

Responsible Value Investing

Tax Return Guide on Mutual Fund Investments 2026-27

How to report mutual fund investments, tax rebates and related incomes on the NBR's e-Tax
Return portal

Income Year July 2025 – June 2026

Assessment Year 2026-27

EDGE AMC LIMITED

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This guide focuses solely on tax entries related to mutual fund related investment activities. This is for general information only and is not a substitute for professional tax advice. Screenshots are from the NBR e-Return portal; all values shown in them are illustrative.

Getting Started

There were considerable changes in the tax code (Finance Bill) this year that has significant implication for your total tax liability and tax return filing process. Side by side National Board of Revenue (NBR) has launched the new e-Tax Return System (<https://etaxnbr.gov.bd>), thereby making things easy for average tax payers. For harnessing full advantage of investments in mutual funds, you should reap the benefit of tax rebate, tax exempted realized capital gain and lower dividend and capital gain taxes. Just to highlight the key advantages on the offering for you as a mutual fund investor- this year's changes are remarkable:

1. Maximum tax rebate you can get from investing in mutual funds are now set at BDT 750,000 which was just BDT 50,000 before
2. You can earn capital gain of BDT 50 lac a year from stocks and mutual funds. You can now invest in fixed income mutual funds like EDGE High Quality Income Fund, earn decent returns while staying away from stock market volatilities (such funds generally invest in bank deposits, treasury and corporate bonds only), get tax rebate and pay no tax for up to BDT 50 lac capital gain!
3. Maximum tax rate on dividend income from mutual funds is set at 15% versus more than 40% last year. The new rule will lower your tax burden significantly if you have higher level of taxable income.
4. Even if you are earning more than BDT 50 lacs in total capital gain from listed stocks and mutual funds, you will pay just 15% capital gain tax now on the above BDT 50 lac limit which was effectively more than 40% before.

With all these huge advantages, mutual fund investments can materially reduce your tax liability while generating stronger income flow from long-term wealth accumulation perspective. So, get ready to invest more aggressively from this year.

For benefiting from these opportunities, you have to file your tax return properly and timely. In this guide, we will focus on how you can report various mutual fund investment related financials in due fields of e-Tax Return system. So, let's get started!

You would need following documents to complete your return filing most effectively within minutes:

- Your subscription and redemption/ sale confirmation(s) and tax certificates from the asset manager of your invested funds
- Your BO account portfolio statement, ledger and tax certificate
- The total realized gain for the income year (1 July 2025 to 30 June 2026)

If you are not sure of the figure, EDGE AMC can provide you a gain/loss statement for the year — just contact our investor service team.

Chapter 1: Setting up your “Assessment Information”

Before you can report any dividend income, capital gain or claim any rebate, the e-Return system needs to know what kinds of income you had during the year. Log in at <https://etaxnbr.gov.bd>, open Regular e-Return, and start on the Assessment Information screen. Check that the Assessment Year and Income Year shown on the left match the year you are filing for.

Image 1 below shows this screen. Three areas are marked in red — switch them if you earned related line of income in the tax year ended on June 30th 2026.

Step 1 (red box 1) — Tax Exempted Income. Select "Yes" if you realized any capital gain from transferring or selling units of mutual funds or listed stocks. Your realized capital gain from selling fund units or listed shares is exempt for up to a limit of BDT 50 lacs in a year. However, such exempt income must still be reported in the return, so this must be turned on.

Step 2 (red box 2) — Any taxable income in the income year? Select "Yes" if you earned more than tax-free income limit in combination of your salary income or dividends from funds or interest income.

