Income Tax (आय कर)

✓# Slab → Old
→ New

✓# Tax Avoidance (कर बचाव)

✓# Tax Evasion (कर चोरी)

✓# Tax Rebate (कर छूट)

✓# Tax Deduction (कर कटौती)

Cess

Surcharge (अधिभार)

TDS

Income Tax Regime

Old Tax Regime

1. Upto ₹2.5L → NILL
2. ₹250,000 - ₹5L → 5%
3. ₹5L - ₹10L → 20%
3. ₹10L से ऊपर → 30%

New Tax Regime

1. Upto ₹3L → NILL
2. ₹3L - ₹6L → 5%
3. ₹6L - ₹9L → 10%
4. ₹9L - ₹12L → 15%
5. ₹12L - ₹15L → 20%
6. ₹15L - Above → 30%

Note: → ① लोगों को स्वतंत्र
कि वह या तो पुराने
या Tax Regime का पालन कर सकते

② Income Tax → Income Tax Act, 1961
(आय कर)

Income Tax

Old Tax Regime

कुल आय
Gross Income → ₹ 20,00,000/-
[Standard Deduction] → − 50,000 ✓
− ₹ 1,50,000 ✓
[Income Tax Act, 1961 80CC] → − ₹ 2,00,000 ✓
Home Loan →
Taxable Income → ₹ 16,00,000

New Tax Regime

₹ 20,00,000
− 50,000 → मानक कटौती (SD)
₹ 19,50,000

Old Tax Regime

Taxable Income → ₹16,00,000/-

Apl. — March

0 | 2.5 | 5 | 10 | 16

- 0 – 2.5: NILL
- 2.5 – 5: 2.5 × 5% = $\boxed{7500}$
- 5 – 10: 5 × 20% = $\boxed{1,00,000}$
- 10 – 16: 6 × 30% = $\boxed{1,80,000}$

$\boxed{\# ₹2,87,500}$ × Health & Education Cess } → 4%

#TDS

ITR

New Tax Regime

Taxable Income } → ₹ 19,50,000

Apl — March

0 | 3L | 6 | 9 | 12 | 15 | 19.5

- 0 – 3L: NILL
- 3 – 6: 3 × 5% = $\boxed{15000}$
- 6 – 9: 3 × 10% = $\boxed{30,000}$
- 9 – 12: 3 × 15% = $\boxed{45,000}$
- 12 – 15: 3 × 20% = $\boxed{60,000}$
- 15 – 19.5: 4.5 × 30% = $\boxed{1,35,000}$

$\boxed{\# ₹2,85,000}$

Cess	Surcharge
# Tax on Tax (कर पर कर)	# Tax on Tax
# हर व्यक्ति भुगतान करता है	# जब एक स्तर के बाद आय होती है तब लागू होता है।
# किसी विशेष नाम से लागू होता है।	# Income → ₹ 50lk – ₹ 1Cr. → 10% ₹ 1Cr. – ₹ 2Cr → 15% ₹ 2Cr. & Above → 25%
	# कोई विशेष नाम नहीं होता।

Budget → 2023-24

⇓

Tax Rebate (कर - छूट)

⇓

$\boxed{\text{upto ₹25,000/-}}$

4,50,000

₹5,00,000

− 50,000

₹4,50,000

0 ↓ 2.5 ↓ 4.5

NILL

2L x 5%

$\boxed{\text{₹10,000}}$

₹7,50,000

− 50,000/-

7,00,000

0 ↓ 3 ↓ 6 ↓ 7

NILL

3x5% = 15,000

1x10% = 10000

₹25,000/-

Section 80(C)

- PF
- NSC
- Life Insurance का Premium
- SSY
- Tuition Fee

→ Upto ₹1.5Lk.

Tax Avoidance (कर-बचाव) → Legally → Income को Tax से माफ ✓

Tax Evasion (कर-चोरी) → गैर-कानूनी → Income को Tax से माफ

Corporate Tax (निगम कर)

कंपनी → लाभ → Tax
(निवल आय)
Net Income

पुरानी कंपनी
(More than 1 year)
@ 22% (पहले 30%)

नई कंपनी
(Less than 1 year)
@ 15% (25%)

Capital Gain Tax (पूंजी लाभ कर)

Investment (निवेश) → ₹ 2 Lk.

↓

Return

↓

$\boxed{₹ 2.5 Lk.}$ → $\boxed{₹ 50,000}$

↓

Capital Gain (पूंजी लाभ)

Gold
- Less than 3 Years → STCGT
- More than 3 Years → LTCGT

Land (अचल परिसंपत्ति) (Immovable Assets)
- Less than 2 Years → STCGT
- More than 2 Years → LTCGT

Shares
- Less than 1 Year → Short term Capital Gain Tax
- More than 1 Year → Long-term Capital Gain Tax

Security Transaction Tax
(प्रतिभूति लेन-देन कर)

2004 पेश किया गया था।

निवेशक (Investor) → shares → खरीदे एवं बेचे → tax → STT

Dividend Distribution Tax

\# Company → Dividend → Distribute

Tax → DDT

\# It is abolished in 2020

\# @ 15% दर

Minimum Alternate Tax
(न्यूनतम वैकल्पिक कर)

Imposed on those Companies → Zero Profit

Introduced → 1997-98

@ 15% (पहले @ 18.5%)

Global Minimum Tax

\# घोषणा → Oct. 2021 → OECD ने की थी।

\# 136 देशों ने सहमती दी है।

\# @15%

Fringe Benefit Tax

Company → Employee → Flats, Cars, Mobiles etc.

Expenditure (व्यय) → Tax ✓

लागू → 2005

@ 30%

2009 में समाप्त कर दिया गया

Wealth Tax

\# Wealth Tax Act, 1957

\# 2016 → समाप्त कर दिया गया