



December 29th, 2025

To:

Raghvendra Singh

Institute Name: INTERNATIONAL INSTITUTE OF INFORMATION TECHNOLOGY
Enrolled Course: B.Tech(Bachelor of Technology) in COMPUTER SCIENCE AND
ENGINEERING (4 years)
Email Address: raghvendrasingh1811@gmail.com

Notification of Award – Reliance Foundation Undergraduate Scholarship 2025-2026

Dear Raghvendra Singh,

Congratulations! We are pleased to inform you that you have been selected for the Reliance Foundation Undergraduate Scholarship in (the "RF Scholarship") for the year 2025-2026.

As a Reliance Foundation Undergraduate Scholar, you will join a community of India's brightest youth with the potential to become successful professionals. We hope that you will embrace this opportunity to nurture your talent, and that this scholarship will enable you reach your full potential.

You will receive a total scholarship amount of Rs. 2.00 lakhs (INR Two Lakhs Only) in aggregate, to be distributed over the duration of your B.Tech(Bachelor of Technology) in COMPUTER SCIENCE AND ENGINEERING (4 years). The distribution of funds will be done annually, subject to annual caps, duration of the programme, continued eligibility and terms and conditions set out in the attached Appendices.

To indicate your acceptance of this award, please review the Award letter together with Appendices A, B, C & D which forms and integral part hereof, and complete the necessary formalities to expedite your enrolment as Reliance Foundation Undergraduate Scholar.

Please be aware that your acceptance of the scholarship is contingent upon the completion of these formalities by Monday, January 5th, 2026. Failure to complete these formalities within the stipulated timeline will result in the offer of the scholarship lapsing automatically.

For any queries, please contact us at RFUGScholarships@reliancefoundation.org

Congratulations once again on your selection as a 2025-2026 Reliance Foundation Undergraduate Scholar!

This is a computer-generated award letter and does not require signature by the issuing authority.
Acceptance of the award shall be evidenced by the signature of the Scholar and, where applicable,
the consent of the parent or legal guardian.

Registered Office: Maker Chambers IV, 9th Floor, 222 Nariman Point, Mumbai - 400021, India.

Reliance Corporate Park, Project Office, 5 TTC Industrial Area, Thane-Belapur Road, Ghansoli, Navi Mumbai, Maharashtra - 400 701.
Phone: +91 22 6477 0000 Website: www.reliancefoundation.org Email: contactus@reliancefoundation.org
CIN: U85110MH2010NPL207270

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Dear Reliance Foundation Undergraduate Scholar,

Please review all the enclosed documents carefully and complete all the requested steps as mentioned below. Following documents are enclosed here with:

- Appendix A: Terms and Conditions of Award
- Appendix B: Funds Disbursement Process and Required Documentation
- Appendix C: Other Scholarships, Awards, Stipends, Waivers Declaration & Expense Plan
- Appendix D: Publicity Release

As immediate next steps, please complete the following by **Monday, January 5th, 2026:**

- Upload signed copies of this award letter (all 10 pages) on the online application portal.
- Upload your PAN and bank details to the online Application Portal(if you have not yet submitted your bank details), <https://scholarshipportal.reliancefoundation.org/LoginScholar>
Your login credentials are the same ones used for your application

We will follow up shortly with process of submitting online claims and documents for your scholarship payment. Meanwhile, we request that you begin to collate the following documents:

- Bonafide certificate issued by your institute
- College id card or fee receipt

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Appendix A: Terms and Conditions of Awards

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Portal Login Email: raghvendrasingh1811@gmail.com

RF Scholar ID: RFSCH250900708138

Section I: Award Provisions

As a recipient of a Reliance Foundation Undergraduate Scholarship for the academic year of 2025-2026, the Foundation will administer the following provisions:

- Scholarship fund value of up to Rs. 50000/- to assist with your expenses incurred during the academic year 2025-2026.
- Scholarship fund value of up to Rs. 50000/- per year for the next 3 years, conditional on your academic performance.

