

# प्रधान महालेखाकार(लेखापरीक्षा-I) का कार्यालय, केरला, तिरुवनंतपुरम

सं.का.स्था/बिल्स/लेखापरीक्षा I/I/आई टी/टीडीएस/

दिनांक/Date-14.09.2022

## परिपत्र सं./CIRCULAR NO. 34

**विषय :- वित्तीयवर्ष2022-23 के लिए वेतन से आयकर कटौती।**

निर्धारण वर्ष 2023-24 (वित्तीय वर्ष 2022-23) से दो ऑपरेटिव कर पद्धतियां हैं- एक पुरानी कर पद्धति है जहां सभी लागू कटौतियां एवं छूट उपलब्ध हैं और कर की दरें वित्तीय अधिनियम, 2021 में निर्दिष्ट करों की दरों के अनुसार हैं। दूसरा, धारा 115 बीएसी है जो एक नई कर पद्धति है और कई निर्दिष्ट कटौती एवं छूट के दावे छोड़ दिए गए हैं। कर्मचारी जिनकी वेतन आय रु. 2,50,000/- से अधिक होगी, उन्हें नई कर पद्धति या पुरानी कर पद्धति के तहत वित्तीय वर्ष 2022-23 (आ.व. 2023-24) के लिए लागू आयकर की दरों का विकल्प चुनना होगा, जो भी लाभकारी है। वित्तीय वर्ष 2022-23 (नि.व. वर्ष 2023-24) के लिए आयकर की दरों की तुलना निम्नानुसार है। (दरों का विवरण तालिका सं.12 में उपलब्ध है)

कर योग्य आय Taxable Income	पुरानी कर पद्धति के अनुसार करकी दर Tax Rate under Old Tax Regime	नई कर पद्धतिके अनुसार कर की दर Tax Rate under New Tax Regime
0-250000	0	0
250001-500000	5%	5%
500001-750000	20%	10%
750001-1000000	20%	15%
1000001-1250000	30%	20%
1250001-1500000	30%	25%
1500000से अधिक	30%	30%

कर्मचारियों को पीएफएमएस वेबसाइट/आयकर मैनुअ से लाभकारी कर पद्धति अभिनिश्चित करने के बाद अपनी कर योग्य आय के संबंध में लागू होने वाली कर की दरों के बारे में विकल्प का उपयोग करें एवं इसे 30.10.2022 तक या उसके पहले डी.डी.ओ (पीएफएमएस का अग्रेषण रजिस्टर) को अग्रेषित करें।

एक बार प्रयोग किए और डीडीओ को अग्रेषित विकल्प टीडीएस के उद्देश्य हेतु अंतिम होगा और इसे केवल आयकर विभाग के साथ वित्तीय वर्ष 2022-23/निर्धारण वर्ष 2023-24 हेतु आयकर विवरण प्रस्तुत करते समय ही बदला जा सकेगा। अभी तक, वर्ष के दौरान टीडीएस के लिए कर व्यवस्था में बदलाव का कोई प्रावधान नहीं है। इसलिए, कर्मचारियों को लाभकारी कर पद्धति को अभिनिश्चित करने के बाद ही "फॉरवर्ड रिजीम" पर क्लिक करना चाहिए।

[www.pfms.nic.in => Employees login ID/Password => EIS => Go to EIS => Income Tax => Employee Savings => Regime Comparison/Employee Savings => Saved Process => Forward to DDO (Forward Regime)]

नई पद्धति के अंतर्गत आयकर की गणना का चुनाव करने वाले कर्मचारी सदस्यों की कुल आय की गणना धारा 115 बीएसी की उपधारा 2 के अंतर्गत निर्दिष्ट छूट या कटौती के बिना की जाएगी। नई कर पद्धति को चुनने वाले पदाधिकारियों को निम्नलिखित छूटों व कटौतियों को त्यागना पड़ेगा।

- (1) वेतन शीर्ष के अंतर्गत मानक कटौती, वृत्तीय कर एवं मनोरंजन भत्ता
- (2) यात्रा भत्ता
- (3) मकान किराया भत्ता (धारा 10 (13 ए))
- (4) बाल आय भत्ता
- (5) सहायक भत्ता
- (6) छात्र शिक्षा भत्ता
- (7) अन्य विशेष भत्ते [धारा 10(14)]
- (8) स्वयं की या खाली सम्पत्ति पर गृह ऋण पर ब्याज
- (9) अध्याय VI क की कटौतियां (80 सी, 80डी, 80ई इत्यादि)- धारा 80 सीसीडी(2) एवं 80 जेजेएए को छोड़कर
- (10) किसी भी अन्य अनुलाभ या भत्ते के लिए छूट या कटौती के बिना
- (11) परिवार पेंशन आय से कटौतियां
- (12) वरिष्ठ नागरिकों के लिए उच्च बुनियादी छूट और घटे हुए आयकर स्लैब की दरें। (पदाधिकारी के वर्ष के दौरान सेवानिवृत्त होने की दशा में)

