



# केंद्रीय प्रदूषण नियंत्रण बोर्ड, दिल्ली

(पर्यावरण, वन एवं जलवायु परिवर्तन मंत्रालय, भारत सरकार के अंतर्गत एक स्वायत्त संस्था)  
'परिवेश-भवन', पूर्वी अर्जुन नगर, शाहदरा, दिल्ली - ११० ०३२

मिसिल संख्या. एसी-१०१/०५/वीजी/२०२५-२०२६/

18 नवंबर 2025

## CIRCULAR/परिपत्र

**विषय:** 1 आयकर अधिनियम 1961 धारा 192 के तहत वित्तीय-वर्ष 2025-26 वेतन से आयकर कटौती  
2 फॉर्म 12बीबी - कर कटौती के लिए दावों का विवरण प्रदान करना (धारा 192 के तहत)

**Subject:** 1 Income Tax Deduction from salaries during the F.Y. 2025-26 U/s 192 of the Income Tax Act 1961  
2 Submission of Form 12BB i.e., particulars of claims for deduction of tax (u/s 192)

वित्त अधिनियम, 2024 के अनुसार, आयकर अधिनियम की धारा 192 के तहत वित्तीय वर्ष 2025-2026 अर्थात् कर निर्धारण वर्ष 2025-26 के लिए "वेतन" मद के तहत वसूलनीय आय से अनिवार्य रूप से कटौती की जानी आवश्यक है।

As per the **Finance Act, 2025**, income-tax is mandatorily required to be deducted under Section 192 of the Act from Income chargeable under the head "Salaries" for the financial year 2025-2026 i.e., Assessment Year 2026-27.

2. बजट 2020 ने धारा 115BAC के तहत एक नई कर व्यवस्था पेश की थी, जिसमें व्यक्तियों और HUF करदाताओं को कम दरों पर आयकर का भुगतान करने का विकल्प दिया गया था। नई व्यवस्था वर्तमान वित्तीय वर्ष 2025-26 के दौरान अर्जित आय के लिए भी लागू है, जो आकलन वर्ष 2026-27 से संबंधित है। नई कर व्यवस्था व्यक्तियों और एचयूएफ के लिए कम कर दरों और शून्य कटौती/छूट के साथ उपलब्ध है।

2. The Budget 2020 had introduced a New Tax Regime under section 115BAC giving an option to individuals and HUF taxpayers to pay income tax at lower rates. The new system is applicable for income earned during the current Financial Year 2025-26 also, which relates to Assessment Year 2026-27. The new tax regime is available for individuals and HUFs with lower tax rates and zero deductions/exemptions.

3. इस वर्तमान परिपत्र में वित्तीय वर्ष 2024-2025 के दौरान शीर्ष "वेतन" के तहत आय के भुगतान से पुराने कर स्लैब और नई कर व्यवस्था के तहत आयकर की कटौती की दरें शामिल हैं और अधिनियम के कुछ संबंधित प्रावधानों की व्याख्या करती हैं और आयकर नियम, 62 (इसके बाद नियम)। प्रासंगिक अधिनियम, नियम, प्रपत्र और अधिसूचनाएं आयकर विभाग की वेबसाइट- [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in) पर उपलब्ध हैं।

3. This present Circular contains the rates of deduction of income-tax under old tax slabs and New tax regime from the payment of income chargeable under the head "Salaries" during the financial year २०२५-२०२६ and explains certain related provisions of the Act and Income-tax Rules, १९६२ (hereinafter the Rules). The relevant Acts, Rules, Forms and Notifications are available at the website of the Income Tax Department- [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in).

4. प्रत्येक व्यक्ति जो शीर्ष "वेतन" के तहत प्रभार्य किसी भी आय का भुगतान करने के लिए जिम्मेदार है, वित्तीय वर्ष 2025-2026 के लिए "वेतन" शीर्ष के तहत निर्धारित की अनुमानित आय पर आयकर की कटौती करेगा। आयकर की गणना इस परिपत्र में दी गई दरों के आधार पर की जानी आवश्यक है, अधिनियम की धारा 206ए के अनुसार

पैन प्रस्तुत करने की आवश्यकता से संबंधित प्रावधानों के अधीन, और प्रत्येक भुगतान के समय में कटौती की जाएगी। तथापि, किसी भी मामले में स्रोत पर कोई कर कटौती करने की आवश्यकता नहीं होगी, जब तक कि कर्मचारी की उम्र के आधार पर वित्तीय वर्ष के लिए अनुलाभों के मूल्य सहित अनुमानित वेतन आय ₹2,50,000/- या ₹3,00,000/- जैसा भी मामला हो, से अधिक न हो।

4. Every person who is responsible for paying any income chargeable under the head "Salaries" shall deduct income-tax on the estimated income of the assessee under the head "Salaries" for the financial year 2025-2026. The income-tax is required to be calculated based on the rates given in this circular, subject to the provisions related to requirement to furnish PAN as per sec 206AA of the Act and shall be deducted at the time of each payment. No tax, however, will be required to be deducted at source in any case unless the estimated salary income including the value of perquisites, for the financial year exceeds ₹2,50,000/- or ₹3,00,000/- as the case may be, depending upon the age of the employee.

**5. करदाता के आधार नंबर से जुड़ा स्थायी खाता संख्या (पैन) अनिवार्य है। यदि प्रस्तुत नहीं किया जाता है, तो स्रोत पर कर निर्धारित दरों पर या बिना किसी छूट/कटौती के 20% जो भी अधिक हो, काटा जाना है।**

5. Permanent Account Number (PAN) linked with Aadhar Number of the assessee is mandatory. If not furnished, tax at source is to be deducted at the prescribed rates or 20% whichever is higher without giving any rebate/deduction.

6. धारा 2(2बी) सक्षम करती है कि एक करदाता "वेतन" के अलावा किसी अन्य मद के तहत आय का विवरण प्रस्तुत कर सकता है (शीर्ष — गृह संपत्ति से आय के तहत नुकसान के अलावा ऐसे किसी भी शीर्ष के तहत नुकसान नहीं) के लिए करदाता द्वारा प्राप्त किया गया उसी वित्तीय वर्ष और उस पर स्रोत पर काटे गए किसी भी कर का। विवरण संलग्नक के साथ 12 बीबी के संलग्न फॉर्म में प्रस्तुत किया जा सकता है, जिसे करदाता द्वारा हस्ताक्षरित और सत्यापित किया जाना है, जैसा कि आयकर नियमों के नियम 26बी(2) के तहत निर्धारित किया गया है।

6. Section 192(2बी) enables a taxpayer may furnish particulars of income under any head other than "Salaries" (not being a loss under any such head other than the loss under the head — Income from house property) received by the taxpayer for the same financial year and of any tax deducted at source thereon. The particulars may be furnished in the enclosed Form of 12 BB along-with annexure, which is to be signed and verified by the taxpayer in the manner as prescribed under Rule 26बी(2) of the Income Tax Rules.

7. डीडीओ 'केवल गृह संपत्ति से आय' मद के अंतर्गत हानि को हिसाब में ले सकता है। काटे जाने वाले कर की राशि की गणना के लिए डीडीओ द्वारा किसी अन्य शीर्ष के तहत हानि पर विचार नहीं किया जा सकता है। साथ ही अन्य आय पर टीडीएस जोड़कर वेतन पर कर कम नहीं किया जा सकता है।

7. DDO can consider loss under the head—Income from house property only. Loss under any other head cannot be considered by the DDO for calculating the amount of tax to be deducted. Also Tax on salaries cannot be reduced by the addition of TDS on Other Income.

