

| INVESTMENT | LOCK IN PERIOD | PRE TAX RETURNS | TAX APPLICABLE |
|-----------------------|-----------------------|------------------------|-----------------------|
| ELSS | 3 | 14-16% | TAX FREE |
| FD-5 YEARS | 5 | 8.50% | INTEREST IS TAXABLE |
| PPF | 15 | 8.70% | TAX FREE |
| NSC | 5 OR 10 | 8.50% | INTEREST IS TAXABLE |
| LIFE INSURANCE | 05/10/20 | 3.4%-7.5% ? | TAX FREE |