

MF Solutions: Monthly Income

Monthly Income Solution: Lumpsum Investment

As In Jan-2014

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	NAV (Rs.)	Total Units
Investor Name : Vijay Sharma					
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	13.5181	110962.339
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	16.5275	90757.828
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	20.8418	71970.751
Total :		45,00,000			

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2013 To : 31-Mar-2014

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

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Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
03/03/2014	735.662	13.5932	10000	10/01/2014	13.5181	9945	55	0	0	53
Scheme Total :			10000			9945	55	0	0	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
03/03/2014	608.280	16.4398	10000	09/01/2014	16.5275	10053	-53	0	0	54
Scheme Total :			10000			10053	-53	0	0	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
03/03/2014	475.998	21.0085	10000	10/01/2014	20.8418	9921	79	0	0	53
Scheme Total :			10000			9921	79	0	0	
Grand Total :			30000			29919	81	0	0	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 81 (81+0) for FY2013-14. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 81. In effect, the whole 30,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2014

[A Real-Life Example]

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Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2014	110226.677	13.8181	15,23,123	10.50
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2014	90149.548	16.8584	15,19,777	9.28
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2014	71494.753	21.2374	15,18,363	8.94
Total :		45,00,000		30,000				45,61,263	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2014 To : 31-Mar-2015

[A Real-Life Example]

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Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

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Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
02/04/2014	727.453	13.7466	10000	10/01/2014	13.5181	9834	166	0	0	83
02/05/2014	717.870	13.9301	10000	10/01/2014	13.5181	9704	296	0	0	113
02/06/2014	709.864	14.0872	10000	10/01/2014	13.5181	9596	404	0	0	144
02/07/2014	704.836	14.1877	10000	10/01/2014	13.5181	9528	472	0	0	174
01/08/2014	700.673	14.2720	10000	10/01/2014	13.5181	9472	528	0	0	204
01/09/2014	695.725	14.3735	10000	10/01/2014	13.5181	9405	595	0	0	235
01/10/2014	690.041	14.4919	10000	10/01/2014	13.5181	9328	672	0	0	265
03/11/2014	681.092	14.6823	10000	10/01/2014	13.5181	9207	793	0	0	298
01/12/2014	675.283	14.8086	10000	10/01/2014	13.5181	9129	871	0	0	326
01/01/2015	671.317	14.8961	10000	10/01/2014	13.5181	9075	925	0	0	357
02/02/2015	664.090	15.0582	10000	10/01/2014	13.5181	8977	1023	0	0	389
02/03/2015	660.939	15.1300	10000	10/01/2014	13.5181	8935	1065	0	0	417
Scheme Total :			120000			112189	7811	0	0	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
02/04/2014	600.759	16.6456	10000	09/01/2014	16.5275	9929	71	0	0	84
02/05/2014	591.453	16.9075	10000	09/01/2014	16.5275	9775	225	0	0	114
02/06/2014	581.328	17.2020	10000	09/01/2014	16.5275	9608	392	0	0	145
02/07/2014	574.323	17.4118	10000	09/01/2014	16.5275	9492	508	0	0	175

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2014 To : 31-Mar-2015

[A Real-Life Example]

01/08/2014	574.043	17.4203	10000	09/01/2014	16.5275	9487	513	0	0	205
01/09/2014	572.010	17.4822	10000	09/01/2014	16.5275	9454	546	0	0	236
01/10/2014	563.666	17.7410	10000	09/01/2014	16.5275	9316	684	0	0	266
03/11/2014	548.727	18.2240	10000	09/01/2014	16.5275	9069	931	0	0	299
01/12/2014	539.171	18.5470	10000	09/01/2014	16.5275	8911	1089	0	0	327
01/01/2015	535.650	18.6689	10000	09/01/2014	16.5275	8853	1147	0	0	358
02/02/2015	519.526	19.2483	10000	09/01/2014	16.5275	8586	1414	0	0	390
02/03/2015	517.542	19.3221	10000	09/01/2014	16.5275	8554	1446	0	0	418
Scheme Total :			120000			111035	8965	0	0	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
02/04/2014	470.772	21.2417	10000	10/01/2014	20.8418	9812	188	0	0	83
02/05/2014	466.379	21.4418	10000	10/01/2014	20.8418	9720	280	0	0	113
02/06/2014	461.280	21.6788	10000	10/01/2014	20.8418	9614	386	0	0	144
02/07/2014	458.585	21.8062	10000	10/01/2014	20.8418	9558	442	0	0	174
01/08/2014	456.915	21.8859	10000	10/01/2014	20.8418	9523	477	0	0	204
01/09/2014	454.015	22.0257	10000	10/01/2014	20.8418	9462	538	0	0	235
01/10/2014	449.996	22.2224	10000	10/01/2014	20.8418	9379	621	0	0	265
03/11/2014	442.386	22.6047	10000	10/01/2014	20.8418	9220	780	0	0	298
01/12/2014	437.625	22.8506	10000	10/01/2014	20.8418	9121	879	0	0	326
01/01/2015	434.461	23.0170	10000	10/01/2014	20.8418	9055	945	0	0	357
02/02/2015	428.548	23.3346	10000	10/01/2014	20.8418	8932	1068	0	0	389
02/03/2015	427.224	23.4069	10000	10/01/2014	20.8418	8904	1096	0	0	417
Scheme Total :			120000			112300	7700	0	0	
Grand Total :			360000			335524	24476	0	0	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 24,476 (24476+0) for FY2014-15. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 24,476. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2015

[A Real-Life Example]

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Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2015	101927.496	15.2362	15,52,988	10.31
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2015	83431.348	19.4381	16,21,747	14.09
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2015	66106.565	23.5575	15,57,305	10.55
Total :		45,00,000		30,000				47,32,040	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2015 To : 31-Mar-2016

[A Real-Life Example]

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Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
06/04/2015	654.866	15.2703	10000	10/01/2014	13.5181	8853	1147	0	0	452
05/05/2015	651.674	15.3451	10000	10/01/2014	13.5181	8809	1191	0	0	481
01/06/2015	646.785	15.4611	10000	10/01/2014	13.5181	8743	1257	0	0	508
01/07/2015	643.430	15.5417	10000	10/01/2014	13.5181	8698	1302	0	0	538
03/08/2015	637.629	15.6831	10000	10/01/2014	13.5181	8620	1380	0	0	571
01/09/2015	634.011	15.7726	10000	10/01/2014	13.5181	8571	1429	0	0	600
01/10/2015	628.603	15.9083	10000	10/01/2014	13.5181	8498	1502	0	0	630
02/11/2015	623.788	16.0311	10000	10/01/2014	13.5181	8432	1568	0	0	662
01/12/2015	620.763	16.1092	10000	10/01/2014	13.5181	8392	1608	0	0	691
01/01/2016	617.742	16.1880	10000	10/01/2014	13.5181	8351	1649	0	0	722
01/02/2016	614.458	16.2745	10000	10/01/2014	13.5181	8306	1694	0	0	753
01/03/2016	611.875	16.3432	10000	10/01/2014	13.5181	8271	1729	0	0	782
Scheme Total :			120000			102543	17457	0	0	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
06/04/2015	513.627	19.4694	10000	09/01/2014	16.5275	8489	1511	0	0	453
05/05/2015	513.534	19.4729	10000	09/01/2014	16.5275	8487	1513	0	0	482
01/06/2015	510.097	19.6041	10000	09/01/2014	16.5275	8431	1569	0	0	509
01/07/2015	511.491	19.5507	10000	09/01/2014	16.5275	8454	1546	0	0	539

