Kush Khair
CHARTERED ACCOUNTANT

KUSH KHAIR - CALCULATOR COVERAGE, NAV13

Coverage document updated: 14 September 2026

DATA HANDLING

Income-tax, investment and financial-planning calculators process inputs in the browser. GST calculators and HSN/SAC search send calculation/search inputs to the website server using protected POST requests. GST inputs are not retained as client records. The GST module does not retain entered values or results. It does not need personal identifiers or uploaded files. Downloads contain the exported figures; store them as carefully as your records. Prefilled amounts are examples. Results are educational estimates.

YEAR AND ACT

Tax Year 2026-27 uses the Income-tax Act, 2025. Earlier supported income years (FY 2022-23 through FY 2025-26) use the Income-tax Act, 1961 and applicable amendments. Old/new tax regimes are separate from the old/new Acts. Confirm the income year, residency and taxpayer type before relying on a comparison.

INCOME TAX, SALARY, REFUND AND PROPERTY

Select Resident (ROR), Resident but not ordinarily resident (RNOR), or Non-resident (NR) for the selected year. The tool does not determine legal residency from travel records. ROR includes worldwide supported income. RNOR includes Indian received/accruing/deemed income and qualifying foreign income from a business controlled in, or profession set up in, India. NR includes income within the stated Indian receipt/accrual/deeming rules.

Enter Indian-scope salary, interest and other supported ordinary income in the main fields. Separate foreign fields cover salary, other ordinary income and verified positive net controlled-business/profession income first received and accruing abroad, with no Indian deemed receipt/accrual. These fields are included for ROR; only the controlled-business/profession bucket is included for RNOR; they are excluded for NR. Excluded amounts remain visible in the breakdown. Enter every amount once after applying the relevant INR conversion rules. Foreign dividends, gains, property income, business accounts, treaty relief and foreign-tax credits require a separate computation.

ROR and RNOR receive the applicable resident rebate, senior basic exemption and eligible gain basic-exemption adjustment. NR does not. Ordinary domestic company dividends for NR are taxed gross at 20% plus applicable surcharge/cess, without the resident interest-expense deduction. Other NR income must be verified as eligible for slab rates before using the ordinary fields; special schemes, IFSC cases and treaties require review. HUF contexts receive no individual rebate or senior limit.

Enter gains after eligible cost/indexation calculations, not sale proceeds. The annual equity LTCG allowance is applied once, so do not deduct it yourself. Deductions are verified eligible totals for the selected status, not automatic entitlements. The salary standard deduction is applied separately. Results show supported rebate, marginal relief, surcharge, cess and final rounding.

Salary/take-home focuses on cash salary and payroll deductions, not CTC. The salary-withholding route uses verified annual salary-only facts, prior salary TDS, remaining salary and the current payment. It allocates remaining annual tax across remaining gross salary, caps deduction at the current cash payment and never treats excess prior TDS as a refund. Other income or losses, missing PAN, arrears/treaty relief, special ESOP timing and employer-paid non-cash tax need a reviewed computation. Refund estimates compare supported liability with verified credits; interest, penalties, demands and processing adjustments are excluded.

The home-loan/property tool supports qualifying self-occupied and let-out routes. Self-occupied acquisition/construction and repair/renovation use their separate conditions and caps; repair principal is not treated as a qualifying deduction. Pre-construction interest requires the completion date and verified eligible accumulated amount and is allocated one-fifth from the completion financial year through the next four years. The applicable cap includes the current interest and that instalment.

For let-out property, enter verified statutory gross annual value where the annual-value rules permit, owner-borne municipal tax actually paid and eligible interest. The tool calculates net annual value, the 30% standard deduction and property income or loss. Under the old regime, inter-head loss set-off is limited to INR 2 lakh and to available other-head income; an eligible remainder may be shown for carry-forward against property income for up to eight years. Under the new regime, property loss does not offset other heads and no new carry-forward is created. Ownership share, interest certificate, annual-value facts and all other income remain user confirmations.

CAPITAL GAINS

Three modes separate the work: Identify capital asset; Calculate capital gains; Calculate capital-gains tax. Identification returns LTCA, STCA or NOT capital asset using the asset, transfer year and relevant facts. It supports ordinary personal effects, business stock/raw materials, and agricultural-land population, location and aerial-distance tests. NOT capital asset does not mean that disposal proceeds are exempt from every other income head.