8. यदि करदाता के अधिकार क्षेत्र वाला टीडीएस अधिकारी करदाता द्वारा फॉर्म संख्या 13 में उसके समक्ष दायर आवेदन के जवाब में अधिनियम की धारा 197 के तहत कर की कटौती या कम कटौती का प्रमाण पत्र जारी करता है; तो डीडीओ को ऐसे प्रमाण पत्र को ध्यान में रखना चाहिए और उसमें उल्लिखित दरों पर देय वेतन पर कर की

कटौती करनी चाहिए। (नियम 28एए)। टीडीएस के त्रैमासिक विवरण (फॉर्म 24क्यू) में प्रमाण पत्र की विशिष्ट पहचान संख्या की रिपोर्ट करना आवश्यक है।

8. If the jurisdictional TDS officer of the Taxpayer issues a certificate of No Deduction or Lower Deduction of Tax under section 197 of the Act, in response to the application filed before him in Form No 13 by the Taxpayer; then the DDO should consider such certificate and deduct tax on the salary payable at the rates mentioned therein. (Rule 28AA). The Unique Identification Number of the certificate is required to be reported in Quarterly Statement of TDS (Form 24Q).

9. इसके अलावा, परिपत्र 04/2013 दिनांक 17/04/2013 के अनुसार, सभी कटौतीकर्ता फॉर्म संख्या 16 का भाग ए जारी करेंगे, इसे ट्रेसेस पोर्टल के माध्यम से उत्पन्न और बाद में डाउनलोड करके और इसे विधिवत प्रमाणित और सत्यापित करने के बाद, सभी के संबंध में अध्याय XVII-B की धारा 22 के प्रावधानों के तहत 1 अप्रैल 2011 को या उसके बाद कटौती की गई राशि। फॉर्म संख्या 16 के भाग ए में एक अद्वितीय टीडीएस प्रमाणपत्र संख्या होगी। फॉर्म नंबर 16 और फॉर्म 12BA का 'पार्ट बी (अनुलग्नक)' कटौतीकर्ता द्वारा स्वयं तैयार किया जाएगा और फॉर्म नंबर 1 के भाग ए के साथ-साथ उचित प्रमाणीकरण और सत्यापन के बाद कटौती करने वालों को जारी किया जाएगा।

9. Further, as per Circular 08/2013 dated 16/04/2013 all deductors shall issue the Part A of Form No. 16, by generating and subsequently downloading it through TRACES Portal and after duly authenticating and verifying it, in respect of all sums deducted on or after the 1st day of April, 2012 under the provisions of section 192 of Chapter XVII-B. Part A of Form No 16 shall have a unique TDS certificate number. 'Part B (Annexure)' of Form No. 16 and Form 12BA shall be prepared by the deductor at his own and issued to the deductees after due authentication and verification along-with the Part A of the Form No. 16.

10. आयकर अधिनियम की विभिन्न धाराओं के तहत आय विवरण और बचत का प्रमाण निम्नलिखित निर्धारित तिथियों के अनुसार प्रस्तुत किया जा सकता है:

10. The proof of Income details & savings under various sections of Income Tax Act may be submitted as per the following scheduled dates:

|                         |  |
|-------------------------|--|
| अंतिम तिथि<br>Last Date | <b>16 दिसम्बर 2025 तक एफ एंड ए डिवीजन में फॉर्म 12बीबी की प्राप्ति</b><br>Receipt of Form 12BB in F&A Division-CPCB Delhi by 16th December 2025  |
| अनुलग्नक<br>Annexure    | <b>16 दिसम्बर 2025 तक बचत के प्रमाण के साथ I और II (स्व प्रमाणित) कर की विवरणी।</b><br>फॉर्म 12बीए I और II बचत के प्रमाण के साथ (स्व-सत्यापित) 16 दिसंबर 2025 तक जमा किया जाना है। 16 दिसंबर 2025 के बाद की गई बचत का प्रमाण 10 जनवरी 2026 तक या उससे पहले जमा करना होगा। इस तिथि के बाद की गई बचत का आयकर रिटर्न दाखिल करके सीधे दावा किया जा सकता है।<br>I & II along-with proof of the savings (self-attested) by 16th December 2025. Proof of savings made after 16th December 2025 must be submitted on or before 10th January 2026. Savings made |

|                  |   |
|------------------|---|
|                  | after this date can be directly claimed by filing Income Tax Return.  |
| <b>क्रमांकित</b> | <b>सभी संलग्नकों को क्रमांकित प्रारूप के अनुसार क्रमांकित और व्यवस्थित किया जाना चाहिए ताकि यह अप्राप्य न हो।</b>                 |
| <b>Numbered</b>  | <b>All the enclosures must be numbered &amp; arranged serially according to the format so that it may not lead to unattended.</b> |
| <b>Serially</b>  |   |

11. इस सर्कुलर और सेविंग सबमिशन फॉर्म 12बीबी की सॉफ्ट कॉपी, दोनों कर्मचारी कॉर्नर और सीपीसीबी ई-ऑफिस पोर्टल पर भी उपलब्ध हैं।

11. Soft copies of this circular & saving submission form 12BB, both are also available in the employees' corner and CPCB e-office portal.

12. जिन कर्मचारियों ने पुराने टैक्स स्लैब को चुना है, उनसे "फॉर्म 12बीबी" जल्दी जमा करने का अनुरोध किया जाता है ताकि अंतिम समय में कठिनाई से बचा जा सके।

12. An early submission of "Form 12BB" from those employees who have opted old tax slabs is requested to avoid last minute hardship.

(विपिन गोयल)

लेखा अधिकारी

वित्त एवं लेखा विभाग, दिल्ली

Encl.: As above

**(A) Income Tax Rates for New tax regime for the Financial Year 2025-2026**

| Net income range       | Income-tax rates                                   | Education and Health Cess |
|------------------------|--|---------------------------|
| Up to ₹4,00,000        | Nil  | Nil                       |
| ₹4,00,001 – ₹8,00,000  | 5% of (total income minus ₹4,00,000) [*]           | 4% of income-tax          |
| ₹8,00,000 – ₹12,00,000 | ₹20,000 + 10% of (total income minus ₹8,00,000)    | 4% of income-tax          |
| ₹12,00,000– ₹16,00,000 | ₹60,000 + 15% of (total income minus ₹12,00,000)   | 4% of income-tax          |
| ₹16,00,000– ₹20,00,000 | ₹1,20,000 + 20% of (total income minus ₹16,00,000) | 4% of income-tax          |
| ₹20,00,000– ₹24,00,000 | ₹2,00,000 + 25% of (total income minus ₹20,00,000) | 4% of income-tax          |
| Above ₹24,00,000       | ₹3,00,000 + 30% of (total income minus ₹24,00,000) | 4% of income-tax          |

ए) आकलन वर्ष 2026-27 से अधिकतम ₹ 60,000 रुपये की छूट धारा 87ए के तहत की अनुमति है, यदि एक निवासी व्यक्ति की कुल आय, जो धारा 115बीएसी(1ए) के तहत नई कर योजना का विकल्प चुन रही है, ₹12,00,000 तक है।

बी) इसके अलावा, यदि धारा 115बीएसी(1ए) चुनने वाले निवासी व्यक्ति की कुल आय ₹12,00,000 से अधिक है और ऐसी आय पर देय कर, कुल आय और रुपये के बीच अंतर से अधिक है। तब वह ऐसी कुल आय पर देय कर और आय की राशि जिसके द्वारा यह ₹12,00,000 से अधिक है, के बीच अंतर की सीमा तक सीमांत राहत के साथ छूट का दावा कर सकता है।

a) For Assessment Year 2026-27, a maximum rebate of ₹60,000 is allowed under section 87A, if the total income of a resident individual, who is opting for the new tax scheme under Section 115BAC(1A), is up to ₹12,00,000.