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2015 To : 31-Mar-2016

[A Real-Life Example]

03/08/2015	505.370	19.7875	10000	09/01/2014	16.5275	8352	1648	0	0	572
01/09/2015	500.253	19.9899	10000	09/01/2014	16.5275	8268	1732	0	0	601
01/10/2015	493.947	20.2451	10000	09/01/2014	16.5275	8164	1836	0	0	631
02/11/2015	490.062	20.4056	10000	09/01/2014	16.5275	8099	1901	0	0	663
01/12/2015	489.910	20.4119	10000	09/01/2014	16.5275	8097	1903	0	0	692
01/01/2016	488.713	20.4619	10000	09/01/2014	16.5275	8077	1923	0	0	723
01/02/2016	487.035	20.5324	10000	09/01/2014	16.5275	8049	1951	0	0	754
01/03/2016	488.818	20.4575	10000	09/01/2014	16.5275	8079	1921	0	0	783
Scheme Total :			120000			99047	20953	0	0	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
06/04/2015	423.722	23.6004	10000	10/01/2014	20.8418	8831	1169	0	0	452
05/05/2015	422.586	23.6638	10000	10/01/2014	20.8418	8807	1193	0	0	481
01/06/2015	419.879	23.8164	10000	10/01/2014	20.8418	8751	1249	0	0	508
01/07/2015	419.140	23.8584	10000	10/01/2014	20.8418	8736	1264	0	0	538
03/08/2015	415.160	24.0871	10000	10/01/2014	20.8418	8653	1347	0	0	571
01/09/2015	412.533	24.2405	10000	10/01/2014	20.8418	8598	1402	0	0	600
01/10/2015	408.260	24.4942	10000	10/01/2014	20.8418	8509	1491	0	0	630
02/11/2015	405.592	24.6553	10000	10/01/2014	20.8418	8453	1547	0	0	662
01/12/2015	404.654	24.7125	10000	10/01/2014	20.8418	8434	1566	0	0	691
01/01/2016	402.664	24.8346	10000	10/01/2014	20.8418	8392	1608	0	0	722
01/02/2016	400.219	24.9863	10000	10/01/2014	20.8418	8341	1659	0	0	753
01/03/2016	399.899	25.0063	10000	10/01/2014	20.8418	8335	1665	0	0	782
Scheme Total :			120000			102840	17160	0	0	
Grand Total :			360000			304430	55570	0	0	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 55,570 (55570+0) for FY2015-16. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 55,570. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2016

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Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2016	94341.873	16.5199	15,58,518	9.49
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2016	77438.492	20.8765	16,16,645	11.14
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2016	61172.258	25.3376	15,49,958	9.24
Total :		45,00,000		30,000				47,25,121	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2016 To : 31-Mar-2017

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Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
04/04/2016	603.715	16.5641	10000	10/01/2014	13.5181	8161	1839	0	0	816
02/05/2016	600.251	16.6597	10000	10/01/2014	13.5181	8114	1886	0	0	844
01/06/2016	596.495	16.7646	10000	10/01/2014	13.5181	8063	1937	0	0	874
01/07/2016	592.249	16.8848	10000	10/01/2014	13.5181	8006	1994	0	0	904
01/08/2016	585.237	17.0871	10000	10/01/2014	13.5181	7911	2089	0	0	935
01/09/2016	580.993	17.2119	10000	10/01/2014	13.5181	7854	2146	0	0	966
03/10/2016	576.130	17.3572	10000	10/01/2014	13.5181	7788	2212	0	0	998
01/11/2016	572.948	17.4536	10000	10/01/2014	13.5181	7745	2255	0	0	1027
01/12/2016	565.905	17.6708	10000	10/01/2014	13.5181	7650	2350	0	0	1057
02/01/2017	564.458	17.7161	10000	10/01/2014	13.5181	7630	2370	0	0	1089
01/02/2017	560.632	17.8370	10000	10/01/2014	13.5181	7579	0	2421	920	1119
01/03/2017	558.703	17.8986	10000	10/01/2014	13.5181	7553	0	2447	951	1147
Scheme Total :			120000			94055	21076	4869	1871	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
04/04/2016	476.956	20.9663	10000	09/01/2014	16.5275	7883	2117	0	0	817
02/05/2016	473.423	21.1228	10000	09/01/2014	16.5275	7824	2176	0	0	845
01/06/2016	472.101	21.1819	10000	09/01/2014	16.5275	7803	2197	0	0	875
01/07/2016	468.825	21.3299	10000	09/01/2014	16.5275	7749	2251	0	0	905

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2016 To : 31-Mar-2017

[A Real-Life Example]

01/08/2016	457.715	21.8477	10000	09/01/2014	16.5275	7565	2435	0	0	936
01/09/2016	452.581	22.0955	10000	09/01/2014	16.5275	7480	2520	0	0	967
03/10/2016	446.337	22.4046	10000	09/01/2014	16.5275	7377	2623	0	0	999
01/11/2016	444.889	22.4775	10000	09/01/2014	16.5275	7353	2647	0	0	1028
01/12/2016	434.284	23.0264	10000	09/01/2014	16.5275	7178	2822	0	0	1058
02/01/2017	437.392	22.8628	10000	09/01/2014	16.5275	7229	2771	0	0	1090
01/02/2017	434.760	23.0012	10000	09/01/2014	16.5275	7185	0	2815	1391	1120
01/03/2017	439.599	22.7480	10000	09/01/2014	16.5275	7265	0	2735	1295	1148
Scheme Total :			120000			89891	24560	5549	2687	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
04/04/2016	393.672	25.4019	10000	10/01/2014	20.8418	8205	1795	0	0	816
02/05/2016	391.637	25.5338	10000	10/01/2014	20.8418	8162	1838	0	0	844
01/06/2016	389.636	25.6650	10000	10/01/2014	20.8418	8121	1879	0	0	874
01/07/2016	386.621	25.8651	10000	10/01/2014	20.8418	8058	1942	0	0	904
01/08/2016	380.772	26.2624	10000	10/01/2014	20.8418	7936	2064	0	0	935
01/09/2016	378.121	26.4465	10000	10/01/2014	20.8418	7881	2119	0	0	966
03/10/2016	374.129	26.7287	10000	10/01/2014	20.8418	7798	2202	0	0	998
01/11/2016	372.400	26.8528	10000	10/01/2014	20.8418	7761	2239	0	0	1027
01/12/2016	364.895	27.4052	10000	10/01/2014	20.8418	7605	2395	0	0	1057
02/01/2017	365.901	27.3298	10000	10/01/2014	20.8418	7626	2374	0	0	1089
01/02/2017	363.752	27.4913	10000	10/01/2014	20.8418	7581	0	2419	917	1119
01/03/2017	363.533	27.5078	10000	10/01/2014	20.8418	7577	0	2423	922	1147
Scheme Total :			120000			94311	20847	4842	1840	
Grand Total :			360000			278257	66484	15260	6398	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 72,882 (66484+6398) for FY2016-17. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 72,882. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2017

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Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2017	87384.157	17.9880	15,71,866	9.33
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2017	71999.630	23.0082	16,56,582	10.90
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2017	56647.187	27.7274	15,70,679	9.30
Total :		45,00,000		30,000				47,99,127	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2017 To : 31-Mar-2018

