



Did you know...

you could avail tax credit for up to **Rs.125,000** by investing in Mutual Funds?

NAFA Funds offers the opportunity to its valued customers to avail tax savings and earn profits at the same time. As per Section 62 of the Income Tax Ordinance, 2001 an investor investing in Mutual Funds can avail tax credit up to Rs.125,000 for Non-Salaried Individuals & up to Rs.100,000 for Salaried Individuals.

Now reducing your Income Tax Liability for the financial year 2011-12 is as simple as A-B-C!

To avail tax credit, all you need to do is to follow these 3 steps:

- Invest in NAFA Funds up to your tax ceiling before June 30, 2012. Following table identifies tax ceiling for various taxable income brackets.
- Claim Tax Credit on the investment from your Tax Liability of 2011-2012.
- Hold your investment for three years from the time of investment

If you have not invested with NAFA Funds to avail this amazing opportunity then now is the time. Call our toll free helpline # 0800-20001 to get started.

For Salaried Individuals							
Yearly Taxable Income	Investment Amount to claim maximum Tax Credit *	Income Tax Slab	Tax Credit	Fund's Return NGSF**	Profit on Investment	Total Return from investment in NAFA Fund ***	
						Amount (Rs)	%
	a	b	c=axb	d	e=axd	f=c+e	g=(f/a)x100
350,000	52,500	0.00%	0	11.26%	5,912	5,912	11.26%
400,000	60,000	1.50%	900	11.26%	6,756	7,656	12.76%
450,000	67,500	2.50%	1,688	11.26%	7,601	9,289	13.76%
550,000	82,500	3.50%	2,888	11.26%	9,290	12,178	14.76%
650,000	97,500	4.50%	4,388	11.26%	10,979	15,367	15.76%
750,000	112,500	6.00%	6,750	11.26%	12,668	19,418	17.26%
900,000	135,000	7.50%	10,125	11.26%	15,201	25,326	18.76%
1,050,000	157,500	9.00%	14,175	11.26%	17,735	31,910	20.26%
1,200,000	180,000	10.00%	18,000	11.26%	20,268	38,268	21.26%
1,450,000	217,500	11.00%	23,925	11.26%	24,491	48,416	22.26%
1,700,000	255,000	12.50%	31,875	11.26%	28,713	60,588	23.76%
1,950,000	292,500	14.00%	40,950	11.26%	32,936	73,886	25.26%
2,250,000	337,500	15.00%	50,625	11.26%	38,003	88,628	26.26%
2,850,000	427,500	16.00%	68,400	11.26%	48,137	116,537	27.26%
3,550,000	500,000	17.50%	87,500	11.26%	56,300	143,800	28.76%
4,550,000	500,000	18.50%	92,500	11.26%	56,300	148,800	29.76%
4,750,000	500,000	20.00%	100,000	11.26%	56,300	156,300	31.26%

For Non Salaried Individuals							
Yearly Taxable Income	Investment Amount to claim maximum Tax Credit *	Income Tax Slab	Tax Credit	Fund's Return NGSF**	Profit on Investment	Total Return from investment in NAFA Fund ***	
						Amount (Rs)	%
	a	b	c=axb	d	e=axd	f=c+e	g=(f/a)x100
500,000	75,000	7.50%	5,625	11.26%	8,445	14,070	18.76%
750,000	112,500	10.00%	11,250	11.26%	12,668	23,918	21.26%
1,000,000	150,000	15.00%	22,500	11.26%	16,890	39,390	26.26%
1,500,000	225,000	20.00%	45,000	11.26%	25,335	70,335	31.26%
3,000,000	450,000	25.00%	112,500	11.26%	50,670	163,170	36.26%
3,400,000	500,000	25.00%	125,000	11.26%	56,300	181,300	36.26%

* 15% of Annual Taxable Income or investment amount or Rs. 500,000/- whichever is lower.

** NAFA Government Securities Liquid Fund's Return (March 31, 2011 - March 31, 2012).

*** The return is applicable for year 1 only. For availing Tax Benefits in year 2 & 3, additional investment need to be made in accordance with the tax ceiling of those years.