- b) Further, if the total income of the resident individual opting section 115BAC(1A) exceeds ₹12,00,000 and the tax payable on such income exceeds the difference between the total income and ₹12,00,000, he can claim a rebate with marginal relief to the extent of the difference between the tax payable on such total income and the amount of income by which it exceeds ₹12,00,000.

**आपको निम्नलिखित पता होना चाहिए:**

1. डिफॉल्ट व्यवस्था: वित्त वर्ष 2023-24 से शुरू होकर, नई आयकर व्यवस्था को डिफॉल्ट विकल्प के रूप में सेट किया जाएगा। यदि आप पुरानी व्यवस्था का उपयोग जारी रखना चाहते हैं, तो आपको रिटर्न दाखिल करते समय एक फॉर्म जमा करना होगा। आपके पास सालाना दो व्यवस्थाओं के बीच स्विच करने का विकल्प होगा। यदि कोई पुरानी कर व्यवस्था का विकल्प नहीं चुनता है तो नई कर व्यवस्था वित्त वर्ष 2025-26 से स्वतः लागू हो जाएगी। **निम्नलिखित कटौतियों और छूटों का दावा नहीं किया जा सकता है, जो पुराने टैक्स स्लैब का विकल्प चुनने वालों के लिए उपलब्ध हैं:**

- पेशेवर कर
- मनोरंजन भत्ता
- अवकाश यात्रा भत्ता (LTA)
- हाउस रेंट अलाउंस (HRA)
- अवयस्क बाल आय भत्ता
- हेल्पर भत्ता
- बच्चों की शिक्षा भत्ता
- अन्य विशेष भत्ते [धारा 10(14)] - विवरण के लिए आयकर अधिनियम देखें।
- स्वयं के कब्जे वाली संपत्ति या खाली संपत्ति पर आवास ऋण पर ब्याज (धारा 24)
- अध्याय VI-A कटौती (80C, 80D, 80E, 80TTA, 80TTB और इसी तरह) (धारा 80CCD(2), 80CCH(2) और 80JJAA को छोड़कर)
- किसी अन्य अनुलाभ या भत्तों के लिए छूट या कटौती के बिना
- पारिवारिक पेंशन आय से कटौती

**हालांकि, नई कर व्यवस्था में वेतन आय से कटौती के रूप में निम्नलिखित का दावा किया जा सकता है:**

- ₹75,000/- की मानक कटौती
- विशेष रूप से विकलांग व्यक्ति के मामले में परिवहन भत्ते।
- रोजगार के हिस्से के रूप में किए गए वाहन व्यय को पूरा करने के लिए प्राप्त वाहन भत्ता।
- दौरे या स्थानांतरण पर यात्रा की लागत को पूरा करने के लिए प्राप्त कोई भी मुआवजा।
- सामान्य नियमित प्रभावों को पूरा करने के लिए प्राप्त दैनिक भत्ता या अपने नियमित कार्य स्थान से अनुपस्थिति के कारण आपके द्वारा किए गए व्यय।

**Things, you must know:**

1. Default Regime: Starting from FY 2023-24, the new income tax regime will be set as the default option. If you want to continue using the old regime, you must submit a form at the time of return filing. You will have the option to switch between the two regimes annually. If anyone does not opt for the old tax regime, the new tax regime will be applicable automatically from FY 2025-26. The following **deductions and exemptions cannot be claimed**, which are available to those who opt for old tax slab:

- Professional tax
- Entertainment allowance on salaries
- Leave Travel Allowance (LTA)
- House Rent Allowance (HRA)
- Minor child income allowance
- Helper allowance
- Children education allowance
- Other special allowances [Section 10(14)] - for details refer Income Tax Act.
- Interest on housing loan on the self-occupied property or vacant property (Section 24)
- Chapter VI-A deduction (80C, 80D, 80E, 80TTA, 80TTB and so on) (Except Section 80CCD (2), 80CCH(2) and 80JJAA)
- Without exemption or deduction for any other perquisites or allowances
- Deduction from family pension income

**However, the followings can be claimed as deduction from salary income in new tax regime:**

- Standard Deduction of ₹75,000/-
- Transport allowances in the case of an especially abled person.
- Conveyance allowance received to meet the conveyance expenditure incurred as part of the employment.
- Any compensation received to meet the cost of travel on tour or transfer.
- Daily allowance received to meet the ordinary regular charges or expenditure you incur on account of absence from his regular place of duty.

## **B. वित्तीय वर्ष 2025-2026 के लिए पुराने टैक्स स्लैब का विकल्प चुनने वालों के लिए आयकर दरें**

### **(B) Income Tax Rates for those who opt for old tax slabs for the Financial Year 2025-2026**

1. Normal tax rates applicable to a resident individual below the age of 60 years i.e. born on or after 1.4.1965

| Net income range       | Income-tax rates                                   | Education and Health Cess |
|------------------------|--|---------------------------|
| Up to ₹2,50,000        | Nil  | Nil                       |
| ₹2,50,000 – ₹5,00,000  | 5% of (total income minus ₹2,50,000) [*]           | 4% of income-tax          |
| ₹5,00,000 – ₹10,00,000 | ₹12,500 + 20% of (total income minus ₹5,00,000)    | 4% of income-tax          |
| Above ₹10,00,000       | ₹1,12,500 + 30% of (total income minus ₹10,00,000) | 4% of income-tax          |

**सरचार्ज:** यदि शुद्ध आय ₹50 लाख से अधिक पर ₹1 करोड़ से अधिक नहीं है [जैसा कि वित्त अधिनियम, 2017 द्वारा संशोधित है] तो आयकर की राशि पर 10% की दर से सरचार्ज लगाया जाता है और @ 15%, यदि शुद्ध आय ₹1 करोड़ से अधिक है। ऐसे मामले में जहां अधिभार लगाया जाता है, आयकर और अधिभार की राशि पर 4% की दर से शिक्षा और स्वास्थ्य उपकर लगाया जाएगा।

**Surcharge:** Surcharge is levied @ 10% on the amount of income-tax if net income exceeds ₹50 Lakh [As amended by Finance Act, 2017] but doesn't exceed ₹1 crore and @ 15% on the amount of income tax if net income exceeds ₹1 crore. In a case



where surcharge is levied, Education and Health Cess @ 4% will be levied on the amount of income tax plus surcharge.

[\*] एक निवासी व्यक्ति (जिसकी शुद्ध आय ₹5,00,000 से अधिक नहीं है) धारा 87ए के तहत छूट का लाभ उठा सकता है। यह शिक्षा उपकर की गणना करने से पहले आयकर से कटौती योग्य है। छूट की राशि आयकर का 100 प्रतिशत या ₹12,500, जो भी कम हो होगी।

[\*] A resident individual (whose net income does not exceed ₹5,00,000) can avail rebate under section 87A. It is deductible from income-tax before calculating education cess. The amount of rebate is 100 per cent of income-tax or ₹12,500, whichever is less.

## 2. परिवहन भत्ता कर योग्य

### Transport allowance to become taxable.

परिवहन भत्ता (जो निवास स्थान और अपने कर्तव्यों के स्थान के बीच आने-जाने के उद्देश्य के लिए अपने खर्च की लागत को पूरा करने के लिए मिलता है) केवल उस व्यक्ति को जो नेत्रहीन या निचले छोरों के साथ विकलांग है, ₹3200 प्रति माह तक की छूट को छोड़कर अब पूरी तरह से कर योग्य है।

Transport allowance is now fully taxable except the exemption up to ₹3200 per month only to the person **who is blind or orthopedically handicapped with disabilities of lower extremities**, to meet the cost of his expenditure for the purpose of commuting between the place of the residence and the place of his duties.