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
03/04/2017	555.290	18.0086	10000	10/01/2014	13.5181	7506	0	2494	719	1180
02/05/2017	552.941	18.0851	10000	10/01/2014	13.5181	7475	0	2525	759	1209
01/06/2017	549.402	18.2016	10000	10/01/2014	13.5181	7427	0	2573	818	1239
03/07/2017	545.688	18.3255	10000	10/01/2014	13.5181	7377	0	2623	880	1271
01/08/2017	541.020	18.4836	10000	10/01/2014	13.5181	7314	0	2686	958	1300
01/09/2017	537.285	18.6121	10000	10/01/2014	13.5181	7263	0	2737	1020	1331
03/10/2017	535.234	18.6834	10000	10/01/2014	13.5181	7235	0	2765	1054	1363
01/11/2017	532.748	18.7706	10000	10/01/2014	13.5181	7202	0	2798	1096	1392
04/12/2017	530.735	18.8418	10000	10/01/2014	13.5181	7175	0	2825	1130	1425
01/01/2018	530.152	18.8625	10000	10/01/2014	13.5181	7167	0	2833	1139	1453
01/02/2018	529.017	18.9030	10000	10/01/2014	13.5181	7151	0	2849	1158	1484
01/03/2018	526.765	18.9838	10000	10/01/2014	13.5181	7121	0	2879	1196	1512
Scheme Total :			120000			87412	0	32588	11927	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
03/04/2017	434.419	23.0193	10000	09/01/2014	16.5275	7180	0	2820	1123	1181
02/05/2017	434.397	23.0204	10000	09/01/2014	16.5275	7180	0	2820	1124	1210
01/06/2017	428.712	23.3257	10000	09/01/2014	16.5275	7086	0	2914	1240	1240
03/07/2017	424.913	23.5342	10000	09/01/2014	16.5275	7023	0	2977	1317	1272

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2017 To : 31-Mar-2018

[A Real-Life Example]

01/08/2017	419.351	23.8464	10000	09/01/2014	16.5275	6931	0	3069	1431	1301
01/09/2017	416.724	23.9967	10000	09/01/2014	16.5275	6887	0	3113	1485	1332
03/10/2017	416.224	24.0255	10000	09/01/2014	16.5275	6879	0	3121	1495	1364
01/11/2017	415.904	24.0440	10000	09/01/2014	16.5275	6874	0	3126	1501	1393
04/12/2017	416.275	24.0226	10000	09/01/2014	16.5275	6880	0	3120	1494	1426
01/01/2018	417.073	23.9766	10000	09/01/2014	16.5275	6893	0	3107	1478	1454
01/02/2018	418.335	23.9043	10000	09/01/2014	16.5275	6914	0	3086	1452	1485
01/03/2018	419.701	23.8265	10000	09/01/2014	16.5275	6937	0	3063	1424	1513
Scheme Total :			120000			83663	0	36337	16563	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
03/04/2017	360.356	27.7503	10000	10/01/2014	20.8418	7510	0	2490	714	1180
02/05/2017	359.631	27.8063	10000	10/01/2014	20.8418	7495	0	2505	733	1209
01/06/2017	356.561	28.0457	10000	10/01/2014	20.8418	7431	0	2569	812	1239
03/07/2017	354.548	28.2049	10000	10/01/2014	20.8418	7389	0	2611	864	1271
01/08/2017	351.199	28.4739	10000	10/01/2014	20.8418	7320	0	2680	950	1300
01/09/2017	348.775	28.6718	10000	10/01/2014	20.8418	7269	0	2731	1013	1331
03/10/2017	348.481	28.6959	10000	10/01/2014	20.8418	7263	0	2737	1020	1363
01/11/2017	347.844	28.7485	10000	10/01/2014	20.8418	7250	0	2750	1037	1392
04/12/2017	347.117	28.8087	10000	10/01/2014	20.8418	7235	0	2765	1055	1425
01/01/2018	348.377	28.7045	10000	10/01/2014	20.8418	7261	0	2739	1023	1453
01/02/2018	348.537	28.6913	10000	10/01/2014	20.8418	7264	0	2736	1019	1484
01/03/2018	347.855	28.7476	10000	10/01/2014	20.8418	7250	0	2750	1036	1512
Scheme Total :			120000			87937	0	32063	11277	
Grand Total :			360000			259012	0	100988	39767	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 39,767 (0+39767) for FY2017-18. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 39,767. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2018

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2018	80917.880	19.1747	15,51,576	8.75
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2018	66937.602	24.2788	16,25,165	9.76
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2018	52427.906	29.0867	15,24,955	8.38
Total :		45,00,000		30,000				47,01,695	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2018 To : 31-Mar-2019

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
03/04/2018	520.576	19.2095	10000	10/01/2014	13.5181	7037	0	2963	1044	1545
02/05/2018	520.532	19.2111	10000	10/01/2014	13.5181	7037	0	2963	1044	1574
01/06/2018	520.207	19.2231	10000	10/01/2014	13.5181	7032	0	2968	1050	1604
02/07/2018	516.492	19.3614	10000	10/01/2014	13.5181	6982	0	3018	1114	1635
01/08/2018	512.177	19.5245	10000	10/01/2014	13.5181	6924	0	3076	1188	1665
03/09/2018	509.443	19.6293	10000	10/01/2014	13.5181	6887	0	3113	1235	1698
01/10/2018	508.738	19.6565	10000	10/01/2014	13.5181	6877	0	3123	1247	1726
01/11/2018	505.485	19.7830	10000	10/01/2014	13.5181	6833	0	3167	1303	1757
03/12/2018	500.015	19.9994	10000	10/01/2014	13.5181	6759	0	3241	1397	1789
01/01/2019	495.936	20.1639	10000	10/01/2014	13.5181	6704	0	3296	1467	1818
01/02/2019	493.467	20.2648	10000	10/01/2014	13.5181	6671	0	3329	1510	1849
01/03/2019	490.155	20.4017	10000	10/01/2014	13.5181	6626	0	3374	1567	1877
Scheme Total :			120000			82369	0	37631	15167	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
03/04/2018	411.021	24.3296	10000	09/01/2014	16.5275	6793	0	3207	1354	1546
02/05/2018	416.143	24.0302	10000	09/01/2014	16.5275	6878	0	3122	1246	1575
01/06/2018	417.569	23.9481	10000	09/01/2014	16.5275	6901	0	3099	1216	1605
02/07/2018	415.443	24.0707	10000	09/01/2014	16.5275	6866	0	3134	1261	1636

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2018 To : 31-Mar-2019

[A Real-Life Example]

