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3. Salaried Individuals for AY 2025-26

Salaried Individuals for AY 2025-26

Returns and Forms Applicable for Salaried Individuals for AY 2025-26

Disclaimer: The content on this page is only to give an overview and general guidance and is not exhaustive. For complete details and guidelines please refer Income Tax Act, Rules and Notifications.

1. ITR-1 (SAHAJ) – Applicable only for Individual

This return is applicable for a Resident (other than Not Ordinarily Resident) Individual having Total Income from any of the following sources up to ¹ 50 lakh

	Other sources	Capital Gain
Salary / One Pension	(Interest, Family Pension, Property etc.)	Agricultural Income up to ¹ 5,000 Dividend etc.)
House	Family Pension, etc.)	Income up to ¹ 5,000
		u/s 112 A up to Rs. 125000

Note: ITR-1 cannot be used by a person who:

- (a) is a Director in a company
- (b) has short term capital gain
- (c) has Long-term capital gain u/s 112A exceeding Rs.1.25 lakhs
- (d) has held any unlisted equity shares at any time during the previous year
- (e) has any asset (including financial interest in any entity) located outside India
- (f) has signing authority in any account located outside India
- (g) has income from any source outside India
- (h) is a person in whose case tax has been deducted u/s 194N
- (e) is a person in whose case payment or deduction of tax has been deferred on ESOP
- (i) has any brought forward loss or loss to be carried forward under any head of income
- (i) has total income exceeding Rs. 50 lakhs.

2. ITR-2 - Applicable for Individual (Not eligible for ITR 1) and HUF

This return is applicable for Individual and Hindu Undivided Family (HUF)

Having Income under any head other than Profits and Gains of Business or Profession. Who is not eligible for filing ITR-1

3. ITR-3- Applicable for Individual and HUF

This return is applicable for Individual and Hindu Undivided Family (HUF)

Having Income under the heads Salary/Pension, House Property, Profits or Gains of Business or Profession, Capital Gains or Income from Other Sources.

Who is not eligible for filing ITR-1, ITR-2 or ITR-4

4. ITR-4 (SUGAM) â€“ Applicable for Individual, HUF and Firm (other than LLP)

4. ITR-4 (SUGAM) â€“ Applicable for Individual, HUF and Firm (other than LLP)

This return is applicable for an Individual or Hindu Undivided Family (HUF), who is Resident other than Not Ordinarily Resident or a Firm (other than LLP) which is a Resident having Total Income under Business or Profession which is computed on a presumptive basis (u/s 44AD / 44ADA / 44AE) and income from any of the following sources:

Salary / Pension One House Property Other sources (Interest, Family Pension, Dividend etc.) Agricultural Income up to ¹ 5,000

Note 1:

ITR-4 cannot be used by a person who:

- (a) is a Director in a company
- (b) has short term capital gains
- (c) has Long-term capital gain u/s 112A exceeding Rs.1.25 lakhs
- (d) has held any unlisted equity shares at any time during the previous year
- (e) has any asset (including financial interest in any entity) located outside India
- â€¢ (f) has signing authority in any account located outside India
- (g) has income from any source outside India
- (h) is a person in whose case payment or deduction of tax has been deferred on ESOP
- (i) who has any brought forward loss or loss to be carried forward under any head of income
- (j) has total income exceeding Rs. 50 lakhs

Note:2 ITR-4 (Sugam) is not mandatory. It is a simplified return form to be used by an Assessee, at his option, if he is eligible to declare Profits and Gains from Business or Profession on presumptive basis u/s 44AD, 44ADA or 44AE.

4. ITR-4 (SUGAM) â€“ Applicable for Individual, HUF and Firm (other than LLP)

Forms Applicable

1. Form 12BB - Particulars of claims by an employee for deduction of tax (u/s 192)**Provided by Details provided in the form**

An Employee to Evidence or particulars of HRA, LTC, Deduction of Interest on home loan, Tax Saving Claims / Deductions on his Employer(s) eligible payments or investments for the purpose of calculating Tax to be Deducted at Source (TDS)

2. Form 16 - Certificate of Tax Deducted at Source on Salary (U/s 203 of the Income Tax Act, 1961)**Provided by Details provided in the form**

