

Debt Fund (Hold/Sell) Benefit Calculation For Mr Dummy

| Investment Period | 2 Yr 4 Months | If Held For 3 Years |
|----------------------------|---------------|---------------------|
| Initial Investment | ₹ 10,00,000 | ₹ 10,00,000 |
| Expected Return | 6.00 % | 6.00 % |
| Expected Maturity Amount | ₹ 11,45,637 | ₹ 11,91,016 |
| Capital Gain | ₹ 1,45,637 | ₹ 1,91,016 |
| Assumed Indexation Rate | N/A | 3.00 % |
| Indexed Cost of Investment | ₹ 10,00,000 | ₹ 10,92,727 |
| Taxable Income | ₹ 1,45,637 | ₹ 98,289 |
| Applicable Tax Rate | 30.00 % | 20.00 % |
| Taxable Income | ₹ 43,691 | ₹ 19,658 |
| Post-Tax Returns (Rs) | ₹ 1,01,946 | ₹ 1,71,358 |
| Post-Tax IRR (%) | 4.25 % | 5.41 % |

If the investment horizon is increased from 2 Yr 4 Mnths to 3 Yrs
effective post-tax yield for the additional 8 month's period of investment will be 9.60 %.

* 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