

How is your mutual fund return taxed?

In mutual funds, your returns will be taxed as below

Holding Period	Less than 1 year	1-3 years	More than 3 years
Types of funds			
Equity / Hybrid	15% tax applicable	10% tax applicable if gains are more than 1 lakhs	10% tax applicable if gains are more than 1 lakhs
Debt	Taxed as per income tax slab	Taxed as per income tax slab	20% tax applicable with benefit of indexation

SIP - Each installment is considered as an individual investment. Tax will be applicable as per the above table.

Mutual Fund Tax Guide

Ernst & Young LLP

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the Ernst & Young LLP text.

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