

## Methodology of Returns

Data Points	Source	Method
<b>ELSS</b>	MFI Explorer (ICRON data base)	Average returns of the schemes available in ELSS category of "MFI Explorer"
<b>Tax-saving FD</b>	SBI Term Deposit	The interest rates for Retail Domestic Term Deposits (Below Rupees One Crore) for Tenors "5 years and up to 10 years" issued by SBI
<b>ULIP</b>	Insurance Explorer (ICRON Data base)	Average returns of all the ULIP schemes available in "Insurance Explorer"
<b>NSC</b>	India Post	The interest rate of National Savings Certificates (NSC) for Tenors of 5 years issued by India Post
<b>PPF</b>	India Post	Rate of interest of Public Provident Fund (PPF) with Maturity period of 15 years issued by India Post.
<b>EPF</b>	EPF India	Rate of interest issued by Employees Provident Fund Organisation (EPFO) or News bulletin if latest rate is not available on website.