

Rajiv Gandhi Equity Savings Scheme (RGESS)- An Overall Analysis

Particulars	FY 2012-13	FY 2013-14
Section	80CCG	
Maximum Eligible total Income	Rs 10 Lac	Rs. 12 Lac
Investment in	Listed Equity Shares	Listed Equity Shares / Units of Equity oriented fund*
Eligible Investor	- who opened a demat account as a 'first holder' after November 23, 2012. - Opened a demat account prior to this date but never bought any shares or traded in the Futures and Options (F&O) segment. - still qualifies if his name appeared second in a joint demat account before this date. - Opened a demat a/c to invest in a Gold ETF too doesn't disqualify him , Since the demat account has no equity security.	
Maximum amount can be Invest	Rs. 50000	Rs. 50000
Maximum Deduction	Rs. 25000	Rs. 25000
Extra Charges	Additional expenses incurred on the acquisition of eligible securities like brokerage, stamp duty, securities transaction tax (STT), service tax etc will not be considered .	
Duration of deduction	Only 1 FY	3 consecutive FY incl. current
Is this over & above the Section 80C limit?	Yes	Yes
lock-in period	- overall lock-in period of 3 years which is further divided.	
	- First year is the fixed lock-in period - During this time frame, the investor will not be permitted to sell, pledge or hypothecate any of the shares.	
	Next two years are the flexible lock-in years - The investor can sell but will have to buy other eligible securities with the proceeds in the same financial year. This is to ensure adherence to a cumulative holding period of 270 days during each of the 2 years of flexible lock-in.	

Note :-

*** As Per Section 10 (38)**

"equity oriented fund" means a fund—

(i) where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 91% of the total proceeds of such fund; and

(ii) which has been set up under a scheme of a Mutual Fund specified under clause 10(23D) :

What can be bought?

- Stocks from the universe that comprise the BSE-100 or CNX-100,
- Shares of listed Navratna, Maharatna and Miniratna public sector enterprises - [Click here to see which stocks fall into this category](#),
- Initial Public Offerings (IPOs) of PSUs with turnover more than Rs 4,000 crore and where the government shareholding pattern is at least 51%,
- Units of Exchange Traded Funds (ETFs) or mutual fund schemes investing in RGESS eligible shares provided these units are listed and traded on the stock exchange and settled through the depository mechanism.

As per regulations, the initial offering period of any mutual fund should not be more than 15 days. But schemes eligible under RGESS have it extended right up to 30 days.

- **List of Eligible Securities Enclosed**

BSE 100 – List of Securities

1	ABB
2	ACC
3	Adani Enter
4	Adani Ports
5	ADANI POWER
6	Ambuja Cements
7	Ashok Leyland
8	Asian Paints
9	Axis Bank
10	Bajaj Auto
11	Bank of India
12	Bharat Forge
13	Bharti Airtel
14	BHEL
15	BOB
16	BPCL
17	Cairn India
18	Canara Bank
19	Cipla
20	Coal India
21	Colgate Palmolive
22	Crompton Greav
23	Cummins India
24	Dabur India
25	Divis Lab

26	DLF
27	Dr Reddys Lab
28	Exide Inds
29	Federal Bank
30	Gail India
31	Glenmark Pharma
32	GMR Infra
33	Godrej Cons
34	Grasim Inds
35	HCL Tech
36	HDFC
37	HDFC Bank
38	HDIL
39	Hero MotoCorp
40	Hindalco Inds
41	Hindustan Unilever
42	Hindustan Zinc
43	HPCL
44	ICICI Bank
45	IDBI Bank
46	Idea Cellular
47	IDFC
48	Indiabulls Fin
49	Indian Oil Corp
50	Indusind Bank

51	Infosys
52	ITC
53	Jaiprakash Asso
54	Jindal Steel
55	JSW Steel
56	Kotak Mah Bank
57	L&T
58	LIC Housing Fin
59	Lupin
60	Mahindra & Mahindra
61	Maruti Suzuki
62	Nestle India
63	NHPC
64	NMDC
65	NTPC
66	ONGC
67	PNB
68	Power Finance
69	Power Grid Corp
70	Ranbaxy Lab
71	REC
72	Reliance Cap
73	Reliance Comm
74	Reliance Infra
75	Reliance Power

76	RIL
77	SAIL
78	Satyam Comp
79	SBI
80	Sesa Goa
81	Shriram Trans
82	Siemens
83	Sterlite Inds
84	Sun Pharma
85	Suzlon Energy
86	Tata Chemicals
87	Tata Motors
88	Tata Power
89	Tata Steel
90	TATAGLOBAL
91	TCS
92	Titan Inds
93	Ultratech Cem
94	Union Bank
95	Unitech
96	United Phos
97	United Spirits
98	Wipro
99	Yes Bank
100	Zee Entert

