



# TAX RECKONER FOR MUTUAL FUND INVESTORS – FY 2010-11

## RESIDENT INDIVIDUALS

	Kotak Liquid & Kotak Floater Short Term	**Debt (including FMP's) & Kotak Equity FOF	#Equity Schemes & §ETF Schemes	Kotak Gold ETF
<b>Short Term Capital Gains</b> (including Education Cess @ 3%) (Investment holding period <= 12 Months)	Rates as otherwise applicable to the investor	Rates as otherwise applicable to the investor	15.45%	Rates as otherwise applicable to the investor
<b>Long Term Capital Gains*</b> (including Education Cess @ 3%) (Investment holding period > 12 Months)	10.30% without indexation benefit or 20.60% with indexation benefit	10.30% without indexation benefit or 20.60% with indexation benefit	NIL	10.30% without indexation benefit or 20.60% with indexation benefit

## NON - RESIDENT INDIVIDUALS

	Kotak Liquid & Kotak Floater Short Term	**Debt (including FMP's) & Kotak Equity FOF	#Equity Schemes & §ETF Schemes	Kotak Gold ETF
<b>TDS Rates on Short Term Capital Gain</b> (including Education Cess @ 3%)	30.9%	30.9%	15.45%	30.9%
<b>TDS Rates on Long Term Capital Gain</b> (including Education Cess @ 3%)	20.6% with indexation benefit	20.6% with indexation benefit	NIL	20.6% with indexation benefit

## DIVIDEND DETAILS

	Kotak Liquid & Kotak Floater Short Term	**Debt (including FMP's) & Kotak Equity FOF	#Equity Schemes & §ETF Schemes	Kotak Gold ETF
<b>Dividend Income</b>	Tax Free in the hands of investor			
<b>Dividend Distribution Tax</b> (Including Surcharge @ 7.5 % & Education Cess @ 3%)	Individuals & HUFs – 27.68125% Others - 27.68125%	Individuals & HUFs – 13.84063% Others – 22.145%	NIL	Individuals & HUFs – 13.8406% Others – 22.145%

## SECURITIES TRANSACTION TAX

	Kotak Liquid & Kotak Floater Short Term	**Debt (including FMP's) & Kotak Equity FOF	#Equity Schemes & §ETF Schemes	Kotak Gold ETF
<b>Securities Transaction Tax</b>	NIL	NIL	0.25% of Redemption Value	NIL

## WEALTH TAX

Mutual Fund units are exempt from Wealth Tax
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\*\*Debt Schemes include : Kotak Flexi Debt, Kotak Floater Long Term, Kotak Bond, Kotak Bond Short Term, Kotak Credit Opportunities Fund, Kotak Gilt Savings, Kotak Gilt Investment and Kotak Income Plus

# Equity Schemes include : Kotak 30, Kotak Mid-Cap, Kotak Opportunities, Kotak Select Focus Fund, Kotak Lifestyle, Kotak Contra, Kotak Tax Saver and Kotak Equity Arbitrage Fund

§ ETF Schemes include : Kotak Sensex ETF, Kotak PSU Bank ETF and Kotak Nifty ETF