DEDUCTION

* Section 80C – Max limit 1,50,000 (Individual)

1] Bonds of NABARD
2] 5 year – time deposit office
3] Deposit in senior citizen
4] min 5 yr term deposit with bank
5] Contri to PPF / PPF / SPF & super ann fund
6] Deposit in Sukanya Samriddhi Account
7] Investment in tier II NPS A/c by CG employee (lock in 3 yrs)
8] Housing loan Repayment
9] Tuition fees (max 2 children, full time education)
10] ULIP / MF / LIC
11] Life Insurance premium

(< 20% ; 1.4.2003 – 20% – 1.4.2012 – 10% ; 1.4.2013 Disable 15%

Note :- If any year premium paid is more than % allowed (10/15/20) the maturity amt is taxable.

* Section 80CCC (Indu)

→ pension fund of LIC or other insurer

80CCD (NPS)
- (1) Employee itself – 10% of salary
- (1B) Additional – 50,000
- (2) yer investment – 10% of salary → 14% for CG/SG employee

115BAC – Sasumu likey employee

80C + 80CCC + 80CCD (1) (1B) (2)

max limit – 150,000

Sec-80D	Cat I: Rsn max 25k/50k (Self spouse depend children)	Cat II: Rsn max 25/50k Parents
Health ins medical ins premium		
1. Med. ins. (cash ×)	✓	✓
2. CG Health Schem (C.G.H.S)	✓	×
3. Preventive Healthup (cash allowed)	✓	✓

max limit 5000

↳ dedn = Total payment / No. of yrs

Sec 80JJA :- 115BAC Allowed under new regime

- Bus. • Tax audit applicable to limit > 1cr (Sec 44AB)
- If employment ↑ then salary paid × additional 30% ded 3 yr

Addition condn for employee

Max monthly salary ≤ 25k	Not be a govt employee	should have A/c in R.P.F	worked min 240 days in the yr. [min 150 days in case of leather, footwear apparel indus]

* Deduction of cash element

1) Salary – 25000 P.M < 24k – Bank, 21k – cash — dedn not allowed
2) Salary – 23000 < 20k, 3k } Dedn allow but only on 20k

without any qualifying limit

* Sec 80G (Donation)

* Cat 2 (50% allowed)
- PM draught Relief fund
* Cat 1 (100% allowed)
- other than in cat 2,3,4

Donation in cash > 2000 → full amt ignored

- Kind Not allowed

* Cat 3 (100% allowed)
* Cat 4 (50% allowed)

(max upto 10% of Adjusted GTI)

- Govt local authority institution for promotion of family planning.
- sum paid by company as donation to Indian olympic Association or any other assoc. / institution notified govt for development of infrastructure for sports games etc.

Cat 4 (50%)
(max upto 10% of adjusted GTI)

→ Any institutional fund for charitable purpose
- Govt. / LA for any char purpose other than family planning
- Auth for dealing with satisfying need for house acc. plan dev, improve city, town village or both.
- Co. established by CG / SG for promotion of interest of minority
- Renovation repair of notified T / G / M / C other his toxic places

Sec 80E = Education

Higher edu. loan after 12th → int pay → max 8 yr starting from yr of payment.
- India ✓
- abroad ✓
- No money limit

Sec 80EE :- Extra Interest

- cond^n :- loan sanction – PY 16-17
- loan amount – upto 35 L
- House prop max value ≤ 50 L
- 1st house on date of sanction of loan
- Int ded^n max upto 50,000

Sec EEA cond^n :-

- loan sanction 1.4.19 - 31.3.22
- Amt upto – no limit
- House prop max value – 45 L
- 1st H2
- Int ded^n max 1.5 L

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

80EEB :-

- loan for electric vehicle
- sanction betn 1.4.19 - 31.3.23
- Int ded^n upto – ₹ 1.5 L
- loan from bank / NBFC → ded^n allowed

Note for EEA → Housing loan from NBFC → ded^n not allowed

Section 80DD (Dependent disable)

Dep → spouse, children, parents, bro, sis
flat ded^n – 75000, if min 80% disable (severly disable) → 1,25,000

Sec 80U :- Disability of self

- Disable ITR ✓ file flat ded^n :- 75K / 125K → 79.99% / min 80%

Sec 80DDB :- (dependent dukhi bimar)

specified disable (immunologist blood related etc.)
Self → Dep, → spouse, child, parents bro & sis
Ded :- Generally upto 40000
But if sr. citizen upto 100000
Note :- Amt reci - from insurance co. / Reimbursed by buyer is to be reduced

Sec 80GG – (who will pay the rent)

- 5000 PM
- Rent paid – 10% of GTI
- 25% of adjusted GTI

Sec 80C (mujhe mere co. se liye diye mile)

PY 24-25
- co. receiv. → ICE from F.C. / D.C.
- ITR due date (31.10.25) → 30 sep 2025 distribute value

Sec 80TTA

- saving bank
- Int Rec.
- min 10K / ₹ ded^n allow

Sec 80TTB :- R, SR

Int Rec → saving / FD / Recurring → max 50000 ₹

Sec 80GGA / GGB / GGC

- GGA
  - PMBP ×
  - Donate for Sci. Res.
  - 100% ded all.
  - cash max upto 2000
- GGB → Indian Co.
- Donation GGC to political party / others
  - 100% allowed
  - cash not allowed

Sec 80QQB

'Author' → Royalty Rec
- lumpsum
  - ded^n Amt Rec / → exp / 3 lacs } lower

Sec 80RRB

← Patent
- % basic → max upto 15%
- % decided or 15% → lower → exp / 3 lac → lower

* Sec 80IAC :-

- startup new P & M (old upto 20% allowed)
- 1/4/16 – 31/3/25
- 3/10 consecutive yrs (100% income exem)
- T.O not exceed 100 cr