

Traditional Tax Saving Avenues v/s HDFC TaxSaver



How an annual investment of ₹ 1,00,000 in March every year since 1996 would have performed up to March 31, 2023

Period Ended	Amount Invested (₹)	Investment Value in PPF (₹)	Investment value in NIFTY 50 (₹)#	Investment value in NIFTY 50 (₹)	Investment value in HDFC TaxSaver \$\$ (₹)
Mar-96	100,000	100,000	100,000	100,000	100,000
Mar-97	100,000	212,000	191,996	198,275	190,400
Mar-98	100,000	337,440	321,815	328,703	361,168
Mar-99	100,000	477,933	448,060	417,269	775,482
Mar-00	100,000	634,289	894,060	694,040	2,187,572
Mar-01	100,000	803,268	614,193	626,030	1,489,519
Mar-02	100,000	979,244	749,299	725,246	1,981,797
Mar-03	100,000	1,166,560	800,089	740,084	1,960,055
Mar-04	100,000	1,359,884	1,815,212	1,478,480	4,319,060
Mar-05	100,000	1,568,675	2,363,187	1,834,210	7,372,099
Mar-06	100,000	1,794,169	4,052,861	3,218,426	14,419,809
Mar-07	100,000	2,037,703	4,558,108	3,779,419	14,812,000
Mar-08	100,000	2,300,719	5,701,288	4,828,801	16,918,693
Mar-09	100,000	2,584,776	3,571,702	3,217,470	10,902,389

Period Ended	Amount Invested (₹)	Investment Value in PPF (₹)	Investment value in NIFTY 50 (₹)#	Investment value in NIFTY 50 (₹)	Investment value in HDFC TaxSaver \$\$ (₹)
Mar-10	100,000	2,891,559	6,887,102	5,739,788	23,202,443
Mar-11	100,000	3,222,883	7,562,400	6,549,417	26,374,006
Mar-12	100,000	3,587,160	7,076,362	6,113,716	25,351,701
Mar-13	100,000	4,002,830	7,629,067	6,746,985	25,717,046
Mar-14	100,000	4,451,076	9,192,202	8,160,864	31,690,662
Mar-15	100,000	4,938,320	12,503,840	10,559,824	45,686,312
Mar-16	100,000	5,467,953	11,784,903	9,833,579	40,721,899
Mar-17	100,000	6,020,982	14,893,307	11,915,619	54,047,414
Mar-18	100,000	6,589,113	16,909,541	13,416,755	57,752,542
Mar-19	100,000	7,203,064	18,654,655	15,723,476	61,136,077
Mar-20	100,000	7,873,907	13,788,388	11,888,787	41,234,563
Mar-21	100,000	8,532,954	24,584,824	20,612,338	67,819,612
Mar-22	100,000	9,238,794	30,164,554	24,888,408	85,584,779
Mar-23	100,000	9,994,748	29,896,082	25,134,975	92,779,984

Annual investment of ₹ 1,00,000 in March every year since 1996 in HDFC Tax Saver would have resulted in an investment value of ₹ 9.27 crore as on March 31, 2023.

Similar investment in PPF would have resulted in an investment value of ~ ₹ 99 lakh as on March 31, 2023

Past performance may or may not be sustained in future.

Source: MFI Explorer and other publicly available information. The above simulation is for illustration purpose only. Year end balance has been arrived at by adding interest at the rates notified by the Competent authorities from time to time. # Benchmark Index of HDFC TaxSaver. \$\$ All IDCW declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-IDCW NAV). Unlike PPF, investments in Mutual Funds are subject to market risks. Hence, the performances are not strictly comparable. As NIFTY 500 TRI data is not available for March 31, 96, benchmark performance is calculated from March 29, 96 For complete performance, please refer slide 17.

Refer slide 18 for disclaimers