

DEDUCTION

* Section 80C - Maximim 1,50,000 (Individual)

- 1) Bonds of MNCARD
- 2) 5 year - time deposit office
- 3) deposit in senior citizen
- 4) min 54% term deposit with bank
- 5) contrib to PPF 1 SPF & superann fund
- 6) deposit in sukanya samadhi account
- 7) Investment in tier II NPS ac by ex employee (100% in 3yrs)
- 8) Housing loan Repayment
- 9) Tuition fees - max 2 children, full time education
- 10) ULIP / MF etc
- 11) life insurance premium

1.4.2003 - 1.4.2012

16%

1.4.2013 - 31.3.2019

15%

Note :- If any year premium paid is more than of allowed (10% of 120) the maturity amt. is taxable.

* Section 80CCC (Indiv)

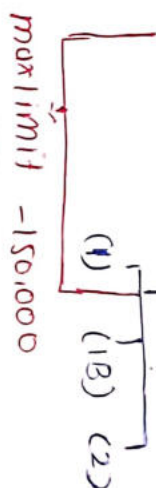
→ pension fund of etc on other insurers

80CCP (NPS)

- 1) Employee self - 10% of salary
- 2) (10) additional - 50,000
- 3) yet investment - 10% of salary

115BNC - assumed like employee for employee

80C + 80CCC + 80CCD



Sec-80D

cat I	cat II
Rs. max 25K/50K Self spouse depend children	Rs. max 25K/50K Parents

1. med. ins. (cash x)
2. Health scheme (cur. ins)
3. preventive Healthup (cash allowed)

Health ins medical ins premium
max limit 5000

ded. = Total payment / No. of yrs

Sec 80 JJA - 115BNC allowed under new

- Bus - tax audit applicable to limit
- If employment

then salary paid x additional 30% ded. 3yrs

addition condn for employee

max monthly salary	Not be a gov emp	should have P.P.f	worried min 200 days in the yr.	min 150 days in case of teacher / footware or retail indus
≤ 25K				

* Deduction of cash element

1) salary - 24K - Bank

2) salary - 23000 - 21K - cash

without any qualification

* cat 1 (100% allowed)

* cat 2 (50% allowed)

* cat 3 (100% allowed)

* cat 4 (50% allowed)

Donation in cash > 2000

Gift not ignored

• Govt local authority institu

• sum paid by company as

donation to Indian Olympic

assoc. institution notified

govt for development of

infrastructure for sports

games etc.

Cat 4 (Soc-1)
(max upto 10% of adjusted GTI)

- any institutional fund for charitable purpose
- Govt. Ltn for any charitable purpose other than family planning
- Auth for dealing with satisfying need for house org. prian dev, improve cities town village & both.
- corpes established by act for promotion of interest of minority
- renovation repair of notified TWTWIC other his toxic places

Sec 80E = Education
Higher edu. loan after 12th - 21st pay

max 8% standing from % 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 80E A condn:-

- loan sanction 1.4.19 - 31.3.22
- amt upto - no limit
- House prop max value - 95L
- 1st 42
- Int dedn max 1.5L

Note:- Benefit of 80EE & 80E 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 - 21.5L
- loan from bank / NBFC → dedn allowed

Note for EFN → Housing loan from NBFC dedn not allowed

Section 80.DP

- (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 11P ✓ flat dedn - 75K / 125K
- 79.99% min 80% disabled

Sec 80.DD13

:- (dependent daltahi bimux)

- specified disable (immunologist blood related self) → Dep, → spouse, child, parents bro & sis
- Dep:- generally upto 40000
- But if ss. citied upto 100000
- Note:-** amt paid from insurance co. reimbursed by buyer is to be reduced

Sec 80.DD1 - (who will pay the rent)

- 5000 PM
- rent paid - 10% of GTI
- 25% of adjusted GTI

Sec 80TA (multiple more co. relieving milted)

- 1/24.25 - 31.10.25
- ITP due dth (31.10.25)
- from f.c. 30 sep 2025
- D.C. distribute 31.10

Sec 80.TA

- saving bank
- Int pec.
- min lok cty dedn allow

Sec 80.TTB

- saving for purchasing
- Int pec
- max 50000 PM

Sec 80.TTC

- donation to political party
- 100% allowed
- cash not allowed

Sec 80.QQB

Author → royalty fee → patient

Sec 80.RRB

- lumpsum
- dedn amt + pec
- exp 100%
- 31.03

Sec 80.PC

- starting new p & m
- held upto 20% allowed
- 1/4/16 - 31/3/25
- 31/3 consecutive yrs (100% inc)
- to not exceed 100%