

**Income Tax Deduction under Chapter VI-A other than Tax Holiday Deductions for Non Corporate Assessee for  
FY 2022-23 (AY 2023-24)**

| Section | Nature of Deduction  | To Whom            | Limit on exemption   |
|---------|--|--------------------|----------------------|
| 80C     | <p>Specified schemes and instruments.</p> <ol style="list-style-type: none"> <li>1. Life insurance premium for policy :               <ol style="list-style-type: none"> <li>a. in case of individual, on life of assessee, assessee's spouse and any child of assessee</li> <li>b. in case of HUF, on life of any member of the HUF</li> </ol> </li> <li>2. Sum paid under a contract for a deferred annuity :               <ol style="list-style-type: none"> <li>a. in case of individual, on life of the individual, individual's spouse and any child of the individual (however, contract should not contain an option to receive cash payment in lieu of annuity)</li> <li>b. in case of HUF, on life of any member of the HUF.</li> </ol> </li> <li>3. Sum deducted from salary payable to Government servant for securing deferred annuity or making provision for his wife/children [qualifying amount limited to 20% of salary]</li> <li>4. Contributions by an individual made under Employees' Provident Fund Scheme</li> <li>5. Contribution to Public Provident Fund Account in the name of:               <ol style="list-style-type: none"> <li>a. in case of individual, such individual or his spouse or any child of such individual</li> <li>b. in case of HUF, any member of HUF</li> </ol> </li> <li>6. Contribution by an employee to a recognised provident fund</li> <li>7. Contribution by an employee to an approved superannuation fund.</li> <li>8. Subscription to any notified security or notified deposit scheme of the Central Government. For this purpose, Sukanya Samriddhi Account Scheme has been notified vide Notification No. 9/2015, dated 21.01.2015. Any sum deposited during the year in Sukanya Samriddhi Account by an individual would be eligible for deduction.</li> <li>9. Amount can be deposited by an individual or in the name of girl child of an individual or in the name of the girl child for whom such an individual is the legal guardian.</li> <li>10. Subscription to notified savings certificates [National Savings Certificates</li> </ol> | Individual or HUFs | Up-to Rs. 1,50,000/- |

(VIII Issue)]

11. Contribution for participation in unit-linked Insurance Plan of UTI :
  - in case of an individual, in the name of the individual, his spouse or any child of such individual
  - in case of a HUF, in the name of any member thereof.
12. Contribution to notified unit-linked insurance plan of LIC Mutual Fund [Dhanaraksha 1989]
  - in the case of an individual, in the name of the individual, his spouse or any child of such individual
  - in the case of a HUF, in the name of any member thereof
13. Subscription to notified deposit scheme or notified pension fund set up by National Housing Bank [Home Loan Account Scheme/National Housing Banks (Tax Saving) Term Deposit Scheme, 2008]
14. Tuition fees (excluding development fees, donations, etc.) paid by an individual to any university, college, school or other educational institution situated in India, for full time education of any 2 of his/her children.
15. Certain payments for purchase/construction of residential house property
16. Subscription to notified schemes of (a) public sector companies engaged in providing long-term finance for purchase/construction of houses in India for residential purposes/(b) authority constituted under any law for satisfying need for housing accommodation or for planning, development or improvement of cities, towns and villages, or for both.
17. Sum paid towards notified annuity plan of LIC (New Jeevan Dhara/New Jeevan Dhara-I/New Jeevan Akshay/New Jeevan Akshay-I/New Jeevan Akshay-II/Jeewan Akshay-III plan of LIC) or other insurer.
18. Subscription to any units of any notified [u/s 10(23D)] Mutual Fund or the UTI (Equity Linked Saving Scheme, 2005)
19. Contribution by an individual to any pension fund set up by any mutual fund which is referred to in section 10(23D) or by the UTI (UTI Retirement Benefit Pension Fund)
20. Subscription to equity shares or debentures forming part of any approved eligible issue of capital made by a public company or public financial institutions.
21. Subscription to any units of any approved mutual fund referred to in section 10(23D), provided amount of subscription to such units is subscribed only in 'eligible issue of capital' referred to above.
22. Term deposits for a fixed period of not less than 5 years with a scheduled

