



AARUDHRA FINANCIAL SERVICES

ING VYSYA TAX SAVING FUND

What is the scheme about?

- ❖ This is a Tax Saving scheme
- ❖ Investment under this scheme upto **Rs.1,00,000** (One Lakh) will have benefit of tax rebate under Section 80 C

Features of the Scheme:

- ❖ An open ended ELSS scheme
- ❖ Minimum Amount: Rs.5000
- ❖ Statutory Lock-in Period of **THREE** (3) Years
- ❖ Entry Load: 2.25%
- ❖ Ideal for retail investors planning to save Income Tax through investments under Section 80 C, with the returns of equity investments.

Why Should You choose?

1. Scheme floated by Private Bank ING Vysya Bank and professionally managed.
2. Consistent performance.
3. **Tax Free Dividend** at the rate of **Rs.7.5/-** per unit (**Record Date March 20, 2006**)
4. Tax Benefits under Section 80 C
5. **Market Linked Returns** on your investments.

Illustration:

Amount of Investment	Rs.10000	
Current NAV	Rs.22.86 per unit	(As on March 8, 2006)
Allotment Units	437.445 units (Approx.)	
Dividend / Unit	Rs.7.5	
Total Dividend Receivable	Rs.3280.8375	
Decrease in tax liability	Rs.3000	Assume 30% tax bracket
Net Investment	Rs.3719.1625	

Performance of the TOP 3 Schemes in the Tax plan category			
Scheme Name	Category	1 Year Return (in %)	3 Years Return (in %)
SBI Magnum Tax Gain Scheme 93	Tax Plan	88.03	102.92
HDFC Tax Saver Fund (Dividend)	Tax Plan	77.53	83.92
ING Vysya Tax Saving (Dividend)	Tax Plan	71.11	NA
HDFC Long Term Advantage Fund (Dividend)	Tax Plan	64.73	79.70

Hurry! Invest before **March 19, 2006** and reap the benefits.

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Top 10 Holdings as on Jan 31, 2006

Company	Nature	Value (Cr.)	%
Texmaco Ltd	EQ	0.22	3.62
Usha Martin Industries Ltd (Merged)	EQ	0.22	3.5
KSB Pumps Ltd	EQ	0.2	3.2
Vimta Labs Ltd	EQ	0.19	3.16
Elecon Engineering Company Ltd	EQ	0.19	3.11
Tulip IT Services Ltd.	EQ	0.19	3.1
Sakthi Sugars Ltd	EQ	0.18	2.93
Kalpataru Power Transmission Ltd	EQ	0.18	2.87
EIH Ltd	EQ	0.17	2.81
Madras Cements Ltd	EQ	0.17	2.75

Top Industry Allocation as on Jan 31, 2006

Engineering & Industrial Machinery	13.51%
Pharmaceuticals	11.79%
Computers - Software & Education	10.12%
Steel	5.94%
Auto & Auto ancillaries	4.12%
Entertainment	3.18%
Sugar	2.93%
Power Generation, Transmission & Equip	2.87%
Hotels & Resorts	2.81%
Cement	2.75%

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