An Employer(s) to his Employee at the end of Income of employee, Deductions / Exemptions and Tax Deducted at Source for the purpose of Computing Tax Payable / Refundable

3. Form 16A â€“ Certificate u/s 203 of the Income Tax Act, 1961 for TDS on Income other than Salary**Provided by Details provided in the form**

Deductor to Form 16A is a Tax Deducted at Source (TDS) Certificate issued quarterly that captures the amount of TDS, Nature of Payments
Deductee and the TDS Payments deposited with the Income Tax Department

4. Form 67- Statement of Income from a country or specified territory outside India and Foreign Tax Credit**Submitted by Details provided in the form**

Taxpayer on or before the due date specified for furnishing the ITRs u/s 139(1) Income from a country or specified territory outside India and Foreign Tax Credit claimed

5.

5.

Form 26 AS

AIS (Annual Information Statement)

Provided by:

Provided by:

Income Tax Department (It can be accessed after logging on to Income Tax e-Filing portal)

Income Tax Department (It is available on e- Filing Portal:

Go to e-filing portal > login > AIS

Login > e-File > Income Tax Return > View Form 26AS)

Details provided in the form:

- Tax Deducted / Collected at Source
- SFT Information
- Payment of taxes
- Demand / Refund

Details provided in the form:
Tax Deducted / Collected at Source.

Other information (like Pending/Completed proceedings, GST Information, Information received from foreign government etc)

6. Form 15G - Declaration by resident taxpayer (not being a Company or Firm) claiming certain receipts without deduction of tax

Submitted by

Details provided in the form

A Resident Individual less than 60 years or HUF or any other Person (other than Company / Firm) to Bank for not deducting TDS on Interest Income, if the income is below basic exemption limit

Estimated Income for the FY

7. Form 15H - Declaration to be made by a resident individual (who is 60 years age or more) claiming certain receipts without deduction of tax

Submitted by

Details provided in the form

A Resident Individual, 60 years or more to Bank for not deducting TDS on Interest Income Estimated Income for the FY

8. Form 10E - Form for furnishing particulars of Income for claiming relief u/s 89(1) when Salary is paid in arrears or advance

8. Form 10E - Form for furnishing particulars of Income for claiming relief u/s 89(1) when Salary is paid in arrears or advance

Provided by	Details provided in the form
An Employee to the Income Tax Department	<ul style="list-style-type: none"> • Arrears / Advance Salary • Gratuity • Compensation on Termination • Commutation of Pension

Tax Slabs for AY 2025-26***

- The Finance Act 2024 has amended the provisions of Section 115BAC w.e.f AY 2024-25 to make new tax regime the default tax regime for the assessee being an Individual, HUF, AOP (not being co-operative societies), BOI and or Artificial Juridical Person. However, the eligible taxpayers have the option to opt out of default tax regime and choose to be taxed under old tax regime. The old tax regime refers to the system of income tax calculation and slabs that existed before the introduction of the new tax regime. In the old tax regime, taxpayers have the option to claim various tax deductions and exemptions. However, in default tax regime, tax rates are lower compared to old tax regime.
- In "non-business cases", option to change the default tax regime can be exercised every year directly in the ITR and such ITR is required to be filed on or before the due date specified under section 139(1).
- In case of eligible taxpayers having income from business and profession, if assessee wants to opt out of default tax regime, they have to furnish Form-10-IEA on or before the due date u/s 139(1) for furnishing the return of income. Also, for the purpose of withdrawal of such option i.e. re-entering into new tax regime shall also be done by way of furnishing Form No.10-IEA on or before the due date specified u/s 139(4) for furnishing return of income. **However, option to withdraw old tax regime and re-entering into default tax regime is available only in subsequent AY and is available only once in lifetime** for eligible taxpayers having income from business and profession.

