investment Options

Parameter	Tax Saving MF	Bank FDs	NSC	PPF
Tenure	Open Ended (Min Lock in Period 3 Years)	5 Years (Min Lock in Period)	5 Years	15 Years
Returns (As Presently Applicable)	Not Assured	8.50% P.A. Compound Half Yearly	8.50% P.A. Compound Half Yearly	8.70% P.A.
Minimum Investment	500	100	100	500
Maximum Eligible Investment U/s 80C	1,00,000	1,00,000	1,00,000	1,00,000
Whether income/gains received are tax-free u/s 10 of The Income – Tax Act, 1961	Yes Dividend u/s 10 (35) & LTCG u/s 10 (38)	No	No	Yes Interest u/s 10 (11)

Documentation for Investment in Tax Saving MF

Documentation

Please check the KYC status of the client from the following link:

<https://camskra.com/>

If KRA Done then:-

- 1) Filled Signed ELSS form
- 2) Cheque of requisite amount

If KRA not Done then:-

- 1) Filled Signed ELSS form
- 2) Filled Signed KRA form
- 3) Cheque of requisite amount
- 4) Self attested PAN Card
- 5) Self attested Address Proof not older than 3 Months
- 6) One Photograph

Fund Profile

Axis Long Term Equity Fund (G)

Birla Sun Life Tax Relief 96 (G)

Birla Sun Life Tax Plan (G)

DSP Black Rock Tax Saver Fund (G)

HDFC Long Term Advantage Fund (G)



Summary of returns

Scheme Name	Axis Long Term Equity Fund - G	DSP BlackRock Tax Saver Fund - G	Birla Sun Life Tax Relief 96 - G	Birla Sun Life Tax Plan - G	HDFC Long Term Advantage Fund - G
Inception Date	29-Dec-09	18-Jan-07	7-Mar-08	3-Oct-06	2-Jan-01
Av. AUM (Rs cr) - Dec'13	755	726	1401	116	836
NAV as on Feb 28, 2014	17.79	20.08	12.83	16.47	165.66
Absolute Return % (1 month)	6.35	3.07	3.89	3.65	4.28
Absolute Return % (3 months)	7.07	4.47	5.42	5.17	6.45
Absolute Return % (6 months)	31.38	22.37	24.68	24.21	26.71
Annualized Return % (1yr)	26.37	13.04	16.11	15.42	15.76
Annualized Return % (2yrs)	19.21	12.46	12.91	12.41	11.06
Annualized Return % (5yrs)	NA	22.22	21.81	19.61	24.29
Annualized Return % (since Inception)	14.81	10.29	4.25	6.96	23.77
Volatility % (1yr)	15.13	16.62	16.21	16.28	16.29
Volatility % (2yr)	13.34	14.66	14.53	14.59	14.31

Individual Top 10 Fund Holdings - Axis Long Term Equity Fund (G)

Equity	Sector	%
TCS	Information Technology	6.8
HDFC Bank	Banking & Financial Services	6.7
Larsen	Engineering & Capital Goods	6.3
ITC	Tobacco	5.7
Kotak Mahindra	Banking & Financial Services	5.7
HDFC	Banking & Financial Services	5.6
Divis Labs	Pharmaceuticals	4.3
Sun Pharma	Pharmaceuticals	4.1
PI Industries	Chemicals	3.3
Tech Mahindra	Information Technology	3.2

Individual Top 10 Fund Holdings - Birla Sun Life Tax Relief 96 (G)

Equity	Sector	%
TCS	Information Technology	5.3
Reliance	Oil & Gas	4.8
Bayer CropScien	Chemicals	4.3
ICICI Bank	Banking & Financial Services	4.2
Tech Mahindra	Information Technology	4.1
ICRA	Miscellaneous	4.1
ING Vysya Bank	Banking & Financial Services	3.6
MRF	Automotive	3.2
HCL Tech	Information Technology	3.2
HDFC	Banking & Financial Services	3.2

Individual Top 10 Fund Holdings - Birla Sun Life Tax Plan (G)

Equity	Sector	%
TCS	Information Technology	5.2
Reliance	Oil & Gas	4.8
Bayer CropScien	Chemicals	4.3
ICICI Bank	Banking & Financial Services	4.1
Tech Mahindra	Information Technology	4.1
ICRA	Miscellaneous	4
ING Vysya Bank	Banking & Financial Services	3.5
MRF	Automotive	3.2
HCL Tech	Information Technology	3.2
HDFC	Banking & Financial Services	3.1

Individual Top 10 Fund Holdings - DSP Black Rock Tax Saver Fund (G)

Equity	Sector	%
ICICI Bank	Banking & Financial Services	5.6
Infosys	Information Technology	5.1
Bharti Airtel	Telecommunication	4.1
HDFC Bank	Banking & Financial Services	4
Ipca Labs	Pharmaceuticals	3.9
TCS	Information Technology	3.7
United Spirits	Food & Beverages	3.3
ITC	Tobacco	3.2
Reliance	Oil & Gas	2.6
ONGC	Oil & Gas	2.3

Individual Top 10 Fund Holdings -HDFC Long Term Advantage Fund (G)

Equity	Sector	%
Infosys	Information Technology	9.6
TCS	Information Technology	7.9
ICICI Bank	Banking & Financial Services	7
ITC	Tobacco	5.4
Larsen	Engineering & Capital Goods	4.7
Reliance	Oil & Gas	4.5
Balkrishna Ind	Automotive	3.9
HDFC	Banking & Financial Services	3.8
Motherson Sumi	Automotive	3.8
Tata Motors (D)	Automotive	3.6

**TRADING • DEPOSITORY
DISTRIBUTION • CORPORATE LENDING
INVESTMENT BANKING**

If you are interested in investing in Mutual Fund or want to distribute Mutual Fund to your clients as an Ashika sub-broker, you are requested to contact **Mr Bipin Sahal (90070 66040)** or **Mr Hitesh Jain (90070 66186)** or **Mr Ravi Sethi (9007066031)** or your respective Risk Manager.



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Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme.

Thank You

