

**SOUND INVESTMENT + TIME +  
PATIENCE = WEALTH CREATION**



**HDFC ELSS TAX SAVER HAS  
GROWN  
333<sup>^</sup> TIMES  
IN 29 YEARS**

<sup>^</sup>₹10,000 invested in HDFC ELSS Tax saver on 31.03.1996, would have grown to ₹33,36,973 as on 31st December 2024 @ 22.38% CAGR\$\$

### **HDFC ELSS Tax saver vs PPF**

How an annual investment of ₹1,00,000 in March every year since 1996 would have performed up to December 31, 2024

Period Ended	Amount Invested (₹)	Investment Value in PPF* (₹)	Investment value in NIFTY 50## (₹)	Investment value in NIFTY 50## (₹)	Investment value in HDFC ELSS Tax saver \$\$ (₹)
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
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
Mar-24	100,000	10,804,375	42,099,825	32,796,709	135,225,492
Dec-24	100,000	11,671,486	46,964,267	35,180,339	154,114,641

Annual investment of ₹ 1,00,000 in March every year since 1996 in HDFC ELSS Tax saver would have resulted in an investment value of ₹ 15.41 crore as on Dec 31, 2024.

Similar investment in PPF would have resulted in an investment value of ~ ₹ 1.17 crore as on Dec 31, 2024

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

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 ELSS Tax saver. ## Additional Benchmark NIFTY 50 TRI - As TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from Mar 29, 96 (Data for March 31, 96 is not available) to Jun 29, 99 and TRI values since Jun 30, 99. TRI: Total Returns Index.

**\$\$** 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 50 TRI data is not available for March 31, 96, benchmark performance is calculated from March 29, 96.

Refer complete performance details on page 2

## A. HDFC ELSS Tax saver - SIP Performance - Regular Plan - Growth Option

SIP since inception\* of ₹ 10,000 invested systematically on the first business day of every month (total investment ₹ 34.50 Lacs) in HDFC ELSS Tax saver would have grown to ~ ₹ 16.92 crore by December 31, 2024 (refer below table).

	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in Lacs)	34.50	18.00	12.00	6.00	3.60	1.20
Market Value as on Dec 31, 2024 (₹ in Lacs) \$\$	1,692.06	62.53	28.97	11.26	5.18	1.27
Returns (%) \$\$	21.55	15.16	16.79	25.45	25.15	10.29
Benchmark Returns (%) #	15.65	15.04	16.39	20.81	19.51	6.16
Additional Benchmark Returns(%) ##	14.18	13.53	14.49	16.73	14.32	2.47

Assuming ₹ 10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan.

## B. HDFC ELSS Tax saver - Performance - Regular Plan - Growth Option

NAV as at Dec 31, 2024 ₹1322.840 (per unit)

Period	Scheme Returns (%) \$\$	Scheme Benchmark Returns (%) #	Additional Benchmark Returns (%) ##	Value of investment of (₹) 10,000		
				Scheme (₹) \$\$	Benchmark (₹) #	Additional Benchmark (₹) ##
Last 1 Year	21.13	16.10	10.00	12,132	11,624	11,009
Last 3 Years	21.29	15.41	12.16	17,852	15,379	14,114
Last 5 Years	20.60	18.97	15.52	25,542	23,859	20,587
Last 10 Years	12.67	13.94	12.41	32,996	36,903	32,241
Since Inception*	22.38	14.52	13.00	3,336,973	494,952	337,298

**Common notes for the above table A & B:** \*Inception Date: March 31, 1996. The Scheme is managed by Ms. Roshi Jain from January 13, 2022. Returns greater than 1 year period are compounded annualised (CAGR). \$\$ All IDCWs 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). # NIFTY 500 TRI - As NIFTY 500 TRI data is not available for March 31, 96, benchmark performance is calculated from March 29, 96. ## NIFTY 50 TRI - As TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from Mar 29, 96 (Data for March 31, 96 is not available) to Jun 29, 99 and TRI values since Jun 30, 99. TRI: Total Returns Index.

## C. Performance of other funds managed by Ms. Roshi Jain, Fund manager of HDFC ELSS Tax saver

(who manages total 3 schemes which have completed one year)

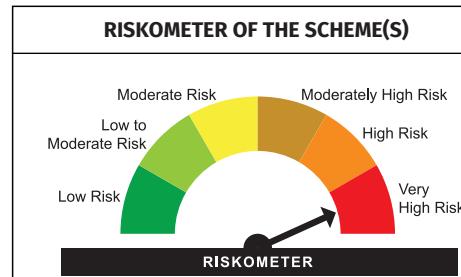
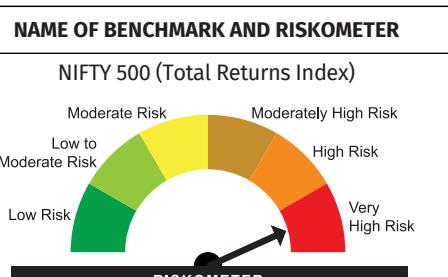
Returns (%) as on December 31, 2024

	Managing Scheme Since	Last 1 year (%)	Last 3 years (%)	Last 5 years (%)
HDFC Flexi Cap Fund	29-Jul-2022	23.27	24.00	22.53
Benchmark - NIFTY 500 (Total Returns Index)		16.10	15.41	18.97
HDFC Focused 30 Fund	13-Jan-2022	23.76	23.84	22.61
Benchmark - NIFTY 500 (Total Returns Index)		16.10	15.41	18.97

**Notes common to all tables:** Past performance may or may not be sustained in future and is not a guarantee of any future returns. The above returns are for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have different expense structure. The expenses of the Direct Plan under the scheme will be lower to the extent of the distribution expenses/commission charged in the Regular Plan. Returns as on December 31, 2024. TRI: Total Returns Index. N.A.: Not Available.

HDFC ELSS Tax saver (An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit) is suitable for investors who are seeking~:	
• to generate long-term capital appreciation / income	• investment predominantly of equity and equity related instruments
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.	

#For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)

RISKOMETER OF THE SCHEME(S)	NAME OF SCHEME(S)	NAME OF BENCHMARK AND RISKOMETER
 <p>The risk of the scheme is very high</p>	<b>HDFC ELSS TAX SAVER</b> <b>HDFC FLEXI CAP FUND</b> <b>HDFC FOCUSED 30 FUND</b>	 <p>The risk of the benchmark is very high</p>
Benchmark and Scheme Riskometer as on December 31, 2024		

Date of Release: January 23, 2025

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**Mission: To be the wealth creator for every Indian**

**Vision: To be the most respected asset manager in the world**