



Freefincl Capital Gains Tax Dashboard				Acquired before 01-04-2023				Acquired 01-04-2023 and after				Changes after budget 2024(2)
Sl.	Category	Attribute	Section	Status before 2024_2 budget	Sold before 23-07-2024	Sold 23-07-2024 and after	Sold 01-04-2025 and after	Status before 2024_2 budget	Sold before 23-07-2024	Sold 23-07-2024 and after	Sold 01-04-2025 and after	Remarks
7	Hybrid MF : EQ 35-65%	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	50AA N/A. 48 Idx removed.
8	Hybrid MF : EQ 0-35%	Holding Period	2(42A)	3y	3y	2y $\cdot$	2y $\cdot$	3y	3y	2y	2y	2(42A) changed
8	Hybrid MF : EQ 0-35%	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
8	Hybrid MF : EQ 0-35%	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	Slab	48 Idx removed.
9	Debt FoF	Holding Period	2(42A)	3y	3y	2y $\cdot$	2y $\cdot$	3y	3y	2y	2y	2(42A) changed
9	Debt FoF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
9	Debt FoF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	Slab	48 Idx removed.
10	Commodity Fund/FoF	Holding Period	2(42A)	3y	3y	2y $\cdot$	2y $\cdot$	3y	3y	2y	2y $\cdot$	2(42A) changed
10	Commodity Fund/FoF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
10	Commodity Fund/FoF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	12.5% $\cdot$	50AA (24-25). 48 Idx del.
11	Overseas Fund / FoF	Holding Period	2(42A)	3y	3y	2y $\cdot$	2y $\cdot$	3y	3y	2y	2y $\cdot$	2(42A) changed
11	Overseas Fund / FoF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
11	Overseas Fund / FoF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	12.5% $\cdot$	50AA (24-25). 48 Idx del.
12	Debt ETF	Holding Period	2(42A)	3y	3y	1y $\cdot$	1y $\cdot$	3y	3y	1y	1y	2(42A)Pro.1 ETF included
12	Debt ETF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
12	Debt ETF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	Slab	48 Idx removed.
13	Overseas ETF	Holding Period	2(42A)	3y	3y	1y $\cdot$	1y $\cdot$	3y	3y	1y	1y $\cdot$	2(42A)Pro.1 ETF included
13	Overseas ETF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
13	Overseas ETF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	12.5% $\cdot$	50AA (24-25). 48 Idx del.
14	Commodity ETF	Holding Period	2(42A)	3y	3y	1y $\cdot$	1y $\cdot$	3y	3y	1y	1y $\cdot$	2(42A)Pro.1 ETF included
14	Commodity ETF	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
14	Commodity ETF	LTCG	112	20% $\bar{\tau}$	20% $\bar{\tau}$	12.5% $\cdot$	12.5% $\cdot$	Slab	Slab	Slab	12.5% $\cdot$	50AA (24-25). 48 Idx del.
15	Listed Bonds, SGB, ZCB	Holding Period	2(42A)p.1	1y	1y	1y	1y	1y	1y	1y	1y	Listed security:1y. No change
15	Listed Bonds, SGB, ZCB	STCG	45	Slab	Slab	Slab	Slab	Slab	Slab	Slab	Slab	No change
15	Listed Bonds, SGB, ZCB	LTCG	112.p.1	20% $\bar{\tau}$ /10%	20% $\bar{\tau}$ /10%	12.5% $\cdot$	12.5% $\cdot$	20% $\bar{\tau}$ /10%	20% $\bar{\tau}$ /10%	12.5% $\cdot$	12.5% $\cdot$	48 Idx, 10% optn, removed.