The Foundation will also invite you to attend and participate in various knowledge and skills building activities over the duration of your scholarship.

Section II: Award Requirements

A. **Use of RF Scholarship Funds:** The Scholarship funds must be used exclusively towards tuition fees, hostel fees, laptop purchase and academic books and courses related to supporting yourself during the academic school year. Explanation/proof of how these funds are spent will be requested by the Foundation during your participation in the Program. Use of the Scholarship funds for any other purpose may be cause for revocation of this award and you will be required to repay all Scholarship funds received. You also agree to give Reliance Foundation permission to contact your academic institution to verify your academic records and/or other information provided to the Foundation.

B. **Publicity Release:** You agree to allow Reliance Foundation to use your name, likeness, photograph, video, or any other materials featuring you, taken during the course of your participation in the Reliance Foundation Undergraduate Scholarship program (collectively, "Materials").

You understand that Reliance Foundation may modify or edit these Materials as needed and that no compensation will be provided for such use. For further details, please refer to Appendix D, which outlines the terms of this Publicity Release in more detail.

C. **Limitation of Liability:** To the extent permitted under applicable law, you agree to release and discharge Reliance Foundation from any liability or responsibility for any

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personal or bodily injury (including death), and for any damage to or loss of property, however caused, that you may suffer as a result of or in connection with your acceptance of the award including, but not limited to, any injury, loss or damage resulting from, arising out of, or occurring in connection with the negligent acts or omissions of directors, employees, grantees, sponsors, agents or servants of Reliance Foundation.

- D. **Taxes:** You are responsible for any tax liability resulting from the receipt of this award and for paying any taxes due to the appropriate tax authority.
- E. **Compliance with Law:** You agree that Scholarship funds will not be used to engage in any action (including but not limited to the provision of goods, services or funds) that would result in a violation of any criminal or civil provision imposed by the laws of India.
- F. **Use of Intellectual Property:** The intellectual property of Reliance Foundation (including its name, brand and/ or logo) may not be used by you without express written permission from Reliance Foundation in each instance.
- G. **Contact Information:** Upon completion of your scholarship, you will be considered an alumnus of Reliance Foundation and the Foundation may retain your contact information to maintain your connection with the Reliance Foundation alumni community. You must inform Reliance Foundation staff as soon as possible of any changes to your academic program, mailing address, email address or phone number. Please submit any changes in writing to RFUGScholarships@reliancefoundation.org.
- H. **Payment of Scholarship Funds for Year 1:** Reliance Foundation will work with you to determine the best method to send you your Scholarship funds. These funds will be disbursed at the start of each academic year (from the second year onwards). For the academic year 2025-2026, payment will be made after you complete the on-boarding formalities.
- I. **Jurisdiction:** Any disputes arising out of or in connection with this agreement shall be resolved in the courts located in Mumbai, India, and governed by Indian law.
- J. **Relationship:** The relationship between you and Reliance Foundation is on principal to principal basis. You shall not represent Reliance Foundation or act on its behalf in any form or manner whatsoever, without prior written consent from Reliance Foundation.
- K. **Bank Account:** - You are required to maintain the same registered and approved bank account for the entire duration of the Scholarship. Ensuring that the bank account remains active, valid, KYC-compliant, and in good standing is solely your responsibility. Requests for any change, modification, or update to the registered bank account will not be considered under any circumstances. Reliance Foundation shall not be responsible for any delay, failure, or inability to disburse Scholarship funds arising due to issues with your bank account.
- L. **Data Protection and Privacy:** - By accepting this award, you (and your guardian, if applicable) consent to the collection, use, and storage of personal information, academic records, and bank details by Reliance Foundation for administration of the Scholarship and related activities, in accordance with applicable data protection laws.

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M. Force Majeure: - Reliance Foundation shall not be liable for any delay, suspension, or modification of the Scholarship caused by events beyond its reasonable control, including but not limited to acts of God, government action, natural disasters, pandemics, or institutional closures.

