

XYZ Calculators

Income Tax - Old and New Regime tax comparison

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Currency: ₹ (India)

Recommended Regime

Old Regime

You save ₹2,29,538.40 with this regime.

Personal & Income Details

Financial Year	2025-26
Age Group	Below 60 years
Employment Type	Salaried
City Type	Metro
Salary Income	₹45,84,500.00

Tax Calculation Breakdown

Component	Old Regime	New Regime
Total Deductions	₹15,85,700.00	₹75,000.00
Taxable Income	₹29,98,800.00	₹45,09,500.00
Tax on Slabs	₹7,12,140.00	₹9,32,850.00
Rebate u/s 87A	₹0.00	₹0.00
Tax after Rebate	₹7,12,140.00	₹9,32,850.00
Capital Gains Tax	₹0.00	₹0.00
Surcharge	₹0.00	₹0.00
Cess (4%)	₹28,485.60	₹37,314.00
Total Tax Payable	₹7,40,625.60	₹9,70,164.00

HRA Breakdown

Actual HRA Received	₹12,00,000.00
50% of Basic Salary (Metro (50%))	₹12,00,000.00
Rent Paid - 10% Basic	₹10,60,000.00
Exempt HRA	₹10,60,000.00
Taxable HRA	₹1,40,000.00
Applied Rule	Rent paid - 10% of Basic

Deduction Summary (Old Regime)

Deduction	Amount
Section 80C	₹1,50,000.00
Section 80CCD(1B)	₹50,000.00
Section 80D	₹1,00,000.00
Home Loan Interest	₹2,00,000.00
Professional Tax	₹2,500.00
Other Deductions	₹48,200.00

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