## 3. मानक कटौती

उपरोक्त भत्ते के बदले, वेतन और पेंशन से ₹75,000/- की मानक कटौती उन कर्मचारियों के लिए उपलब्ध है जो डिफॉल्ट नई कर व्यवस्था चुनते हैं, जबकि पुरानी कर व्यवस्था चुनने वाले कर्मचारियों के लिए यह ₹50,000/- अपरिवर्तित रहती है।

## 3. Standard Deduction

In lieu of the above allowance, Standard Deduction of ₹75,000 from salary and pension is available to the employees opting default New Tax Regime whereas it remains unchanged ₹50,000/- to the employees who opt Old Tax Regime.

## 4. अंशदायी भविष्य निधि पर ब्याज

जैसा कि बजट 2021 में घोषित किया गया था और वित्त विधेयक 2021 के तहत धारा 10(11) और 10(12) में एक प्रावधान डाला गया था कि किसी कर्मचारी द्वारा स्वैच्छिक भविष्य निधि (वीपीएफ) सहित अंशदायी भविष्य निधि (सीपीएफ) में जमा एक वित्तीय वर्ष में ₹2.5 लाख से अधिक है, तो ₹2.5 लाख से अधिक के योगदान पर अर्जित ब्याज कर योग्य होगा। यह प्रतिबंध केवल 1 अप्रैल, 2021 को या उसके बाद किए गए योगदान के लिए लागू होगा। अब सामान्य भविष्य निधि (जीपीएफ) में इस सीमा को बढ़ाकर ₹5 लाख प्रति वर्ष कर दिया गया है।

## 4. Interest on Contributory Provident Fund

As announced in Budget 2021 and under the Finance Bill 2021, a provision was inserted in Sections 10(11) and 10(12) that deposits in Contributory Provident Fund (CPF) including Voluntary Provident Fund (VPF) by an employee ₹2.5lakh in a financial year, then the interest earned on contribution exceeding ₹2.5lakh will be taxable. This restriction will be applicable only for contributions made on or after April 1, 2021. In General Provident Fund (GPF), this limit has now been increased to ₹5lakh per annum.

**5. अंशदायी भविष्य निधि में संचित शेष राशि पर 31 मार्च, 2021 तक ब्याज**

कर्मचारी का मूल योगदान, नियोक्ता का योगदान, नियोक्ता के योगदान पर अर्जित पूरा ब्याज और 31 मार्च 2021 तक कर्मचारी द्वारा अर्जित ब्याज कर योग्य नहीं है।

**5. Interest on accumulated balances in Contributory Provident Fund till 31st March, 2021**

The employee's principal contribution, employer's contribution, entire interest earned on employers' contribution, and interest earned by the employee till 31st March 2021 are not taxable.

**6. अंशदायी भविष्य निधि पर ब्याज पर कर लगाने का तरीका**

कोई दोहरा कराधान नहीं होगा और यह ठीक उसी तरह से काम करेगा जैसे आज बैंक सावधि जमा पर ब्याज आय पर कर लगाया जाता है। ऐसा ब्याज घटक धारा 194(ए) के तहत टीडीएस के अधीन होगा। ₹5,00,000 से अधिक कर्मचारी के योगदान के संबंध में अर्जित ब्याज आय 'अन्य स्रोतों से आय' मद के तहत कर योग्य होगा क्योंकि यह नियोक्ता-कर्मचारी संबंध से निकलने वाले स्रोत से अर्जित नहीं हो रहा है। यह ब्याज आय करदाता की कुल कर योग्य आय का हिस्सा बन जाएगी। इस ब्याज की कर देयता के लिए कोई विशेष दरें नहीं हैं। इसलिए, ऐसी ब्याज आय पर आयकर अधिनियम की धारा 10(11) और 10(12) में सम्मिलित प्रावधानों के अनुसार प्रचलित आयकर दरों पर कर लगाया जाएगा।

**6. Manner to tax the Interest on Contributory Provident Fund**

There would be no double taxation and it would work in the same manner as the way interest income on bank fixed deposits is taxed today. Such an interest component shall be subject to TDS under Section 194(a). The interest income accruing in respect of the employee's contribution over ₹5,00,000 shall be taxable under the head '**Income from other sources**' as it is not accruing from a source emanating from an employer-employee relationship. This interest income will become part of the total taxable income of the taxpayer. There are no special rates for the taxability of this interest. Hence, such interest income shall be taxed at the prevailing income tax rates as per Proviso inserted to Sections 10(11) and 10(12) of Income Tax Act.

**7. PMCARES फंड में दान धारा 80G के तहत 100% कर छूट के लिए पात्र है**

उस संगठन के पिन कोड के साथ पैन और पता उद्धृत करना अनिवार्य है, जिसे आयकर रिटर्न में यू / एस 80 जी के तहत ऐसे दान की कटौती का दावा करने के लिए दान किया गया है।

**PMCARES फंड का PAN है: A A E T P 3 9 9 3 P**

PMCARES फंड का पता है: प्रधान मंत्री कार्यालय, साउथ ब्लॉक, नई दिल्ली - 110011

**7. Donation to PMCARES Fund is eligible for 100% tax exemption u/s 80G.**

It is compulsory to quote PAN & Address along with PIN code of the Organisation to which a donation is made to claim the deduction of such donation U/s 80G in the Income Tax Return.

**PAN of PMCARES Fund is A A E T P 3 9 9 3 P**

Address of PMCARES Fund is: PRIME MINISTER'S OFFICE, SOUTH BLOCK, NEW DELHI - 110011



8. सभी निर्धारिती (पुरुष और महिला दोनों) के मामले में व्यक्तिगत आयकर से छूट की सीमा, जो पुराने कर स्लैब का विकल्प चुनते हैं और 60 वर्ष से कम आयु के लिए ₹ 2,50,000 है, जबकि 60 वर्ष से अधिक के निवासी वरिष्ठ नागरिक के लिए ₹ 3,00,000 है और 80 वर्ष से अधिक के निवासी अति वरिष्ठ नागरिक के लिए ₹ 500,000 है। एक कर्मचारी वित्त वर्ष 2025-26 की शुरुआत में पुरानी कर व्यवस्था चुन सकता है और अपने नियोक्ता को सूचित कर सकता है। **कर्मचारी वित्तीय वर्ष के दौरान कभी भी अपनी पसंद नहीं बदल सकता है।** हालांकि, आयकर रिटर्न दाखिल करते समय बदलाव किया जा सकता है। वित्त वर्ष 2025-26 (निर्धारण वर्ष 2026-27) के लिए कर दाखिल करने की नियत तिथि 31 जुलाई 2026 है जब तक कि आयकर विभाग द्वारा अन्यथा बढ़ाया न जाए। AY 2018-19 से नए कानून के अनुसार, देय तिथि के बाद लेकिन उस वर्ष के 31 दिसंबर से पहले रिटर्न दाखिल करने पर 5,000 रुपये का जुर्माना लगाया जाएगा और 31 दिसंबर के बाद 10,000 रुपये का जुर्माना लगाया जाएगा। हालांकि, छोटे करदाताओं को राहत के रूप में, यदि आपकी आय ₹ 5 लाख से अधिक नहीं है, तो लगाया जाने वाला अधिकतम जुर्माना 1,000 रुपये होगा।

8. Threshold limit of exemption from personal income tax in the case of all assesses (male and female both) who opt for old tax slab & below the age of 60 years is ₹2,50,000, while for a resident senior citizen over 60 years is ₹3,00,000 and for resident super senior citizen over 80 years is ₹500,000.

