

Jeevan Vriddhi v/s NSC for 10 yrs at age 25 yrs- Amt invested-10 Lacs

Risk Cover (Sum Assured)	50,00,000
Premium	10,15,450/-
Tax rebate @ 30%	30,000/-
Net Outgo	9,85,450/-
Term Assurance Prem (as per 190-S P for term 10 yrs)	71,650/-
Actual Investment	9,13,800/-
Gtd Mty Sum Assured	20,09,479/-
IRR on Gtd Mty SA	8.20%
Loyalty Addn.	2,51,185/-
Total Proceeds	22,60,664/-
IRR (compounding annually)	9.48%
Amount invested in NSC	10,15,450/-
Interest declared for current yr	8.75%
Proceeds at the end of 10 yrs	23,49,369/-
Tax on interest from NSC @ 30% of 13,33,919/-	4,00,176/-
Net Receivable	19,49,193/-
IRR Compounding on Net Outgo - post tax	7.06%