1. Tax rates for Individual (resident or non-resident) less than 60 years of age anytime during the previous year are as under:

Old Tax Regime		New Tax Regime u/s 115BAC			
Income Tax Slab	Income Tax Rate	*Surcharge	Income Tax Slab	Income Tax Rate	*Surcharge
Up to ₹ 2,50,000	Nil	Nil	Up to ₹ 3,00,000	Nil	Nil
₹ 2,50,001 - ₹ 5,00,000**	5% above ₹ 2,50,000	Nil	₹ 3,00,001 - ₹ 7,00,000**	5% above ₹ 3,00,000	Nil
₹ 5,00,001 - ₹ 10,00,000	₹ 12,500 + 20% above ₹ 5,00,000	Nil	₹ 7,00,001 - ₹ 10,00,000	₹ 20,000 + 10% above ₹ 7,00,000	Nil
₹ 10,00,001 - ₹ 50,00,000	₹ 1,12,500 + 30% above ₹ 10,00,000	Nil	₹ 10,00,001 - ₹ 12,00,000	₹ 50,000 + 15% above ₹ 10,00,000	Nil
₹ 50,00,001 - ₹ 100,00,000	₹ 1,12,500 + 30% above ₹ 10,00,000	10%	₹ 12,00,001 - ₹ 15,00,000	₹ 80,000 + 20% above ₹ 12,00,000	Nil
₹ 100,00,001 - ₹ 200,00,000	₹ 1,12,500 + 30% above ₹ 10,00,000	15%	₹ 15,00,001 - ₹ 50,00,000	₹ 1,40,000 + 30% above ₹ 15,00,000	Nil

$\hat{a}^1 200,00,001 - \hat{a}^1 500,00,000$	$\hat{a}^1 1,12,500 + 30\% \text{ above } \hat{a}^1 10,00,000$	25%	$\hat{a}^1 50,00,001 - \hat{a}^1 100,00,000$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	10%
Above $\hat{a}^1 500,00,000$	$\hat{a}^1 1,12,500 + 30\% \text{ above } \hat{a}^1 10,00,000$	37%	$\hat{a}^1 100,00,001 - \hat{a}^1 200,00,000$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	15%
			Above $\hat{a}^1 \hat{a}^1 200,00,001$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	25%

2. Tax rates for Individual (resident or non-resident), 60 years or more but less than 80 years of age anytime during the previous year are as under:

Old Tax Regime		Default Tax Regime u/s 115BAC(1A)			
Income Tax Slab	Income Tax Rate	*Surcharge Income Tax Slab	Income Tax Rate	*Surcharge	
Up to $\hat{a}^1 3,00,000$	Nil	Nil	Up to $\hat{a}^1 3,00,000$	Nil	Nil
$\hat{a}^1 3,00,001 - \hat{a}^1 5,00,000**$	$5\% \text{ above } \hat{a}^1 3,00,000$	Nil	$\hat{a}^1 3,00,001 - \hat{a}^1 7,00,000**$	$5\% \text{ above } \hat{a}^1 3,00,000$	Nil
$\hat{a}^1 5,00,001 - \hat{a}^1 10,00,000$	$\hat{a}^1 10,000 + 20\% \text{ above } \hat{a}^1 5,00,000$	Nil	$\hat{a}^1 7,00,001 - \hat{a}^1 10,00,000$	$\hat{a}^1 20,000 + 10\% \text{ above } \hat{a}^1 7,00,000$	Nil
$\hat{a}^1 10,00,001 - \hat{a}^1 50,00,000$	$\hat{a}^1 1,10,000 + 30\% \text{ above } \hat{a}^1 10,00,000$	Nil	$\hat{a}^1 10,00,001 - \hat{a}^1 12,00,000$	$\hat{a}^1 50,000 + 15\% \text{ above } \hat{a}^1 10,00,000$	Nil
$\hat{a}^1 50,00,001 - \hat{a}^1 100,00,000$	$\hat{a}^1 1,10,000 + 30\% \text{ above } \hat{a}^1 10,00,000$	10%	$\hat{a}^1 12,00,001 - \hat{a}^1 15,00,000$	$\hat{a}^1 80,000 + 20\% \text{ above } \hat{a}^1 12,00,000$	Nil
$\hat{a}^1 100,00,001 - \hat{a}^1 200,00,000$	$\hat{a}^1 1,10,000 + 30\% \text{ above } \hat{a}^1 10,00,000$	15%	$\hat{a}^1 15,00,001 - \hat{a}^1 50,00,000$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	Nil
$\hat{a}^1 200,00,001 - \hat{a}^1 500,00,000$	$\hat{a}^1 1,10,000 + 30\% \text{ above } \hat{a}^1 10,00,000$	25%	$\hat{a}^1 50,00,001 - \hat{a}^1 100,00,000$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	10%
Above $\hat{a}^1 500,00,000$	$\hat{a}^1 1,10,000 + 30\% \text{ above } \hat{a}^1 10,00,000$	37%	$\hat{a}^1 100,00,001 - \hat{a}^1 200,00,000$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	15%
			Above $\hat{a}^1 \hat{a}^1 200,00,001$	$\hat{a}^1 1,40,000 + 30\% \text{ above } \hat{a}^1 15,00,000$	25%

