

Ch 11 – DEDUCTIONS UNDER CHAPTER VI-A

Section No.	Eligible Assessee	What to do?	Amount of Deduction	Conditions/Notes
80C	Individual & HUF	Specified Investments	Max 1,50,000	Book
80CCC	Individual	Contribute to pension fund of LIC or other co.	Max 1,50,000	-
80CCD				
80CCD(1)	Individual	Contribute to CG pension scheme, NPS, Atal Pension Yojna	Emp – cont or 10% of BDT salary Other – cont or 20% of GTI	1. Amt recd on closure of A/c is 40% T, 60% E 2. can t/f from RPF or SAP to NPS, no tax 3. Partial Withdrawal
80CCD(1B)	Additional 50,000 deduction over and above 80CCD(1)			
80CCD(2)	Employer	Employer's contribution to NPS for emp benefit	Cont or 10% of BDT salary, 14% for CG/SG	Emp – 25% E, bal T Other – fully taxable
80CCE	Deductions u/s80C+80CCC+80CC(1) cannot exceed 1,50,000			
80D	Individual & HUF		Book	
80DD (Dependent Disabled)	Resident Individual & HUF	Medical treatment & maintenance of handicapped dependent relative	Disability – Normal – 75,000 Severe – 1,25,000 (Flat Deduction)	Deduction is reversed if handicap receives annuity before assessee dies or attains 60yrs
80DDDB (Dil Dehla dene waali Beemari)	Resident Individual & HUF	Medical treatment of self, dependent relative or dependent member for Specified disease	Actual/40K,1L – wel (-) Insurance Claim Deduction 40K-Normal, 1L - Senior	-
80U	Resident Individual	Deduction for handicapped assessee	Disability – Normal – 75,000 Severe – 1,25,000 (Flat Deduction)	-
80E (education)	Individual	Interest on loan for higher education (after 12 th) in India or abroad	Int amt for 8 con. yrs starting from the yr in which start paying int	Allowed if loan taken for self, spouse, children or legal guard
80EE	Individual	Interest on housing loan for acquisition of RHP	Max 50,000	1. taken from bank/FI 2. Purc Price <= 50L 3. sanction b/w 16-17 4. loan amt <= 35L 5. no RHP on sanc dt 6. 1 st ded u/s 24(b)
80EEA	Individual	Interest on housing loan for acquisition of RHP	Max 1,50,000	1. taken from banks/FI 2. SDV <= 45L 3. sanction b/w 19-22 4. no RHP on sanc dt 5. no same ded 6. 1 st ded u/s 24(b)
80EEB	Individual	Interest on EV Loan	Max 1,50,000	1. from banks/FI/NBFC 2. sanction b/w 19-23 3. no same ded
80G	All Assessee		Book	
80GG	Individual	Rent paid on HP	1. 5,000 p.m (60K p.a.) 2. 25% of AGTI 3. rent – 10% of AGTI AGTI = GTI – VI-A ded other than 80GG wel	1. no HRA is recd 2. assessee/ spouse/ minor child/ HUF does not own any HP at place of duty
80GGA	All other than those having PGBP income	Donation for scientific research or rural develop	100% of donation	Donation > 2K, then to made other than cash
80GGB	Indian company	Donation to political parties or electoral trust	100% of donation	To be made other than cash
80BBC	Any person other than Indian c.			
80JJAA	Person doing business & to whom compulsory audit u/s 44AB applies & BOA is audited & report submitted	Employment of new employees	30% of additional employee cost (Allowed for 3 con yrs)	1. not to be paid cash 2. cost/emp < 25K 3. worked > 240/150 N – available in next yr 4. must have RPF 5. not covered in EPS

80QQB	Resident Individual	Royalty from books of literacy, artistic, scientific	1. Eligible Royalty 2. 3,00,000 wel ER = lumpsum or 15% of value of books sold	If royalty is recd o/s India, then allowed only if brought to India within 6M from end of PY or allowed by RBI
80RRB	Resident individual	Royalty from patents	Royalty recd or 3L wel	
80TTA	Individual & HUF	Interest on savings A/C	Int or 10K wel	1. a/ c with bank, coop, PO 2. not avlbl for firm, AOP, BOI or partner
80TTB	Resident senior citizen whose GTI includes int on dep	Interest on savings A/c	Int or 50K wel	