Dated gain calculations cover the supported Indian shares, funds, bonds, debentures, ordinary property, physical gold/silver, jewellery and art. The engine separates the natural holding-period classification from deemed short-term gain treatment, applies the relevant cost/indexation/grandfathering rules, and computes gain before exemptions and loss set-off. Tax mode adds annual income context or accepts an already verified gain/rate category. Unknown assets and special acquisitions return a review or missing-facts result.

For supported property acquired before the applicable transition, the tool can compare the unindexed gain with the eligible indexed tax protection for a resident individual/HUF (including applicable RNOR contexts) in the supported annual context. Unindexed total income remains the annual tax base; the comparison caps only the qualifying property-gain tax. Acquisitions before 1 April 2001, gifts/inheritance, corporate actions, several improvement years, deemed-consideration review, rollover exemptions, foreign assets and competing special gains require a reviewed computation.

Annual capital-gains context includes other ordinary taxable income and other equity LTCG. It estimates the additional annual liability attributable to the entered gain; this is not always gain multiplied by a headline rate. The equity allowance is annual, including both rate periods in FY 2024-25. Losses are identified but not automatically offset. Buybacks and unsupported corporate actions need separate review.

TDS AND ITR

Resident TDS selects the displayed payment category, payer/payee, date, threshold and PAN treatment. Historical rules are selected by date/year. The estimate covers the current payment/event and does not automatically catch up earlier deductions. Private rent needs the highest monthly rent and applicable final-event information.

The non-resident route supports only the displayed fact-driven categories, including ordinary domestic-company dividends, NRO deposit interest, qualifying royalty/FTS, qualifying foreign-currency borrowing interest and residual other taxable income. It does not decide source, chargeability, permanent-establishment treatment or treaty entitlement. Treaty inputs require country, article, official-source reference, residency documentation, prescribed information, substantive entitlement and a verified all-inclusive effective rate. Incomplete treaty facts retain the domestic estimate with pending facts. For FY 2022-23 royalty/FTS, the historical base rate and official source must be supplied and confirmed; the tool does not assume 10%. Residual foreign-company other-income rates use 40% for FY 2022-23 and FY 2023-24 and 35% from FY 2024-25, before the displayed surcharge and cess treatment.

ITR Finder applies supported notified-form eligibility for historical years. A future/current planning-year result can be 'Form not yet verified'. A likely form is not confirmation of an open filing window or updated-return eligibility. Always verify the notified form and portal guidance for the selected year.

ADVANCE TAX

Shows regular cumulative instalments or the eligible presumptive schedule, after entered credits and payments. The method estimates annual liability after reliefs, subtracts eligible TDS/TCS, discards paise, rounds net payable to the nearest INR 10 and then tests the INR 10,000 applicability threshold. Prior payments do not change applicability. Cumulative shortfalls must not be added. Extensions, interest and unexpected-income concessions are not calculated.

GST RATE ILLUSTRATIONS AND CLASSIFICATION

Manual rates can be entered without a notification reference for what-if calculations. They remain user-entered illustrations; a reference or self-check alone does not make a rate legally verified. Catalogue-backed rates depend on the selected date, conditions and supporting evidence. Broad directory matches are classification references, not a complete verified tariff. Expand the suggestion evidence for details and use View more relevant HSN/SAC codes for further matches. Internal exact arithmetic is retained; displayed values use Indian number grouping and no exact-fraction annotations.

GSTR-3B LIABILITY AND PAYMENT

The payment worksheet uses eligible, available opening ITC and per-head output tax and RCM. It exhausts IGST credit in the supported legal order before using CGST or SGST/UTGST credit. CGST and SGST/UTGST cannot pay each other; cess credit pays cess only. RCM is paid in cash and does not automatically create opening ITC. Net cash tax equals output tax plus RCM less utilised ITC, separately for each head. It is the amount payable through the Electronic Cash Ledger, not necessarily a new challan deposit: reconcile existing cash balances first. Restrictions such as Rule 86B and eligibility/reversal questions require review.

The interest handoff is an explicit action within the page. It copies the period and calculated head totals from memory, without financial figures in the URL. Payment/filing dates, minimum cash-ledger facts and legal confirmations must be entered again. The supported minimum-balance calculation uses the true minimum across the entered ordered snapshots, including intraday changes, per head. It does not assume a cross-head benefit. The engine uses the stated annual rate and actual delay days over 365, including leap years. Separately dated arrears require non-overlapping intervals and independently verified conditions.