3. Tax rates for Individual (resident or non-resident) 80 years of age or more anytime during the previous year are as under:

Old Tax Regime

New Tax Regime u/s 115BAC(1A)

Income Tax Slab	Income Tax Rate	*Surcharge	Income Tax Slab	Income Tax Rate	*Surcharge
Up to ₹ 5,00,000	Nil	Nil	Up to ₹ 3,00,000	Nil	Nil
₹ 5,00,001 - ₹ 10,00,000	20% above ₹ 5,00,000	Nil	₹ 3,00,001 - ₹ 7,00,000**	5% above ₹ 3,00,000	Nil
₹ 10,00,001 - ₹ 50,00,000	₹ 1,00,000 + 30% above ₹ 10,00,000	Nil	₹ 7,00,001 - ₹ 10,00,000	₹ 20,000 + 10% above ₹ 7,00,000	Nil
₹ 50,00,001 - ₹ 100,00,000	₹ 1,00,000 + 30% above ₹ 10,00,000	10%	₹ 10,00,001 - ₹ 12,00,000	₹ 50,000 + 15% above ₹ 10,00,000	Nil
₹ 100,00,001 - ₹ 200,00,000	₹ 1,00,000 + 30% above ₹ 10,00,000	15%	₹ 12,00,001 - ₹ 15,00,000	₹ 80,000 + 20% above ₹ 12,00,000	Nil
₹ 200,00,001 - ₹ 500,00,000	₹ 1,00,000 + 30% above ₹ 10,00,000	25%	₹ 15,00,001 - ₹ 50,00,000	₹ 1,40,000 + 30% above ₹ 15,00,000	Nil
Above ₹ 500,00,000	₹ 1,00,000 + 30% above ₹ 10,00,000	37%	₹ 50,00,001 - ₹ 100,00,000	₹ 1,40,000 + 30% above ₹ 15,00,000	10%
			₹ 100,00,001 - ₹ 200,00,000	₹ 1,40,000 + 30% above ₹ 15,00,000	15%
			Above ₹ 200,00,001	₹ 1,40,000 + 30% above ₹ 15,00,000	25%

***Note:** The enhanced surcharge of 25% & 37%, as the case may be, is not levied, from income chargeable to tax under sections 111A, 112, 112A and Dividend Income. Hence, the maximum rate of surcharge on tax payable on such incomes shall be 15%, except when the income is taxable under section 115A, 115AB, 115AC, 115ACA and 115E.

****Rebate u/s 87A:** Resident Individuals are also eligible for a Rebate of up to 100% of income tax subject to a maximum limit depending on tax regimes as under:

Total	Old Tax Regime	New Tax Regime
Income	Rebate under Section 87A Applicable	

Up to Rs. 5 Lakh	Tax rebate up to Rs.12,500 is applicable if the total income does not exceed Rs 5,00,000 (not applicable for NRIs)	Tax rebate up to Rs.20,000 is applicable for resident individuals if the total income does not exceed Rs 7,00,000 (not
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applicable for NRIs)

From 5
Lakhs to NIL
7 Lakhs

***Note : Health & Education cess @ 4% to be paid on the amount of income tax plus Surcharge (if any) in both the regimes.