16	REITs/InVITs	Holding Period	2(42A)p.1	3y	3y	1y $\cdot$	1y $\cdot$	3y	3y	1y $\cdot$	1y $\cdot$	2(42A)Pro.1 REITs included
16	REITs/InVITs	STCG	111A	15%	15%	20% $\cdot$	20% $\cdot$	15%	15%	20% $\cdot$	20% $\cdot$	111A text changed
16	REITs/InVITs	LTCG	112A	10%	10%	12.5% $\cdot$	12.5% $\cdot$	10%	10%	12.5% $\cdot$	12.5% $\cdot$	112A text changed



				2(42A)	111A	112A	50AA applicability								50AA applicability for units acquired 01-04-2023 and after	
				Holding changed?	Applicable?		Acquired before 01-04-2023				Acquired 01-04-2023 and after					
Sl.	Asset type	Section	Description	Any FY	Any FY	Any FY	Before 2024_2 budget	Redeem before 23-07-2024	Redeem 23-07-2024 and after	Redeem 01-04-2025 and after	Before 2024_2 budget	Redeem before 23-07-2024	Redeem 23-07-2024 and after	Redeem 01-04-2025 and after	For FY 2024-25	For FY 2025-26
1	Listed Equity shares	112A	STT paid on buy and sell. Except : <a href="https://bit.ly/46Y1vWC">https://bit.ly/46Y1vWC</a> and <a href="https://bit.ly/3AxCAql">https://bit.ly/3AxCAql</a>	N	Y	Y	N	N	N	N	N	N	N	N	N/A	N/A
2	Equity MF	112A	Invests in domestic listed equity shares >=65%	N	Y	Y	N	N	N	N	N	N	N	N	No, as it invests >35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
3	Listed Shares Off-market	112.Pro.1, 2(42A)Pro.1	Capital gains from sale of listed shares through off-market route without paying STT	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
4	Unlisted Equity Shares	112, 2(42A)Pro.3	Capital gains from sale of unlisted domestic shares	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
5	Equity Oriented FoF	112A, 50AA	Invests in ETF (traded fund) >=90%; Such ETF invests >=90% in domestic listed equity shares. 50AA applicable. 111A also	N	Y	Y	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
6	Other Equity FoF	112, 50AA	Invests in other equity Mutual funds. Not satisfying the 90% ETF rule. Not equity oriented fund u/s 112A.	Y	N	N	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
7	Hybrid MF : EQ 35-65%	112	Funds with more than 35% & less than 65% of investments in domestic listed equity shares.	Y	N	N	N	N	N	N	N	N	N	N	No, as it invests >35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
8	Hybrid MF : EQ 0-35%	112, 50AA	Funds with less than 35% of investments in domestic listed equity shares. Includes pure debt funds.	Y	N	N	N	N	N	N	Y	Y	Y	Y	Yes, as it never invests >=35% in domestic equity shares.	Yes, as it invests >65% in debt instruments.
9	Debt FoF	112, 50AA	Funds that invest more than 65% in debt funds which invests more than 65% in debt and money market instruments.	Y	N	N	N	N	N	N	Y	Y	Y	Y	Yes, as it never invests >=35% in domestic equity shares.	Yes, as it invests >65% in debt instruments.
10	Commodity Fund/FoF	112, 50AA	Funds that invests in Commodity ETFs like Gold and Silver.	Y	N	N	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
11	Overseas Fund / FoF	112, 50AA	Funds that invests in foreign equity or other funds that invests in foreign equity	Y	N	N	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
12	Debt ETF	112, 50AA, 2(42A)Pro.1	Funds that invest more than 65% in debt and money market instruments, and is listed on an exchange in India.	Y+	N	N	N	N	N	N	Y	Y	Y	Y	Yes, as it never invests >=35% in domestic equity shares.	Yes, as it invests >65% in debt instruments.
13	Overseas ETF	112, 50AA, 2(42A)Pro.1	Funds that invests in foreign equity, and is listed on an exchange in India.	Y+	N	N	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
14	Commodity ETF	112, 50AA, 2(42A)Pro.1	Funds that invests in commodities like Gold and Silver, and is listed on an exchange in India.	Y+	N	N	N	N	N	N	Y	Y	Y	N	Yes, as it never invests >=35% in domestic equity shares.	No, as it never invests >65% in debt instruments.