An employee can choose the old tax regime at the beginning of FY 2025-26 and intimate CPCB - F&A Division. **The employee cannot change their choice anytime during the financial year.** However, the change can be made at the time of filing the income tax return. The due date for tax filing for FY 2025-26 (AY 2026-27) is 31st July 2026 unless otherwise extended by the Income Tax Department. As per the law wef AY 2018-19, a penalty of ₹5,000 will be levied if the return is filed after the due date but before December 31 of that year and ₹10,000 post December 31. However, as relief to small taxpayers, if your income is not more than ₹5 lakh, the maximum penalty levied will be ₹1,000.

9. एक वेतनभोगी करदाता हर साल ऑप्ट-इन और ऑप्ट-आउट कर सकता है। इसका मतलब है कि आप एक वर्ष में नई कर व्यवस्था चुन सकते हैं और दूसरे वर्ष में नियमित कर व्यवस्था चुन सकते हैं। एक गैर-वेतनभोगी करदाता को टैक्स रिटर्न दाखिल करते समय नई व्यवस्था का चयन करना होता है। उन्हें वर्ष के शुरुआत के दौरान अपनी पसंद की घोषणा सीपीसीबी- एफ एंड ए डिवीजन को सूचित करने की आवश्यकता है। हालांकि, एक गैर-वेतनभोगी करदाता हर साल नई कर व्यवस्था से ऑप्ट-इन और ऑप्ट-आउट नहीं कर सकता है। एक बार जब कोई गैर-वेतनभोगी नई कर व्यवस्था से बाहर निकल जाता है, तो वे भविष्य में पुरानी कर व्यवस्था के लिए फिर से ऑप्ट-इन नहीं कर सकते हैं।

9. A salaried taxpayer can opt-in and opt-out every year. That means you can choose the new tax regime in one year and choose the regular tax regime in another year. A non-salaried taxpayer must choose the new regime at the time of filing the tax return. They need not declare or intimate their choice to anyone at any time during the year. However, a non-salaried taxpayer cannot opt-in and opt-out of the new tax regime every year. Once a non-salaried opts out of the new tax regime, they cannot opt-in again for the old tax regime in the future.

10.आईटीआर देर से दाखिल करने पर जुर्माने के अलावा, अगर आप वित्त वर्ष 2025-2026 के लिए फाइल करते समय कोई गलती करते हैं, तो आपके पास अपना संशोधित रिटर्न दाखिल करने के लिए 31 मार्च, 2027 तक का समय होगा।

10. Apart from penalty on late filing of ITR, if you make a mistake while filing for FY2025-2026, then you would have time till 31 March, 2027 to file your revised return.

**को कॉपी:**

**Copy to:**

1. अध्यक्ष-सीपीसीबी के निजी सचिव : - अध्यक्ष महोदय - सीपीसीबी की जानकारी के लिए
1. PS to CCB: - For kind information of CCB
2. सदस्य सचिव - सीपीसीबी के निजी सचिव महोदय:- सदस्य सचिव की जानकारी के लिए
2. PS to MS: - For kind information of MS
3. प्रभारी - आई.टी. संभाग- इस परिपत्र को सीपीसीबी वेबसाइट और ई-ऑफिस नोटिस बोर्ड पर प्रकाशित करने के लिए।
3. Incharge-I.T. Division- for publishing this circular on CPCB website and e-office notice board.
4. संभागीय प्रभारी :- कृपया उनके संभाग में सूचना एवं प्रसार के लिए।
4. Divisional Incharges: - For information and circulation in their division please.
5. प्रभारी, अंचल कार्यालय:-
  - (i) आंचलिक कार्यालय में सूचना एवं परिचालन के लिए कृपया।
  - (ii) मुख्यालय को अग्रेषित करने से पहले, क्षेत्रीय निदेशालय के लेखा अधिकारियों द्वारा बचत संलग्नकों की जांच की जानी चाहिए।
  - (iii) नियमित आधार पर क्षेत्रीय निदेशालय स्तर पर भुगतान किए गए कर योग्य भत्तों के भुगतान के लिए मुख्यालय को अद्यतन करना।
5. Incharge, Regional Directorates: -
  - (i) For information and circulation in Regional Directorates please.
  - (ii) Before forwarding to HO, the saving enclosures must be checked by RD Accounts Officials.
  - (iii) To update HO for payments of Taxable allowances paid at RD level on regular basis.
7. नोटिस बोर्ड
6. Notice Board
8. मास्टर फाइल
7. Master file

**(विपिन गोयल)**

लेखा अधिकारी  
वित्त एवं लेखा विभाग, दिल्ली

कृपया ध्यान दें: यह 12बीबी फॉर्म केवल उन कर्मचारियों द्वारा भरा और जमा किया जाना है जो पुरानी कर व्यवस्था चुनते हैं, नई कर व्यवस्था में शामिल लोगों को यह फॉर्म जमा करने की आवश्यकता नहीं है।

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| For Office Use only: Employee need not fill these. |               |                            |                                |
|--|---------------|----------------------------|--------------------------------|
| Date of receipt                                    | Date of entry | Date of Query sent on mail | Date of Query Answered on mail |
|  |               |                            |                                |

The Incharge- F&A Division,  
Central Pollution Control Board,  
Delhi

| This is to be filled by employee. |       |   |
|-----------------------------------|-------|---|
| CP No                             | _____ | Interest on Housing Loan Case: Yes / No |
| Date:                             | _____ | _____                                   |

**Subject: - Submission of Income Details & proof of savings in form 12BB in Annexure I and II for the Financial Year 2025-2026**

Sir,

As undersigned is opting for old tax slab, my eligible investments are (on A-4 size papers) enclosed herewith along-with form 12BB for the Financial Year 2025-2026 in Annexure-I and Annexure-II duly supported & enclosed with the documentary evidence(s) & duly self-attested as per the following arrangements:

- The enclosures are serially numbered, matched with amount and indicated against relevant column of proof of saving annexure.
- I certify that these savings have been made by me from my own salary income/ sources during the period 1<sup>st</sup> April 2025 to 31<sup>st</sup> March 2026.
- Proof of the savings made and declared till 16<sup>th</sup> December 2025 in annexure I & II, is submitted now so that it can reach the F&A Division latest by 16<sup>th</sup> December 2025.
- I understand that.
  - In view of the time constraint, late submission will not be considered in any case.
  - If I am unable to submit the self-attested saving proofs for the current savings by 16<sup>th</sup> December 2025, due tax may be deducted from my salary for the month of December 2025 onwards without any further intimation to me.
  - The DDO will satisfy himself about the actual deposits/ subscriptions / payments made by me, by calling for such particulars/ information as he deems necessary before allowing the aforesaid deductions. In case the DDO is not satisfied about the genuineness of any deposit(s)/ subscription(s)/ payment(s) made by me, due tax will be deducted from my salary, and I would be free to claim the deductions/ rebates on such amount(s) by filing my return of income and furnishing the necessary proof etc., therewith, to the satisfaction of the Assessing Officer.
- I will be personally responsible to Income Tax Department, Govt. of India, for all information pertaining to income tax assessment.
- I certify that particulars furnished are true and correct to the best of my knowledge and belief.