पुरानी कर पद्धति में बने रहने वाले इच्छुक पदाधिकारियों से अनुरोध है कि वे अपना प्रोफार्मा एवं फॉर्म 12बीबी में विवरण भर के प्रस्तुत करें ताकि ओई बिल्स अनुभाग में **15.11.2022** के पहले पहुंच जाए (प्रोफार्मा पब्लिक फोल्डर में **public folder >Bills>income tax statement form 2022-23**पर उपलब्ध है)।

यदि विनिर्दिष्ट दिनांक से पहले विवरण प्रस्तुत नहीं किया जाता है, तो 2022-23 हेतु आय कर कार्यालय में उपलब्ध डाटा के संदर्भ से परिकलित किया जाएगा और ऐसे परिकलित कर के आधार पर वसूली प्रभावी होगी। इसमें उल्लिखित व्यय/निवेश के विवरण के साथ जहां भी आवश्यक हो संबंधित दस्तावेज़ साक्ष्य द्वारा अनिवार्य रूप से समर्थित किया जाना चाहिए। निवेश/ व्यय की मदें जिनके लिए पुरानी कर पद्धति में कटौतियों का दावा किया जा सकता है, 'बिंदु संख्या 10' के तहत दी गई हैं। कर योग्य आय को अभिनिश्चित करते समय ध्यान देने योग्य कुछ महत्वपूर्ण बिंदु नीचे दिए गए हैं:

1. एक वैधानिक भविष्य निधि खाते (नियोक्ता योगदान के बिना) में वर्ष के दौरान अर्जित ब्याज उस सीमा तक उस निधि में पिछले वर्ष में किए गए कुल योगदान से संबंधित है जो 01.04.2022 को या उसके बाद कर योग्य होगा।
2. किराये के भुगतान की कटौती की अनुमति के लिए, पदाधिकारियों को आय कर विवरण के साथ किराये के भुगतान की रसीद/ किराये के व्यय (प्रस्तावित फार्म) की घोषणा प्रस्तुत करनी चाहिए। यदि कर्मचारी द्वारा किराये का भुगतान प्रतिवर्ष `1,00,000 रुपये से अधिक है, कर्मचारी के लिए मकान मालिक के पैन नंबर रिपोर्ट करना अनिवार्य है, यदि मकान मालिक के पास पैन नहीं है तो कर्मचारी द्वारा मकान मालिक के नाम और पूरे पते के साथ इस आशय की एक घोषणा फाइल की जानी चाहिए।

3. एच.आर.ए. के लिए छूट नियमित करने के लिए वेतन में मं.भ शामिल है, यदि रोजगार के संबंध में उपलब्ध है तो, लेकिन अन्य सभी भत्ते और अनुलाभ के बिना ।
4. दिव्यांग व्यक्ति के मामले को छोड़कर यात्रा, चिकित्सा खर्च प्रतिपूर्ति के बदले में `50,0000रूपये की मानक कटौती
5. क्रम संख्या 10 I(ए) के अंतर्गत भा.जी.बी.नि/पी एल आई/यूलिप प्रीमिया इत्यादि के मामले में प्रमाण के तौर पर रसीद 30.11.2022 के पहले प्रस्तुत की जानी चाहिए ।
6. एनएससी/एनएसएस इत्यादि में जमा के संबंध में मूल प्रमाणपत्र/ पास बुक 30.11.2022 के पहले प्रस्तुत की जानी चाहिए ।
7. अ. वैतनिक व्यक्तियों के मामले में, अधिनियम केअध्याय VIA कीधारा 80C, 80 CCC, 80 CCD (1)के अधीन आय से सीधी कटौती के लिए उपलब्ध मर्दे, 'बिंदु संख्या 10' के तहत सूचीबद्ध हैं, जोअधिकतम `150,000 के अधीन, विवरण के मद सं. 10(1)(ए)से (आर) तक सूचीबद्ध हैं । धारा 80 सी सी डी(1बी) के अंतर्गत एन पी एस ग्राहकों के लिए रु. 50,000/- का अतिरिक्त कर लाभ उपलब्ध है।

