Sec	Applicability	Particulars	Maximum Amt of Deduction
80C	Ind./ HUF	If Expenditure for the following Purposes:-	**Max. Rs. 1,00,000/-**
		▪ **LIP against** Insurance of Self, Spouse, and Children or	Actual or **20% of Insured Amount**
		▪ **LIP against** Insurance of any Member, in case of HUF	Actual
		▪ Contribution to **S/R/P Prov./Pen. Fund ULIP** of **UTI** or **LIC MF.**	
		▪ Subscription of **NSS 1992, NSC VIII, Deposit Scheme** Set up by **National Housing Bank** and **Bonds notified** by **NABARD.**	
		▪ **Repayment of Loan** for construction of Residential House	**Principle Amount** not Interest
		▪ Amount deposited under Senior Citizen Saving Scheme	Actual
		▪ **Term deposit** with Schedule Bank & **Time Deposit** with Post Office.	
		▪ **Tuition Fees** (For only Two Children)	
80CCC	Individual	Contribution to Pen. Fund – **Annuity Plan Scheme** for **Future Benefits**	Actual or Max. Rs. 1,00,000/-
80CCD	Employee	Amount Deposited during PY under **Pension Scheme Notified by CG.**	Actual or **Max. 10% of Salary**
		Salary = Basic + Dearness Allowance (whether part of RB or not)	
80CCE		**Maximum Limit of Deduction in Aggregate u/s 80C to CCD**	**Rs. 100,000/-**
80D	Ind./HUF	**MIP** in respect of Policy taken for Self, Spouse, or/& Children or	Actual or **Maximum as below** Gen. Rs. 15,000/- + **Rs. 5,000/-** In case of Policy for **Senior Citizen.**
		Medical Insurance Premium on Policy for any Member, **in case of HUF**	
		Note: – Payment shall be made as per GIC Scheme or any other Scheme approved by CG.	
80DD	**Resident only** Ind./HUF	Expenditure on **Medical Treatment** of **Disable Dependent Relative**	For **Severe Disability** Rs. 75000/- For **others** Rs. 50,000/- **Fixed, even Rs. 1 is Actual Exp.**
		Contribution to LIC/UTI or the Approved Scheme **Under Annuity System for Future Benefits** of **Dependent Relative** after Treatment.	
		Note: – Dependent Relative means any Member of HUF in case of HUF and in cases of an Individual Spouse, Children, Parents, and Brothers & Sisters of Individual.	
80DDB	**Resident only** Ind./HUF	**Expenditure on Medical Treatment** of Relative against Specified Disease.	Actual or Max. 40,000
		In case of Relative being a Senior Citizen	Actual or Max Rs. 60,000
		Note: – A certificate from a Neurologist, Oncologist, Urologist, Hematologist, and Immunologist or by Medical Specialist working in Govt. Hospital Authority must be furnish with ROI.	
80E	Individual	**Payment of Interest on Education Loan** taken for Higher Education. **Note: –** 8AY shall be counted from 1st AY in which Int. Payment started.	Up-to 8 AY or Full Payment in Lump Sum.
80G	All	**Donation**, categorized as follow:-	Actual or **Maximum Limit as below**
		- 100% **Without** Qualifying Limit	Actual
		- 50% **Without** Qualifying Limit	
		- 100% **With** Qualifying Limit (**X**)	100% of Qualifying Limit
		- 50% **With** Qualifying Limit	50% of (Qualifying Limit – **X**)
		Qualifying Limit = 10% of Adjusted Gross Taxable Income (AGTI)	
		AGTI = Gross Total Income – STCG(111A) – LTCG – All Deduction under Ch. VI A except Sec 80G	
80GG	Individual	**Rent Paid not Entitle HRA or Self Occupied House**	**Least** in the Following: - Rent Paid – 10% of AGTI - 25% of AGTI - Maximum Rs. 2,000/-p.m.
