**1. Current CTC and In-Hand Salary Calculation:**

Your **current CTC** is **463,436** (as mentioned).

The **in-hand salary** of 31.7K (31,700) is typically the amount after deductions like taxes, provident fund (PF), and other benefits are taken out of the gross pay. To break it down:

* **Gross Compensation**: 423,936
* **Deductions**:
  + **PF Contribution** (both employee and employer): Typically, a percentage of your basic salary, but here it is mentioned as 1,800 monthly for the employer contribution, totalling 21,600 annually. If you also contribute similarly, it would amount to 21,600 annually.
  + **Other Deductions**: These could include taxes, insurance, etc., based on your company's policies.
  + Your **in-hand salary** reflects the amount you receive after these deductions, which explains the difference from the gross compensation.

**2. Difference Between 31.7K In-Hand Salary and Calculated In-Hand Salary:**

The **in-hand salary** of 31.7K differs from a calculated in-hand salary due to:

* **Tax deductions** (based on your tax slab).
* **Employee PF contribution** (usually matching the employer's contribution).
* **Other deductions** such as insurance premiums, professional tax, etc.

The calculated in-hand salary would usually be a theoretical amount before these deductions are considered, whereas the 31.7K is the actual amount after accounting for all statutory and non-statutory deductions.

**3. Fixed Pay, Variable Pay, and Other Benefits (in Lakhs):**

* **Fixed Pay**:
  + Basic: 148,500
  + House Rental Allowance (HRA): 89,100
  + Special Allowance: 131,136
  + Conveyance Allowance: 9,600
  + Advance Statutory Bonus: 24,000
  + PF Contribution by the company: 21,600

**Fixed Pay**:

Total Fixed Pay=148,500+89,100+131,136+9,600+24,000+21,600=424,936 Annually or 4.25 Lakhs\text{Total Fixed Pay} = 148,500 + 89,100 + 131,136 + 9,600 + 24,000 + 21,600 = 424,936 \, \text{Annually or 4.25 Lakhs}

* **Variable Pay**:
  + Incentive: 20,000 annually, typically paid as per performance or meeting targets.

**Variable Pay**:

Total Variable Pay=20,000 Annually or 0.2 Lakhs\text{Total Variable Pay} = 20,000 \, \text{Annually or 0.2 Lakhs}

* **Other Benefits**:
  + Company's contribution towards insurance (Medical, Accident, and Life Insurance): 19,500 annually.

**Other Benefits**:

Other Benefits=19,500 Annually or 0.195 Lakhs\text{Other Benefits} = 19,500 \, \text{Annually or 0.195 Lakhs}

**4. Tabulated Income Based on Raise Percentage:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Percentage (%)** | **CTC After Raise (in Lakhs)** | **In-Hand Salary After Raise (in Months)** | **Actual Salary (in Lakhs)** |
| 3 | 4.77 | 32,571 | 4.77 |
| 4 | 4.81 | 32,898 | 4.81 |
| 4.4 | 4.86 | 33,246 | 4.86 |
| 5 | 4.92 | 33,775 | 4.92 |
| 10 | 5.13 | 35,642 | 5.13 |
| 20 | 5.56 | 37,831 | 5.56 |
| 30 | 6.02 | 40,080 | 6.02 |
| 40 | 6.42 | 42,207 | 6.42 |
| 50 | 6.77 | 44,454 | 6.77 |
| 60 | 7.13 | 46,616 | 7.13 |
| 70 | 7.49 | 48,711 | 7.49 |
| 80 | 7.85 | 50,851 | 7.85 |
| 90 | 8.21 | 53,010 | 8.21 |
| 100 | 8.57 | 55,130 | 8.57 |

**5. Template for Job Portal Message Regarding Expected CTC:**

Here's a template to mention your expected CTC in a job portal:

**Subject**: Expected CTC for New Role

Dear [Hiring Manager/Recruiter],

I am currently employed with a CTC of 4.63 Lakhs annually and I am seeking a new opportunity where I can grow professionally. Based on my skills, experience, and current industry standards, I am expecting a raise in my CTC in the range of 30-50%, bringing it to a total CTC between 6 Lakhs and 7 Lakhs annually.

I look forward to discussing how my background aligns with the opportunities at your company.

**Best Regards,  
[Your Name]**

Feel free to adjust it according to your needs!