Thanking you

Encl. Annexure –I and II

yours faithfully.

|               |  |          |  |
|---------------|--|----------|--|
| CPCB Extn. No |  | Email ID |  |
| Mobile No     |  | Name     |  |
| Signature     |  |          |  |

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|--|---------------|----------------------------|--------------------------------|
| Date of receipt                                    | Date of entry | Date of Query sent on mail | Date of Query Answered on mail |
|  |               |                            |                                |

| This is to be filled by employee. |       |   |
|-----------------------------------|-------|---|
| CP No                             | _____ | Claiming Interest on Housing Loan: Yes / No |
| Date:                             | _____ | _____                                       |

## Form 12 BB

### Annexure -1

| नाम (Name) | पदनाम (Designation) | PAN No.<br>(Encl. copy of PAN Card) |
|------------|---------------------|-------------------------------------|
|            |                     |                                     |

Particulars for other income and savings:

### (I) Income from house property (Give full details)

| SI NO. | Particulars  | Details          | Enclosure No. |
|--------|--|------------------|---------------|
| 01     | Name of the owner & Co-owner of the House Property   | :                |               |
| 02     | Address of House Property<br>(Enclose documentary evidence)  | :                |               |
| 03     | Whether it is a<br>a. Purchase of ready built flat/house<br>b. Semi-built-up house; or<br>c. Piece of land; on which house is constructed                        | :<br>:<br>:<br>: |               |
| 04     | Whether Housing loan taken, if yes,<br>a. Name & address of the bank/<br>Organisation; &<br>b. Date of loan (attach sanction /<br>disbursement letter from bank) | :<br>:<br>:      |               |
| 05     | Permanent Account Number of the Lender   | :                |               |
| 06     | Mention Date of Registry of the house property, date of physical possession of house along with completion certificate   | :                |               |
| 07     | Whether the House Property is Self Occupied  | Yes / No         |               |
| 08     | Whether any part of this House Property is let out during the financial year? If yes, give details.  |                  |               |
| 09     | Housing Loan Interest Due/Paid/to be paid during the Financial Year ending <b>31st March 2026</b><br>(Attach prescribed certificate from Money                   | :                |               |

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|    |  |   |          |  |
|----|--|---|----------|--|
|    | Lender bank / Organisation)  |   |          |  |
| 10 | Out of the above Housing Loan interest, how much is being claimed this year as deduction                     | : |          |  |
| 11 | Whether Co-applicant is claiming any deduction from his/her income   |   |          |  |
| 12 | Interest on HBA for Pre-construction period claimed during this year   | : |          |  |
| 13 | Source(s) for repaying the Housing Loan (Principal and Interest, both)                                       | : |          |  |
| 14 | In case of Co-owner/Co-borrower, Give full details about his/her employment / profession in a separate sheet | : |          |  |
| 15 | House Property is declared in Annual Declaration of property statement to CPCB                               | : | Yes / No |  |

**Rule Position of Loss from House Property: -**

**Section 24 (B) – Loss under the head Income from House Property: -**

From FY 2017-18, the Tax benefit on loan repayment of house is restricted to Rs. 2 Lakh per annum only (even if you have multiple houses the limit is still going to be Rs. 2 Lakh only and the ceiling limit is not per house property).

The unclaimed loss if any will be carried forward to be set off against house property income of subsequent 8 years. In most cases, this can be treated as 'dead loss'.

- Until FY 2016-17, interest paid/due on housing loan was eligible for the following tax benefits.
  - Municipal taxes paid, (b) 30% of the net annual income (standard deduction) and (c) interest paid on the loan taken for that house are allowed as deductions.
- After these deductions, rental income can be **NIL** or **NEGATIVE** and is called 'loss from house property' in the latter case.
- Such loss to the full extent was allowed to be set off against other heads of income like Income from Salary or Business etc. which helps to lower tax liability substantially. However, as per the amendment in the Income Tax by Finance Budget 2017, loss from house property can be set off to the maximum of ₹2,00,000/- only and balance if any over and above ₹2,00,000/- can be carried forward as a loss against the future income.

Now, the present position can be understood with the following example: -

| Computation of Income from House Property |               |           |   |  |
|---|---------------|-----------|---|--|
| Particulars                               | Amount (in ₹) | Total     | Existing Rule: Loss from House Property that can be set-off | Budget 2017 proposal: Loss from House Property that can be set off |
| Rental Income                             | ₹2,40,000     |           |   |  |
| Less: Municipal Taxes                     | ₹10,000       |           |   |  |
| Net Annual Value (NAV)                    |               | ₹2,30,000 |   |  |

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|                                     |           |   |           |   |
|-------------------------------------|-----------|---|-----------|---|
| Less: 20% Standard deduction on NAV | ₹69,000   | ₹1,61,000<br>(₹2,30,000 - ₹69,000)          |           |   |
| Less: Interest on Home Loan u/s 24  | ₹5,00,000 | Loss = ₹3,39,000<br>(₹1,61,000 - ₹5,00,000) | ₹3,39,000 | ₹2,00,000<br>(Balance ₹1,39,000 can be carried forward) |

(II) Employees, who are in receipt of house rent allowance (HRA) and want to get exemption of HRA under section 10 (13A) in computing of total income, should furnish the following particulars:

| i)       | Monthly rent<br>In support of the claim, please provide.<br>(i) rent agreement; and<br>(ii) monthly rent receipts | :       |  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
|----------|---|---------|--|----------|--------|---------|---------|---|---|---|---|--------|--------|--------|--------|---|---|---|---|--------|--------|--------|--------|---|---|---|---|
| ii)      | House Owner' Name with Telephone No<br>Address  | :       |  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| iii)     | PAN of House Owner  | :       |  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| iv)      | Address of House taken on rent  | :       |  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| v)       | Total Amount of rent paid / will be paid during the financial year 2025-2026<br><br>(Enclosure No.....)           | :       | <table> <tr> <th>April-25</th><th>May-25</th><th>June-25</th><th>July-25</th></tr> <tr> <td>₹</td><td>₹</td><td>₹</td><td>₹</td></tr> <tr> <th>Aug-25</th><th>Sep-25</th><th>Oct-25</th><th>Nov-25</th></tr> <tr> <td>₹</td><td>₹</td><td>₹</td><td>₹</td></tr> <tr> <th>Dec-25</th><th>Jan-26</th><th>Feb-26</th><th>Mar-26</th></tr> <tr> <td>₹</td><td>₹</td><td>₹</td><td>₹</td></tr> </table> | April-25 | May-25 | June-25 | July-25 | ₹ | ₹ | ₹ | ₹ | Aug-25 | Sep-25 | Oct-25 | Nov-25 | ₹ | ₹ | ₹ | ₹ | Dec-25 | Jan-26 | Feb-26 | Mar-26 | ₹ | ₹ | ₹ | ₹ |
| April-25 | May-25  | June-25 | July-25  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| ₹        | ₹   | ₹       | ₹  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| Aug-25   | Sep-25  | Oct-25  | Nov-25   |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| ₹        | ₹   | ₹       | ₹  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| Dec-25   | Jan-26  | Feb-26  | Mar-26   |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |
| ₹        | ₹   | ₹       | ₹  |          |        |         |         |   |   |   |   |        |        |        |        |   |   |   |   |        |        |        |        |   |   |   |   |

(III) Amount invested in CPF fund (Compulsory as well as Voluntary) during the year:

| April-25 | May-25 | June-25 | July-25 | Aug-25 | Sep-25 |
|----------|--------|---------|---------|--------|--------|
| ₹        | ₹      | ₹       | ₹       | ₹      | ₹      |
| Oct-25   | Nov-25 | Dec-25  | Jan-26  | Feb-26 | Mar-26 |
| ₹        | ₹      | ₹       | ₹       | ₹      | ₹      |

Certified that the particulars furnished by me in annexure-I of Form 12BB are correct and true to the best of my knowledge and belief.