ब. अधिनियम के अध्याय VIA के तहत निर्धारित शर्तों के अधीन आय से प्रत्यक्ष कटौती के लिए उपलब्ध अन्य मर्दे, नकद भुगतान के अलावा, किसी भी विधा के माध्यम से भुगतान किए गए चिकित्सा बीमा प्रीमिया हैं जो स्वयं और परिवार के लिए `25000 तक तथा आश्रित अभिभावकों एवं सीजीएचएस (80डी) अंशदाता के लिए अतिरिक्त `25000(वरिष्ठ नागरिकों के लिए `50000), चिकित्सा उपचार सहित रखरखाव इत्यादि एवं 40%अपंगता वाले आश्रितों के लिए बीमा जमा `75000एवं गंभीर अपंगता के मामलों में (80%या अधिक `1,25,000(80डीडी)),उच्च शिक्षा के उद्देश्य से लिए गए ऋण पर ब्याज(स्वयं के लिए, पति-पत्नी या पदधारी के बच्चों के लिए) और (80ई) कुछ निधियों में दान आदि (80जी) एवं स्वयं की विकलांगता के मामले में कटौती `75000और गंभीर अपंगता के मामलों में `1,25,000(80यू)

स. 80डी डी एवं 80यू के उद्देश्यों के लिए अपंगता का अर्थ है अंधापन, कम दृष्टि, कुष्ठ रोग मुक्त, श्रवण बाधित, लोको मोटर अपंगता, मानसिक मंदना, मानसिक बीमारी, ऑटिसम, मस्तिष्क पक्षाघात एवं कई अपंगताएं ।

8. अ.'वेतन के अतिरिक्त' शीर्ष के अधीन आय धारा 192 (2बी) के अधीन वेतन टी डी एस के लिए प्रस्तुतकिया जा सकता है । गृह ऋण पर ब्याज स्वरूप संपत्ति 'गृह संपत्ति आय' शीर्ष के अधीन घाटा, अधिकतमयोग्य रकम 01.04.1999 से पहले लिए गए ग्रह ऋण के लिए`30,000/01.04.1999 को या बाद में लिए ग्रह ऋण के लिए `2,00,000 और वित्तीय वर्ष के अंत सेपाँच वर्ष के भीतर निर्माण/ अधिग्रहण पूरा किए, जिसमें ऐसे ऋण का उपयोग करते हुए पूंजी का उधार लिया था, और यह टी डी एस स्तर पर अनुमत किया जा सकता है बशर्ते कि विवरण प्रस्तुत किए जाते हैं । ब्याज देय संस्था से,देय ब्याज राशि विनिर्दिष्ट करता हुआएकप्रमाण पत्र प्रस्तुत किया जाना है । घर के मरम्मत, नवीकरण या पुनर्निर्माण के लिए स्वीकार्य अधिकतम कटौती `30,000 है ।

ब.धारा 80 ईई के अंतर्गत आवासीय सम्पत्ति के अधिग्रहण के लिए किसी भी वित्तीय संस्था से लिए गए ऋण के पुनर्भुगतान पर ब्याज स्वरूप `50,000 तककी अतिरिक्त कटौतियां प्रदान की जाती है, बशर्ते कि,

- i. लिया गया ऋण `35 लाख से अधिक नहीं है एवं
- ii. संपत्ति की कीमत `50 लाख से अधिक नहीं होएवं
- iii. ऋण 01.04.2016 से 31.03.2017 की अवधि के दौरान लिया गया हो
- iv. करदाता ऋण की मंजूरी की तिथि पर किसी भी आवासीय संपत्ति का मालिक नहीं हो।

स.किसी भी वित्तीय संस्थान से धारा 80ईईए के तहत आवासीय संपत्ति के अधिग्रहण के लिए लिए गए ऋण, उनके लिए जो धारा 80ईई के अंतर्गत कटौती के योग्य नहीं हैं, के पुनर्भुगतान पर ब्याज स्वरूप `1,50,000तक की अतिरिक्त कटौती प्रदान की जाती है, बशर्त,

- i. करदाता ऋण की मंजूरी की तिथि पर किसी भी आवासीय संपत्ति का मालिक नहीं हो।
  - ii. आवासीय संपत्ति का स्टांप शुल्क का मूल्य `45 लाख से अधिक नहीं हो
  - iii. ऋण 01.04.2019 से 31.03.2022की अवधि के दौरान लिया गया हो
9. प्रतिवर्ष `25000से अधिक की चिकित्सा प्रतिपूर्ति धारा 17(2)के अंतर्गत रियायत के रूप में ली जानी है एवं कर योग्य है।
10. धारा 87(ए)के तहत `12500की कर छूट स्वीकार्य है। (जिनकी कुल आय `500000लाख से अधिक न हो उन पर ही लागू)

