



# FOR RESIDENTS AND NON-RESIDENTS

(For investments redeemed on or after 23<sup>rd</sup> July 2024)

Mutual Fund Scheme Category	Holding period (To qualify for LTCG)	STCG Tax	LTCG Tax
<b>Equity oriented MF (&gt;= 65% Domestic Equity Shares)</b>			
Investments redeemed on or after 23 <sup>rd</sup> July 2024	>12 months	20%	12.50%
<b>Specified MF / Debt oriented MF (FoF &amp; ETF) (&gt;= 65% SEBI Regulated Debt and Money Market)</b>			
<b>Investments before 1<sup>st</sup> April 2023</b>			
Redeemed between 1 <sup>st</sup> April 2024 and 22 <sup>nd</sup> July 2024	>36 months	Slab rate	20%*
Redeemed on or after 23 <sup>rd</sup> July 2024 <small>(Holding period for ETF for LTCG &gt;12 month)</small>	>24 months	Slab rate	12.50%
Investments after 1 <sup>st</sup> April 2023 – Redeemed any time	Not Applicable	Slab rate	Slab rate
<b>Multi-Asset Allocation Fund (&lt; 65% Debt)</b>			
Redeemed between 1 <sup>st</sup> April 2024 and 22 <sup>nd</sup> July 2024	>36 months	Slab rate	20%*
Redeemed on or after 23 <sup>rd</sup> July 2024	>24 months	Slab rate	12.50%
<b>Other MFs (Gold &amp; Silver ETFs, FOFs, International – Funds/FOFs)</b>			
<b>Investments before 1<sup>st</sup> April 2023</b>			
Redeemed between 1 <sup>st</sup> April 2024 and 22 <sup>nd</sup> July 2024	>36 months	Slab rate	20%*
Redeemed on or after 23 <sup>rd</sup> July 2024 <small>(Holding period for ETF for LTCG &gt;12 month)</small>	>24 months	Slab rate	12.50%
<b>Investments after 1<sup>st</sup> April 2023</b>			
Redeemed between 1 <sup>st</sup> April 2024 and 22 <sup>nd</sup> July 2024	Not Applicable	Slab rate	Slab rate
Redeemed between 23 <sup>rd</sup> July 2024 to 31 <sup>st</sup> March 2025	Not Applicable	Slab rate	Slab rate
Redeemed on or after 1 <sup>st</sup> April 2025 <small>(Holding period for ETF for LTCG &gt;12 month)</small>	>24 months	Slab rate	12.50%

Notes: The above rates are exclusive of surcharge and cess. No change in surcharge and cess rates. \*With Indexation. Tax rates for non-residents is at par with residents. The definition of specified mutual fund has been amended starting 1<sup>st</sup> April 2025 i.e changed from investing total proceeds in not more than 35% in equity shares of domestic companies to investing more than 65% of its total proceeds in debt & money market instruments. We have considered the amendment in the above table. Capital gain exemption of ₹1,00,000 on transfer of equity oriented MFs u/s 112A has been increased to ₹1,25,000 w.e.f 23rd July 2024.

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