

## Tax reckoner For Mutual Fund Investors

	Equity Schemes	Non-Equity Schemes (Including Fund of Funds Scheme)
<b>Short Term Capital Gains*</b> (Investment holding period <= 12 Months)	10%	Rates as otherwise applicable to the investor
<b>TDS Rates applicable for NRI investors*</b>	10%	30%
<b>Long Term Capital Gains*</b> (Investment holding period > 12 Months)	NIL	10% without indexation benefit or 20% with indexation benefit.
<b>TDS Rates applicable for NRI investors*</b>	NIL	20% with indexation benefit.
<b>Dividend</b>	Tax Free in the hands of investors.	
<b>Dividend Distribution Tax</b> (Including surcharge @ 10% & education Cess @ 2%)	NIL	Individuals & HUFs - 14.025% Others - 22.44%
<b>Securities Transaction Tax#</b>	0.20% of redemption value	NIL
<b>Wealth tax</b>	Mutual Fund Units are exempt from Wealth Tax.	

\*Rate excludes Surcharge (refer note below) and Education Cess to be computed at @ 2% on the tax payable plus surcharge.

**Surcharge :** in case of Individuals / HUFs / AOPs / BOIs, where income exceeds Rs. 10 Lacs, Surcharge is payable @ 10% of the Tax Amount.

In the case of Firm, Artificial Juridical Person & Domestic Company 10% of the tax amount.

In case of other than Domestic Company ( i.e Foreign company ) Surcharge is @ 2.5% of the Tax amount.

#W.E.F 1st June, 2006 Securities Transaction Tax will be 0.25% of redemption value.