उचित दस्तावेजों के बिना कटौती के किसी दावे अनुमत नहीं की जाएगी।

(टी डी एस चरण पर आयकर के कोई भी वापसी की अनुमति नहीं दी जाएगी। इसलिए सभी पदाधिकारियों से अनुरोध है कि वे अपने आयकर का सही एवं उपयुक्त तरीके से आकलन करते हुए योजना बनाएं )

11. निवेश और व्यय की कुछ मदें जिनके लिए आयकर अधिनियम की विभिन्न धाराओं के तहत कटौती का दावा किया जा सकता है, नीचे सूचीबद्ध हैं।

Some of the items of investment and expenditure for which deductions can be claimed under different sections of Income Tax Act are listed below.

<b>80C</b>	<p>Aggregate of amount paid/incurred/invested towards any of the following</p> <p><i>[maximum of Rs.1.5 lakh for 80C, 80CCC, 80CCD(1)]</i></p> <ol style="list-style-type: none"> <li>a. Life Insurance premia of self, spouse &amp; children (for new policies after 1-4-2012 premium limited to maximum of 10% of the sum assured)</li> <li>b. Purchase of NSC VIII issue</li> <li>c. Contribution to GPF</li> <li>d. Employee contribution to CGEGIS, PLI</li> <li>e. Term deposit with Scheduled Bank for a fixed period of not less than 5 years</li> <li>f. Contribution towards Unit Linked Insurance Plan of UTI or LIC (of Self, Spouse &amp; Children)</li> <li>g. Payment under a contract for annuity plan of the LIC or any other insurer</li> <li>h. Purchase of tax saving units of Mutual Fund or UTI</li> <li>i. Contribution to any Deposit Scheme or pension fund set up by National Housing Bank</li> <li>j. Tuition fees [paid to university, college, school or educational institution situated within India for full-time education to any two children] (excluding donation/Development Fees)</li> <li>k. Housing Loan Repayment (Principal)&amp; Stamp duty paid for purchase of property</li> <li>l. Subscription to equity shares or debentures of an eligible issue</li> <li>m. Subscription to eligible units of mutual fund</li> <li>n. Contribution of PPF account of Self, Spouse &amp; Children</li> <li>o. Subscription to Infrastructure Bonds of NABARD</li> <li>p. Deposit under Senior Citizens Saving Scheme</li> <li>q. Five year Time Deposit in Post Office</li> <li>r. Savings in SukanyaSamriddhiAccount scheme in the name of Girl Child</li> </ol>
<b>80CCC</b>	Amount deposited under LIC's Jeevan Suraksha or annuity plan of other insurance companies.
<b>80CCD(1)</b>	Amount of contribution to notified Pension scheme by the employee. <i>(Total deduction u/s 80C, 80CCC &amp; 80CCD(1), shall not exceed Rs.1.5 lakh)</i>
<b>80 CCD (1B)</b>	Amount paid/deposited in an approved Pension Scheme of Central Govt. <i>(Max Rs.50000)</i> in addition to the limit of 1.5 lakh under 80 C. Applicable also to non NPS employees also.
<b>80CCD (2)</b>	Matching contribution made by Employer to Pension account of Individuals <i>(Subject to a maximum of 10% of employee's salary for the previous year).</i>
<b>80D</b>	Mediclaim Insurance premium paid other than by cash (maximum of Rs.25,000/- taken on the health of the tax payer, spouse, dependent children and if it is taken on parents, additional Rs..25,000/-, policy taken on the health of a senior citizen Rs.50,000/-. Subscription by Government employee to CGHS or any similar Scheme of Central / State Govt as notified by the IT Department
<b>80 DD</b>	Expenditure on medical treatment of mentally or physically handicapped dependants (including the amount deposited in their name) <i>[max Rs.75000/-if disability is over 40% and in case of severe disability (over 80%) max Rs.1,25,000/-]</i>
<b>80 DDB</b>	Expense incurred for Medical treatment of Self/Dependent relation suffering from disease like Cancer, AIDs, Renal failure Upto-Rs.40,000/- Senior Citizen- Rs.1,00,000/-
<b>80E</b>	Amount of interest repaid on loan taken for higher education of self, spouse or children or for a student for whom the Government Servant is a legal guardian.

