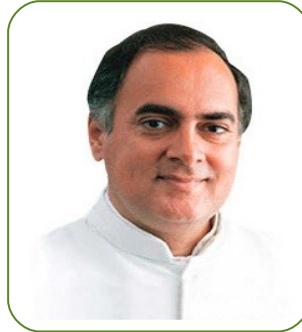


Get tax benefit of More Rs. 25000 on your income

(Over and above Deduction of 1lakh under Section 80C.)



RAJIV GANDHI EQUITY SAVINGS SCHEME (RGESS)

➤ WHAT IS RAJIV GANDHI EQUITY SAVINGS SCHEME ?

Rajiv Gandhi Equity Savings Scheme, 2012 (RGESS) is a scheme announced by the Government of India to encourage flow of savings of small investors into the equity capital market. Under RGESS, new retail investors in equities, with gross total income less than or equal to ` 10 lakhs, could claim deduction of 50% for investments upto ` 50,000 in RGESS eligible securities. Investors also have to comply with certain other requirements to be eligible for this benefit.

➤ WHO CAN INVEST ?

- “ New Retail Investor ” having Income less then or equal to rs10 Lakh in current financial year
- “ New Retail Investor ” Means..
 1. An Individual who has not opened any demate accuont as on 23.11.2012.
 2. An Individual who has opened a Demat account before 23.11.2012 but has not made any transaction in the equity segment till 23.11.2012.
 3. An Individual who is not the first account holder of an existing joint demat account.

➤ OTHER FEATURES OF RGESS ?

- You can get more tax benefit of rs 25000 on investment of rs 50000.
- Eligible securities will include equity shares falling in the list of equity declared as “**CNX-100**” (by NSE) or “BSE-100” (by BSE); equity shares of public sector enterprises that are categorized as Maharatna, Navaratna or Miniratna by the Central Government.
- Tax free maturity

➤ **Other Investment Opportunities :**

- Investor's of Physical stocks, ETFs and Mutual funds can also get tax benefits by investing into Rajiv Gandhi Equity Savings Scheme.
- The allowed tax deduction u/s 80CCG will be over and above the Rs. 1 Lakh limit permitted under Section 80C of the Income Tax (IT) Act, making it thus attractive for the middle class investors.
- Companies falling in the list of BSE 100 and CNX 100 and shares of PSU like Navratnas, Maharatna, and Miniratnas as categorised by Central government.
- Also available in Mutual Fund companies like UTI, DSP Black Rock, SBI, HDFC, Birla Sunlife, LIC, Reliance, Kotak, and more.
- You need a DEMAT account only if you are eligible and are looking for tax benefits.

➤ **Tax benefits table against your Income :**

Your Taxable Income	Application Tax before Investment	Investments		Tax Payable after Investment	Your Tax Savings
		Under 80C	RGESS		
3,00,000	10,300	1,00,000	0	0	10,300
4,00,000	20,600	1,00,000	50,000	7,725	12,875
5,00,000	30,900	1,00,000	50,000	18,025	12,875
6,00,000	51,500	1,00,000	50,000	28,325	23,175
7,00,000	72,100	1,00,000	50,000	46,350	25,750
8,00,000	92,700	1,00,000	50,000	66,950	25,750
9,00,000	1,13,000	1,00,000	50,000	87,550	25,750
10,00,000	1,33,900	1,00,000	50,000	115,875	18,025

For investments and more inquiry contact us

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