DEDUCTIONS

Income-tax Act, 1961 • Savings, pension & health

REGIME: For persons under 115BAC, only 80CCD(2), 80CCH(2) and 80JJAA shown here survive the new regime.

Section	Eligible assessee	What is covered?	Deduction / limit
80C	Individual / HUF	Eligible life insurance; provident funds; approved superannuation; housing-loan principal; tuition fees for 2 children; eligible 5-year deposits; notified savings schemes.	Eligible payment, up to **₹1,50,000**; shared ceiling below.
80CCC	Individual	Eligible insurer's pension / annuity plan.	Payment up to **₹1,50,000**; shared ceiling below.
80CCD(1)	Individual	Own contribution to notified pension scheme, including eligible National Pension System / Atal Pension Yojana account.	Employee: **10% of salary**. Others: **20% of gross total income**. Within shared ceiling.
80CCD(1B)	Individual; parent / guardian for minor's account	Additional eligible pension contribution, including payment into minor's pension account.	**₹50,000 extra in total** for own + minor's account(s). No double claim under 80CCD(1).
80CCD(2)	Employee	Employer's contribution to notified pension scheme.	Government employer: **14% of salary**. Other employer: **10% old regime; 14% new regime**.
80CCE	As applicable above	Combined ceiling: 80C + 80CCC + 80CCD(1).	**₹1,50,000 combined.** 80CCD(1B) and (2) are outside this ceiling.
80CCH	Eligible individual enrolled in Agnipath Scheme	Own and Central Government contributions to Agniveer Corpus Fund; subscription on/after 1 Nov 2022.	**100% of eligible contributions.** New regime: Central Government contribution under (2) only.
80D	Individual / HUF	Health insurance; eligible government health scheme; preventive check-up; uninsured senior citizen's medical expenses.	Individual: **₹25,000 self/family + ₹25,000 parents**; each group's ceiling becomes **₹50,000** if applicable senior citizen covered. HUF: **₹25,000 / ₹50,000**. Check-up: **₹5,000 total within ceilings**.

80D: Family = self, spouse and dependent children. Parents need not be dependent. Uninsured senior citizen's medical expenses fall within the relevant ₹50,000 ceiling. Cash is allowed only for preventive check-up.
80CCD salary: Includes dearness allowance if retirement terms provide; excludes other allowances and perquisites.

DEDUCTIONS

Income-tax Act, 1961 • Disability, loans & donations

REGIME: For persons under 115BAC, only 80CCD(2), 80CCH(2) and 80JJAA shown here survive the new regime.

Section	Eligible assessee	What is covered?	Deduction / limit
80DD	Resident individual / resident HUF	Eligible treatment, nursing, training or rehabilitation of disabled dependant; or payment under approved scheme.	**Fixed ₹75,000**; severe disability: **₹1,25,000**.
80DDB	Resident individual / resident HUF	Treatment of specified diseases: self / eligible dependant; HUF member.	Lower of payment or **₹40,000** (**₹1,00,000** for senior citizen), **less** insurance / employer reimbursement.
80E	Individual	Interest paid on eligible higher-education loan for self, spouse, children or student under legal guardianship.	**Entire eligible interest.** First payment year + next 7 years, or until fully paid, whichever earlier.
80EE	Individual	Housing-loan interest. Sanction: **1 Apr 2016 - 31 Mar 2017**; loan ≤ ₹35 lakh; house value ≤ ₹50 lakh; no house owned on sanction date.	Up to **₹50,000**.
80EEA	Individual not eligible under 80EE	Housing-loan interest. Sanction: **1 Apr 2019 - 31 Mar 2022**; stamp-duty value ≤ ₹45 lakh; no house owned on sanction date.	Up to **₹1,50,000**.
80EEB	Individual	Electric-vehicle loan interest. Eligible loan sanctioned **1 Apr 2019 - 31 Mar 2023**.	Up to **₹1,50,000**.
80G	All assessees, subject to tax-regime restrictions	Eligible donations to specified funds / institutions. **100%, no ceiling:** National Defence Fund, PM CARES, etc. **50%, no ceiling:** PM's Drought Relief Fund. **100%, with ceiling:** eligible family-planning donation. **50%, with ceiling:** other eligible charitable donations.	**100% / 50%** of qualifying donation. For ceiling categories: combined qualifying donation limited to **10% of adjusted total income**. Cash donation **above ₹2,000: nil**.

80DD: Dependant must not claim 80U for the same year. Disability ≥40%; severe disability ≥80%.
Loans: Eligible institutional lender required; the same interest cannot be deducted twice.
80G ceiling: Adjust gross total income for other Chapter VI-A deductions and legally excluded income, including special-rate capital gains. Allocate ceiling to 100% category first, then 50% category.

DEDUCTIONS

Income-tax Act, 1961 • Rent, other income & special deductions

REGIME: For persons under 115BAC, only 80CCD(2), 80CCH(2) and 80JJAA shown here survive the new regime.

Section	Eligible assessee	What is covered?	Deduction / limit
80GG	Eligible individual without house rent allowance	Rent for own residence, subject to prescribed house-ownership conditions.	**Lowest:** ₹5,000/month; 25% of adjusted total income; rent minus 10% of adjusted total income.
80GGA	Assessee without business / professional income	Eligible scientific-research / rural-development donations.	**100%**. Cash donation above **₹2,000: nil**.
80GGB	Indian company outside 115BAA / 115BAB	Contribution to registered political party / electoral trust.	**100%**; no cash contribution.
80GGC	Any person except local authority / government-funded artificial juridical person	Contribution to registered political party / electoral trust; tax-regime restrictions apply.	**100%**; no cash contribution.
80JJAA	Eligible business assessee to whom 44AB applies	Additional employee cost for qualifying new employment.	**30% for 3 assessment years**, starting with relevant assessment year.
80QQB	Resident individual author	Eligible literary, artistic or scientific book royalty; excludes textbooks.	Eligible income up to **₹3,00,000**. Non-lump-sum royalty: qualifying income capped at **15% of books' sales value**.
80RRB	Resident individual patentee	Eligible royalty on patents registered on/after 1 Apr 2003.	Eligible income up to **₹3,00,000**.
80TTA	Individual / HUF, excluding individual covered by 80TTB	Savings-account interest with eligible bank, banking co-operative society or post office; excludes time deposits.	Eligible interest up to **₹10,000**.
80TTB	Resident individual aged 60 or above	Eligible savings and time-deposit interest with bank, banking co-operative society or post office.	Eligible interest up to **₹50,000**.
80U	Resident individual	Own certified disability.	**Fixed ₹75,000**; severe disability: **₹1,25,000**.
10AA*	Eligible Special Economic Zone unit	Eligible export profits; unit began operations on/after 1 Apr 2005 but before 1 Apr 2021.	Years 1-5: **100%**; 6-10: **50%**; 11-15: up to **50%**, subject to prescribed reserve / reinvestment conditions.

10AA: Export profit = unit profit × unit export turnover ÷ unit total turnover. Timely return, audit report and export realisation conditions apply. *Included in your source; outside Chapter VI-A.
Income-linked deductions: Timely return is required under 80AC for 80JJAA, 80QQB and 80RRB. Other prescribed conditions continue to apply.