

Systematic Withdrawal Plan



Convert Mutual Fund Units to Bank Balance
In a phased manner



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

A Sample Illustration of SWP

From Debt Fund

Initial Investment	Rs.10,00,000
Monthly Withdrawal Amount	Rs.5,000
Assumed Return	6% pa.

Year	Debt Fund Value at the beginning of year	Annual Return	Annual Withdrawal	Debt Fund Value at the end of year
1	1,000,000	58,367	60,000	998,367
2	998,367	58,269	60,000	996,637
3	996,637	58,166	60,000	994,802
4	994,802	58,055	60,000	992,858
5	992,858	57,939	60,000	990,797
6	990,797	57,815	60,000	988,612
7	988,612	57,684	60,000	986,296
8	986,296	57,545	60,000	983,841
9	983,841	57,398	60,000	981,239
10	981,239	57,242	60,000	978,480
11	978,480	57,076	60,000	975,557
12	975,557	56,901	60,000	972,457
13	972,457	56,715	60,000	969,172
14	969,172	56,518	60,000	965,690
15	965,690	56,309	60,000	961,999
16	961,999	56,087	60,000	958,086
17	958,086	55,853	60,000	953,938
18	953,938	55,604	60,000	949,542
19	949,542	55,340	60,000	944,882
20	944,882	55,060	60,000	939,942
21	939,942	54,764	60,000	934,706
22	934,706	54,450	60,000	929,156
23	929,156	54,117	60,000	923,273
24	923,273	53,764	60,000	917,036
25	917,036	53,390	60,000	910,426

- The above chart is approximate and for illustration purpose only
- It is assumed that withdrawals are made at the end of each month.
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A Sample Illustration of SWP

From Balance Fund

Initial Investment	Rs.10,00,000
Monthly Withdrawal Amount	Rs.7,000
Assumed Return	10% pa.

Year	Balance Fund Value at the beginning of year	Annual Return	Annual Withdrawal	Balance Fund Value at the end of year
1	1,000,000	96,216	84,000	1,012,216
2	1,012,216	97,438	84,000	1,025,654
3	1,025,654	98,782	84,000	1,040,436
4	1,040,436	100,260	84,000	1,056,696
5	1,056,696	101,886	84,000	1,074,581
6	1,074,581	103,674	84,000	1,094,256
7	1,094,256	105,642	84,000	1,115,898
8	1,115,898	107,806	84,000	1,139,704
9	1,139,704	110,187	84,000	1,165,890
10	1,165,890	112,805	84,000	1,194,695
11	1,194,695	115,686	84,000	1,226,381
12	1,226,381	118,854	84,000	1,261,236
13	1,261,236	122,340	84,000	1,299,575
14	1,299,575	126,174	84,000	1,341,749
15	1,341,749	130,391	84,000	1,388,140
16	1,388,140	135,030	84,000	1,439,171
17	1,439,171	140,133	84,000	1,495,304
18	1,495,304	145,747	84,000	1,557,051
19	1,557,051	151,921	84,000	1,624,972
20	1,624,972	158,713	84,000	1,699,685
21	1,699,685	166,185	84,000	1,781,870
22	1,781,870	174,403	84,000	1,872,273
23	1,872,273	183,444	84,000	1,971,717
24	1,971,717	193,388	84,000	2,081,105
25	2,081,105	204,327	84,000	2,201,432

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Tax Impact on Mutual Fund SWP

Initial	Rs. 10,00,000
Monthly Transfer	Capital Appreciation
Assumed Return in Debt Fund	6%
Assumed Return in Fixed Deposit	6%
Assumed Indexation Rate	3%

Assumed Tax Bracket

30%

Year	Fixed Deposit			Debt Fund		
	Annual Withdrawal	Tax	Net in Hand	Annual Withdrawal	Tax	Net in Hand
1	58,411	17,523	40,887	58,411	542	57,869
2	58,411	17,523	40,887	58,411	1,503	56,907
3	58,411	17,523	40,887	58,411	2,410	56,001
4	58,411	17,523	40,887	58,411	1,296	57,115
5	58,411	17,523	40,887	58,411	1,590	56,821
6	58,411	17,523	40,887	58,411	1,875	56,535
7	58,411	17,523	40,887	58,411	2,153	56,258
8	58,411	17,523	40,887	58,411	2,422	55,988
9	58,411	17,523	40,887	58,411	2,685	55,726
10	58,411	17,523	40,887	58,411	2,939	55,471
11	58,411	17,523	40,887	58,411	3,187	55,224
12	58,411	17,523	40,887	58,411	3,427	54,984
13	58,411	17,523	40,887	58,411	3,661	54,750
14	58,411	17,523	40,887	58,411	3,888	54,523
15	58,411	17,523	40,887	58,411	4,108	54,302
16	58,411	17,523	40,887	58,411	4,323	54,088
17	58,411	17,523	40,887	58,411	4,531	53,880
18	58,411	17,523	40,887	58,411	4,733	53,677
19	58,411	17,523	40,887	58,411	4,930	53,481
20	58,411	17,523	40,887	58,411	5,121	53,290
21	58,411	17,523	40,887	58,411	5,307	53,104
22	58,411	17,523	40,887	58,411	5,487	52,923
23	58,411	17,523	40,887	58,411	5,663	52,748
24	58,411	17,523	40,887	58,411	5,833	52,578
25	58,411	17,523	40,887	58,411	5,998	52,412

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