Date:

Signature \_\_\_\_\_



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### Form 12 BB

Annexure-II

| <b>(A) DEDUCTION UNDER CHAPTER VI-A IN RESPECT OF PAYMENTS:</b>  |   |  |               |  |                |               |
|--|---|--|---------------|--|----------------|---------------|
| Various Deductions Under Section 80C to 80U: -   |   |  |               |  |                |               |
| (1) Life Insurance Premium (minimum holding period 2 years)- Which are actually paid during 2025-2026  |   |  |               |  |                |               |
| SI No.   | Nature of Deduction   | Amount of Investment                         |               |  |                |               |
| <b>Deduction under Section 80 (C):</b>   |   |  |               |  |                |               |
| <b>Life Insurance POLICIES TAKEN BEFORE APRIL 1, 2012</b><br>(premium paid will be allowed to extent of 20% of sum assured)  |   |  |               |  |                |               |
| Name of Insurance Co.  | Policy No.  | Sum Assured                                  | Policy Term   | Mode: Monthly / Qly / Half-yearly / Yearly | Premium Amount | Enclosure No. |
| 1  | 2   | 3  | 4             | 5  | 6              | 7             |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
| <b>Life Insurance POLICIES TAKEN during 2012-2013 and after on the life of other person who is not a person with disability (premium paid will be allowed to extent of 10% of sum assured)</b> |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
| <b>Life Insurance POLICIES TAKEN for a person with disability covered under section 80 DDB AFTER APRIL 1, 2013 (premium paid will be allowed to extent of 15% of sum assured)</b>              |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
|  |   |  |               |  |                |               |
| <b>Other Deductions: -</b>   |   |  |               |  |                |               |
| SI No.   | Nature of Deduction   | Payments made. Up to 16 <sup>th</sup> Dec.25 | Enclosure No. |  |                |               |
| (2)  | Contribution (not being repayment of loan) towards 15 years PPF Scheme (max. limit ₹1,50,000/-)                       |  |               |  |                |               |
| (3)  | Contribution to Notified an approved superannuation fund, Pension Fund, Mutual Funds, ULIP of UTI, LIC etc            |  |               |  |                |               |
| (4)  | <b>Principal Repayment of House Building Loan:</b><br>Payment by way of installment or part payment of loan taken for |  |               |  |                |               |

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|  | <b>purchase / construction of a residential property (minimum holding period 5 years)</b>  |   |   |  |  |  |  |  |  |  |  |
|--|--|---|---|--|--|--|--|--|--|--|--|
| (5)  | <b>5-Yr post office time deposit (POTD) scheme</b><br>The Interest is entirely taxable.  |   |   |  |  |  |  |  |  |  |  |
| (6)  | <b>Fixed deposit for 5 years or more with schedule bank</b><br>(under tax saving scheme)   |   |   |  |  |  |  |  |  |  |  |
| (7)  | <b>Tuition fees</b> to any University / College /Educational Institution in India for full time education of any two children.   |   |   |  |  |  |  |  |  |  |  |
| (8)  | <b>Sukanya Samriddhi Account Deposit Scheme</b> (max. limit ₹1,50,000)   |   |   |  |  |  |  |  |  |  |  |
| (9)  | <b>National Savings Certificates, VIII / IX issue</b><br><table border="1"> <tr> <th>Date of Purchase</th> <th>Amount of NSC `</th> </tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table> | Date of Purchase                          | Amount of NSC `                           |  |  |  |  |  |  |  |  |
| Date of Purchase   | Amount of NSC `  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
| (10)   | <b>Accrued Interest on NSC:</b><br><table border="1"> <tr> <th>Date of Purchase</th> <th>Amount of NSC ₹</th> </tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table>                       | Date of Purchase                          | Amount of NSC ₹                           |  |  |  |  |  |  |  |  |
| Date of Purchase   | Amount of NSC ₹  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
|  |  |   |   |  |  |  |  |  |  |  |  |
| (11)   | <b>Contributions to 'Atal Pension Yojana'</b><br>Eligible for Tax Deduction under section 80CCD.   |   |   |  |  |  |  |  |  |  |  |
| (12)   | <b>Deduction under section 80 CCD(1B)</b><br><b>Investment in NPS:</b> - This additional tax deduction of ₹50,000 u/s 80CCD (1b)including for parents investing in NPS Vatsalya for their children is over and above this ₹1.5 Lakh limit    |   |   |  |  |  |  |  |  |  |  |
| (13)   | <b>Deduction under Section 80-D:</b>   |   | <b>NEW</b>                                |  |  |  |  |  |  |  |  |
| <b>Health Insurance Policy Premium &amp; Section 80D Tax benefits for FY 2025-2026/AY 2026-2027</b>  |  |   |   |  |  |  |  |  |  |  |  |
| <b>Scenarios</b>   | <b>Health Insurance Premium paid for &amp; Maximum Tax Deduction limits</b>  |   | <b>Total Deductions under Section 80D</b> |  |  |  |  |  |  |  |  |
|  | <b>Self, Spouse &amp; Dependent Children</b>   | <b>Parents (Whether dependent or not)</b> |   |  |  |  |  |  |  |  |  |
| No One in your family has attained 60 years of age   | up to ₹25,000/-  | up to ₹25,000/-                           | ₹50,000/-                                 |  |  |  |  |  |  |  |  |
| The eldest member in your family (yourself, spouse, and dependent children) is less than 60 years & your parents (either mother or father) are above 60 years of age | up to ₹25,000/-  | up to ₹50,000/-                           | ₹75,000/-                                 |  |  |  |  |  |  |  |  |
| The eldest member in your family (yourself, spouse, and dependent children) has  | up to ₹50,000/-  | up to ₹50,000/-                           | ₹1,00,000/-                               |  |  |  |  |  |  |  |  |

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|      |  |  |  |  |  |  |
|------|--|--|--|--|--|--|
|      | attained 60 years & your parents (either mother or father) are above 60 years of age   |  |  |  |  |  |
|      | Preventive health checkup (Medical checkups) expenses to the extent of ₹5,000/- per family can be claimed as tax deductions. Remember, this is included in above in individual limits as explained above. (Family includes Self, spouse, parents, and dependent children)  |  |  |  |  |  |
| (15) | <p><b><u>Deduction under Section 80-DD:</u></b><br/>Maintenance including medical treatment of a handicapped dependent (having any disability of not less than 40%)</p> <p><b>Available Deduction</b> - ₹75,000, or actual expenditure incurred, whichever is lesser. For severe handicap conditions (more than 80%) ₹1,25,000/- is the deduction limit.</p> <p><b>Scope of Deduction</b> - Deduction can be claimed for dependent parents, spouse, children, and siblings.</p> <p><b><u>Please note that Dependent must not have claimed any deduction for their disability.</u></b></p> <p>To claim this deduction, you must submit Form no 10-IA which can be downloaded from the website of Income Tax Department or can be collected from F&amp;A Division by making specific request.</p>  |  |  |  |  |  |
| (16) | <p><b><u>Deduction under Section 80-DDB:</u></b><br/><b>Medical expenditure on specified disease or ailment:</b><br/>An individual (less than 60 years of age) can claim up to ₹40,000 for the treatment of specified critical ailments. This can also be claimed on behalf of the dependents. <b>The tax deduction limit under this section for Senior Citizens and very Senior Citizens (above 80 years) has been revised to ₹1,00,000. Expenditure</b> must be actually incurred by resident assessee on himself or dependant relative for medical treatment of specified disease or ailment. The diseases have been specified in Rule HDD. A certificate in form 10-1A is to be furnished by the assessee from any registered doctor working in a Govt. Hospital subject to reduction of amount reimbursed by any Insurance company or CPCB.</p> |  |  |  |  |  |
| (17) | <p><b><u>Deduction under Section 80-E:</u></b><br/><b><u>Interest on loan taken for higher studies:</u></b><br/>Entire payment of interest on loan for higher studies is deductible for a maximum period of 8 years from the year in which loan repayment is started or until the above interest paid in full, whichever is earlier.</p>   |  |  |  |  |  |
| (18) | <p><b><u>Deduction under Section 80-EE</u></b><br/>This was a new proposal which had been made in Budget 2016-17. The same will be continued in FY 2024-2025 / AY 2025-2026 too. <b>First time Home Buyers</b> can claim an additional Tax deduction of up to ₹50,000 on home loan interest payments u/s 80EE. The below criteria must be met for claiming tax deduction under section 80EE.</p> <ul style="list-style-type: none"> <li>The home loan should have been sanctioned during FY 2016-17.</li> </ul>  |  |  |  |  |  |