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|                  | <p>bank, and which is in accordance with a scheme framed and notified.</p> <p>23. Subscription to notified bonds issued by the NABARD.</p> <p>24. Deposit in an account under the Senior Citizen Savings Scheme Rules, 2004 (subject to certain conditions)</p> <p>25. 5-year term deposit in an account under the Post Office Time Deposit Rules, 1981 (subject to certain conditions)</p> <p>26. Contribution to specified account of the pension scheme as specified for government for a period not less than 3 years as referred to in 80CCD, in case of central Government employee.</p> |                           |   |
| <b>80CCC</b>     | <b>Contribution to certain specified Pension Fund of LIC or another insurer.</b>   | <b>Individuals</b>        | <b>Up-to 1,50,000/-</b>   |
| <b>80CCD(1)</b>  | <b>Deduction of assessee contributions to pension scheme notified or as may be notified by the Central Government.</b>   | <b>Individuals</b>        | <ul style="list-style-type: none"> <li>• 10% of salary in case of employees,</li> <li>• 20% of Gross Total Income (GTI) in case of others.</li> </ul> <p><b>Subject to overall limit of Rs. 1,50,000/-</b></p>  |
| <b>80CCD(1B)</b> | <b>Deduction of assessee contributions to pension scheme of Central Government:</b><br>a) National Pension Scheme Contribution.  | <b>Individuals</b>        | <p>Up-to Rs. 50,000/-</p> <p><b>Note: This deduction shall be in addition of Rs. 1,50,000/-</b></p>   |
| <b>80CCD(2)</b>  | <b>Deduction of Employer's contributions to pension scheme of Central Government:</b><br>a) Atal Pension Yojana or<br>b) National Pension Scheme Contribution.   | <b>Individuals</b>        | <ul style="list-style-type: none"> <li>• Amount Contributed or</li> <li>• <b>14%</b> of (Basic Salary + D.A. (in case the employer is <b>CG</b>))</li> <li>• <b>10%</b> of (Basic Salary+ D.A. (in case of any other employer))</li> </ul> <p><b>- Whichever is lower</b></p> |
| <b>80D</b>       | <b>Amount invested in Health Insurance:</b>  | <b>Individuals or HUF</b> | <b>Up-to Rs. 1,00,000/- (See Note No. 1 also)</b>   |

