



Rise. With Confidence.

# **BYTES**

## **BUDGET Tax Implications for Investors**

The New Union Budget has introduced higher tax on Profits from investments. Lets Dive in.

### **ALL LISTED ASSETS**

Asset class	Earlier STCG	Now STCG	Holding Period	Holding Changed?	Earlier LTCG	Now LTCG
Stocks	15%	20%	12 months	No	10%	12.50%
Equity Mutual Funds	15%	20%	12 months	No	10%	12.50%
Debt and non-Equity MFs	Slab rate	Slab rate	N/A	Yes, earlier same for STCG & LTCG	Slab rate	Slab rate
Bonds (Listed)	Slab rate	20%	12 months	No	10%	12.50%
REITs/InVITs	15%	20%	12 months*	Yes, earlier 36	10%	12.50%

Equity FoFs*	Slab rate	20%	N/A	Yes, earlier same for STCG & LTCG	Slab rate	12.50%
Gold/Silver ETF	Slab rate	<b>20</b> %	12 months	Yes, earlier same for STCG & LTCG	Slab rate*	12.50%
Overseas FoFs	Slab rate	Slab rate	24 months	Yes, earlier same for STCG & LTCG	Slab rate	12.50%
Gold Funds	Slab rate	Slab rate	12 months	Yes, earlier same for STCG & LTCG	Slab rate	12.50%

Note: Annual LTCG exempt amount hiked from 1 lakh to ₹1.25 lakh for stocks and equity MFs



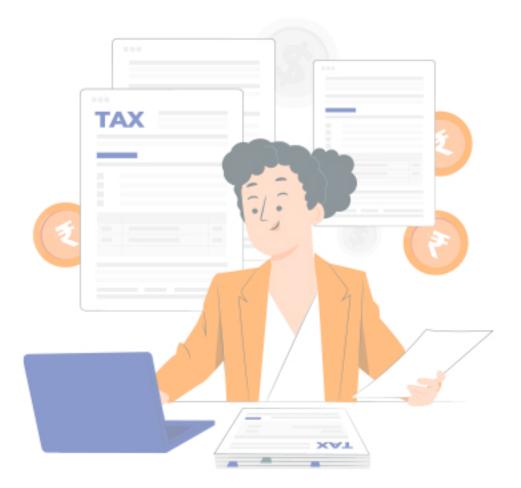


Rise. With Confidence.

#### **ALL UNLISTED ASSETS**

Asset class	Earlier STCG	Now STCG	Holding Period	Holding Changed?	Earlier LTCG	Now LTCG
Real Estate (Physical)	Slab rate	Slab rate	24 months	No	20%**	12.50%
Bonds (Unlisted)	Slab rate	Slab rate	24 months	Yes, earlier same for STCG & LTCG	Slab rate	Slab rate
Physical Gold	Slab rate	Slab rate	24 months	Yes, earlier 36	20%**	12.50%
Stocks (Unlisted)	Slab rate	Slab rate	24 months	No	20%**	12.50%
Foreign equities/debt	Slab rate	Slab rate	24 months	No	20%**	12.50%

\*Other than those investing 90% in equity ETFs \*\* With indexation Those investing in funds with at least 65% equity All changes effective for assets sold after 23rd July 2024



#### Souce: Union Budget of India, Mint

InCred Premier (Mvalu Technology Services Private Limited) is an AMFI registered Mutual Fund Distributor under ARN: 275918. Some services are offered through group companies. InCred Premier is also registered with APMI having registration no: APRN00175 and is registered as Authorised Person with NSE and BSE. Mutual Funds & Securities are subject to market risks, please read all your scheme/securities related documents carefully before investing.