

Financial instrument	Principle investment	Capital Gains	Average returns (as of Aug 2022)	Liquidity aspect	Interest type, frequency
Public Provident Fund	Exempt (Section 80C limit)	Exempt		Partial withdrawal	Accrual, half yearly
National savings certificates	Exempt (Section 80C limit)		~6.8	No liquidity	Accrual, half yearly
National pension system	Exempt (Section 80CCD limit)	Exempt	Market rate	Partial withdrawal after certian period	
General Provident Fund	Exempt (Section 80C limit)		8.10%	Partial withdrawal	Accrual, half yearly
Tax free bonds		Exempt	Issue rate (5-8%)	Through stock market	To account, Yearly payment
Bank Fixed Deposits			5-7%	On demand	Accrual/ (Monthly quarterly) to account
Bank Tax saver	Exempt (Section 80C limit)		5-8%	After completion of 5 years	Accrual/ (Monthly quarterly) to account
Mutual funds			stock market driven	On demand	
ELSS mutual funds	Exempt (Section 80C limit)		stock market driven	After 3 years, computed from buy date	
Equity			stock market driven	On demand	
RBI bonds			7% (NSE + 0.35%)	7 years, half yearly interest payment to bank account	To account, half yearly payment
Real Estate Investment Trust (REIT) units			90% of the surplus income distributed as dividend every quarter	On demand through stock exchange	To account, quaterly dividend
Housing loan	Exempt (Section 80C limit)	Exempt (Upto 2.5 lakhs)			
Insurance	Exempt (Section 80C limit)				
Corparate fixed deposits			7-8%	No liquidity until tenure	Accrual or monthly/quarterly