CNX 100 – List of Securities

1	ACC Ltd.	26	Crompton Greaves Ltd.	51	IDFC Ltd.	76	Reliance Industries Ltd.
2	Adani Enterprises Ltd.	27	Cummins India Ltd.	52	Idea Cellular Ltd.	77	Reliance Infrastructure Ltd.
3	Adani Ports and Special Economic Zone Ltd.	28	DLF Ltd.	53	Indian Hotels Co. Ltd.	78	Reliance Power Ltd.
4	Aditya Birla Nuvo Ltd.	29	Dabur India Ltd.	54	IndusInd Bank Ltd.	79	Rural Electrification Corporation Ltd.
5	Ambuja Cements Ltd.	30	Divi's Laboratories Ltd.	55	Infosys Ltd.	80	Sesa Goa Ltd.
6	Apollo Hospitals Enterprises Ltd.	31	Dr. Reddy's Laboratories Ltd.	56	JSW Steel Ltd.	81	Shriram Transport Finance Co. Ltd.
7	Ashok Leyland Ltd.	32	Excide Industries Ltd.	57	Jaiprakash Associates Ltd.	82	Siemens Ltd.
8	Asian Paints Ltd.	33	Federal Bank Ltd.	58	Jindal Steel & Power Ltd.	83	State Bank of India
9	Axis Bank Ltd.	34	GAIL (India) Ltd.	59	Kotak Mahindra Bank Ltd.	84	Steel Authority of India Ltd.
10	Bajaj Auto Ltd.	35	GMR Infrastructure Ltd.	60	LIC Housing Finance Ltd.	85	Sun Pharmaceutical Industries Ltd.
11	Bajaj Holdings & Investment Ltd.	36	GlaxoSmithKline Consumer Healthcare Ltd.	61	Larsen & Toubro Ltd.	86	Tata Chemicals Ltd.
12	Bank of Baroda	37	GlaxoSmithKline Pharmaceuticals Ltd.	62	Lupin Ltd.	87	Tata Consultancy Services Ltd.
13	Bank of India	38	Glenmark Pharmaceuticals Ltd.	63	Mahindra & Mahindra Ltd.	88	Tata Motors Ltd.
14	Bharat Forge Ltd.	39	Gorej Consumer Products Ltd.	64	Maruti Suzuki India Ltd.	89	Tata Power Co. Ltd.
15	Bharat Heavy Electricals Ltd.	40	Grasim Industries Ltd.	65	Mphasis Ltd.	90	Tata Steel Ltd.
16	Bharat Petroleum Corporation Ltd.	41	HCL Technologies Ltd.	66	NTPC Ltd.	91	Tech Mahindra Ltd.
17	Bharti Airtel Ltd.	42	HDFC Bank Ltd.	67	Oil & Natural Gas Corporation Ltd.	92	Titan Industries Ltd.
18	Biocon Ltd.	43	Hero MotoCorp Ltd.	68	Oracle Financial Services Software Ltd.	93	Torrent Power Ltd.
19	Bosch Ltd.	44	Hindalco Industries Ltd.	69	Petronet LNG Ltd.	94	UltraTech Cement Ltd.
20	Cairn India Ltd.	45	Hindustan Petroleum Corporation Ltd.	70	Power Finance Corporation Ltd.	95	Union Bank of India
21	Canara Bank	46	Hindustan Unilever Ltd.	71	Power Grid Corporation of India Ltd.	96	United Phosphorus Ltd.
22	Cipla Ltd.	47	Housing Development Finance Corporation Ltd.	72	Punjab National Bank	97	United Spirits Ltd.
23	Coal India Ltd.	48	I T C Ltd.	73	Ranbaxy Laboratories Ltd.	98	Wipro Ltd.
24	Colgate Palmolive (India) Ltd.	49	ICICI Bank Ltd.	74	Reliance Capital Ltd.	99	Yes Bank Ltd.
25	Container Corporation of India Ltd.	50	IDBI Bank Ltd.	75	Reliance Communications Ltd.	100	Zee Entertainment Enterprises Ltd.

