*Comparative Analysis of Section 269S, 269ST & 269T*

| Particulars | Section 269SS | Section 269ST<br>Finance Act 2017 | Section 269T |
|---|---|---|---|
| | **Accepting Loan or deposit or Specified sum in cash ≥ 20000** | **Accepting cash ≥ 200,000** | **Repayment of Loan or deposit or Specified sum in cash ≥ 20000** |
| | | | |
| **Transactions covered** | Acceptance of Loan or Deposit or specified sum | Receipt of cash | Repayment of Loan or Deposit or specified sum |
| **Point of checking threshold** | At the time of acceptance | At the time of receipt | At the time of payment |
| **Constituents of thresholds** | a) Amount of loan or deposit or specified sum or aggregate amount<br>Or<br>b) Existing unpaid loan or deposit or specified sum plus new loan<br>Or<br>c) Amount of a) together with amount of b) | a) In single day from one person<br>Or<br>b) In single transaction<br>Or<br>c) In single event or occasion | a) Loan or deposit or specified sum together with interest<br>Or<br>b) Aggregate amount of loan or deposit or specified sum either in its own name or other person name together with interest on the date of repayment |
| **Exceptions** | Loan deposit & specified sum received from or received by<br>• Government<br>• Banking company etc.<br>• Government Corporation<br>• Other institution notified by CG. | 1. Any receipt by<br>• Government<br>• Banking company etc.<br>2. Section 269SS transactions<br>3. Other person notified by CG. | Loan deposit or specified sum taken or accepted from<br>• Government<br>• Banking company etc.<br>• Institution notified by CG. |
| | **Note:** if person accepting loan or deposit or specified sum and the person giving the | | |

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| | loan deposit or specified sum both have agriculture and both have non-taxable income.<br>Provisions of this section are not applicable. | | |
| **Meaning of specified sum:** Any sum receivable in relation to transfer of immovable property whether or not transfer take place. | | | |