Marginal relief can be claimed from surcharge if the amount of income earned exceeding ₹ 50 lakhs, ₹ 1 crore, ₹ 2 crore or ₹ 5 crores respectively under old tax regime and the amount of income earned exceeding ₹ 50 lakhs, ₹ 1 crore, ₹ 2 crore respectively under new tax regime as under:

Net Income Range Marginal Relief

**Exceeds Does not
(Rs.) exceed (Rs.)**

50 Lakh	1 Crore	Amount payable as income tax and surcharge shall not exceed the total amount payable as income tax on total income of Rs 50 Lakh by more than the amount of income that exceeds Rs 50 Lakhs
1 Crore	2 Crore	Amount payable as income tax and surcharge shall not exceed the total amount payable as income-tax on total income of Rs. 1 crore by more than the amount of income that exceeds Rs. 1 crore
2 Crore	5 Crore	Amount payable as income tax and surcharge shall not exceed the total amount payable as income-tax on total income of Rs. 2 crore by more than the amount of income that exceeds Rs. 2 crore
5 Crore	₹“	Amount payable as income tax and surcharge shall not exceed the total amount payable as income-tax on total income of Rs. 5 crore by more than the amount of income that exceeds Rs. 5 crore.

Investments / Payments / Incomes on which I can get tax benefit

Following deductions will be available to a taxpayer opting for the New Tax Regime u/s 115BAC:

1. 1. Section 24(b) ₹“ Deduction from Income from House Property on interest paid on housing loan:

Nature of Property	Purpose of loan	Allowable (Maximum limit)	Details Required to fill in ITR
Let Out	Construction or purchase of house property	Actual value without any limit (But loss if any under the head ₹“Income from house property” cannot be set off against any other heads in schedule CYLA and cannot be carry forward to further years)	₹“Loan taken from bank / Other than bank ₹“Name of the bank / institution / person from whom the loan is taken ₹“Loan Account Number of the bank / institution. ₹“Date of sanction of loan ₹“Total Amount of loan ₹“Loan outstanding as on last date of financial year ₹“Interest on borrowed capital u/s 24(b)

1. 2. Tax deductions specified under Chapter VIA of the Income Tax Act

Section 80CCD(2)

Deduction towards contribution made by an employer to the Pension Scheme of Central Government

For all categories of employers \leq Deduction limit of **14%** of salary

Section 80CCH

Deduction in respect of contribution to Agnipath Scheme

Where an assessee, being an individual enrolled in the Agnipath Scheme and subscribing to the Agniveer Corpus Fund on or after the 1st day of November, 2022, has in the previous year paid or deposited any amount in his account in the said fund

Allowed a deduction in the computation of total income, of the whole of the amount so paid or deposited

Where the Central Government makes any contribution to the account of an assessee in the Agniveer Corpus Fund

Allowed a deduction in the computation of total income of the whole of the amount so contributed

Tax deductions in the Old Tax Regime

1. **Section 24(b) â€“ Deduction from Income from House Property on interest paid on housing loan & housing improvement loan.** In case of self- occupied property, the upper limit for deduction of interest paid on housing loan is \leq 12 lakh. Interest on loan u/s 24(b) allowable is tabulated below:

Nature of Property taken	When loan was taken	Purpose of loan	Allowable (Maximum limit)	Details Required
On or after 1/04/1999	Construction or purchase of house property		\leq 2,00,000	
Self- Occupied	On or after 1/04/1999	For Repairs of house property	\leq 30,000	<ul style="list-style-type: none"> â€¢ Loan taken from bank / Other than bank â€¢ Name of the bank / institution / person from whom the loan is taken â€¢ Loan Account Number of the bank / institution . â€¢ Date of sanction of loan â€¢ Total Amount of loan â€¢ Loan outstanding as on last date of financial year â€¢ Interest on borrowed capital u/s 24(b)
	Before 1/04/1999	Construction or purchase of house property	\leq 30,000	
	Before 1/04/1999	For Repairs of house property	\leq 30,000	
Let Out	Any time	Construction or purchase of house property	Actual value without any limit.	
			Maximum loss allowed to set off during the AY is Rs.2,00,000 against other heads of income and balance can be carry forward to future years upto 8 Assessment years.	