Section III: Grounds for Termination

Termination or Suspension of Award: Reliance Foundation reserves the right in its sole discretion to terminate or suspend this award, and/ or to withhold payments not made as on the date of termination, should noncompliance with the provisions of the award or other circumstances warrant such action. Specific grounds for termination or suspension of your award include, but are not limited to: (1) violation of any laws and regulations; (2) failure to maintain satisfactory academic standing or professional standards or to complete to the satisfaction of your assigned university all courses, research, or other work required during the term of your award; (3) ceasing to carry out your academic program at any point during the award term; (4) material changes in your study program without prior approval of the Foundation; (5) engaging in any illegal income-producing activity; (6) material misrepresentation in your application form or any other documents relating to your award; (7) physical and/or mental incapacitation; (8) actions you take during the award term that risks or places at risk the work and/ or reputation of Reliance Foundation; (9) failure to comply with any material obligations in relation to the award or scholarship program; (10) and/or any other circumstances, regardless of your compliance with the award provisions, that in Reliance Foundation's sole discretion warrant award termination or suspension.

Postponement or Deferral of Award: In addition to Reliance Foundation's ability to terminate or suspend your award for any circumstance, regardless of your compliance with the award provisions, Reliance Foundation also reserves the right to discontinue, modify or withhold any payments to be made pursuant to the award or postpone or defer your award, for any reason as determined in the Foundation's sole discretion, acting reasonably.

Effects of Termination/ Suspension of Award: In the event the Foundation terminates or suspends the award or you drop out of your institute and no longer continue your studies,

- i. the Foundation shall not be liable to make any payments in relation to the award;
- ii. you shall forthwith cease to make any reference to the Reliance Foundation Scholarship in relation to yourself, including in your resume or CV.

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Section IV: Acceptance of Award

If you agree to the terms and conditions of the award listed above, please sign below and upload a scanned copy of the signed letter as a pdf on the application portal. The signed letter must be received by the **Monday, January 5th, 2026**. Otherwise you may no longer be eligible to receive the award.

By my signature below:

I ACCEPT DECLINE the Reliance Foundation Undergraduate Scholarship.
If declining the award, please specify the reason:

In case of minor, the legal guardian of the scholar shall be jointly and severally responsible to ensure compliance of the aforesaid terms and conditions by the minor/ student/ scholar/ ward

Signature: Raghvendra Singh Date: 01/01/2026
Printed Name: Raghvendra Singh

I, Anita, parent/legal guardian of Raghvendra Singh (Scholar), hereby consent to the Scholar's acceptance of the award and agreed to be bound by the obligations applicable to the guardian under this Award Letter.

Signature of Legal Guardian

Anita

Date: 01/01/2026

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Appendix B: Funds Disbursement Process and Required Documentation

A. Mandatory Documents required for claiming the Scholarship amount:

You are requested to take note of the following important documents / proofs to be submitted to the Foundation to avail the scholarship:

Academic Year	Core Academic Documents To be provided per academic year
1 st Year	<ul style="list-style-type: none">• Bona-fide Certificate of enrolment• College ID card/Fee receipt
2 nd Year	<ul style="list-style-type: none">• 2nd Semester Mark Sheets• Proof of enrolment for 2nd year• Scholar Report & Utilization of Funds Statement
3rd Year	<ul style="list-style-type: none">• 3rd & 4th Semester Mark Sheets• Proof of enrolment for 3rd year• Scholar Report & Utilization of Funds Statement
4th Year (if applicable)	<ul style="list-style-type: none">• 5th & 6th Semester Mark Sheets• Proof of enrolment for 4th year• Scholar Report & Utilization of Funds Statement
5-year Dual-degree Programmes (if applicable)	<ul style="list-style-type: none">• 7th & 8th Semester Mark Sheets• Proof of enrolment for 5th year• Scholar Report & Utilization of Funds Statement
Completion of degree programme	<ul style="list-style-type: none">• Final year Mark Sheets• Degree certificate

