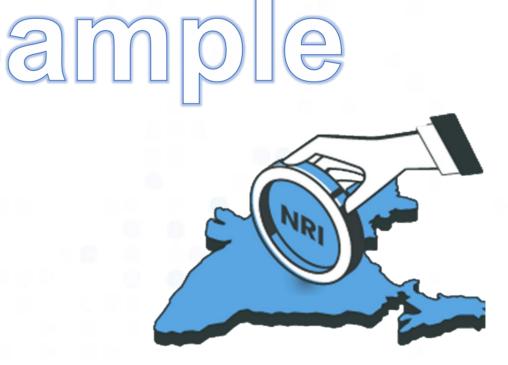


Investment options for **NRIs in India**





Types of NRI Bank Accounts

Non residen ians are not allowed to operate a savings bank accourting indiana in the saving of the s

accounts in India for various purposes, including investments.



Basis	NRE Account	NRO Account	FCNR Account
Currency	Indian Rupee	Indian Rupee	Foreign Currencies
Primary Purpose	Foreign earned income can be deposited here	For Indian earned income	Foreign earned income can be deposited here
Types of Accounts	Savings A/c & Fixed Deposit A/c	Savings A/c & Fixed Deposit A/c	Fixed Deposit A/c Only
Repatriation	Fully reparatol	Interest earned is fully repatriable. The capital bare rise ip US 1 r lic per sc re: Fc igr nc n t deposited but not repatriated.	repatriable
Taxation	The entire balance & interest earned is exempt from tax	Interest portion is taxable as per the income tax slab	The entire balance & interest earned is exempt from tax
Foreign exchange risk	Present	Not present	Not present
Joint account	Can be opened with another NRI only	Can be opened with another NRI or resident Indian	Can be opened with another NRI only



Investment options & NRI

Type of Investment	Can NRIs Invest
Bank Fixed Deposits	Yes
Mutual Funds	Yes
Direct Equity	Yes
Real ta- Soversign of n s Government securities	Ves Yes
National Pension System	Yes
Public Provident Fund	No
Post office Schemes	No
PMS	Yes



NRI Taxation in Mutual Funds

Capital Gains				
Equity Schemes				
Short Term Capital Gains	15%			
Long Term Capital Gains	10% above Rs 1lakh.			
Other than Equity Schemes				
	ty here 15%			
Long Term Capital Gains	10%			
Other than Equity Schemes				
Short Term Capital Gains	30%			
Long Term Capital Gains	Listed – 20% with indexation Unlisted – 10% without indexation			



NRI Taxation in Mutual Funds



* Surcharge and Cess as applicable on above tax rates.

MFD Name | MFD Company Name | 9876543210 MFD Name | MFD Company Name | 9876543210 AMFI-Registered Mutual Fund Distributor AMFI-Registered Mutual Fund Distributor



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