



SIP BREWERY - FY P&L Report

Financial Year 2023-24 (April - March)



FY Summary

₹3,50,000

Total Invested

₹77,500

Total Gains

₹8,500

Dividend Income

₹11,210

Total Tax Liability



Detailed Transaction History

Date	Type	Fund Name	Amount	NAV	Units	Holding Period	Gain Type	Gain/Loss	Tax
2023-04-15	BUY	HDFC Top 100 Fund	₹50,000	₹742.3	67.38	11 months	STCG	₹8,500	₹1,700
2023-05-20	BUY	SBI Blue Chip Fund	₹75,000	₹62.45	1201.44	10 months	STCG	₹12,000	₹2,400
2022-06-10	BUY	ICICI Value Discovery	₹1,00,000	₹148.92	671.73	21 months	LTCG	₹25,000	₹3,000
2022-08-15	BUY	Axis Midcap Fund	₹80,000	₹82.15	974.16	19 months	LTCG	₹18,000	₹2,160
2023-12-05	SELL	Kotak Small Cap Fund	₹45,000	₹225.67	199.41	8 months	STCG	₹5,500	₹1,100
2024-01-20	DIVIDEND	HDFC Hybrid Equity	₹8,500	N/A	N/A	N/A	DIVIDEND	₹8,500	₹850



Short-Term Capital Gains (STCG)

Total STCG: ₹26,000

Tax Rate: 20% (Correct Rate)

Tax Payable: ₹5,200



Long-Term Capital Gains (LTCG)

Total LTCG: ₹43,000

Tax Rate: 12% (Correct Rate)

Tax Payable: ₹5,160

Holdings < 12 months

Holdings > 12 months





Dividend Income

Total Dividend: ₹8,500

TDS Deducted: ₹850 (10%)

Net Dividend: ₹7,650

Tax Optimization Insights

-  Hold investments for >12 months to benefit from lower LTCG tax rates (12% vs 20%)
-  Consider tax-loss harvesting to offset capital gains before March 31st
-  Invest ₹1,50,000 more in ELSS to fully utilize 80C benefits and save ₹46,800 in taxes
-  Your LTCG utilization: ₹43,000 (₹57,000 remaining exemption available)