

Old vs New Regime & Deduction Optimiser

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Compares the old vs new tax regime for an individual and recommends the optimal choice with a deduction plan and the annual saving. Use it at the start of the year or before filing. For advance-tax instalments, use the Advance Tax Calculator.

Purpose of this tool & output

Find the tax regime and deduction mix that minimises your tax

How the output is used

Use it to find the tax regime and deduction mix — old versus new — that minimises your tax for the year.

Who should vet it

Your CA, to confirm the deductions and regime choice before you commit for the year.

Important cautions

Slabs/rebates change yearly; confirm for the specific assessment year with a CA.

Companion documents

- Multi-State Income Tax Nexus
- Advance Tax Calculator
- TDS Applicability & Rate Finder
- Permanent Establishment (PE) Risk Assessor
- Transfer-Pricing Documentation Guide
- Income-Tax Notice Response Drafter

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.