		AGTI = Gross Total Income – STCG(111A) – LTCG – All Deduction under Ch. VI A except Sec 80GG	
80GGA	All, not having Profit or Gain from Business or Profession	**Sum Paid** to **Approved Institution** for **Scientific Research**	100% of Sum Paid
		Sum Paid to **Approved Institution** for **Social** or **Statistical Research**	
		Sum Paid to **Rural Development Fund, Notified** by **Central Govt.**	
		Sum Paid to **National Urban Poverty Eradication Fund Notified** by **CG.**	
		Sum Paid to **Approved Authority or Public Sector Company** engaged in **Eligible Project** or Scheme for **Promoting Social or Economic Welfare.**	
80GGB	Indian Comp.	Contribution to **Indian Political Party**	--do--
80GGC	Other than IC (except Local Authority & Artificial Judicial Person)	Contribution to **Indian Political Party**	--do--

Sec	Applicability	Particulars	Maximum Amt of Deduction
80IA	All	Engage in **Undertaking Promoting Development of Infrastructure Facilities** like Tele. Service, Industrial Park, Power Sector, and a Cross-Country Natural Gas Distribution Network.	100% Profit of 10 PY out of 15 PY.
80IAB	All	Engage in Undertaking **promoting Special Economic Zone**	--do--
80IB	All	**Industrial Undertaking other than Infrastructure**, like Shipping, Hotels, Research, Production of Mineral Oil, Real Estate, Multiplex Theatres etc.	Varying from 20% to 100% of Profit
80IC	All	**Undertaking in Certain States**	Actual or Max. as below: -
		- Sikkim	100% of Profit up-to first 10 AY
		- North-Eastern State	
		- Himachal Pradesh & Uttaranchal	100% of Profit up-to First 5 AY 30% for Next 5 AY – Company or 20% for Next 5 AY – for Others
80ID	All	Undertaking Carrying of **Hotels and Conventional Centre in NCR**	100% of Profit up-to First 5 AY
80IE	All	**Manufacturing** Bus. or carrying Eligible Business **at North-Eastern State**	100% of Profit up-to First 10 AY
	Note for Sec 80IA to 80 IE: – Accounts must be Audited by **Chartered Accountant**, – Report by Chartered Accountant must be furnished with ROI to claim such Deduction. – Such Undertaking must not result of reconstruction or merger/demerger.		
80JJA	All	Engage in Business of **Collection & Processing of Bio-degradable**	100% of Profit up-to First 5 AY
80JJAA	Indian Co.	Undertaking Engage in **Manufacturing or Production** of Article or thing employing **Fresh Employment.**	30% of Add. Wages Paid up-to First 3 AY from such Employment
	Note: – An Audit Report from Chartered Accountant must be furnished with ROI to claim such Deduction. – Not formed due to reconstruction or merger/demerger. – **Additional Wages** = [(No. of New Employees – 100) or 10% of Existing Employees] X Wage Rate		
80LA	Schedule Bank	Incorporated in India having **Off-shore Banking at SEZ earning income from Foreign Exchange**	100% of Such Income up-to 5PY 50% for Next 5 Years
	Note: – A Report by **Chartered Accountant** and copy of **Permission from RBI** must be furnished with ROI.		
80P	Cooperative Society	Engage in **Cottage Industry** earning Incomer from, Agriculture, Processing without aid of Power Fishing or related Activities & Investment	100% of Such Income
		Cooperative Society **engage in Other Activities**	Profit or Max. Rs. 50,000/-
		Consumer Cooperative Society **engage in Other Activities**	Profit or Max. Rs. 1,00,000/-
80QQB	Resident Individual	Income through **Royalty or Copy Right** of Books **not Literature**, In case of Sale of Book **15% of Sales Consideration treated as Income**.	100% of Such Income or Max. Rs. 3,00,000/-
80RRB		Income through **Royalty on Patents.**	
	Note for Sec 80QQB/RRB – In case, Income is from Outside India, the deduction shall be allowed in respect of Income brought in India up-**to 6 Months from "end of PY" or up-to the Period specified by RBI.** – A certificate from Authorized Authority must be Furnished with ROI		
80U	Individual	Disable Assessee, **not Dependent (Fixed, even Rs. 1 is Actual Expenditure)** **Note:** – A certificate from Medical Authority has to be furnish with ROI	For **Severe Disability** Rs. 75000/- For **others** Rs. 50,000/-
General Conditions: – The Expenditure should be made by Assessee during PY, – Out of Taxable Income, and – Not claimed as Expenditure under any Head of Income.			