01/08/2018	411.157	24.3216	10000	09/01/2014	16.5275	6795	0	3205	1351	1666
03/09/2018	410.407	24.3661	10000	09/01/2014	16.5275	6783	0	3217	1367	1699
01/10/2018	410.581	24.3557	10000	09/01/2014	16.5275	6786	0	3214	1363	1727
01/11/2018	408.305	24.4915	10000	09/01/2014	16.5275	6748	0	3252	1411	1758
03/12/2018	403.563	24.7793	10000	09/01/2014	16.5275	6670	0	3330	1511	1790
01/01/2019	399.219	25.0489	10000	09/01/2014	16.5275	6598	0	3402	1602	1819
01/02/2019	398.004	25.1254	10000	09/01/2014	16.5275	6578	0	3422	1628	1850
01/03/2019	395.768	25.2673	10000	09/01/2014	16.5275	6541	0	3459	1675	1878
Scheme Total :			120000			80938	0	39062	16988	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
03/04/2018	343.421	29.1188	10000	10/01/2014	20.8418	7158	0	2842	890	1545
02/05/2018	344.751	29.0065	10000	10/01/2014	20.8418	7185	0	2815	855	1574
01/06/2018	344.720	29.0091	10000	10/01/2014	20.8418	7185	0	2815	856	1604
02/07/2018	342.689	29.1809	10000	10/01/2014	20.8418	7142	0	2858	910	1635
01/08/2018	339.825	29.4269	10000	10/01/2014	20.8418	7083	0	2917	986	1665
03/09/2018	338.835	29.5129	10000	10/01/2014	20.8418	7062	0	2938	1012	1698
01/10/2018	337.711	29.6111	10000	10/01/2014	20.8418	7038	0	2962	1042	1726
01/11/2018	335.212	29.8319	10000	10/01/2014	20.8418	6986	0	3014	1108	1757
03/12/2018	331.211	30.1923	10000	10/01/2014	20.8418	6903	0	3097	1214	1789
01/01/2019	328.501	30.4413	10000	10/01/2014	20.8418	6847	0	3153	1286	1818
01/02/2019	327.240	30.5586	10000	10/01/2014	20.8418	6820	0	3180	1320	1849
01/03/2019	325.444	30.7273	10000	10/01/2014	20.8418	6783	0	3217	1367	1877
Scheme Total :			120000			84192	0	35808	12847	
Grand Total :			360000			247499	0	112501	45002	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 45,002 (0+45002) for FY2018-19. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 45,002. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2019

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

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Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2019	74824.657	20.6395	15,44,344	8.56
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2019	62040.422	25.7551	15,97,857	9.14
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2019	48388.346	31.2253	15,10,941	8.20
Total :		45,00,000		30,000				46,53,141	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2019 To : 31-Mar-2020

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
02/04/2019	483.124	20.6986	10000	10/01/2014	13.5181	6531	0	3469	1421	1909
02/05/2019	483.515	20.6819	10000	10/01/2014	13.5181	6536	0	3464	1414	1939
03/06/2019	477.179	20.9565	10000	10/01/2014	13.5181	6451	0	3549	1526	1971
01/07/2019	475.233	21.0423	10000	10/01/2014	13.5181	6424	0	3576	1561	1999
01/08/2019	468.979	21.3229	10000	10/01/2014	13.5181	6340	0	3660	1672	2030
03/09/2019	464.132	21.5456	10000	10/01/2014	13.5181	6274	0	3726	1758	2063
01/10/2019	462.652	21.6145	10000	10/01/2014	13.5181	6254	0	3746	1784	2091
01/11/2019	456.980	21.8828	10000	10/01/2014	13.5181	6178	0	3822	1885	2122
02/12/2019	453.192	22.0657	10000	10/01/2014	13.5181	6126	0	3874	1952	2153
01/01/2020	451.800	22.1337	10000	10/01/2014	13.5181	6107	0	3893	1977	2183
03/02/2020	447.690	22.3369	10000	10/01/2014	13.5181	6052	0	3948	2050	2216
02/03/2020	443.009	22.5729	10000	10/01/2014	13.5181	5989	0	4011	2133	2244
Scheme Total :			120000			75262	0	44738	21133	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
02/04/2019	386.913	25.8456	10000	09/01/2014	16.5275	6395	0	3605	1600	1910
02/05/2019	389.103	25.7002	10000	09/01/2014	16.5275	6431	0	3569	1552	1940
03/06/2019	380.944	26.2506	10000	09/01/2014	16.5275	6296	0	3704	1729	1972
01/07/2019	379.985	26.3168	10000	09/01/2014	16.5275	6280	0	3720	1750	2000

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2019 To : 31-Mar-2020

[A Real-Life Example]

01/08/2019	372.992	26.8102	10000	09/01/2014	16.5275	6165	0	3835	1902	2031
03/09/2019	368.903	27.1074	10000	09/01/2014	16.5275	6097	0	3903	1991	2064
01/10/2019	368.556	27.1329	10000	09/01/2014	16.5275	6091	0	3909	1998	2092
01/11/2019	363.545	27.5069	10000	09/01/2014	16.5275	6008	0	3992	2107	2123
02/12/2019	359.951	27.7816	10000	09/01/2014	16.5275	5949	0	4051	2185	2154
01/01/2020	359.623	27.8069	10000	09/01/2014	16.5275	5944	0	4056	2192	2184
03/02/2020	356.491	28.0512	10000	09/01/2014	16.5275	5892	0	4108	2260	2217
02/03/2020	351.412	28.4566	10000	09/01/2014	16.5275	5808	0	4192	2370	2245
Scheme Total :			120000			73356	0	46644	23637	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
02/04/2019	319.455	31.3033	10000	10/01/2014	20.8418	6658	0	3342	1254	1909
02/05/2019	320.451	31.2061	10000	10/01/2014	20.8418	6679	0	3321	1227	1939
03/06/2019	314.748	31.7714	10000	10/01/2014	20.8418	6560	0	3440	1383	1971
01/07/2019	312.987	31.9502	10000	10/01/2014	20.8418	6523	0	3477	1431	1999
01/08/2019	307.704	32.4988	10000	10/01/2014	20.8418	6413	0	3587	1576	2030
03/09/2019	304.800	32.8084	10000	10/01/2014	20.8418	6353	0	3647	1655	2063
01/10/2019	304.407	32.8508	10000	10/01/2014	20.8418	6344	0	3656	1666	2091
01/11/2019	301.848	33.1293	10000	10/01/2014	20.8418	6291	0	3709	1736	2122
02/12/2019	300.061	33.3265	10000	10/01/2014	20.8418	6254	0	3746	1785	2153
01/01/2020	300.077	33.3247	10000	10/01/2014	20.8418	6254	0	3746	1784	2183
03/02/2020	297.020	33.6678	10000	10/01/2014	20.8418	6190	0	3810	1868	2216
02/03/2020	293.395	34.0838	10000	10/01/2014	20.8418	6115	0	3885	1967	2244
Scheme Total :			120000			76634	0	43366	19330	
Grand Total :			360000			225252	0	134748	64101	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 64,101 (0+64101) for FY2019-20. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 64,101. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2020

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

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Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2020	69257.172	22.6397	15,67,962	8.71
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2020	57602.004	28.6042	16,47,659	9.38
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2020	44711.394	34.1443	15,26,639	8.35
Total :		45,00,000		30,000				47,42,260	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2020 To : 31-Mar-2021

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

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Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

