

3 Preventive Health Checks up  
Cash allowed ✓ ✓  
Max 5000 ₹

Ques. find Deduction u/s 80D

Case I	Cate. II	Cat. III
Prem. paid	20,000	21,000
Preventive health check up	+ 3,000	+ 1,500
Dedu. allowed ??	= 23,000	= 22,500

Case 2.	CAT I	CAT II
Prem. paid	23,000	24,000
Presumptive health check	1,000	+ 2,000
	= 24,000	= 26,000 not allowed upto 5,000
		∴ 25k

shift is not allowed.

Cases	CAT I	CAT II
Ins. Prem.	20,000	21,000
Prev. health Check.	3000	3000
	Max 5k allowed (Limit Limit + 5k ₹ Upper No)	
	<u>23000</u>	<u>23000</u> <del>24000</del>

Cases	CAT I	CAT II
Medical Insurance	21,000	47,000 R Sr.
Prev. health Check UP	1,000	5,000
	<u>22,000</u>	<u>50,000</u>
		Kyunkei 25k/50k + upper net X

NOTE :-

CAT I

CAT II

In any category = p<sup>r</sup> Sr.

Insurance x

Med. Exp. allow upto ₹ 50k.

80D

Med. Insu. Prem. Paid for Multiple years.

Ded<sup>n</sup> = Total payment.No. of years.

Ex: - Health insu. taken on 1st July 22 for 3 years

Premium paid is ₹ 60,000

find Deduction allowed in each year.

check each PY.

PY 22-23	PY 23-24	PY 24-25	PY 25-26
1 July 22	1 July 23	1 July 24	1 July 25

= 60,000

= 15,000

4 years

also allowed  
Under New  
Regime

- Business ✓
- Tax audit ✓ applicable
- Sec. 44AB
- T.O limit > 2 cr.

• Employment ↑

↑ Salary Pay × additional  
30% deduction.  
÷ 3 years.

Ex :- Last year.

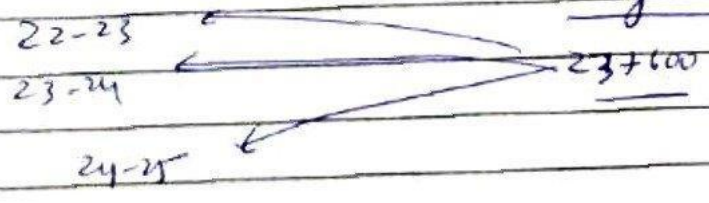
31.3.22	↓	31.3.23
100 employees		118 employees.