Step 3 (red box 3) — Heads of Income. Chose the following heads based on your income sources:

- a. Tick “Capital Gains” if you have realized capital gain from selling- i) properties or shares of private companies for any amount, or ii) realized gain from selling listed shares or mutual funds for amount exceeding BDT 50 lacs in this tax year
- b. Tick “Income from Financial Assets” if you earned any interest income or dividend income (including dividend income from our funds) in this year

Assessment Information

Return Scheme ⓘ
Self

Assessment Year ⓘ
2026-2027

Income Year
From 01-07-2025 ⓘ To 30-06-2026 ⓘ

Resident Status
☒ Resident ☐ Non Resident

Tax Exempted Income 1
Any income which is fully exempted from tax? ⓘ
☒ Yes ☐ No

Heads of Income

Any taxable income in the income year? ⓘ 2
☒ Yes ☐ No

☒ Income from Employment ⓘ
☐ Income from Rent ⓘ
☐ Income from Agriculture ⓘ
☐ Income from Business or Profession ⓘ

☒ Capital Gains ⓘ 3
☒ Income from Financial Assets ⓘ
☐ Income from Other Sources ⓘ

Any income from the following sources?
☐ As a Partner of a Firm ⓘ
☐ As a Member of an AoP ⓘ
☐ Income Earned outside Bangladesh ⓘ
☐ Income Earned by the Spouse or Minor Children ⓘ (Not Assessed Separately)

Voluntary Disclosure of Income
☐ Voluntary Disclosure of Income under 1st Schedule ⓘ

Image 1: Assessment Information — steps 1, 2 and 3

Step 4 (red box 4) — Tax Rebate. Against "Claim tax rebate for investment?" select "Yes". Unless you do this, the Rebate tab stays locked.

Additional Information

Location of Main Source of Income ⓘ
Dhaka South City Corporation ⓘ

☐ War-wounded Gazetted Freedom Fighter/Wounded Gazetted July Fighter ⓘ
☐ Person with Disability/Third Gender ⓘ
☐ Claim Benefit as a Parent/Legal Guardian of a Person with Disability ⓘ

Tax Rebate 4
Claim tax rebate for investment? ⓘ
☒ Yes ☐ No

IT10B Requirements ⓘ

Gross Wealth over 50,00,000? ⓘ
☒ Yes ☐ No

Own Motor Car? ⓘ
☐ Yes ☒ No

Own Offshore Property? ⓘ
☐ Yes ☒ No

Shareholder director of a company? ⓘ
☐ Yes ☒ No

Have any House Property? ⓘ
☐ Yes ☒ No

Image 2: Tax Rebate switch — step 4

Once these four settings are saved, click Save & Continue and move on to the Income tab.

Chapter 2: Reporting your investment income on mutual funds

Income from a mutual fund or unit fund, such as the ones EDGE AMC offers, falls into three separate boxes in the e-Return system, and each one is entered on a different screen:

(a) Cash dividend paid to you by the fund; (b) Tax exempted realized capital gain for up to BDT 50 lacs per year; and (c) realized capital gain above that BDT 50 lac taka of annual limit.

A: Dividend Income

Dividend is the cash the fund distributes to you out of its own realized profit. It is normally paid after deducting tax at source, so you must report the gross amount and separately show the tax already deducted. Image 3 shows the screen with three marked areas.

Step 1 (red box 1) — On the Income tab, open the sub-tab "Income from Financial Assets".

Step 2 (red box 2) — Click "Add Another Type" and choose "Dividend (Any kind)" so that the dividend table opens.

Step 3 (red box 3) — Fill one row for each fund. Under "Name of the Company", type the name of the fund that generated dividend income for you during the tax year. Under "Gross Dividend Amount", enter the total dividend before any tax deduction, exactly as shown on the tax certificate from the asset manager of the fund (You can find your tax certificate on your [edgeamc.app](#) profile). Leave "Related Expenses" as zero unless you actually incurred a cost that relates to this income. Under "TDS", enter the tax already deducted at source, again as shown on the same tax certificate.

If you received dividend from more than one fund, click "Add" and use a separate row for each. The Net Income and Total TDS boxes at the bottom fill in on their own — do not type into them. Check that the Total TDS matches the sum of your tax certificate, because this amount is later adjusted against your tax bill. Then click Save & Continue.

