Shubhchintak
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USE YOUR FY
2025 - 2026 TAX SAVINGS
TO BUILD LONG-TERM WEALTH



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Introduction

The Union Budget for FY2025-26 brought good news for taxpayers under the New Tax Regime.With higher tax exemption limits and lower liability at various income levels, many salaried individuals will find extra money in their hands this financial year.

Taxpayers have two choices with this extra tax savings – either to increase their lifestyle spending or to invest systematically and create long-term wealth. Making the right choice can define their financial future.



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Budget Comparison: New Tax Regime (FY2024-25 vs FY2025-26)

FY 2024 -2025		FY 2025 -2026	
Income Tax Slabs	**Tax Rates**	**Income Tax Slabs**	**Tax Rates**
Up to Rs. 3 lakh	NIL	Up to Rs. 4 lakh	NIL
Rs. 3 lakh - Rs.7 lakh	5%	Rs. 4 lakh - Rs.8 lakh	5%
Rs. 7 lakh - Rs. 10 lakh	10%	Rs. 8 lakh - Rs.12 lakh	10%
Rs. 10 lakh - Rs. 12 lakh	15%	Rs.12 lakh - Rs.16 lakh	15%
Rs. 12 lakh - Rs. 15 lakh	20%	Rs.16 lakh - Rs. 20 lakh	20%
Above Rs. 15 lakh	30%	Rs. 20 lakh - Rs. 24 lakh	25%
		Above Rs. 24 lakh	30%

Hypothetical Tax Savings at Different Income Levels (New Tax Regime)

Gross Salary Income	Tax Payable FY 24 - 25	Tax Payable FY 25 - 26	Savings
₹10,00,000	₹44,200	₹0	₹44,200
₹12,75,000	₹83,200	₹0	₹83,200
₹20,00,000	₹2,78,200	₹1,92,400	₹85,800
₹25,00,000	₹4,34,200	₹3,19,800	₹1,14,400
₹30,00,000	₹5,90,200	₹4,75,800	₹1,14,400

Note: Standard deduction of ₹75,000 and Cess of 4% is considered in all cases. Sec 87A rebate of ₹60,000 is considered for FY2025-26.

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What If You Invest This Tax Saving Through SIP?

Let's see how much wealth you could build by investing your saved tax as a monthly SIP. Assumption: 12% annual return.

Annual Tax Saved	Monthly SIP	Wealth in Yrs (₹)			
		5	10	15	20
₹44,200	₹3,683	₹2,98,732	₹8,25,199	₹17,53,014	₹33,88,141
₹83,200	₹6,933	₹5,62,318	₹15,53,316	₹32,99,791	₹63,77,678
₹85,800	₹7,150	₹5,79,891	₹16,01,857	₹34,02,910	₹65,76,980
₹1,14,400	₹9,533	₹7,73,188	₹21,35,809	₹45,37,213	₹87,69,307

This table shows how small, consistent investments of saved tax can compound into meaningful wealth over time. Please note returns are not guaranteed, and the above table is for illustration purposes only.

Conclusion



The revised New Tax Regime for FY2025-26 not only helps you save more but also gives you a chance to **build long-term financial security** – if you take the next step and invest that surplus.

Don't let this opportunity slip into **untracked spending.** Instead, treat your tax savings like a bonus and put them to work through smart investing.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed. The provided SIP chart is purely for illustration purposes, and note that real-world circumstances may cause variations from these projected figures. This is not a piece of financial advice and it's for educational purposes only.

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