

# Understand your salary breakup, structure and calculation.





## Base salary

The bread and butter of your pay. It's the fixed part of your salary before any deductions. Think of it as your guaranteed monthly income before taxes.

## Bonus

Extra cash based on your performance, company profits or special occasions. It's a gift for your hard work!

## Allowances

Little perks like HRA (House Rent Allowance) to help with rent, travel allowance to cover commuting and more. These are specific goodies to make your life easier.



## PF (Provident Fund)

A small part (usually 12% of basic pay) of your income saved for retirement. It's a saving that grows over time and is handy during a rainy day.

## Gross salary

This is your total earnings before any deductions. It's the big number on top!

Basic salary + HRA + other allowances = Gross salary

## Net salary

The sweet take-home part! This is what lands in your bank account.

Gross salary – income tax – provident fund – professional tax – health insurance = Net salary

# Calculation Time!

**For a monthly salary of 30,000.**

## **Get Gross Salary.**

(Base) 15,000 + (HRA) 6,000 + (Bonus) 2,800 + (Allowances) 6,200 = (Gross) 30,000.

## **Calculate deductions.**

(PF) 1,800 + (taxes and other deductions if any) 200 = 2,000.

## **Subtract deductions from gross for your Net Salary.**

(Gross) 30,000 - (Deductions) 2,000 = (Net Salary) 28,000.

# Wellbeing program = **Happier healthier workforce**



Counsellors



Doctors



Dietitians



Financial advisors



Yoga



Dance



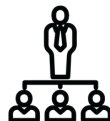
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