B. Conditions for availing the Scholarship benefits every year:

1. Passing the academic exams every year and securing admission to the next year of your program.
2. Submitting the scholar report and statement of academic expenses along with a self-certification of fund utilisation detailing that scholarship amount is being used for
 - i. Tuition Fees,
 - ii. Hostel Fee, Food, and Incidentals (*only if part of hostel fees*),
 - iii. One-time computer/laptop purchase,
 - iv. Purchase of academic books and courses

Format for the Scholar Report and Utilization of Funds Statement will be provided by Reliance Foundation

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C. Transfer of Funds to Scholar's Account:

1. The Scholarship Amount shall be transferred to your Bank Account vide NEFT/RTGS.
2. You can either submit the copy of your Passbook or personalized cheque leaf along with the PAN card copy
3. You should note that the Bank Account should be in your name and Bank details of parents or family members are not accepted. In case you have uploaded bank details of your parents or family members, kindly send an email to RFUoUS.scholarships@reliancefoundation.com and inform.
4. The Bank Account should be active / KYC compliant and not dormant.
5. The **BANK DETAILS** required on the passbook copy or cheque leaf are as follows:
 - i. Name of the Account Holder
 - ii. Bank Account Number
 - iii. NEFT/IFSC Code (11 digit)
 - iv. Bank & Branch Name

You will be requested to upload your Bank Details in the RF online application portal (in case you haven't uploaded already).

Please note your bank account should either be in any nationalized or private bank and not in any co-operative bank having IFSC Code linked to other bank. You may also be aware about the recent mergers of Public Sector Banks in the last few years. We requested you to check with your bank having account with merged banks before submitting your bank details to us as there may be some changes in the NEFT/RTGS IFSC Code or Account Number or branch name post-merger. The merged banks are as follows:

1. All associate banks of State Bank merged with State Bank of India.
2. Vijaya Bank and Dena Bank merged with Bank of Baroda.
3. Oriental Bank of Commerce and United Bank of India merged with Punjab National Bank.
4. Syndicate Bank merged with Canara Bank.
5. Allahabad Bank merged with Indian Bank
6. Andhra Bank and Corporation Bank merged with Union Bank of India.

* Please note that the above list is only indicative and subject to changes, from time to time.

* The Scholar is advised to note that once bank details are registered and approved, no change will be permitted for the duration of the Scholarship.

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Appendix C: Other Scholarships, Awards, Stipends, Fee Waivers
Declaration

You are requested to disclose what other non-personal sources of funding you have to cover your university expenses this academic year 2025-2026. These could be other scholarships, awards, stipends, fee waivers received.

You will be requested to update this declaration year-wise through the template in the RF online application portal.

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Appendix D: Publicity Release

To:

Reliance Foundation
9th Floor, Maker Chambers IV 222,
Nariman Point
Mumbai 400021

Dear Sirs,

Sub: No objection letter

1. I, Raghvendra Singh, (insert student's name), an Indian, adult/guardian-in-case-of-minor (please strike out which is not applicable) residing at Awanti Bai Nayar, Chanderkhan Road, Mainpuri-240014, U.P. (insert student permanent address of student/guardian where applicable) hereby confirm that I have no objection to representatives of Reliance Foundation taking interviews, photographs and/or videos of myself.
2. I hereby irrevocably authorise and consent to Reliance Foundation, and any of its affiliate or associate entities and/or any third party authorised by Reliance Foundation ("RF Entity") taking, editing, using, printing and / or publishing the said interview, photographs or videos (in whole or in part)
- i. in any electronic or non-electronic form including for making case studies, documentaries, movies, etc. as they may deem appropriate,
 - ii. on any media including on their respective websites, social networking sites, publications, and advertisements.
3. I confirm that neither I nor any member of my family will receive any compensation or consideration for any use of such interviews, photographs or videos from Reliance Foundation.
4. I hereby release Reliance Foundation and their members, trustees, directors, employees, officers, agents and representatives (if any) from any and all liabilities, claims, demands, damages, or other costs or expenses arising in relation to or in connection herewith whether under law, tort or otherwise.

