

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.

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