## ****Comparison of NPS scheme with other Tax Saving options****

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| --- | --- | --- | --- |
| **Investment** | **Interest** | **Lock-in period** | **Risk Profile** |
| NPS | 8% to 10% (expected) | Till retirement | Market-related risks |
| ELSS | 12% to 15% (expected) | 3 years | Market-related risks |
| PPF | 8.1% (guaranteed) | 15 years | Risk-free |
| FD | 7% to 9% (guaranteed) | 5 years | Risk-free |