Yours faithfully,

Raghvendra Singh

Scholar Name: Raghvendra Singh Date: 01/01/2026

Raghvendra Singh

Reliance Foundation

Permanent Address: Awanti Bai Nagar, Chandeshwar Road, Mainpuri-205001, U.P.

Guardian's Consent (if student is a minor):

_____ (Guardian's Signature)

Date: _____

Relationship to Minor: _____

Witness (Optional):

_____ (Witness Name)

_____ (Witness Signature)

Date: _____

Registered Office: Maker Chambers IV, 6th Floor, 222 Nariman Point, Mumbai - 400021, India.

Reliance Corporate Park, Project Office, 5 TTC Industrial Area, Thane-Belapur Road, Ghansoli, Navi Mumbai, Maharashtra - 400 701.
Phone: +91 22 4477 0000 Website: www.reliancefoundation.org Email: contactus@reliancefoundation.org

CIN: U85110MH2010NPL20270

Raghvendra Singh

Submitted By: Raghvendra Singh

Branch: CSE-B

ID: B125092

Prepared For: Dr. Ajaya Kumar Dash

Income Tax Calculator FY 25-

26

Program: incomeTaxCalculator.c

Goal: Write a C program that calculates income tax liability under both Old and New tax regimes as per Indian Income Tax rules for Financial Year 2025-26.

Live Demo: The following code has been implemented as an interactive web application. You can access and use the Tax Calculator visually at: <https://www.raghavtech.me/tax-calculator>
[\(https://www.raghavtech.me/tax-calculator\)](https://www.raghavtech.me/tax-calculator)

Code:

```
#include <stdio.h>

double calculate_old_regime(double income) {
    double tax = 0;
    double taxable = income - 50000; // Standard deduction

    if (taxable <= 250000) {
        tax = 0;
    } else if (taxable <= 500000) {
        tax = (taxable - 250000) * 0.05;
    } else if (taxable <= 1000000) {
        tax = 12500 + (taxable - 500000) * 0.20;
    } else {
        tax = 112500 + (taxable - 1000000) * 0.30;
    }

    // Rebate under Section 87A
    if (taxable <= 500000) {
        tax = 0;
    }

    return tax;
}

double calculate_new_regime(double income) {
    double tax = 0;
    double taxable = income - 75000; // Standard deduction

    if (taxable <= 400000) {
        tax = 0;
    } else if (taxable <= 800000) {
        tax = (taxable - 400000) * 0.05;
    } else if (taxable <= 1200000) {
        tax = 20000 + (taxable - 800000) * 0.10;
    } else if (taxable <= 1600000) {
        tax = 60000 + (taxable - 1200000) * 0.15;
    } else if (taxable <= 2000000) {
        tax = 120000 + (taxable - 1600000) * 0.20;
    } else if (taxable <= 2400000) {
        tax = 200000 + (taxable - 2000000) * 0.25;
    } else {
        tax = 300000 + (taxable - 2400000) * 0.30;
    }
}
```

```
// Rebate under Section 87A
if (taxable <= 1200000) {
    tax = 0;
}

return tax;
}

double calculate_cess(double tax) {
    return tax * 0.04; // 4% Health and Education Cess
}

int main() {
    double income;
    int regime;

    printf("=====\\n");
    printf("    Income Tax Calculator FY 25-26    \\n");
    printf("=====\\n\\n");

    printf("Enter your annual income (Rs): ");
    scanf("%lf", &income);

    printf("\nSelect Tax Regime:\\n");
    printf("1. Old Regime\\n");
    printf("2. New Regime\\n");
    printf("Enter your choice (1 or 2): ");
    scanf("%d", &regime);

    double tax = 0;
    double cess = 0;
    double total_tax = 0;

    printf("\\n=====\\n");
    printf("          Tax Calculation Summary      \\n");
    printf("=====\\n\\n");

    if (regime == 1) {
        printf("Regime: OLD REGIME\\n");
        printf("Standard Deduction: Rs. 50,000\\n");
        printf("Taxable Income: Rs. %.2lf\\n\\n", income - 50000);

        tax = calculate_old_regime(income);
    }
}
```

```

cess = calculate_cess(tax);
total_tax = tax + cess;

printf("Income Tax: Rs. %.2lf\n", tax);
printf("Health & Education Cess (4%%): Rs. %.2lf\n", cess);
printf("-----\n");
printf("Total Tax Liability: Rs. %.2lf\n", total_tax);

if (income - 50000 <= 500000) {
    printf("\n* You are eligible for tax rebate under Section 87A\n");
    printf("* Income up to Rs. 5.5 Lakhs - 0 Tax\n");
}

else if (regime == 2) {
    printf("Regime: NEW REGIME\n");
    printf("Standard Deduction: Rs. 75,000\n");
    printf("Taxable Income: Rs. %.2lf\n\n", income - 75000);

    tax = calculate_new_regime(income);
    cess = calculate_cess(tax);
    total_tax = tax + cess;

    printf("Income Tax: Rs. %.2lf\n", tax);
    printf("Health & Education Cess (4%%): Rs. %.2lf\n", cess);
    printf("-----\n");
    printf("Total Tax Liability: Rs. %.2lf\n", total_tax);

    if (income - 75000 <= 1200000) {
        printf("\n* You are eligible for tax rebate under Section 87A\n");
        printf("* Income up to Rs. 12.75 Lakhs - 0 Tax\n");
    }
}
else {
    printf("Invalid choice!\n");
    return 1;
}

printf("\n=====\\n");
printf("Note: Calculations exclude surcharge\\n");
printf("=====\\n");

return 0;
}

