

SIP CORNER:

WHY SIP OFFERS MORE BENEFITS THAN PART-INVESTMENTS

Last-minute Tax planning can reduce your ability to save Taxes. Instead, invest in ELSS through a SIP route the whole year. Many may suggest that a monthly investment option is available in other options too. Let's look at the real impact:

SIP in ELSS

Part-payments in other Tax-saving investments

IMPACT ON RETURN

Benefit from Rupee-cost averaging by investing every month. This helps you find opportunities in all market cycles.



Lose out on power of compounding since interest is calculated every month on the amount invested.

HIGHER COST

Investing through the SIP route attracts low cost.



Monthly insurance premiums are higher than annual premiums.

LOCK-IN CALCULATION

Lock-in is calculated separately for each month.



Lock-in in ULIPs is calculated on a yearly basis.

DID YOU KNOW

YOU CAN GET EXTRA TAX DEDUCTION OF ₹50,000?

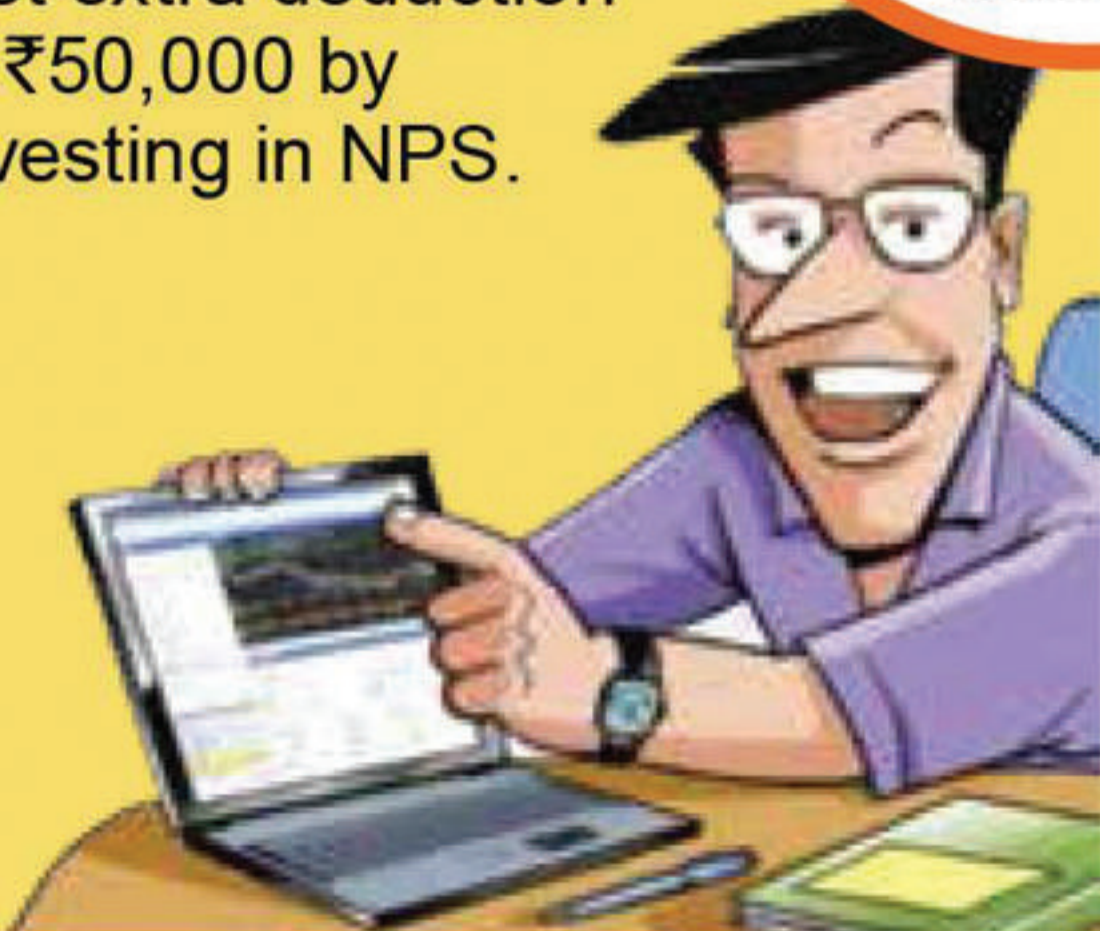
Used up all your Section 80C Tax deductions? Get extra deduction of ₹50,000 by investing in NPS.

What is NPS?

This is a Pension Fund that invests your money on your behalf in equity and debt assets.

Why choose NPS?

- Equity exposure means higher return potential
- Maximum limit of 50% on equity allocation lowers risk
- Inherently diversified as money is invested across assets
- Can manage fund allocation actively
- Automatic option means equity exposure reduces with age
- No restrictions on the frequency of investments



ARE YOU SAVING TAXES THE RIGHT WAY? SCAN THIS QR CODE TO FIND OUT

Steps to download and scan a QR code:

- 1) Download QR code app on your phone. 2) Run app and scan the QR code.
- 3) Your smartphone reads the code & navigates to the destination.