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Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
03/04/2020	442.218	22.6133	10000	10/01/2014	13.5181	5978	0	4022	1821	2276
04/05/2020	440.985	22.6765	10000	10/01/2014	13.5181	5961	0	4039	1844	2307
01/06/2020	432.820	23.1043	10000	10/01/2014	13.5181	5851	0	4149	1995	2335
01/07/2020	425.666	23.4926	10000	10/01/2014	13.5181	5754	0	4246	2127	2365
03/08/2020	419.755	23.8234	10000	10/01/2014	13.5181	5674	0	4326	2237	2398
01/09/2020	418.396	23.9008	10000	10/01/2014	13.5181	5656	0	4344	2262	2427
01/10/2020	417.469	23.9539	10000	10/01/2014	13.5181	5643	0	4357	2279	2457
02/11/2020	412.521	24.2412	10000	10/01/2014	13.5181	5577	0	4423	2370	2489
01/12/2020	409.417	24.4250	10000	10/01/2014	13.5181	5535	0	4465	2428	2518
01/01/2021	407.289	24.5526	10000	10/01/2014	13.5181	5506	0	4494	2467	2549
01/02/2021	408.767	24.4638	10000	10/01/2014	13.5181	5526	0	4474	2440	2580
01/03/2021	409.599	24.4141	10000	10/01/2014	13.5181	5537	0	4463	2424	2608
Scheme Total :			120000			68197	0	51803	26693	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
03/04/2020	350.547	28.5269	10000	09/01/2014	16.5275	5794	0	4206	2073	2277
04/05/2020	348.368	28.7053	10000	09/01/2014	16.5275	5758	0	4242	2122	2308
01/06/2020	341.516	29.2812	10000	09/01/2014	16.5275	5644	0	4356	2277	2336
01/07/2020	336.233	29.7413	10000	09/01/2014	16.5275	5557	0	4443	2397	2366

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2020 To : 31-Mar-2021

[A Real-Life Example]

03/08/2020	330.843	30.2258	10000	09/01/2014	16.5275	5468	0	4532	2519	2399
01/09/2020	330.449	30.2618	10000	09/01/2014	16.5275	5462	0	4538	2528	2428
01/10/2020	330.852	30.2250	10000	09/01/2014	16.5275	5468	0	4532	2519	2458
02/11/2020	325.327	30.7383	10000	09/01/2014	16.5275	5377	0	4623	2644	2490
01/12/2020	323.635	30.8990	10000	09/01/2014	16.5275	5349	0	4651	2682	2519
01/01/2021	322.625	30.9957	10000	09/01/2014	16.5275	5332	0	4668	2705	2550
01/02/2021	325.345	30.7366	10000	09/01/2014	16.5275	5377	0	4623	2643	2581
01/03/2021	327.685	30.5171	10000	09/01/2014	16.5275	5416	0	4584	2590	2609
Scheme Total :			120000			66001	0	53999	29698	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
03/04/2020	293.468	34.0753	10000	10/01/2014	20.8418	6116	0	3884	1632	2276
04/05/2020	288.636	34.6457	10000	10/01/2014	20.8418	6016	0	3984	1769	2307
01/06/2020	284.640	35.1321	10000	10/01/2014	20.8418	5932	0	4068	1883	2335
01/07/2020	279.635	35.7609	10000	10/01/2014	20.8418	5828	0	4172	2026	2365
03/08/2020	277.516	36.0340	10000	10/01/2014	20.8418	5784	0	4216	2087	2398
01/09/2020	278.441	35.9142	10000	10/01/2014	20.8418	5803	0	4197	2060	2427
01/10/2020	277.852	35.9904	10000	10/01/2014	20.8418	5791	0	4209	2077	2457
02/11/2020	274.399	36.4433	10000	10/01/2014	20.8418	5719	0	4281	2175	2489
01/12/2020	272.544	36.6913	10000	10/01/2014	20.8418	5680	0	4320	2228	2518
01/01/2021	270.941	36.9084	10000	10/01/2014	20.8418	5647	0	4353	2274	2549
01/02/2021	273.683	36.5387	10000	10/01/2014	20.8418	5704	0	4296	2196	2580
01/03/2021	275.280	36.3266	10000	10/01/2014	20.8418	5737	0	4263	2150	2608
Scheme Total :			120000			69758	0	50242	24558	
Grand Total :			360000			203957	0	156043	80950	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 80,950 (0+80950) for FY2020-21. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 80,950. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2021

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2021	64212.270	24.5672	15,77,516	8.70
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2021	53608.579	30.8536	16,54,018	9.23
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2021	41364.359	36.5481	15,11,789	8.22
Total :		45,00,000		30,000				47,43,322	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2021 To : 31-Mar-2022

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
05/04/2021	406.408	24.6058	10000	10/01/2014	13.5181	5494	0	4506	2084	2643
03/05/2021	403.665	24.7730	10000	10/01/2014	13.5181	5457	0	4543	2137	2671
01/06/2021	401.897	24.8820	10000	10/01/2014	13.5181	5433	0	4567	2172	2700
01/07/2021	400.900	24.9439	10000	10/01/2014	13.5181	5419	0	4581	2191	2730
02/08/2021	398.524	25.0926	10000	10/01/2014	13.5181	5387	0	4613	2237	2762
01/09/2021	396.058	25.2488	10000	10/01/2014	13.5181	5354	0	4646	2285	2792
01/10/2021	394.921	25.3215	10000	10/01/2014	13.5181	5339	0	4661	2308	2822
01/11/2021	394.633	25.3400	10000	10/01/2014	13.5181	5335	0	4665	2313	2853
01/12/2021	392.799	25.4583	10000	10/01/2014	13.5181	5310	0	4690	2349	2883
03/01/2022	392.226	25.4955	10000	10/01/2014	13.5181	5302	0	4698	2360	2916
01/02/2022	392.626	25.4695	10000	10/01/2014	13.5181	5308	0	4692	2352	2945
02/03/2022	390.715	25.5941	10000	10/01/2014	13.5181	5282	0	4718	2390	2974
Scheme Total :			120000			64419	0	55581	27178	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
05/04/2021	323.473	30.9145	10000	09/01/2014	16.5275	5346	0	4654	2297	2644
03/05/2021	321.152	31.1379	10000	09/01/2014	16.5275	5308	0	4692	2352	2672
01/06/2021	320.160	31.2344	10000	09/01/2014	16.5275	5291	0	4709	2376	2701
01/07/2021	319.798	31.2697	10000	09/01/2014	16.5275	5285	0	4715	2384	2731

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2021 To : 31-Mar-2022

[A Real-Life Example]

02/08/2021	319.097	31.3384	10000	09/01/2014	16.5275	5274	0	4726	2401	2763
01/09/2021	316.476	31.5980	10000	09/01/2014	16.5275	5231	0	4769	2463	2793
01/10/2021	314.754	31.7708	10000	09/01/2014	16.5275	5202	0	4798	2504	2823
01/11/2021	315.203	31.7256	10000	09/01/2014	16.5275	5210	0	4790	2494	2854
01/12/2021	313.122	31.9364	10000	09/01/2014	16.5275	5175	0	4825	2543	2884
03/01/2022	313.776	31.8699	10000	09/01/2014	16.5275	5186	0	4814	2528	2917
01/02/2022	317.785	31.4678	10000	09/01/2014	16.5275	5252	0	4748	2432	2946
02/03/2022	314.769	31.7693	10000	09/01/2014	16.5275	5202	0	4798	2504	2975
Scheme Total :			120000			62963	0	57037	29277	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
05/04/2021	272.610	36.6824	10000	10/01/2014	20.8418	5682	0	4318	1813	2643
03/05/2021	271.090	36.8881	10000	10/01/2014	20.8418	5650	0	4350	1859	2671
01/06/2021	270.252	37.0025	10000	10/01/2014	20.8418	5633	0	4367	1884	2700
01/07/2021	269.775	37.0679	10000	10/01/2014	20.8418	5623	0	4377	1898	2730
02/08/2021	268.443	37.2518	10000	10/01/2014	20.8418	5595	0	4405	1938	2762
01/09/2021	266.525	37.5199	10000	10/01/2014	20.8418	5555	0	4445	1996	2792
01/10/2021	266.331	37.5473	10000	10/01/2014	20.8418	5551	0	4449	2002	2822
01/11/2021	266.069	37.5842	10000	10/01/2014	20.8418	5545	0	4455	2010	2853
01/12/2021	264.734	37.7738	10000	10/01/2014	20.8418	5518	0	4482	2050	2883
03/01/2022	264.569	37.7973	10000	10/01/2014	20.8418	5514	0	4486	2055	2916
01/02/2022	265.692	37.6376	10000	10/01/2014	20.8418	5537	0	4463	2021	2945
02/03/2022	263.859	37.8991	10000	10/01/2014	20.8418	5499	0	4501	2076	2974
Scheme Total :			120000			66901	0	53099	23602	
Grand Total :			360000			194283	0	165717	80057	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 80,057 (0+80057) for FY2021-22. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 80,057. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2022