```

How to Compile and Run:

```
# Compile  
gcc incomeTaxCalculator.c -o taxcalc  
  
# Run  
../taxcalc
```

Output Example:

```
=====  
Income Tax Calculator FY 25-26  
=====  
  
Enter your annual income (Rs): 1000000  
  
Select Tax Regime:  
1. Old Regime  
2. New Regime  
Enter your choice (1 or 2): 2  
  
=====  
Tax Calculation Summary  
=====  
  
Regime: NEW REGIME  
Standard Deduction: Rs. 75,000  
Taxable Income: Rs. 925000.00  
  
Income Tax: Rs. 0.00  
Health & Education Cess (4%): Rs. 0.00  
-----  
Total Tax Liability: Rs. 0.00  
  
* You are eligible for tax rebate under Section 87A  
* Income up to Rs. 12.75 Lakhs - 0 Tax  
  
=====  
Note: Calculations exclude surcharge  
=====
```

How It Works:

The program helps users calculate their income tax liability by choosing between two different tax calculation methods available in India.

1. Two Tax Regimes: The program offers two calculation methods:

- **Old Regime:** Lower standard deduction but allows various exemptions and deductions
- **New Regime:** Higher standard deduction but no exemptions allowed

2. Standard Deduction: Amount automatically subtracted from income before tax calculation:

- Old Regime: ₹50,000
- New Regime: ₹75,000

3. Section 87A Rebate: Special benefit for low-income taxpayers:

- Old Regime: No tax up to ₹5.5 lakhs
- New Regime: No tax up to ₹12.75 lakhs

4. Health & Education Cess: 4% cess applied on calculated tax amount.

Tax Slabs:

Old Regime Tax Slabs:

Income Slab	Tax Rate	Tax Amount
Up to ₹2.5 lakhs	0%	₹0
₹2.5L to ₹5L	5%	Up to ₹12,500
₹5L to ₹10L	20%	Up to ₹1,00,000
Above ₹10L	30%	As applicable