Tax deductions specified under Chapter VIA of the Income Tax Act

Section 80C, 80CCC, 80CCD (1)

Deduction towards payments made to

80C	<ul style="list-style-type: none">• Life Insurance Premium• Provident Fund• Subscription to certain equity shares• Tuition Fees• National Savings Certificate• Housing Loan Principal• Other various items	Combined deduction limit of ₹ 1,50,000
		Details to be filled in ITR for each eligible payment: <ul style="list-style-type: none">• Policy number or document identification number• Amount eligible for deduction u/s 80C

80CCC Annuity plan of LIC or other insurer towards Pension Scheme

80CCD(1) Pension Scheme of Central Government

Section 80CCD(1B)

Deduction towards payments made to Pension Scheme of Central Government, excluding deduction claimed under 80CCD (1)

Deduction limit of ₹ 50,000

Please Note;

1. Taxpayers claiming deduction u/s 80 C, must provide the details as below:

- Amount eligible for deduction u/s 80C
- Policy number or document identification number

2. Taxpayers claiming deduction u/s 80 CCD (1), 80 CCD (1B) must provide the details as below:

- Amount of contribution
- PRAN of taxpayer.

Section 80CCD(2)

Deduction towards contribution made by an employer to the Pension Scheme of Central Government

If the Employer is a PSU or Others \Rightarrow Deduction limit of **10%** of salary

If the Employer is Central or State Government \Rightarrow Deduction limit of **14%** of salary

Section 80CCH

Deduction in respect of contribution to Agnipath Scheme

Where an assessee, being an individual enrolled in the Agnipath Scheme and subscribing to the Agniveer Corpus Fund on or after the 1st day of November, 2022, has in the previous year paid or deposited any amount in his account in the said fund

Allowed a deduction in the computation of total income, of the whole of the amount so paid or deposited

Where the Central Government makes any contribution to the account of an assessee in the Agniveer Corpus Fund

Allowed a deduction in the computation of total income of the whole of the amount so contributed

Section 80D

Deduction towards payments made to Health Insurance Premium & Preventive Health check up

For Self/ Spouse or Dependent Children	â,¹ 25,000 (â,¹ 50,000 if any person is a Senior Citizen) â€¢ â,¹ 5,000 for preventive health check up, included in above limit
For Parents	â,¹ 25,000 (â,¹ 50,000 if any person is a Senior Citizen) â€¢ â,¹ 5,000 for preventive health check up, included in above limit

Deduction towards Medical Expenditure incurred on a Senior Citizen, if no premium is paid on health insurance coverage

For Self/ Spouse or Dependent Children â€¢ Deduction limit of **â,¹ 50,000**

For Parents â€¢ Deduction limit of **â,¹ 50,000**

Note:

Taxpayers claiming deduction u/s 80 D, must provide the details as below:

- Name of the Insurer (Insurance Company)
- Policy Number
- Health Insurance amount

Section 80DD

Deduction towards payments made towards maintenance or medical treatment of a Disabled Dependent or Paid / Deposited any amount under relevant approved scheme

Flat deduction of
â,¹ 75,000
available for a person with Disability,
irrespective of expense incurred.

The deduction is
â,¹ 1,25,000
if the person has Severe Disability (80%)

or more).=

Please note: For claiming deduction u/s 80DD, below details need to be provided in ITR:

- Nature Of Disability
- Type of Disability
- Amount of Deduction
- Type of dependent
- PAN of the Dependent
- Aadhaar of the Dependent
- Acknowledgement no. of form 10 IA filed incase of autism, cerebral palsy, or multiple disabilities.
- UDID number (if available)

Section 80DDB

Deduction towards payments made towards Medical treatment of Self or Dependant for specified diseases	Deduction limit of â,¹ 40,000 (â,¹ 1,00,000 if Senior Citizen)
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Section 80E

Deduction towards interest payments made on loan for higher education of Self or relative Total amount paid towards interest on loan taken

Note:

For claiming deduction under section 80E, below details need to be provided in ITR :

- Loan taken from bank / institution
- Name of the institution / bank from which the loan is taken
- Loan Account Number of the bank / institution
- Date of sanction of loan
- Total Amount of loan
- Loan outstanding as on last date of financial year
- Interest u/s 80E

Please note that the deduction u/s 80E can be claimed only if the limit in section 24(b) is exhausted.