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2022	59446.897	25.6926	15,27,345	8.32
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2022	49799.013	31.8747	15,87,329	8.68
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2022	38154.410	38.0802	14,52,928	7.86
Total :		45,00,000		30,000				45,67,601	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2022 To : 31-Mar-2023

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
04/04/2022	389.217	25.6926	10000	10/01/2014	13.5181	5261	0	4739	2084	3007
02/05/2022	389.646	25.6643	10000	10/01/2014	13.5181	5267	0	4733	2075	3035
01/06/2022	391.538	25.5403	10000	10/01/2014	13.5181	5293	0	4707	2037	3065
01/07/2022	390.379	25.6161	10000	10/01/2014	13.5181	5277	0	4723	2060	3095
01/08/2022	387.486	25.8074	10000	10/01/2014	13.5181	5238	0	4762	2119	3126
01/09/2022	385.230	25.9585	10000	10/01/2014	13.5181	5208	0	4792	2165	3157
03/10/2022	385.109	25.9667	10000	10/01/2014	13.5181	5206	0	4794	2167	3189
01/11/2022	383.483	26.0768	10000	10/01/2014	13.5181	5184	0	4816	2201	3218
01/12/2022	380.379	26.2896	10000	10/01/2014	13.5181	5142	0	4858	2264	3248
02/01/2023	378.732	26.4039	10000	10/01/2014	13.5181	5120	0	4880	2297	3280
01/02/2023	376.757	26.5423	10000	10/01/2014	13.5181	5093	0	4907	2337	3310
01/03/2023	375.897	26.6030	10000	10/01/2014	13.5181	5081	0	4919	2355	3338
Scheme Total :			120000			62371	0	57629	26161	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
04/04/2022	314.491	31.7974	10000	09/01/2014	16.5275	5198	0	4802	2180	3008
02/05/2022	314.702	31.7761	10000	09/01/2014	16.5275	5201	0	4799	2175	3036
01/06/2022	317.470	31.4990	10000	09/01/2014	16.5275	5247	0	4753	2106	3066
01/07/2022	316.027	31.6429	10000	09/01/2014	16.5275	5223	0	4777	2142	3096

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2022 To : 31-Mar-2023

[A Real-Life Example]

01/08/2022	312.135	32.0374	10000	09/01/2014	16.5275	5159	0	4841	2238	3127
01/09/2022	309.189	32.3427	10000	09/01/2014	16.5275	5110	0	4890	2312	3158
03/10/2022	309.724	32.2868	10000	09/01/2014	16.5275	5119	0	4881	2298	3190
01/11/2022	307.965	32.4712	10000	09/01/2014	16.5275	5090	0	4910	2342	3219
01/12/2022	304.647	32.8249	10000	09/01/2014	16.5275	5035	0	4965	2425	3249
02/01/2023	304.257	32.8669	10000	09/01/2014	16.5275	5029	0	4971	2434	3281
01/02/2023	302.507	33.0571	10000	09/01/2014	16.5275	5000	0	5000	2478	3311
01/03/2023	302.279	33.0820	10000	09/01/2014	16.5275	4996	0	5004	2483	3339
Scheme Total :			120000			61406	0	58594	27612	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
04/04/2022	262.848	38.0448	10000	10/01/2014	20.8418	5478	0	4522	1758	3007
02/05/2022	265.371	37.6831	10000	10/01/2014	20.8418	5531	0	4469	1679	3035
01/06/2022	269.543	37.0998	10000	10/01/2014	20.8418	5618	0	4382	1548	3065
01/07/2022	268.392	37.2589	10000	10/01/2014	20.8418	5594	0	4406	1584	3095
01/08/2022	264.997	37.7363	10000	10/01/2014	20.8418	5523	0	4477	1690	3126
01/09/2022	264.338	37.8304	10000	10/01/2014	20.8418	5509	0	4491	1711	3157
03/10/2022	266.206	37.5649	10000	10/01/2014	20.8418	5548	0	4452	1652	3189
01/11/2022	265.009	37.7345	10000	10/01/2014	20.8418	5523	0	4477	1690	3218
01/12/2022	261.650	38.2190	10000	10/01/2014	20.8418	5453	0	4547	1795	3248
02/01/2023	261.484	38.2433	10000	10/01/2014	20.8418	5450	0	4550	1801	3280
01/02/2023	259.326	38.5615	10000	10/01/2014	20.8418	5405	0	4595	1868	3310
01/03/2023	260.421	38.3994	10000	10/01/2014	20.8418	5428	0	4572	1834	3338
Scheme Total :			120000			66060	0	53940	20610	
Grand Total :			360000			189837	0	170163	74382	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 74,382 (0+74382) for FY2022-23. As this total is well within tax-exempt income limit of Rs 250000, he did not incur any taxes on this 74,382. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2023

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2023	54833.043	26.8221	14,70,737	8.01
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2023	46083.619	33.3884	15,38,658	8.37
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2023	34984.825	38.8894	13,60,539	7.40
Total :		45,00,000		30,000				43,69,935	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2023 To : 31-Mar-2024

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
03/04/2023	372.671	26.8333	10000	10/01/2014	13.5181	5038	0	4962	2031	3371
02/05/2023	369.241	27.0826	10000	10/01/2014	13.5181	4991	0	5009	2104	3400
01/06/2023	366.455	27.2885	10000	10/01/2014	13.5181	4954	0	5046	2164	3430
03/07/2023	365.139	27.3868	10000	10/01/2014	13.5181	4936	0	5064	2192	3462
01/08/2023	363.045	27.5448	10000	10/01/2014	13.5181	4908	0	5092	2237	3491
01/09/2023	361.146	27.6896	10000	10/01/2014	13.5181	4882	0	5118	2278	3522
03/10/2023	359.483	27.8177	10000	10/01/2014	13.5181	4860	0	5140	2313	3554
01/11/2023	358.567	27.8888	10000	10/01/2014	13.5181	4847	0	5153	2333	3583
01/12/2023	356.353	28.0621	10000	10/01/2014	13.5181	4817	0	5183	2380	3613
01/01/2024	353.539	28.2854	10000	10/01/2014	13.5181	4779	0	5221	2440	3644
01/02/2024	350.811	28.5054	10000	10/01/2014	13.5181	4742	0	5258	2499	3675
01/03/2024	348.583	28.6876	10000	10/01/2014	13.5181	4712	0	5288	2546	3704
Scheme Total :			120000			58466	0	61534	27517	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
03/04/2023	299.335	33.4074	10000	09/01/2014	16.5275	4947	0	5053	2174	3372
02/05/2023	295.497	33.8413	10000	09/01/2014	16.5275	4884	0	5116	2275	3401
01/06/2023	292.380	34.2021	10000	09/01/2014	16.5275	4832	0	5168	2356	3431
03/07/2023	291.991	34.2476	10000	09/01/2014	16.5275	4826	0	5174	2366	3463