Standard Deduction: ₹50,000

Section 87A Rebate: Income up to ₹5.5 lakhs → Zero Tax

New Regime Tax Slabs:

Income Slab	Tax Rate	Tax Amount
Up to ₹4 lakhs	0%	₹0
₹4L to ₹8L	5%	Up to ₹20,000
₹8L to ₹12L	10%	Up to ₹40,000
₹12L to ₹16L	15%	Up to ₹60,000
₹16L to ₹20L	20%	Up to ₹80,000
₹20L to ₹24L	25%	Up to ₹1,00,000

Income Slab **Tax Rate** **Tax Amount**

Above ₹24L 30% As applicable

Standard Deduction: ₹75,000**Section 87A Rebate:** Income up to ₹12.75 lakhs → Zero Tax

Code Explanation:

Key Functions:

1. Old Regime Calculator:

```
double calculate_old_regime(double income)
```

- Applies ₹50,000 standard deduction
- Calculates tax based on 4 tax slabs
- Applies Section 87A rebate for income ≤ ₹5 lakhs

2. New Regime Calculator:

```
double calculate_new_regime(double income)
```

- Applies ₹75,000 standard deduction
- Calculates tax based on 7 tax slabs
- Applies Section 87A rebate for income ≤ ₹12 lakhs

3. Cess Calculator:

```
double calculate_cess(double tax)
```

- Adds 4% Health & Education Cess on calculated tax

Main Program Flow:

1. User enters annual income
2. User selects tax regime (Old or New)
3. Program calculates taxable income after standard deduction
4. Tax is computed based on applicable slabs
5. Section 87A rebate is applied if eligible
6. 4% cess is added to final tax
7. Complete summary is displayed

Example Calculation:

For ₹10,00,000 income under New Regime:

Gross Income: ₹10,00,000

Standard Deduction: - ₹75,000

Taxable Income: ₹9,25,000

Tax Calculation:

₹0 to ₹4L: ₹0 (0%)

₹4L to ₹8L: ₹20,000 (5% of ₹4L)

₹8L to ₹9.25L: ₹12,500 (10% of ₹1.25L)

Base Tax: ₹32,500

Less: Rebate: -₹32,500 (under Section 87A)

Tax: ₹0

Cess (4%): ₹0

Total Tax: ₹0

Tax Comparison Table:

Income (₹)	Old Regime Tax	New Regime Tax	Better Choice
5,00,000	₹0	₹0	Both Same
8,00,000	₹36,400	₹0	New Regime
10,00,000	₹88,400	₹0	New Regime
15,00,000	₹2,38,400	₹78,000	New Regime
20,00,000	₹3,88,400	₹1,82,000	New Regime

When to Choose Which Regime:

Choose Old Regime If:

- You have large deductions (80C, 80D, HRA, etc.)
- Your total deductions exceed the tax benefit of New Regime
- You have investments that qualify for tax benefits
- Generally better for income with many investments

Choose New Regime If:

- You have minimal or no deductions
 - For income up to ₹12.75 lakhs (zero tax)
 - Simpler calculation with higher exemption limit
 - Better for most salaried employees without investments
-

Key Features:

1. **Interactive Input:** User enters their income and selects preferred regime
 2. **Automatic Calculations:** Program handles all tax slab calculations
 3. **Rebate Application:** Automatically applies Section 87A benefits
 4. **Cess Inclusion:** Adds 4% Health and Education Cess
 5. **Clear Summary:** Shows breakdown of all tax components
-

Limitations:

- Does not calculate surcharge (for very high income)
 - Assumes no other deductions in Old Regime
 - Simplified calculation for educational purposes
 - Does not handle TDS (Tax Deducted at Source)
-

This program demonstrates:

- Function-based modular programming
- Conditional statements for tax slab calculation
- Mathematical calculations in C
- User input handling with scanf
- Formatted output with printf
- Real-world application of programming concepts