

# XYZ Calculators

## Income Tax - Old and New Regime tax comparison

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Currency: ₹ (India)

Recommended Regime

## Old Regime

You save ₹67,115.88 with this regime.

### Personal & Income Details

Financial Year	2025-26
Age Group	Below 60 years
Employment Type	Salaried
City Type	Metro
Salary Income	₹38,39,388.00

### Tax Calculation Breakdown

Component	Old Regime	New Regime
Total Deductions	₹12,27,115.00	₹2,37,000.00
Taxable Income	₹26,12,273.00	₹36,02,388.00
Tax on Slabs	₹5,96,181.90	₹6,60,716.40
Rebate u/s 87A	₹0.00	₹0.00
Tax after Rebate	₹5,96,181.90	₹6,60,716.40
Capital Gains Tax	₹0.00	₹0.00
Surcharge	₹0.00	₹0.00
Cess (4%)	₹23,847.28	₹26,428.66
Total Tax Payable	₹6,20,029.18	₹6,87,145.06

## HRA Breakdown

Actual HRA Received	₹7,67,880.00
50% of Basic Salary (Metro (50%))	₹7,67,880.00
Rent Paid - 10% Basic	₹6,38,424.00
Exempt HRA	₹6,38,424.00
Taxable HRA	₹1,29,456.00
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 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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