MAHARATNAS, NAVRATNAS & MINIRATNAS

MAHARATNAS	MINIRATNAS - I	MINIRATNAS - Category I CPSEs	MINIRATNAS - Category II CPSEs
1 COAL INDIA LTD.	1 AIRPORTS AUTHORITY OF INDIA	27 MAHANADI COALFIELDS LTD.	1 BHARAT PUMPS & COMPRESSORS LTD.
2 INDIAN OIL CORP. LTD.	2 ANTRIX CORP. LTD.	28 MANGALORE REFINERY & PETROCHEMICALS LTD.	2 BROADCAST ENGINEERING CONSULTANTS INDIA LTD.
3 NTPC LTD.	3 BALMER LAWRIE & CO. LTD.	29 MAZAGON DOCK LTD.	3 CENTRAL MINE PLANNING & DESIGN INSTITUTE LTD.
4 OIL & NATURAL GAS CORP. LTD.	4 BEML LTD.	30 MISHRA DHATU NIGAM LTD.	4 EDCIL (INDIA) LTD.
5 STEEL AUTHORITY OF INDIA LTD.	5 BHARAT DYNAMICS LTD.	31 NMTC LTD.	5 ENGINEERING PROJECTS (INDIA) LTD.
	6 BHARAT SANCHAR NIGAM LTD.	32 IOIL LTD.	6 FCI ARAVALI GYPSUM & MINERALS INDIA LTD.
	7 BRIDGE & ROOF CO. (INDIA) LTD.	33 MSTC LTD.	7 FERRO SCRAP NIGAM LTD.
	8 CENTRAL COALFIELDS LTD.	34 NATIONAL FERTILIZERS LTD.	8 HMT (INTERNATIONAL) LTD.
	9 CENTRAL WAREHOUSING CORP.	35 NATIONAL SEEDS CORP. LTD.	9 HSCC (INDIA) LTD.
	10 CHENNAI PETROLEUM CORP. LTD.	36 NHPC LTD.	10 INDIA TRADE PROMOTION ORGANISATION
	11 COCHIN SHIPYARD LTD.	37 NORTHERN COALFIELDS LTD.	11 INDIAN MEDICINES PHARMACEUTICAL CORP. LTD.
	12 CONTAINER CORP. OF INDIA LTD.	38 NUMALIGARH REFINERY LTD.	12 MECON LTD.
	13 DREDGING CORP. OF INDIA LTD.	39 ONGC Videsh LTD.	13 NATIONAL FILM DEVELOPMENT CORP. LTD.
	14 ENGINEERS INDIA LTD.	40 PAWAN HANS HELICOPTERS LTD.	14 NATIONAL SMALL INDUSTRIES CORP. LTD., THE
	15 ENnore PORTS LTD.	41 PROJECTS & DEVELOPMENT INDIA LTD.	15 PEC LTD.
	16 GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.	42 RAILTEL CORP. OF INDIA LTD.	16 RAJASTHAN ELECTRONICS & INSTRUMENTS LTD.
	17 GOA SHIPYARD LTD.	43 RASHTRIYA CHEMICALS & FERTILIZERS LTD.	
	18 HINDUSTAN COPPER LTD.	44 RITES LTD.	
	19 HINDUSTAN NEWSPRINT LTD.	45 SECURITY PRINTING & MINTING CORP. OF INDIA LTD.	
	20 HINDUSTAN PAPER CORP. LTD.	46 SIVN LTD.	
	21 HLL LIFE CARE LTD.	47 SOUTH EASTERN COALFIELDS LTD.	
	22 HOUSING & URBAN DEVELOPMENT CORP. LTD.	48 STATE TRADING CORP. OF INDIA LTD., THE	
	23 INDIA TOURISM DEVELOPMENT CORP. LTD.	49 TELECOMMUNICATIONS CONSULTANTS INDIA LTD.	
	24 INDIAN RAILWAY CATERING & TOURISM CORP. LTD.	50 THDC INDIA LTD.	
	25 IRCON INTERNATIONAL LTD.	51 WAPCOS LTD.	
	26 KIOCL LTD.	52 WESTERN COALFIELDS LTD.	

NAVRATNAS
1 BHARAT ELECTRONICS LTD.
2 BHARAT HEAVY ELECTRICALS LTD.
3 BHARAT PETROLEUM CORP. LTD.
4 GAIL (INDIA) LTD.
5 HINDUSTAN AERONAUTICS LTD.
6 HINDUSTAN PETROLEUM CORP. LTD.
7 MAHANAGAR TELEPHONE NIGAM LTD.
8 NATIONAL ALUMINIUM CO. LTD.
9 NEVELL LIGNITE CORP. LTD.
10 NMDC LTD.
11 OIL INDIA LTD.
12 POWER FINANCE CORP. LTD.
13 POWER GRID CORP. OF INDIA LTD.
14 RASHTRIYA ISPAT NIGAM LTD.
15 RURAL ELECTRIFICATION CORP. LTD.
16 THE SHIPPING CORP. OF INDIA LTD.

ETFs – List of Securities

1	Goldman Sachs Banking Index Exchange Traded Scheme	BANKBEES
2	Goldman Sachs Nifty Exchange Traded Scheme	NIFTYBEES
3	Goldman Sachs Nifty Junior Exchange Traded Scheme	JUNIORBEES
4	Goldman Sachs S&P CNX Nifty Shariah Index Exchange Traded Scheme	SHARIABEES
5	IIFL NIFTY ETF	IIFLNIFTY
6	Kotak Nifty ETF	KOTAK NIFTY
7	Motilal Oswal MOST shares IM50 ETF	IM50
8	Quantum Index Fund	QNIFTY
9	R*Shares Banking Exchange Traded Fund	RELBANK
10	Religare Nifty Exchange Traded Fund	RELGRNIFTY
11	Birla Sun Life Nifty ETF	BSLNIFTY