|                          | <p><b>Note No. 1:</b><br/>* Family member includes individual, his spouse and his dependent children.</p> <table border="1" data-bbox="477 153 1520 772"> <thead> <tr> <th rowspan="3">Nature of amount spent</th> <th colspan="4">Deductions for individuals</th> <th colspan="2">Deductions for HUF</th> </tr> <tr> <th colspan="2">Family Member*</th> <th colspan="2">Parents</th> <th>For Any Member</th> <th>For Any Member</th> </tr> <tr> <th>Age below 60 years</th> <th>Age above 60 years</th> <th>Age below 60 years</th> <th>Age above 60 years</th> <th>Age below 60 years</th> <th>Age above 60 years</th> </tr> </thead> <tbody> <tr> <td>A. Medical Insurance</td> <td>25,000</td> <td>50,000</td> <td>25,000</td> <td>50,000</td> <td>25,000</td> <td>50,000</td> </tr> <tr> <td>B. CGHS</td> <td>25,000</td> <td>25,000</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>C. Health Check- Ups</td> <td>5,000</td> <td>5,000</td> <td>5,000</td> <td>5,000</td> <td>-</td> <td>-</td> </tr> <tr> <td>D. Medical Expenditure**</td> <td>-</td> <td>50,000</td> <td>-</td> <td>50,000</td> <td>-</td> <td>50,000</td> </tr> <tr> <td><b>Maximum Deduction</b></td> <td><b>25,000</b></td> <td><b>50,000</b></td> <td><b>25,000</b></td> <td><b>50,000</b></td> <td><b>25,000</b></td> <td><b>50,000</b></td> </tr> </tbody> </table> <p>** Medical Expenditure is allowed if no amount has been paid towards health insurance of such person.</p> <p><b>Note No. 2:</b> In case of Non-resident senior citizen, the deduction shall be allowed to such Non-resident as it allowed to a resident has the age below 60 years.</p> | Nature of amount spent             | Deductions for individuals   |                    |                    |                    | Deductions for HUF |  | Family Member* |  | Parents |  | For Any Member | For Any Member | Age below 60 years | Age above 60 years | Age below 60 years | Age above 60 years | Age below 60 years | Age above 60 years | A. Medical Insurance | 25,000 | 50,000 | 25,000 | 50,000 | 25,000 | 50,000 | B. CGHS | 25,000 | 25,000 | - | - | - | - | C. Health Check- Ups | 5,000 | 5,000 | 5,000 | 5,000 | - | - | D. Medical Expenditure** | - | 50,000 | - | 50,000 | - | 50,000 | <b>Maximum Deduction</b> | <b>25,000</b> | <b>50,000</b> | <b>25,000</b> | <b>50,000</b> | <b>25,000</b> | <b>50,000</b> |  |  |
|--------------------------|--|------------------------------------|--|--------------------|--------------------|--------------------|--------------------|--|----------------|--|---------|--|----------------|----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---|---|---|---|----------------------|-------|-------|-------|-------|---|---|--------------------------|---|--------|---|--------|---|--------|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|--|--|
| Nature of amount spent   | Deductions for individuals   |                                    |  |                    | Deductions for HUF |                    |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
|                          | Family Member*   |                                    | Parents  |                    | For Any Member     | For Any Member     |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
|                          | Age below 60 years   | Age above 60 years                 | Age below 60 years   | Age above 60 years | Age below 60 years | Age above 60 years |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| A. Medical Insurance     | 25,000   | 50,000                             | 25,000   | 50,000             | 25,000             | 50,000             |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| B. CGHS                  | 25,000   | 25,000                             | -  | -                  | -                  | -                  |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| C. Health Check- Ups     | 5,000  | 5,000                              | 5,000  | 5,000              | -                  | -                  |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| D. Medical Expenditure** | -  | 50,000                             | -  | 50,000             | -                  | 50,000             |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| <b>Maximum Deduction</b> | <b>25,000</b>  | <b>50,000</b>                      | <b>25,000</b>  | <b>50,000</b>      | <b>25,000</b>      | <b>50,000</b>      |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| 80DD                     | <b>Medical treatment of a person with disability:</b>  | <b>Resident Individuals or HUF</b> | <ul style="list-style-type: none"> <li>• Normal Disability: Rs 75000/-,</li> <li>• Severe Disability: Rs 125000/- (ADHOC)</li> </ul>   |                    |                    |                    |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| 80DDB                    | <b>Medical Treatment of specified diseases:</b>  | <b>Resident Individuals or HUF</b> | <ul style="list-style-type: none"> <li>• Actual Expenditure incurred, subject to maximum amount as given below.</li> <li>• For Senior citizen – Rs. 1,00,000/-</li> <li>• For Others – Rs. 40,000/-</li> </ul> |                    |                    |                    |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |
| 80E                      | <b>Interest paid on loan taken for higher education:</b>   | <b>Individuals</b>                 | <ul style="list-style-type: none"> <li>• Total interest paid up-to 8 A.Y's. or till the principal amount with</li> </ul>   |                    |                    |                    |                    |  |                |  |         |  |                |                |                    |                    |                    |                    |                    |                    |                      |        |        |        |        |        |        |         |        |        |   |   |   |   |                      |       |       |       |       |   |   |                          |   |        |   |        |   |        |                          |               |               |               |               |               |               |  |  |

