

# Salary Hike & In-hand Salary Calculator FY 2026-27

Turn any CTC into monthly in-hand salary after PF, professional tax and income tax, compare it with a hike or a new offer side by side, and see which tax regime leaves you more.

## What the full file has

**CTC:** Current and new CTC, component by component.

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**In-hand:** Monthly take-home, tax and the real increase for both salaries.

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**Regime Check:** Tax on the new salary under both regimes, so you pick the cheaper one.

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Free 3-page preview: the next pages show the sample file exactly as it looks in Excel and Google Sheets.

## Get the full Salary Hike & In-hand Salary Calculator FY 2026-27

Blank file for your own data plus the sample file. Works in Excel, Google Sheets and WPS Office.

[draftstack.in/product/salary-hike-in-hand-salary-calculator](https://draftstack.in/product/salary-hike-in-hand-salary-calculator)

## In-hand

Monthly take-home, tax and the real increase for both salaries.

Salary Hike In Hand Calculator.xlsx

fx

In-hand

In-hand

| Yearly                           | Current    | New        |
|----------------------------------|------------|------------|
| Gross salary (CTC minus empl...  | ₹11,46,000 | ₹13,32,000 |
| Employee PF                      | ₹64,800    | ₹74,520    |
| Professional tax                 | ₹2,500     | ₹2,500     |
| Taxable income                   | ₹10,71,000 | ₹12,57,000 |
| Income tax (with cess)           | ₹0         | ₹59,280    |
| Take-home in the year            | ₹10,78,700 | ₹11,95,700 |
| Of which variable pay            | ₹60,000    | ₹75,000    |
| Monthly in-hand (without vari... | ₹84,892    | ₹93,670    |

|          |              |                 |                    |
|----------|--------------|-----------------|--------------------|
| CTC hike | In-hand hike | Extra per month | Extra tax per year |
|          | 15.8%        | 10.3%           | ₹8,778             |
|          |              |                 | ₹59,280            |

Monthly in-hand leaves out variable pay, which most companies pay quarterly or yearly.

Start Here

Settings

CTC

In-hand

Regime Check

Lists

## CTC

Current and new CTC, component by component.

Salary Hike In Hand Calculator.xlsx

fx CTC

### CTC

Yearly amounts. Type yours in the yellow cells.

| Component                  | Current CTC | New CTC    | Change    |
|----------------------------|-------------|------------|-----------|
| Basic                      | ₹5,40,000   | ₹6,21,000  | ₹81,000   |
| HRA                        | ₹2,16,000   | ₹2,48,400  | ₹32,400   |
| Special allowance          | ₹2,88,000   | ₹3,45,600  | ₹57,600   |
| LTA                        | ₹30,000     | ₹30,000    | ₹0        |
| Other allowances           | ₹12,000     | ₹12,000    | ₹0        |
| Employer PF                | ₹21,600     | ₹21,600    | ₹0        |
| Gratuity (in CTC)          | ₹25,974     | ₹29,870    | ₹3,896    |
| Variable pay / bonus       | ₹60,000     | ₹75,000    | ₹15,000   |
| Insurance & other benefits | ₹6,426      | ₹6,530     | ₹104      |
| Total CTC                  | ₹12,00,000  | ₹13,90,000 | ₹1,90,000 |

Start Here Settings **CTC** In-hand Regime Check Lists