कृपया ध्यान दें: यह 12बीबी फॉर्म केवल उन कर्मचारियों द्वारा भरा और जमा किया जाना है जो पुरानी कर व्यवस्था चुनते हैं, नई कर व्यवस्था में शामिल लोगों को यह फॉर्म जमा करने की आवश्यकता नहीं है।

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|       |   |     |  |      |  |       |   |     |  |     |  |  |  |
|-------|---|-----|--|------|--|-------|---|-----|--|-----|--|--|--|
|       | <ul style="list-style-type: none"> <li>The loan amount should be less than ₹35 Lakh.</li> <li>The value of the house should not be more than ₹50 Lakh &amp;</li> <li>The home buyer should not have any other existing residential house in his name.</li> </ul> <p><i>You can continue to claim this deduction until you have fully repaid the loan.</i></p>   |     |  |      |  |       |   |     |  |     |  |  |  |
| (19)  | <p><b><u>Deduction under Section 80-EEA</u></b><br/> <b><u>The 80EEA exemption can be availed for 5 consecutive financial years starting from the year the loan was taken.</u></b></p> <p>Deduction in respect of interest on loan taken for certain house property.—(1)<br/>         In computing the total income of an assessee, being an individual not eligible to claim deduction under section 80EE, there shall be deducted, in accordance with and subject to the provisions of this section, <b><u>interest actually paid</u></b> on loan taken by him from any financial institution for the purpose of acquisition of a residential house property.</p> <p>(2) The deduction under sub-section (1) shall not exceed one lakh and fifty thousand rupees and shall be allowed in computing the total income of the individual for the assessment year beginning on the 1st day of April 2020 and subsequent assessment years.</p> <p>(3) The deduction under sub-section (1) shall be subject to the following conditions, namely: —</p> <table border="1"> <tr> <td>(i)</td> <td>The loan has been sanctioned by the financial institution during the period beginning on the 1st day of April 2019 and ending on the 31st day of March 2020;</td> </tr> <tr> <td>(ii)</td> <td>The stamp duty value of residential house property does not exceed forty-five lakh rupees;</td> </tr> <tr> <td>(iii)</td> <td>The assessee does not own any residential house property on the date of sanction of loan.</td> </tr> </table> <p>(4) Where a deduction under this section is allowed for any interest referred to in sub-section (1), deduction shall not be allowed in respect of such interest under any other provision of this Act for the same or any other assessment year.</p> <p>(5) For the purposes of this section, —</p> <table border="1"> <tr> <td>(a)</td> <td>the expression "financial institution" shall have the meaning assigned to it in clause (a) of sub-section (5) of section 80EE;</td> </tr> <tr> <td>(b)</td> <td>the expression "stamp duty value" means value adopted or assessed or assessable by any authority of the Central Government or a State Government for the purpose of payment of stamp duty in Respect of an immovable property.</td> </tr> </table> | (i) | The loan has been sanctioned by the financial institution during the period beginning on the 1st day of April 2019 and ending on the 31st day of March 2020; | (ii) | The stamp duty value of residential house property does not exceed forty-five lakh rupees; | (iii) | The assessee does not own any residential house property on the date of sanction of loan. | (a) | the expression "financial institution" shall have the meaning assigned to it in clause (a) of sub-section (5) of section 80EE; | (b) | the expression "stamp duty value" means value adopted or assessed or assessable by any authority of the Central Government or a State Government for the purpose of payment of stamp duty in Respect of an immovable property. |  |  |
| (i)   | The loan has been sanctioned by the financial institution during the period beginning on the 1st day of April 2019 and ending on the 31st day of March 2020;  |     |  |      |  |       |   |     |  |     |  |  |  |
| (ii)  | The stamp duty value of residential house property does not exceed forty-five lakh rupees;  |     |  |      |  |       |   |     |  |     |  |  |  |
| (iii) | The assessee does not own any residential house property on the date of sanction of loan.   |     |  |      |  |       |   |     |  |     |  |  |  |
| (a)   | the expression "financial institution" shall have the meaning assigned to it in clause (a) of sub-section (5) of section 80EE;  |     |  |      |  |       |   |     |  |     |  |  |  |
| (b)   | the expression "stamp duty value" means value adopted or assessed or assessable by any authority of the Central Government or a State Government for the purpose of payment of stamp duty in Respect of an immovable property.  |     |  |      |  |       |   |     |  |     |  |  |  |

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|      |  |  |  |
|------|--|--|--|
| (20) | <b>Section 80EEB</b><br>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<br>Deduction limit of ₹ 1,50,000 on the interest paid on loan taken |  |  |
|------|--|--|--|

### (B) DEDUCTION UNDER CHAPTER VI-A IN RESPECT OF CERTAIN INCOMES:

#### Deduction under Section 80-U:

|     |   |  |
|-----|---|--|
| (1) | <b><u>Income of a person with disability:</u></b><br>Not less than <b>40% of any disability</b> given in the aforesaid section and submission of a copy of certificate issued by Medical Authority. Certificate should be obtained from a Govt. Doctor. The relevant rule is Rule 11D. (Format may be taken from F&A Division, if required). Subject to certain conditions and subject to a fixed deduction of <b>₹75,000</b> .<br>A higher deduction <b>₹1,25,000/-</b> is available in respect of person with severe <b>disability over 80%</b> . |  |
|-----|---|--|

### (C) EXEMPTION IN RESPECT OF TRANSPORT ALLOWANCE:

|     |  |                                       |  |
|-----|--|---------------------------------------|--|
| (1) | <b><u>Transport allowance</u></b><br>Allowance provided to an employee to meet expenditure for the purpose of commuting between his place of residence and office/place of duty for the purpose of transport. However, the exemption regarding transport allowance under Section 10(14) (ii) of Income-tax Act, 1961 read with rule 2BB of Income-tax rules is available as per following,<br><br><b><u>Please note that this exemption will only be given to those who provide a valid certificate.</u></b> |                                       |  |
|     | <b>Type of Employees</b>   | <b>Exemption Limit</b>                | <b>If you are eligible, fill the appropriate column and provide certificate in proof of your claim</b> |
|     | (1) For an employee who is physically challenged such as blind/deaf/dumb or orthopedically handicapped with disability of lower extremities.   | ₹3,200 per month or ₹38,400 per annum |  |
|     | (2) For others   | NIL                                   |  |

Certified that the particulars furnished by me in annexure-II of Form 12 BB are correct and true to the best of my knowledge and belief.

Date:

Signature\_\_\_\_\_

Name\_\_\_\_\_