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|              |  |   | interest is liquidated, whichever is earlier.   |
| <b>80EE</b>  | <b>Interest payable on loan taken from any financial institution for the purpose of acquisition of a residential house property</b>  | <b>Individual</b>   | • up-to Rs. 50,000/-  |
| <b>80EEA</b> | <b>Interest payable on loan taken by an individual, who is not eligible to claim deduction under 80EE, from any financial institution for the purpose of acquisition of a residential house property subject to certain condition.</b>   | <b>Individuals</b>  | • up-to Rs. 1,50,000/-  |
| <b>80EEB</b> | <b>Interest paid on loan taken for purchase of electric vehicles</b>   | <b>Individuals</b>  | • up-to Rs. 1,50,000  |
| <b>80G</b>   | <b>Donations to Charitable trust</b><br><b><u>(Note – 1)</u></b><br><br><b><u>Adjusted total income:</u></b><br>[GTI – LTCG – Income referred in 115A, 115AB, 115AC, 115AD & 115D – STCG – deduction u/s 80C to 80U(except 80G)]   | <b>Any assessee</b>                                       | <ul style="list-style-type: none"> <li>• 100% if donation made to specified institutions,</li> <li>• 50% if donation made to other institution,</li> <li>• Cash donation up-to Rs. 2000/- only.</li> <li>• Above donation subject to 10% of Adjusted Total Income.</li> </ul> |
| <b>80GG</b>  | <b>Deduction for house rent paid:</b><br>Provided that nothing in this section shall apply to an assessee in any case where any residential accommodation is—<br>(i) owned by the assessee or by his spouse or minor child or, where such assessee is a member of a Hindu undivided family, by such family at the place where he ordinarily resides or performs duties of his office or employment or carries on his business or profession; or<br>(ii) owned by the assessee at any other place, being accommodation in the occupation of the assessee, the value of which is to be determined under clause (a) of sub-section (2) or, as the case may be, clause (a) of sub-section (4) of section 23. | <b>Individuals not Receiving any House Rent Allowance</b> | <ul style="list-style-type: none"> <li>• Rs. 5,000/- p.m.</li> <li>• 25% of Total Income before allowing deduction u/s 80GG</li> <li>• Excess of actual rent paid over 10% of total income before allowing deduction u/s 80GG.</li> </ul> <p>Whichever is less.</p>           |
| <b>80GGA</b> | <b>Certain donations for scientific, social or statistical research or rural development programme or for carrying out an eligible project or scheme or National Urban Poverty Eradication Fund (subject to certain conditions)</b>  | <b>All assessee not having PGBP Income</b>                | <ul style="list-style-type: none"> <li>• Total Amount paid towards contribution other than in cash.</li> <li>• Up to Rs. 10,000 in cash(<b>After 1.06.2020 Rs. 2,000</b>)</li> </ul>  |
| <b>80GGB</b> | <b>Sum contributed to any political party/electoral trust. (With effect from 1-4-2014 deduction will not be allowed if sum is contributed in cash.)</b>  | <b>Indian Company</b>                                     | • Total Amount paid towards contribution other than in cash.  |

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| <b>80GGC</b> | <b>Contribution to political parties or electoral trust by any person.</b> (With effect from 1-4-2014 deduction will not be allowed if sum is contributed in cash.) | <b>All Assessee other than Local Authority and Artificial Judicial person</b> | • Total Amount paid towards contribution other than in cash.               |
| <b>80QQB</b> | <b>Royalty income of authors</b>  | <b>Resident Individuals</b>   | • Rs. 3,00,000/- or specified income. Whichever is lower.                  |
| <b>80RRB</b> | <b>Royalty from patents</b>   | <b>Resident Individuals</b>   | • Rs. 3,00,000/- or specified income. Whichever is lower.                  |
| <b>80TTA</b> | <b>Interest on deposit in saving accounts</b>   | <b>Individuals (except senior citizen) or HUFs</b>                            | • Up-to Rs. 10,000/-   |
| <b>80TTB</b> | <b>Interest on deposit either savings or fixed Deposit or RDs</b>   | <b>Senior citizen Individual only.</b>  | • Up-to Rs. 50,000/-   |
| <b>80U</b>   | <b>Individual with disability</b>   | <b>Resident Individuals</b>   | • Normal disability: Rs. 75,000/-,<br>• Severe disability: Rs. 1,25,000/-. |

**NOTES:**

**Section 80G:**

Donations to certain funds, charitable institutions etc.

There are four categories of deductions –

| <b>S.no.</b> | <b>Category</b>  | <b>Donee</b>  |
|--------------|--|---|
| <b>i.</b>    | 100% deduction of amount donated, without any qualifying limit | Prime Minister's National Relief Fund, National Children's Fund, Swachh Bharat Kosh, National Defence Fund, PM CARES Fund, The Clean Ganga Fund, National Fund for control of drug abuse, National Trust for welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities, etc. |
| <b>ii.</b>   | 50% deduction of amount donated, without any qualifying limit  | Prime Minister's Drought Relief Fund, Jawaharlal Nehru Memorial Fund, Indira Gandhi Memorial Trust, Rajiv Gandhi Foundation.  |
| <b>iii.</b>  | 100% deduction of amount donated, subject to qualifying limit  | Government or local authority, institution for promotion of family planning etc.  |

|            |   |   |
|------------|---|---|
| <b>iv.</b> | 50% deduction of amount donated, subject to qualifying limit. | Government or any local authority to be used for charitable purpose, other than promotion of family planning, notified temple, church, gurudwara, mosque etc. |
|------------|---|---|