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2023 To : 31-Mar-2024

[A Real-Life Example]

01/08/2023	290.557	34.4166	10000	09/01/2014	16.5275	4802	0	5198	2404	3492
01/09/2023	289.114	34.5884	10000	09/01/2014	16.5275	4778	0	5222	2442	3523
03/10/2023	288.337	34.6816	10000	09/01/2014	16.5275	4765	0	5235	2462	3555
01/11/2023	287.983	34.7243	10000	09/01/2014	16.5275	4760	0	5240	2471	3584
01/12/2023	285.676	35.0047	10000	09/01/2014	16.5275	4722	0	5278	2531	3614
01/01/2024	282.777	35.3635	10000	09/01/2014	16.5275	4674	0	5326	2607	3645
01/02/2024	279.623	35.7624	10000	09/01/2014	16.5275	4621	0	5379	2690	3676
01/03/2024	277.946	35.9782	10000	09/01/2014	16.5275	4594	0	5406	2734	3705
Scheme Total :			120000			57205	0	62795	29512	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
03/04/2023	257.079	38.8985	10000	10/01/2014	20.8418	5358	0	4642	1525	3371
02/05/2023	254.145	39.3476	10000	10/01/2014	20.8418	5297	0	4703	1621	3400
01/06/2023	252.106	39.6659	10000	10/01/2014	20.8418	5254	0	4746	1689	3430
03/07/2023	252.546	39.5968	10000	10/01/2014	20.8418	5264	0	4736	1674	3462
01/08/2023	251.882	39.7011	10000	10/01/2014	20.8418	5250	0	4750	1696	3491
01/09/2023	250.981	39.8436	10000	10/01/2014	20.8418	5231	0	4769	1726	3522
03/10/2023	250.625	39.9003	10000	10/01/2014	20.8418	5223	0	4777	1737	3554
01/11/2023	250.466	39.9256	10000	10/01/2014	20.8418	5220	0	4780	1743	3583
01/12/2023	248.558	40.2321	10000	10/01/2014	20.8418	5180	0	4820	1806	3613
01/01/2024	245.749	40.6919	10000	10/01/2014	20.8418	5122	0	4878	1898	3644
01/02/2024	243.572	41.0556	10000	10/01/2014	20.8418	5076	0	4924	1970	3675
01/03/2024	242.418	41.2510	10000	10/01/2014	20.8418	5052	0	4948	2008	3704
Scheme Total :			120000			62528	0	57472	21092	
Grand Total :			360000			178200	0	181800	78121	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 78,121 (0+78121) for FY2023-24. As this total is well within tax-exempt income limit of Rs 700000, he did not incur any taxes on this 78,121. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2024

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2024	50508.010	28.8855	14,58,949	7.99
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2024	42622.402	36.2194	15,43,758	8.37
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2024	31984.698	41.4916	13,27,096	7.36
Total :		45,00,000		30,000				43,29,803	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2024 To : 31-Mar-2025

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
02/04/2024	346.154	28.8889	10000	10/01/2014	13.5181	4679	0	5321	2279	3736
02/05/2024	344.686	29.0119	10000	10/01/2014	13.5181	4660	0	5340	2312	3766
03/06/2024	341.650	29.2697	10000	10/01/2014	13.5181	4618	0	5382	2380	3798
01/07/2024	339.992	29.4125	10000	10/01/2014	13.5181	4596	0	5404	2417	3826
01/08/2024	336.953	29.6777	10000	10/01/2014	13.5181	4555	0	5445	2484	3857
02/09/2024	334.600	29.8864	10000	10/01/2014	13.5181	4523	0	5477	2537	3889
01/10/2024	331.752	30.1430	10000	10/01/2014	13.5181	4485	0	5515	2600	3918
04/11/2024	329.921	30.3103	10000	10/01/2014	13.5181	4460	0	5540	2641	3952
02/12/2024	327.893	30.4978	10000	10/01/2014	13.5181	4432	0	5568	2686	3980
01/01/2025	326.535	30.6246	10000	10/01/2014	13.5181	4414	0	5586	2717	4010
03/02/2025	324.146	30.8503	10000	10/01/2014	13.5181	4382	0	5618	2770	4043
03/03/2025	323.031	30.9568	10000	10/01/2014	13.5181	4367	0	5633	2795	4071
Scheme Total :			120000			54171	0	65829	30617	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
02/04/2024	276.840	36.1219	10000	09/01/2014	16.5275	4575	0	5425	2450	3737
02/05/2024	276.298	36.1928	10000	09/01/2014	16.5275	4567	0	5433	2465	3767
03/06/2024	272.369	36.7149	10000	09/01/2014	16.5275	4502	0	5498	2572	3799
01/07/2024	271.848	36.7853	10000	09/01/2014	16.5275	4493	0	5507	2587	3827

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2024 To : 31-Mar-2025

[A Real-Life Example]

01/08/2024	269.058	37.1667	10000	09/01/2014	16.5275	4447	0	5553	2663	3858
02/09/2024	267.011	37.4517	10000	09/01/2014	16.5275	4413	0	5587	2719	3890
01/10/2024	263.795	37.9082	10000	09/01/2014	16.5275	4360	0	5640	2806	3919
04/11/2024	263.027	38.0189	10000	09/01/2014	16.5275	4347	0	5653	2827	3953
02/12/2024	260.772	38.3477	10000	09/01/2014	16.5275	4310	0	5690	2889	3981
01/01/2025	260.331	38.4127	10000	09/01/2014	16.5275	4303	0	5697	2901	4011
03/02/2025	258.269	38.7193	10000	09/01/2014	16.5275	4269	0	5731	2957	4044
03/03/2025	257.707	38.8037	10000	09/01/2014	16.5275	4259	0	5741	2972	4072
Scheme Total :			120000			52844	0	67156	32808	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
02/04/2024	241.227	41.4547	10000	10/01/2014	20.8418	5028	0	4972	1704	3736
02/05/2024	240.699	41.5457	10000	10/01/2014	20.8418	5017	0	4983	1723	3766
03/06/2024	238.368	41.9519	10000	10/01/2014	20.8418	4968	0	5032	1803	3798
01/07/2024	237.557	42.0951	10000	10/01/2014	20.8418	4951	0	5049	1831	3826
01/08/2024	235.163	42.5237	10000	10/01/2014	20.8418	4901	0	5099	1913	3857
02/09/2024	233.630	42.8028	10000	10/01/2014	20.8418	4869	0	5131	1966	3889
01/10/2024	231.081	43.2749	10000	10/01/2014	20.8418	4816	0	5184	2053	3918
04/11/2024	230.678	43.3505	10000	10/01/2014	20.8418	4808	0	5192	2067	3952
02/12/2024	229.053	43.6581	10000	10/01/2014	20.8418	4774	0	5226	2123	3980
01/01/2025	228.455	43.7723	10000	10/01/2014	20.8418	4761	0	5239	2144	4010
03/02/2025	226.592	44.1321	10000	10/01/2014	20.8418	4723	0	5277	2208	4043
03/03/2025	226.013	44.2453	10000	10/01/2014	20.8418	4711	0	5289	2228	4071
Scheme Total :			120000			58326	0	61674	23762	
Grand Total :			360000			165341	0	194659	87187	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 157,834 (0 + 157,834 which is sum of all blue color fonted numbers above) for FY2024-25. These are taxable gains after taking into account the withdrawal of indexation benefit on long-term capital gains with effect from 23-Jul-2024. As this total is well within tax-exempt income limit of Rs 700000, he did not incur any taxes on this 157,834. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2025

