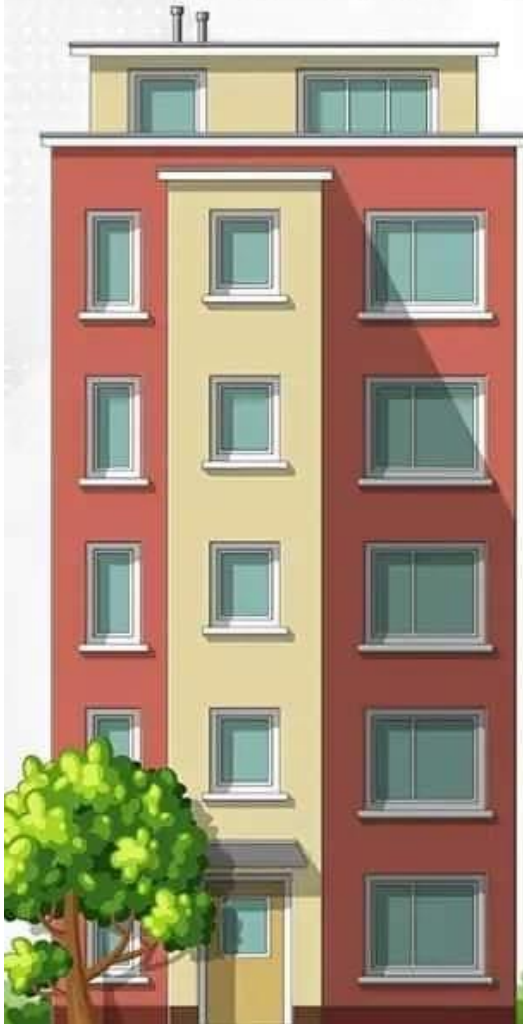


# THE ILLUSION OF RENTAL INCOME



₹ 4 Crore	Cost of the flat
₹ 1 Lakh	Rent income per month
₹ 10,000	Less: Society maintenance charges
₹ 1,000	Less: property tax (Yearly Rs 12,000)
₹ 89,000	Rental income in your hands, per month

What is your rate of return? **2.67%**

Interest on SBI's 3-year fixed deposit

**5.30%**

Interest on Post Office Monthly Income Scheme

**6.60%**

Returns from diversified equity mutual funds

**13.08%**

Returns from debt mutual funds\*

**8.16%**

\*Only short-term, corporate and Banking & PSU debt funds considered