

XYZ Calculators

Income Tax - Old and New Regime tax comparison

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Currency: ₹ (India)

Recommended Regime

Old Regime

You save ₹65,485.99 with this regime.

Personal & Income Details

Financial Year	2026-27
Age Group	Below 60 years
Employment Type	Salaried
City Type	Non-Metro
Salary Income	₹50,00,000.00

Tax Calculation Breakdown

Component	Old Regime	New Regime
Total Deductions	₹12,21,891.00	₹2,37,000.00
Taxable Income	₹37,78,109.00	₹47,63,000.00
Tax on Slabs	₹9,45,932.70	₹10,08,900.00
Rebate u/s 87A	₹0.00	₹0.00
Tax after Rebate	₹9,45,932.70	₹10,08,900.00
Capital Gains Tax	₹0.00	₹0.00
Surcharge	₹0.00	₹0.00
Cess (4%)	₹37,837.31	₹40,356.00
Total Tax Payable	₹9,83,770.01	₹10,49,256.00

HRA Breakdown

Actual HRA Received	₹7,67,880.00
40% of Basic Salary (Non-Metro (40%))	₹6,33,200.00
Rent Paid - 10% Basic	₹6,33,700.00
Exempt HRA	₹6,33,200.00
Taxable HRA	₹1,34,680.00
Applied Rule	Non-Metro (40%)

Deduction Summary (Old Regime)

Deduction	Amount
Section 80C	₹1,50,000.00
Section 80CCD(1B)	₹50,000.00
Section 80CCD(2) - Employer NPS	₹1,62,000.00
Section 80D	₹50,000.00
Home Loan Interest	₹1,49,191.00
Professional Tax	₹2,500.00

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