Income Details

Assessment Income Rebate Expenditure Assets & Liabilities Tax & Payment Return View

Income from Employment Income from Financial Assets Capital Gain Income from Other Sources Tax Exempted Income

Dividend (Any kind)

+ Add Another Type

Dividend (Any kind)

+ Add

Name of the Company	Gross Dividend Amount	Related Expenses	TDS
1 EDGE AMC Growth Fund	1,00,000	0	15,000 3

Net Income

1,00,000

Total TDS

15,000

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Save Draft

→ Save & Continue

Image 3: Reporting dividend income — steps 1, 2 and 3

Note: You have to report dividend income from our fund along with TDS irrespective of whether you opted for cash dividends or CIP.

B: Tax Exempted Realized Capital Gain (up to BDT 50 Lac)

When you sell or surrender units of an EDGE Fund at a price higher than what you paid for it, the profit is called a realized capital gain. For an individual, capital gain from transferring listed shares or fund units is exempt from tax up to BDT 50 lakh in an income year. Exempt does not mean invisible — it must still be reported, on the Tax Exempted Income screen shown in Image 4.

Step 1 (red box 1) — Go to the Income tab.

Step 2 (red box 2) — Open the sub-tab "Tax Exempted Income".

Step 3 (red box 3) — In the "Tax Exempted Income Type" field, select "Other Exemption under 6th Schedule Part 1". Then under the "Paragraph No." field, select the option saying "Any Other Exemption Under 6th Schedule Part 1".

In the "Income" box select the clause covering capital gain from fund unit transfers. Under "Particulars", write a short plain description of what you sold, for example realized capital gain from selling units of a particular mutual fund. In "Receipt Reference No." and "Reference Date", type the reference number and date printed on the statement issued to

you by your asset manager. In "Amount of Income", enter your realized gain for the year, up to the exempt limit of BDT 50 lacs. Leave "Related Expense" blank unless you have an actual expense to claim. The "Tax Exempted Income" box at the bottom fills in automatically.

Image 4: Reporting exempt realized capital gain — steps 1, 2 and 3

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e-Return

Income Details

1

Assessment

Income

Rebate

Expenditure

Assets & Liabilities

Tax & Payment

Return View

Income from Employment

Income from Financial Assets

Capital Gain

Income from Other Sources

2

Tax Exempted Income

Other Exemption under 6th Schedule Part 1

Add Another Type

3

Tax Exempted Income Type ?

Other Exemption under 6th Schedule Part 1

Paragraph No. ?

Any Other Exemption Under 6th Schedule Part 1

Income ?

Clause 36: Capital gain from fund unit transfers

Particulars ?

Realized capital gain from selling units of mutual funds

Receipt Reference No. ?

EDGE/EDGEHQIF/XX/2026

Reference Date ?

30-06-2026

Amount of Income ?

50,00,000

Related Expense ?

Tax Exempted Income ?

50,00,000

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Save Draft

Save & Continue

Note: the exemption is for ordinary investors. It does not apply to units held as a sponsor, director or placement holder. Keep the statement you referenced here on file, as it is your evidence for the figure.

C: Realized Capital Gain Above the BDT 50 Lac Limit

If your total realized gain for the year is more than the exempt limit of BDT 50 lacs, only the excess is taxable. So, If your realized gain from a mutual fund investment is less than BDT 50 lacs in this year, you do not have to follow steps suggested in this section. You report only that excess separately on the Capital Gain screen shown in Image 5. Do not repeat the exempt portion here — it has already been reported in section B above.

Step 1 (red box 1) — On the Income tab, open the sub-tab "Capital Gain".

Step 2 (red box 2) — Click "Add Another Category" and select the category for "Transfer of shares of a listed company by an individual".

Step 3 (red box 3) — Fill the form from your own records: your own BO account number, the name of the brokerage house or institution through which the units are held, and the reference number and date of the portfolio or tax certificate issued to you. Under "Gross Realized Gain/Loss", enter only the part of your gain that exceeds the exempt limit, as the red note in the image points out. Enter any "Related Expenses" you actually incurred; the "Net Realized Gain" is then calculated for you.