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

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Tel: +91-40-40119520 Web: www.valueraj.com

Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2025	46500.698	31.3093	14,55,904	8.01
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2025	39425.077	39.4633	15,55,844	8.41
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2025	29186.182	44.7885	13,07,205	7.39
Total :		45,00,000		30,000				43,18,953	

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2025 To : 31-Mar-2026

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

(AMFI Registered MFD)

Address: Second Floor, Plot No. 41, Vijayapuri Colony, A.S.Rao Nagar, Hyderabad - 500062, India

Tel: +91-40-40119520 Web: www.valueraj.com

Sell Date(DD/MM/YYYY)	Unit/Nos Sold	Sell Price	Amount Received	Purchase Date(DD/MM/YY YY)	Purchase Price	Purchase Cost	ShortTerm Gain/Loss	LongTerm Gain/Loss	Indexed Gain/Loss	Holding Days
Investor Name : Vijay Sharma										
Scheme Name : HDFC Short Term Debt Fund-Regular (G)										
Scheme Type : Debt (Short Term Debt)										
02/04/2025	318.343	31.4127	10000	10/01/2014	13.5181	4303	0	5697	2645	4101
02/05/2025	315.122	31.7337	10000	10/01/2014	13.5181	4260	0	5740	2720	4131
02/06/2025	311.747	32.0773	10000	10/01/2014	13.5181	4214	0	5786	2798	4162
01/07/2025	310.987	32.1557	10000	10/01/2014	13.5181	4204	0	5796	2815	4191
01/08/2025	309.225	32.3389	10000	10/01/2014	13.5181	4180	0	5820	2856	4222
01/09/2025	309.217	32.3398	10000	10/01/2014	13.5181	4180	0	5820	2856	4253
01/10/2025	307.258	32.5459	10000	10/01/2014	13.5181	4154	0	5846	2901	4283
03/11/2025	304.861	32.8018	10000	10/01/2014	13.5181	4121	0	5879	2957	4316
01/12/2025	303.461	32.9532	10000	10/01/2014	13.5181	4102	0	5898	2989	4344
01/01/2026	302.788	33.0264	10000	10/01/2014	13.5181	4093	0	5907	3004	4375
02/02/2026	302.809	33.0241	10000	10/01/2014	13.5181	4093	0	5907	3004	4407
02/03/2026	300.408	33.2881	10000	10/01/2014	13.5181	4061	0	5939	3059	4435
Scheme Total :			120000			49966	0	70034	34604	
Scheme Name : ICICI Prudential Bond Fund-Regular (G)										
Scheme Type : Debt (Long Term Debt)										
02/04/2025	252.076	39.6706	10000	09/01/2014	16.5275	4166	0	5834	2880	4102
02/05/2025	248.890	40.1784	10000	09/01/2014	16.5275	4114	0	5886	2970	4132
02/06/2025	246.786	40.5210	10000	09/01/2014	16.5275	4079	0	5921	3029	4163
01/07/2025	247.615	40.3853	10000	09/01/2014	16.5275	4092	0	5908	3006	4192

Monthly Income Solution: Systematic Withdrawals and Capital Gains

Period From : 01-Apr-2025 To : 31-Mar-2026

[A Real-Life Example]

01/08/2025	246.248	40.6095	10000	09/01/2014	16.5275	4070	0	5930	3044	4223
01/09/2025	249.345	40.1051	10000	09/01/2014	16.5275	4121	0	5879	2957	4254
01/10/2025	246.714	40.5328	10000	09/01/2014	16.5275	4078	0	5922	3031	4284
03/11/2025	245.769	40.6886	10000	09/01/2014	16.5275	4062	0	5938	3058	4317
01/12/2025	245.012	40.8144	10000	09/01/2014	16.5275	4049	0	5951	3079	4345
01/01/2026	243.810	41.0156	10000	09/01/2014	16.5275	4030	0	5970	3113	4376
02/02/2026	244.465	40.9057	10000	09/01/2014	16.5275	4040	0	5960	3095	4408
02/03/2026	242.525	41.2328	10000	09/01/2014	16.5275	4008	0	5992	3149	4436
Scheme Total :			120000			48909	0	71091	36410	
Scheme Name : Bandhan Medium Duration Fund-Regular (G)										
Scheme Type : Debt (Medium Term Debt)										
02/04/2025	222.377	44.9686	10000	10/01/2014	20.8418	4635	0	5365	2079	4101
02/05/2025	219.765	45.5031	10000	10/01/2014	20.8418	4580	0	5420	2172	4131
02/06/2025	217.606	45.9547	10000	10/01/2014	20.8418	4535	0	5465	2249	4162
01/07/2025	217.714	45.9318	10000	10/01/2014	20.8418	4538	0	5462	2245	4191
01/08/2025	217.092	46.0634	10000	10/01/2014	20.8418	4525	0	5475	2267	4222
01/09/2025	218.193	45.8309	10000	10/01/2014	20.8418	4548	0	5452	2228	4253
01/10/2025	216.329	46.2258	10000	10/01/2014	20.8418	4509	0	5491	2294	4283
03/11/2025	215.250	46.4575	10000	10/01/2014	20.8418	4486	0	5514	2333	4316
01/12/2025	214.662	46.5849	10000	10/01/2014	20.8418	4474	0	5526	2354	4344
01/01/2026	214.308	46.6619	10000	10/01/2014	20.8418	4467	0	5533	2366	4375
02/02/2026	214.286	46.6665	10000	10/01/2014	20.8418	4466	0	5534	2367	4407
02/03/2026	212.854	46.9806	10000	10/01/2014	20.8418	4436	0	5564	2418	4435
Scheme Total :			120000			54198	0	65802	27371	
Grand Total :			360000			153073	0	206927	98385	

Note : As this investor does not have any other incomes, his taxable income is only the total capital gains i.e. Rs. 206,927 (0 + 206927) for FY2025-26. These are taxable gains after taking into account the withdrawal of indexation benefit on long-term capital gains with effect from 23-Jul-2024. As this total is well within tax-exempt income limit of Rs 700000, he did not incur any taxes on this 206,927. In effect, the whole 360,000 has become tax-free income for him!

Monthly Income Solution: MF Portfolio Summary

As On 31-Mar-2026

[A Real-Life Example]

Valueraj Associates Pvt. Ltd.

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Scheme Name	Folio No	Investment Amount (Rs.)	Investment Date	SWP Amount Per Month	Value Date	Balance Units	NAV (Rs.)	Current Value (Rs.)	XIRR(%)
Investor Name : Vijay Sharma									
HDFC Short Term Debt Fund - Regular (G)	T9163297/71	15,00,000	10-01-2014	10,000	31-03-2026	42804.472	33.2125	14,21,644	7.92
ICICI Prudential Bond Fund - Regular (G)	T6591843/50	15,00,000	09-01-2014	10,000	31-03-2026	36465.824	40.7536	14,86,114	8.15
Bandhan Medium Duration Fund - Regular (G)	T1578929/09	15,00,000	10-01-2014	10,000	31-03-2026	26585.745	46.8340	12,45,117	7.26
Total :		45,00,000		30,000				41,52,874	



