

DEDUCTION

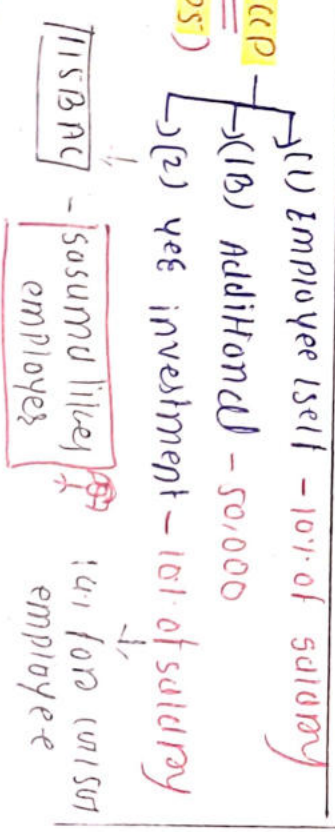
* Section 80C - Maximil ₹50,000 Cindulur

- 1) Bonds of NGBARD
 - 2) 5 year - line deposit office
 - 3) deposit in senior citizen
 - 4) min 5% term deposit with bank
 - 5) contrib to PPF 1 SPF & super ann fund
 - 6) deposit in sukanya samridhi account
 - 7) Investment in tier 1 NPS ac by UT employee (lockin 3yrs)
 - 8) Housing loan Repayment
 - 9) Tuition fees - max 2 children, full time education
 - 10) ULIP 1 MF etc
 - 11) life insurance premium 1.4.2013 disable 15%.
- \leftarrow 201: 1.4.2003 - 1.4.2012 - 16%
 201: 1.4.2013 - 15%
- Note: If any year premium paid is more than of allowed (10/15/20) the maturity amt. is taxable.

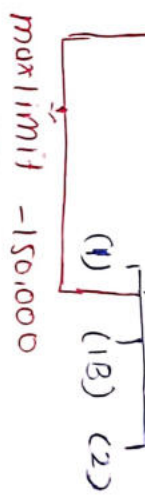
* Section 80CC (Crndy)

→ pension fund of Etc on other insurers

80CCP (NPS)



80C + 80CC + 80CCD



Sec-80D

| | cat I | cat II |
|---------------------------------------|-------|--------|
| Health ins medical ins premium | ✓ | ✓ |
| 1. med. ins. (cash x) | ✓ | ✓ |
| 2. UT Health schem (C. or H.S) | ✓ | ⊗ |
| 3. Preventive Healthup (cash allowed) | ✓ | ✓ |

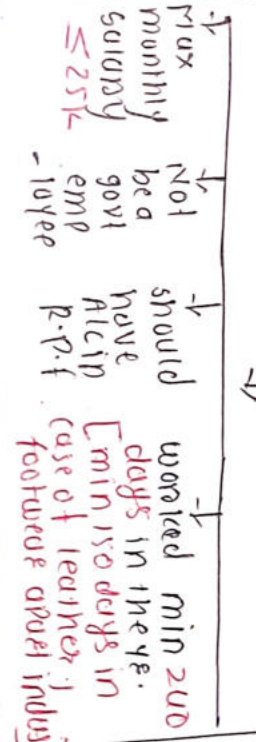
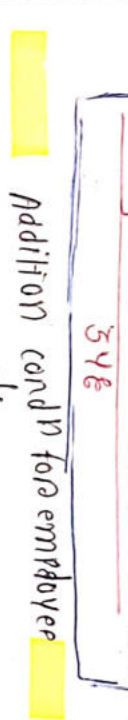
Health ins medical ins premium

max limit 5000

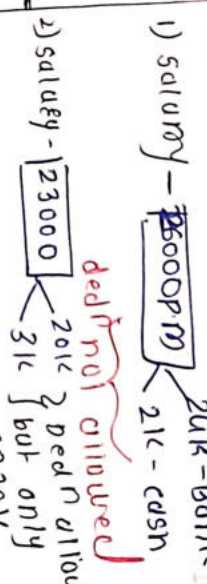
↳ ded'n = Total payment / No. of yrs

Sec 80 JJA: 115BNC allowed under new regime

- Bus. tax audit applicable to limit.
- If employment → then salary paid x additional 30% ded'n



* Deduction of cash element



without any qualification
 * limit 80000 (bonding)
 * cat 2 (50% allowed)
 * PM draught relief fund
 * cat 1 (100% allowed)
 * other than in cat 2, 3, 4

Donation in cash > 2000
 * kind not ignored
 * cat 3 (100% allowed)
 * cat 4 (50% allowed)

Max upto 10% of adisurked
 (ATI) → Govt local authority institu
 tion for permission of family
 planning.

• sum paid by company as
 donation to Indian Olympic
 assoc. insti-tution notified
 govt for development of
 infrastructure for sports
 games etc.

Cat 4 (soi.)
 (max up to 10% of adjusted GTI)
 → any institutional fund for charitable purpose

- Govt. Ltn for any char purpose other than family planning
- Auth for dealing with satisfying need for house org. plan dev, improve cities town village & both.
- corp established by act for promotion of interest of minority
- renovation repair of notified TWTWIC other his toxic place

Sec 80E = Education
 Higher edu. loan after 20th - 21st pay
 max 8% standing from yr of payment.

Sec 80EE :- Extra Interest
 • condn: - loan sanction - py 16-17
 • loan amount - upto 35L
 • House prop max value ≤ 50L
 • 1st house on date of sanction of loan
 • Int dedn max upto 50,000

Sec 80EA condn:-
 • loan sanction 1.4.19 - 31.3.22
 • amt upto - no limit
 • House prop max value - 95L
 • 1st yr
 • Int dedn max 1.5L

NOTE:- Benefit of 80EE & 80EN can be taken even if house is not constructed

80EEB :- loan for electric vehicle
 • sanction betn 1.4.19 - 31.3.23
 • Int dedn upto - 2.1.5L
 • loan from bank/NBFC → dedn allowed

Section 80DD (dependent disable)
 Dep → spouse, children, parents, bro, sis
 flat dedn - 75000, if min 80% disable (severely 1,25,000 disable)

Sec 80D :- Disability of self
 • Disable ITR ✓ flat dedn: - 75K/12%
 79.99% min 80%
 specified disable (immobilist blood related self → Dep, → spouse, child, parents bro & sis
 Ded: - generally upto 40000
 But if ss. cited upto 100000
 Note:- Amt paid from insurance co. reimbursed by buyer is to be reduced

Sec 80DDB :- (dependent dakti bimud)
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Sec 80TA (multiple merge co. relieving milid)
 / PY 20-23 }
 Geo. pediv. }
 from f.c. }
 D.C. }
 ITR dedn (31.10.25)
 30 Sep 2025
 distribute 32100

Sec 80TTA
 • saving bank
 • Int. pec.
 • min 10k city dedn allow
 Sec 80TTB (SP) Int. pec. saving for purchasing max 50000 TTB

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