

## PPF vs UMANG

PARTICULARS	PPF	UMANG
INVESTMENT	1,50,000/p.a	1,50,000/p.a
TERM	15 YEARS	15 YEARS
IRR	7.50%	8% ON SA
DEPOSIT	22,50,000	22,50,000
INTEREST	19,61,586	--
TOTAL	42,11,586	--
INTEREST AFTER 15 YEARS	1,68,464/p.a (FOR HOW MANY YEARS)	1,50,000/p.a FOR LIFE TIME
INTEREST TAX RATE	20%	TAX FREE
NET IN HAND PENSION	1,34,772	1,50,000/p.a FOR LIFE TIME GUARANTEED
LIMIT TO INVEST	1,50,000	NO LIMIT
LOAN AVAILABLE	NO	FOR LIFE TIME
INSURANCE-NATURAL FROM DAY ONE	NO	18,75,000
INSURANCE-ACCIDENTAL FROM DAY ONE	NO	37,50,000
ON NATURAL DEATH	PAID UP AMOUNT WITH INTEREST	SA + BONUS
ON ACCIDENTAL DEATH	PAID UP AMOUNT WITH INTEREST	SA+ADDB SA+BONUS
ON ADDB	NIL	SA + PREMIUM WAIVE + GUARANTEED MATURITY
MATURITY CHIOCE AFTER 15 YEARS	NO	YES
AFTER 10 YEARS	NIL	$1,50,000 \times 10 + 41,00,000$ =56,00,000
AFTER 15 YEARS	NIL	$1,50,000 \times 15 + 50,00,000$ =72,50,000
AFTER 20 YEARS	NIL	$1,50,000 \times 20 + 62,00,000$ =92,00,000
AFTER 30 YEARS	NIL	$1,50,000 \times 30 + 90,00,000$ =1,35,00,000

CHOICE IS YOURS