15	Listed Bonds, SGB, ZCB	112.Pro.1, 2(42A)Pro.1	Capital gains that arises from the sale of Listed bonds, Sovereign Gold Bonds, Zero Coupon Bonds.	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
16	REITs/InVITs	112A, 2(42A)Pro.1	Capital gains from sale of units of Real Estate Investment Trusts and Infrastructure Investment Trusts	Y+	Y	Y	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
17	Overseas Shares/Bonds	112, 2(42A)Pro.3	Capital gains from sale of overseas shares or bonds	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
18	Unlisted pvt.shares NRIs	112.c.iii, 2(42A)Pro.3	Capital gains from unlisted shares of a company where the public are not substantially interested	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
19	Unlisted bonds NRIs	112.c.iii, 2(42A)	Capital gains from unlisted bonds	Y	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
20	MLDs Listed/unlisted	2(42A)Pro.1, 50AA	Capital gains from Market Linked Debentures	N	N	N	Y	Y	Y	Y	Y	Y	Y	Y	Yes, applicable for any period	Yes, applicable for any period
21	Unlisted Bond/ Debenture	2(42A)Pro.1, 112, 50AA	Capital gains from unlisted bonds / debentures	Y	N	N	N	N	Y	Y	N	N	Y	Y	Yes, applicable from 23rd July irrespective of acquisition	Yes, applicable from 23rd July irrespective of acquisition
22	Physical Gold	112, 2(42A)	Capital gains from sale of physical gold or silver	Y	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
23	Immovable property	112, 2(42A)Pro.3	Capital gains from sale of land / building	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.
24	VDA	115BBH	Any income from transfer of a Virtual Digital Asset like Cryptocurrencies.	N	N	N	N	N	N	N	N	N	N	N	No, as it does not come under definition.	No, as it does not come under definition.

Abbreviation	Description
2024_2 budget	The 2nd budget presented on 23-07-2024
Holding Period	Holding period to be classified as Long-Term
STCG	Short-term capital gain
LTCG	Long-term capital gain
Exemption	Exemption of Rs.1/1.25 Lakhs for LTCG from equity
Grandfathering <sup>1</sup>	Grandfathering of gains accrued before 01-02-2018
Grandfathering <sup>2</sup>	Grandfathering of difference of gains between old method and new method, for property acquired before 23-07-2024
Slab	As per normal tax slab rates
↑	With indexation

Section	What it does	What has changed	From
111A	Defines STCG rates for equity, equity oriented funds & units of business trusts	Rates changed : 15% to 20%	23-07-2024
112A	Defines LTCG rates for equity, equity oriented funds & units of business trusts, and defines "equity oriented fund"	Rates changed : 10% to 12.5%	23-07-2024
112	All other LTCG rates defined	Rates changed : 20% to 12.5%	23-07-2024
112 Pro.1	LTCG for Listed bonds, other listed securities, except ETF - 10% without indexation optional	Removed such option	23-07-2024
112 Pro.2	LTCG for immovable property acquired before 23-07-2024, calculated optionally at 20% with indexation.	New proviso added.	23-07-2024
112 c.iii	LTCG for NRIs - unlisted securities and shares of a company where the public are not substantially interested - at 10% without indexation	Removed such option	23-07-2024
2(42A)	Holding period defined to qualify for short-term	Default holding period changed : 36 months to 24 months	23-07-2024
2(42A) Pro.1	Holding period for any listed security (except ETFs), equity MF, zero coupon bond, UTI units - 12 months	Included ETFs, REITs/InvITs also. "(other than a unit)" omitted.	23-07-2024
2(42A) Pro.3	Holding period for unlisted shares, immovable property - 24 months	Omitted, as the period is the same even without this proviso.	N/A
48 Pro.2	Indexation for LTCG	Indexation removed	23-07-2024
50AA	Resets LTCG to STCG for Specified MF acquired on/after 01-04-2023, and Market Linked Debentures	Included Unlisted bonds & Unlisted debentures acquired during any period.	23-07-2024
50AA Expl.(ii)	Specified MF defined as funds investing <=35% in domestic equity shares	Specified MF means funds investing >65% in debt instruments, or FoF investing >65% in such funds.	01-04-2025