WHAT-IF COMPARISONS AND QUESTIONS

Current, Alternative and Custom comparisons use the same registered calculation engines as the primary tool. Comparisons are illustrations from the entered facts, not a suitability assessment or advice. Financial scenarios stay in page memory. GST scenarios use the protected server calculation request; inputs are not stored as client records. Changing inputs or clearing a result invalidates the current result until recalculation. A question about a result carries a chosen topic; raw financial inputs are not silently included in contact URLs.

FINANCIAL PLANNING

SIP, Lump Sum and Goal Planning use effective annual returns converted by (1 + annual return)^(1/12) - 1 for monthly projections. Enter returns after ongoing investment costs and before personal tax. Horizons use whole months; negative returns and zero-year scenarios are supported. SIP may include an initial amount and annual increase in monthly contributions. Lump Sum includes real purchasing power and a same-future-value SIP comparison; the cash committed under these approaches is different. Goal Planning inflates only a target stated in today's money and solves for the extra starting monthly contribution after existing investments and SIPs. Its step-up assumes increased saving capacity; it is not additional return. Projections do not assume future capital-gains tax or product tax rules.

EMI uses a fixed nominal annual rate divided monthly. A recurring extra payment continues each month until payoff. Choose zero to fifty dated prepayments; only the selected entries are shown and included. Increase the count when needed. Dated prepayments require a first contractual payment date. Each event maps to the first contractual instalment on or after its date and is applied once. Choose reduce-tenure to retain the initial scheduled EMI or recast-EMI to recalculate future scheduled payments over the remaining original term. The schedule applies scheduled EMI, recurring extra and dated events in that order and caps each component at the remaining balance. Month-end dates follow the contractual day where possible. Weekends and holidays are not adjusted. Rate resets, daily-interest methods, lender-specific recasts, financed fees, penalties and moratoria are excluded; the result is not a lender quote or APR.

Retirement considers expenses, inflation, pension, existing corpus, timing and an optional terminal goal. SWP models fixed assumptions, annual withdrawal increases, timing and depletion. Constant returns exclude volatility, sequence risk, taxes, fees and product rules; no outcome is guaranteed.

Allocation supports custom weights and illustrative presets. The contextual illustration uses current age, numeric horizon and a selected cautious, moderate or growth profile. Its visible rule starts with an equity base of 30%/50%/70%, adjusts for the stated age and horizon bands, bounds equity at 20%-80%, sets cash by horizon, assigns 10% gold and allocates the remainder to debt/fixed income. It is not a risk-capacity test, suitability determination or security, fund or product recommendation. Concentration metrics cannot assess holdings within a category.

Financial health is a seven-part, 100-point site checklist. Weights and benchmarks are disclosed, with contextual priorities. It is not a validated credit, risk or suitability score; insurance benchmarks are user-entered.

HRA

Enter actual totals for one to twelve non-overlapping occupied periods inside the selected income year. Split the period when salary, HRA, rent or city changes. For each period, the old-regime exemption is the least of actual HRA, rent less 10% of qualifying salary (floored at zero), and the applicable city percentage of qualifying salary. Sum period exemptions. Qualifying salary includes basic pay, qualifying DA and eligible fixed-turnover commission; exclude other allowances/perquisites. Rent must actually be paid for occupied accommodation not owned by you. No HRA exemption is allowed under the new regime. Only entered periods are covered.

For earlier years the 50% cities are Mumbai, Kolkata, Delhi and Chennai. From Tax Year 2026-27, Rule 279 also includes Hyderabad, Pune, Ahmedabad and Bengaluru. Other locations use 40%; do not automatically include satellite cities in a named city. Keep evidence of the actual qualifying facts.

NET WORTH

Use current values on a single snapshot date, your share of jointly owned assets and current outstanding debt. Avoid double-counting. Net worth is assets minus liabilities and can be negative. It does not measure available cash, deduct possible sale taxes/costs or compute tax under either Act. Figures held in page memory may be cleared on navigation or reload. Downloads contain the figures you choose to export; no automatic cloud or browser-storage saving is performed by this worksheet.

OFFICIAL FILING PORTAL

https://www.incometax.gov.in/iec/foportal/

IMPORTANT INFORMATION

General educational information and illustrative estimates only. Verify facts, the relevant period, and current official sources. This is not personal tax, legal, or investment advice, and it does not confirm a filing or professional engagement. This is a personal professional profile. Kush Khair is an ICAI member without a Certificate of Practice; no public-practice engagement is created. Outcomes are not guaranteed.