Income Details

Assessment **Income** Rebate Expenditure Assets & Liabilities Tax & Payment Return View

Income from Employment Income from Financial Assets **Capital Gain** Income from Other Sources Tax Exempted Income

Transfer of share of listed Company (Individual) + 2

+ Add Another Category

Transfer of share of listed Company (Individual) 3

BO ID No. ?

1205121212121212

Brokerage House Name ?

ABC Securities

Portfolio Statement Reference No. ?

EDGE/EDGEHQIF/000/2026

Reference Date ?

18-05-2026



Gross Realized Gain/Loss ?

3,00,000

Only the realized capital gain amount in excess of tax exempted BDT 50 lacs

Related Expenses ?

Net Realized Gain ?

3,00,000

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Save Draft

→ Save & Continue

Image 5: Reporting capital gain above the exempt limit — steps 1, 2 and 3

Click Save & Continue. Your income reporting from funds is now complete.

Chapter 3: Reporting Investments for Tax Rebate

Investing in units of a mutual fund is an eligible investment, so the amount you put in during the income year earns you a tax rebate — a direct reduction of the tax you have to pay. Here is our tax rebate calculator that might help to estimate the total rebate you are entitled to against all the eligible investments: <https://www.edgeamc.com/tool/tax-rebate-calculator>

This is claimed on the Rebate tab shown in Image 6.

Step 1 (red box 1) — Open the "Rebate" tab from the row of tabs at the top.

Step 2 (red box 2) — You will see the list of Investment Categories. Find and tick "Unit Certificate/Mutual Fund/ETF/Joint Investment Scheme". Ticking the box opens the table beneath it.

Step 3 (red box 3) — Click "Add" and complete one row for each fund. Under "Name", type the name of the fund you invested in during the tax year. Under "Account No.", enter your unit holder, folio or BO account number as printed on your Tax Certificate on Transaction History from your online portal. Under "Issue Date", enter the date of purchase or allotment shown on that confirmation. Under "Investment Amount", enter the amount you actually invested during the income year — that is, between the first day and the last day of the income year, not before or after. The "Allowable Amount" is worked out by the system.

Invested in more than one fund? Use a separate row for each. At the bottom of the page, "Total Actual Investment" and "Total Allowable Investment for Rebate" add up on their own. Your rebate is not the full investment amount: it is the lowest of three figures — a small percentage of your total income, a percentage of your eligible investment, and an overall ceiling fixed by law. The system applies these limits for you, so simply enter the correct investment figures and let it calculate.

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e-Return

Rebate

Assessment Income **1** Rebate Expenditure Assets & Liabilities Tax & Payment Return View

Investment Category **2**

☐ Life Insurance Premium
☐ Deposit Pension Scheme (DPS)
☐ Approved Sanchayapatra & Other Govt. Securities
☒ Unit Certificate/Mutual Fund/ETF/Joint Investment Scheme **3**

+

 Add

	Name	Account No.	Issue Date		Investment Amount	Allowable Amount
1	EDGE AMC Growth F	062	09-02-2026		5,00,000	5,00,000

☐ Listed Stocks or Shares
☐ General Provident Fund (GPF)
☐ Recognized Provident Fund (RPF)
☐ Approved Superannuation Fund
☐ Approved Benevolent Fund & Group Insurance Premium
☐ Zakat Fund (Under Zakat Fund Management ACT 2023)
☐ Universal Pension Scheme
☐ Others

Total Actual Investment

5,00,000

Total Allowable Investment for Rebate

5,00,000

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Save Draft

→ Save & Continue

Image 6: Claiming rebate on fund investment — steps 1, 2 and 3

Before you submit: the rebate is allowed only if the return is filed on time, so do not leave filing to the last day. Keep your tax certificate, BO account statement and fund statements — the NBR can ask to see them. All figures shown in the images above are for illustration only; always enter your own figures from your own documents.

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