Check no.  
on last day  
of each year

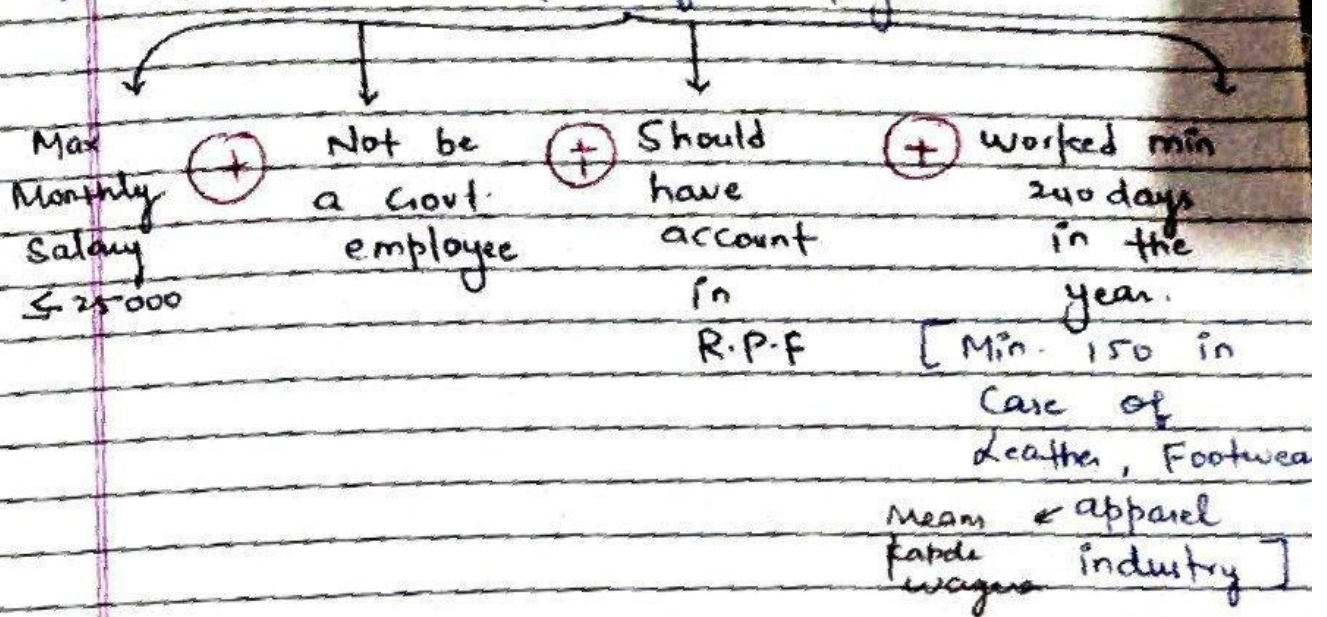
18 employees × 11000 pm × 12m

= 23,76,000 → P&L  
dr.

additional 30% = 7,12,800  
÷ 3 years.



### Additional Conditions for employees



If this condition is not fulfilled in this year but fulfilled in next year, deduction will be allowed in the next year.

Q. find Ded<sup>n</sup> u/s 80JJAA :- (22-23)

	Date of employment	No. of employees	Monthly Salary	Whether AIC in RPF?
I.	1 May 22	30	26000 pm	Yes.
II	1 May 22	40	23000 pm	NO.
III	1 Nov 22	25	21000 pm	Yes
IV	1 July 22	20	19000 pm	Yes

IV

$$50^{\text{th}} \rightarrow 20 \text{ emp.} \times \frac{19000}{\text{pm}} \times 10\text{m} = 386 \times 30\% \div 3$$

$$20 \text{ emp.} \times \frac{19000}{\text{pm}} \times 10\text{m}$$

$$[386 \times 30\%] \div 3 \text{ years.}$$

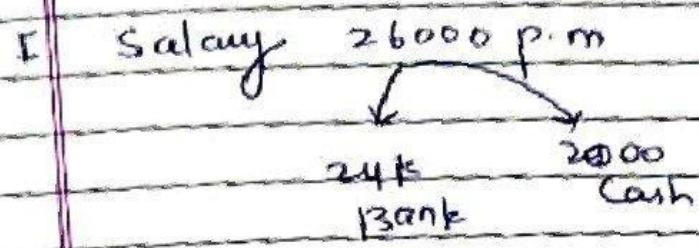
$$= 380,000 \text{ per year.}$$

I<sup>st</sup> am  $\rightarrow$  Ded<sup>n</sup> for employees hired on 1. May. 22 is not allowed because <sup>30</sup> Monthly salary is More than 25000.

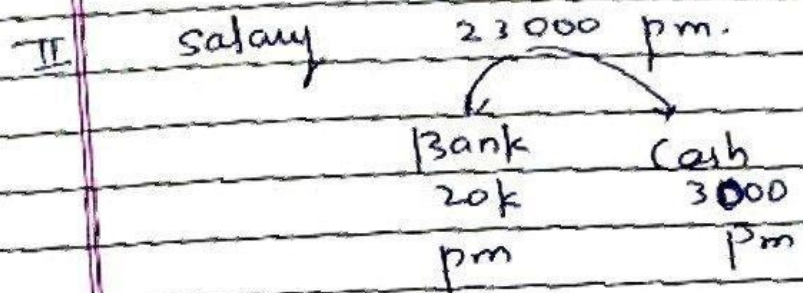
II am  $\rightarrow$  Ded<sup>n</sup> for 40 employees hired on 1. May. 22 is not allowed because they are not having Alc in RPF.

III. am  $\rightarrow$  Ded<sup>n</sup> for 25 employees hired on 1 Nov 22 is not allowed because they no. of days is less than 240 days.  $\underline{\underline{=}}$

### \* Deduction of Cash element :-



Ded<sup>n</sup> allowed? No.



Ded<sup>n</sup> allowed?? Yes - only of Bank Payments.

But If → New business → 1st year.  
↓  
Cash element is also allowed.

Following on 80

will be used for Cat III & IV

Ded<sup>n</sup> allowed v/s 804 57600

I	II	III	IV
100% = 40,000	50% 30k	100% 50,000	20,000
40,000	60,000	50,000	

100% ✓      x 50%      100% ✓  
allowed 40,000 + 30k + 50k      3800

804 → 123800

Limit = III Cat used      Remaining.  
57600      50,000      7600

Cat IV      Remaining limit      or      Donation

Lower x 50%  
7600 or 20k

Lower  
= 7600 x 50%  
3800