

Eight rule changes that touch a family's money this year

Tax, deposits, gold bonds, pre-IPO shares, PMS and SIFs: what changed, from when, and where it is written. Each item links to the Compound piece that works it through, with every source listed at the end.

MONEY SENT ABROAD · FROM 1 APRIL 2026

The bank keeps 20% above ₹10 lakh a year sent to invest

TCS on LRS transfers for investing and gifts stays at 20% of the amount above ₹10 lakh in a financial year. Self-funded education and medical transfers fall to 2%; education paid by a loan from a financial institution has none. TCS shows in Form 26AS and counts against your income tax for the year.

Finance Act, 2026. revamoney.xyz/compound/tcs-money-sent-abroad-how-it-comes-back

INCOME TAX · NEW REGIME

₹12 lakh of income pays no tax, unless part of it is gains on shares

The rebate of up to ₹60,000 covers total income up to ₹12 lakh, or ₹12.75 lakh of salary after the ₹75,000 standard deduction. It does not cover tax at special rates, such as gains on listed shares and equity funds.

Finance Act, 2025, carried into FY 2026-27. Residents only.

CAPITAL GAINS · FY 2026-27

Rates unchanged since July 2024; buybacks move back to capital gains

Long-term gains on listed shares and equity funds: 12.5% above ₹1.25 lakh a year. Short-term: 20%. Budget 2026 kept these rates. Money from a buyback is again taxed as capital gains.

Finance (No. 2) Act, 2024; Finance Act, 2026. revamoney.xyz/compound/capital-gains-fy-2026-27

SOVEREIGN GOLD BONDS · FROM 1 APRIL 2026

Gold bonds cashed in early are now taxed

The capital gains exemption now applies only to individuals who subscribed at issue and hold to maturity. Early redemption through RBI after year five, and any bond bought on the exchange, pays 12.5% long-term capital gains tax plus surcharge and cess.

Finance Act, 2026. revamoney.xyz/compound/sgb-early-redemption-tax-2026

BULK DEPOSITS · FROM 1 OCTOBER 2026

A ₹3 crore FD now has a rate card published every morning

A single rupee FD of ₹3 crore or more is a bulk deposit. Banks must post bulk rates on their websites by 10:10 am each business day and pay exactly those rates. They may price deposits differently by who places them and whether they can be broken early.

RBI directions on interest rates on deposits. revamoney.xyz/compound/rbi-bulk-fd-3-crore-daily-rate-card

PRE-IPO SHARES

The listing day is not the day you can sell

Websites that trade unlisted shares are not authorised by SEBI, so disputes get no exchange complaint route. After listing, pre-IPO shares held by anyone other than the promoters are locked for six months from allotment.

SEBI ICDR Regulations; SEBI investor caution. revamoney.xyz/compound/pre-ipo-unlisted-shares-lock-in-sebi

PMS · NOTIFIED 7 OCTOBER 2026, IN FORCE 1 APRIL 2027

SEBI rewrote the PMS rulebook

The ₹50 lakh minimum, direct mutual fund plans only and the ban on upfront fees carry over. Clients who invested before January 2020 must meet the ₹50 lakh minimum within 12 months. Portfolio managers may buy IPOs, new bond issues and foreign securities.

SEBI (Portfolio Managers) Regulations, 2026. revamoney.xyz/compound/sebi-pms-regulations-2026-what-changes

SPECIALISED INVESTMENT FUNDS · SINCE APRIL 2025

A fund type that starts at ₹10 lakh

Fund houses can run long-short strategies in SIFs, between a mutual fund and a PMS, with a ₹10 lakh minimum per investor across a fund house's SIFs.

SEBI circular on Specialised Investment Funds, February 2025. revamoney.xyz/compound/sifs-explained