Section 80EE

Deduction towards interest payments made on loan taken for acquisition of residential house property where the loan is sanctioned between 1st April 2016 to 31st March 2017

Deduction limit of
â,¹ 50,000
on the interest paid on
loan taken

Note:

For claiming deduction under section 80E, below details need to be provided in ITR :

- Loan taken from bank / institution
- Name of the institution / bank from which the loan is taken
- Loan Account Number of the bank / institution
- Date of sanction of loan
- Total Amount of loan
- Loan outstanding as on last date of financial year
- Interest u/s 80E

Section 80EEA

Deduction available only to individuals towards interest payments made on loan taken for acquisition of residential house property for the first time where the loan is sanctioned between 1st April 2019 to 31st March 2022 & deduction should not have been claimed u/s 80EE

Deduction
limit of
â,¹ 1,50,000
on the interest
paid on loan
taken

Note:

For claiming deduction under section 80E, below details need to be provided in ITR :

- Stamp value of residential house property
- Loan taken from bank / institution
- Name of the institution / bank from which the loan is taken
- Loan Account Number of the bank / institution
- Date of sanction of loan
- Total Amount of loan
- Loan outstanding as on last date of financial year
- Interest u/s 80E

Please note that the deduction u/s 80EEA can be claimed only if the limit in section 24(b) is exhausted. Also, either 80EE or 80EEA can be claimed by taxpayer based on loan sanction date and other eligible conditions.

Section 80EEB

Deduction towards interest payments made on loan for purchase of Electric Vehicle where the loan is sanctioned between 1st April 2019 to 31st March 2023

Deduction limit of
â,¹ 1,50,000
on the interest paid on
loan taken

Note:

For claiming deduction under section 80E, below details need to be provided in ITR :

- Loan taken from bank / institution
- Name of the institution / bank from which the loan is taken
- Loan Account Number of the bank / institution

- Date of sanction of loan
- Total Amount of loan
- Loan outstanding as on last date of financial year
- Interest u/s 80E

Section 80G

Deduction towards Donations made to prescribed Funds, Charitable Institutions, etc.

Donation are eligible for deduction under the below categories

100% deduction

Without any limit \leq

50% deduction

100% deduction

Subject to qualifying limit \leq

50% deduction

Note: No deduction shall be allowed under this section in respect of donation made in cash exceeding $\text{₹} 2000/-$

Section 80GG

Deduction towards rent paid for house & applicable to only those who are self-employed or for whom HRA is not part of Salary

Least of the following shall be allowed as deduction

Rent paid reduced by 10% of Total Income before this deduction	$\leq \text{₹} 5,000$ per month	25% of Total Income (excluding long term capital gains, short term capital gains under section 111A or income under section 115A or 115D)
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Note: For claiming deduction u/s 80GG, it is mandatory to file mandatorily Form 10BA and enter the acknowledgement number of Form 10BA in Schedule 80GG while filing the return of Income.

Section 80GGA

Section 80GGA

Deduction towards Donations made for Scientific Research or Rural Development

Donation are eligible for deduction under the below categories:

Research Association or University, College or other Institution for

- Scientific Research
- Social Science or Statistical Research

Association or Institution for

- Rural Development
- Conservation of Natural Resources or for Afforestation

PSU or Local Authority or an association or institution approved by the National Committee for carrying out any eligible project

Funds notified by Central Government for

- Afforestation
- Rural Development

National Urban Poverty Eradication Fund as setup and notified by Central Government

Note: No deduction shall be allowed under this Section in respect of donation made in cash exceeding ₹ 2000/- or if Gross Total Income includes income from Profit / Gains of Business / Profession

Section 80GGC

Deduction towards contribution made to Political Party or Electoral Trust

Deduction towards contribution made to Political Party or Electoral Trust.

No deduction will be allowed if any contribution is made in cash.

Section 80TTA

Deduction on interest received on saving bank accounts by Non-Senior Citizens

Deduction limit of
â,¹ 10,000/-

â€¢

Section 80TTB

Deduction on interest received on deposits by Resident Senior Citizens â€¢ Deduction limit of
â,¹ 50,000/-

Section 80U

Deductions for a resident individual taxpayer with Disability â€¢ Flat â,¹ 75,000 deduction for a person with Disability, irrespective of expense incurred
â€¢ Flat â,¹ 1,25,000 deduction for a person with Severe Disability (80% or more), irrespective of expense incurred

â€¢

Note:

For claiming deduction u/s 80U, below details need to be provided:

- Nature Of Disability
- Type of Disability
- Amount of Deduction
- Acknowledgement no. of Form 10IA filed in case of autism, cerebral palsy, or multiple disabilities.
- UDID number (if available)

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