

## Debt Fund (Hold/Sell) Benefit Calculation

### If investment is redeemed TODAY

Redemption Date	14/04/2022
Investment Amount	₹ 5,00,000
Current Market Value	₹ 5,60,000
Taxable Short Term Capital Gain	₹ 60,000
Tax Payable	₹ 18,000
Net In Hand	₹ 5,42,000
Post-Tax Yield	3.59 %

If investment is redeemed on 01/02/2023  
,i.e., after 263 days, it will qualify as LTCG giving you benefit of Long Term Taxation

Redemption Date	01/02/2023
Investment Amount	₹ 5,00,000
Expected Return for Remaining Period	5.5 %
Assumed Indexation Rate	3 %
Expected Redemption Amount	₹ 5,82,026
Long Term Capital Gain	₹ 82,026
Taxable Long Term Capital Gain	₹ 35,663
Tax Payable	₹ 7,133
Net In Hand	₹ 5,74,894
Post-Tax Yield	4.75 %

If the redemption is made on 01/02/2023,i.e., after 263 days,  
the effective post-tax yield for the remaining period of investment will be 8.52 %.

\* Mutual fund investments are subject to market risks, read all scheme related documents carefully.

\* Returns are not guaranteed. The above is for illustration purpose only.

Report Date : 14/04/2022