

Ex: GTI given 15L ←  
(including 111A 2L  
112A 3L)

- 80C = 110,000
- 80D = 24000
- 80EER = 130,000

- 804
- I = 20,000
  - II = 80,000
  - III = 70,000
  - IV = 34000

find Ded<sup>n</sup> allowed.

GTI	= 15L
(-) 111A	(2L)
(-) 112A	(3L)
- 80C	(110,000)
- 80D	(24000)
- EER	(130,000)
Adjusted	73600
GTI	x 10%
Upper Limit	73600

\* See 80G. max upto 10% of adjusted Donation.

CAT I	II	III	IV
100% allow	50% allow	100% allowed	50% allow

Donation in Cash > ₹ 2,000, full amt. is ignored.

kind not allowed.

Adjusted G.T.I


Given G.T.I xxx  
 (-) 112/112A  
 11A (xxx)

(-) Less deductions  
 80C 80D etc (xxx)  
 (Except 80G)

Adjusted G.T.I xxx  
 x 10% ✓

Ex:-

Salary income	3L
PGBP	4L
112	2L
80C	70,000
80D	20k
80E	34000

I = 40k  
 II = 60k  
 III = 30k  
 IV = 

find Adjusted total income.

$$\begin{array}{r}
 \text{G.T.I} = 3L \\
 \text{PUBP} = 4L \\
 \text{(cu. 112)} \quad (2L) \\
 800 \quad (70K) \\
 0 \quad (20K) \\
 E \quad (34K) \\
 \hline
 \text{Adjusted G.T.I} \quad 576000
 \end{array}$$

Category I	II	III	IV
Donation 40k	60k	50k	20,000
	50%	100%	
Allowed 40k	+ 30k	+ 50k	+ 3800

$$\begin{array}{r}
 \text{G.T.I} = \text{Salary} = 3L \\
 \text{PUBP} \quad 4L \\
 \text{Sec 112} \quad 2L \\
 \hline
 \text{G.T.I} \quad 9L
 \end{array}$$

Adjusted G.T.I

$$\begin{array}{r}
 \text{G.T.I} = 9L \\
 (-) \text{Sec} \quad (2L) \\
 \quad 112 \quad \hline
 \quad \quad 7L \\
 - 80L \quad (702000) \\
 800 \quad (20,000) \\
 800 \quad (34000) \\
 \hline
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{Add. G.T.I} \quad 576000 \\
 \times 10\% \\
 \hline
 57600
 \end{array}$$

<u>804</u>			
<u>I</u>	<u>II</u>	<u>III</u>	<u>IV</u>
20K	8K	20K	24K
100%	50%	100%	50%
<u>2000</u>	<u>40,000</u>	<u>70,000</u>	<u>1800</u>

13/800  
Allowed

IV Limit remaining = 3600 or 34000  
 $73600 - 70K$  Lower.  
 $3600 \times 50\%$   
 $= 1800$

7-I GSI = 15L  
 - 800 (110,000)  
 - 800 (24K)  
 - 3513 (130,000)  
 804 (132800)  
 T I 11,01,200

Decline - 5

★ Sec 80EEB :-

- Loan for electric Vehicle.
- Sanction between 1.4.19 - 31.3.23
- Int. dedn upto  $\leq$  1.5L
- Loan from Bank / NBFC  $\rightarrow$  Dedn allowed.

for Sec 80EEA :-

Housing Loan 1.4.19 - 31.3.22  
Loan from NBFC  $\rightarrow$  Int. not allowed.

Key - Dependent

★ 80DD Disabled

Dependent : Spouse, Children, Parents, Bro, sis.

flat Dedn = 75000

if Min = 125000

80%

disable

Means severely Disable.

★ 80U

Disability of

Self Disabled

ITR  $\checkmark$  filed.  
flat dedn

75000

125000

Min 80% disabled

(Severe disability)

★ 80DDB = Specified Diseases [Immunologist, blood related e

Key - Dependent

Dutchi, Biman.

Self  $\rightarrow$  Dependant, spouse, Children, Parents, sis.

Ded<sup>n</sup>.

Generally  
upto  
₹ 40k

but if sr. citizen  
upto 1,00,000

Inshort, (ghar me koi Bimar hai ya khud Bimar ho  
314 unke ilaz ke liye exp. kr ke  
it is exp. se hi Minus kar  
sakte ho (Bimar → Blood related,  
Immunologist, Cancer  
toni chahiye)

Minus ?

= Normally 40k Tak

Otherwise → sr. citizen ₹ 1,00,000

The amount rece. from Insurance Co. or  
Reimbursed by the employer is to  
be reduced.

Ex1 :- Exp. for specified Diseases U/s 80DDB  
54,000

Reimbursement from insu. Co. ₹ 6,000  
Ded<sup>n</sup> allowed??

40,000 or 54,000  
lower.

= 40,000  
Less: Reimb. = (6,000)  
Ded<sup>n</sup> = 34,000

Case 2.      80 DDB exp. 35000  
                  Reim.                      ₹ 2000

35000      (40K OR 35000)  
 Less Rem.    - (2000)      Lower.  
                  33000

Example :- Mr. B.  
 GTI = 10,00,000  
 80c investment = 1,60,000  
 Exp. for Disabled sister ₹ 12,000  
 find T. Income under old Regime.

GTI = 10L  
 - 80c = (1,50,000)      Max limit = 1,50,000  
 flat Dedn - 80 DDB = (75,000)  
 T. Income ₹ 7,75,000

\* 80GG → Key = CG will pay the rent.

Jo Job kar raha ₹1	Jo dist kar raha.
H.R.A	80GG Lowest
<ul style="list-style-type: none"> <li>• HRA rec.</li> <li>• Rent paid = 10% of Salary</li> <li>• 40% / 50% of Salary.</li> </ul>	<ul style="list-style-type: none"> <li>• 5000 pm</li> <li>• R. paid - 10% of adj. GTI</li> <li>• 25% of Adj. GTI.</li> </ul>

Que.	PURP	Income	6L
	Ios		2L
	III A		1.8L
	80C		70,000
	80D		18000
	Rent paid		₹ 13000 p.m
	find Ded <sup>n</sup>	allowed	u/s 80GG.

## Adjusted GTI

GTI	=	PURP	=	6L
		Ios		2L
		III A		1.8L
		GTI		<u>9.8L</u>

Adjusted GTI	=	9.8L
(-)		(1.8L)
80C		(70k)
80D		<u>(18000)</u>
Adj GTI	=	<u>71200</u>

Ded<sup>n</sup> :-

$$i) 5000 \times 12m = 60,000$$

$$ii) 13000 \times 12m$$

$$156000 - \frac{10\% \text{ of } 712000}{71200} = 84800$$

$$iii) 25\% \text{ of } 712000 = 178000$$

$$\text{Ded<sup>n</sup> allowed} = 60,000$$