

THE BEST RETURNING PRODUCTS UNDER

SEC 80C

Sec 80C allows individuals to claim a cumulative or total tax deduction of maximum of Rs 1.5 lakhs.

Investment Product	Lock in Period	Risk	Approximate Average Returns	Taxation of Returns
Tax Savings FD	5 Years	Low	7-8%	Fully taxable
Public Provident Fund	15 Years	Low	7-1%	Tax free
Equity Linked Savings Scheme (ELSS Mutual Funds)	3 Years	Moderate to High	12-15%	Gains above Rs.1 Lakh taxable at 10%
National Savings Certificate	5 Years	Low	6.8%	Fully taxable
Senior Citizens Savings Scheme	5 Years	Low	7.4%	Fully taxable
Sukanya Samridhi Yojana	21 Years	Low	8.4%	Tax free
Unit Linked Insurance Plan (ULIPs)	5 Years	Moderate to High	6-8%	If annual premium is more than Rs 2.5 lakhs in any year of policy, then maturity proceeds are taxable