<b>80 EE/80EEA</b>	Under section 80EE of Income Tax Act, an eligible employee can claim up to Rs.50,000 and u/s 80EEA, up to Rs 1.5 Lakh a year in the FY 2022-23 for loan taken from a financial institution for acquisition of a residential house property, which is over and above the tax deductions by 80C and 24B (Rs.2 Lakh).
<b>80EEB</b>	Under section 80EEB of Income Tax Act, tax exemption up to Rs 1.5 Lakhs on interest paid on loan for the purchase of electric vehicles up to 31.03.2023.
<b>80G</b>	Donation to various charitable and other funds including PM's National Relief Fund etc. (for amount exceeding Rs.10,000/- deductible only if the payment is made otherwise than by cash)
<b>80GGA</b>	Amount paid to approved research associations, universities, colleges and other institutions engaged in research in science, social science or statistics, any sum paid to approved association or institution carrying out programmes of rural development and amount paid to public sector company or local authority or approved institution carrying out eligible project or scheme. (any amount exceeding Rs.2,000/- deductible only if the payment is made otherwise than by cash)
<b>80U</b>	Deduction for person with disability Rs.75,000 ; in case of severe disability over 80%-Rs.1.25 lakh

12. वित्तीय वर्ष 2022-23(निर्धारण वर्ष 2023-24) के लिए आयकर के विस्तृत दरों का विवरण सूचनार्थ नीचे दिया गया है।

(1) उस मामले में जहां एक व्यक्ति भारत का नागरिक है और किसी भी समय पिछले वर्ष 60 वर्ष की आयु से कम है:-

	वेतन स्तर	आयकर दर
i	जब कुल वेतन `2,50,000 से अधिक न हो	शून्य
ii	जब कुल वेतन `2,50,000 से अधिक हो पर `5,00,000 से अधिक न हो	कुल आय `2,50,000 से अधिक हो तो राशिका 5%
iii	जब कुल वेतन `5,00,000 से अधिक हो पर `10,00,000 से अधिक न हो	कुल आय `5,00,000 से अधिक हो तो राशिका 20% + `12,500
iv	जब कुल वेतन `10,00,000 से अधिक हो	कुल आय `10,00,000 से अधिक हो तो राशिका 30% + `1,12,500

(2) उस मामले में जहां एक व्यक्ति पिछले वर्ष के किसी भी समय 60 वर्ष की आयु हो लेकिन 80 वर्ष से कम है:-

	वेतन स्तर/Income Level	आय कर दर/Income Tax Rate
i	जब कुल वेतन `3,00,000 से अधिक न हो	शून्य
ii	जब कुल वेतन `3,00,000 से अधिक हो पर `5,00,000 से अधिक न हो	कुल आय `3,00,000 से अधिक हो तो राशिका 5%

ii i	जबकुलवेतन`5,00,000सेअधिकहोपर`10,00,000सेअधिकन हो	कुलआय`5,00,000सेअधिकहो तोराशिका20 % + `10,000
i v	जबकुलवेतन`10,00,000सेअधिकहो	कुलआय`10,00,000 सेअधिकहो तोराशिका 30% + `1,10,000

(3) उस मामले में जहां एक व्यक्ति पिछले वर्ष के दौरान धारा 115 बी ए सी के अधीन कम किए दरों पर आयकर देने का विकल्प देता है।

	वेतनस्तर	आयकरदर
i	जबकुलवेतन `2,50,000सेअधिकनहो	शून्य
ii	जबकुलवेतन`2,50,000सेअधिकहोपर`5,00,000सेअधिकनहो	कुलआय`2,50,000सेअधिकहो तोराशिका5%
iii	जबकुलवेतन`5,00,000सेअधिकहोपर`7,50,000सेअधिकनहो	कुलआय`5,00,000सेअधिकहो तोराशिका10% + `12,500
iv	जबकुलवेतन`7,50,000सेअधिकहोपर`10,00,000सेअधिक नहो	कुलआय`10,00,000 सेअधिकहो तोराशिका15% + `37,500
v	जबकुलवेतन`10,00,000सेअधिकहोपर`12,50,000सेअधिक नहो	कुलआय`10,00,000 सेअधिकहो तोराशिका20% + `75,000
vi	जबकुलवेतन`12,50,000सेअधिकहोपर`15,00,000सेअधिक नहो	कुलआय`12,50,000 सेअधिकहो तोराशिका25% + `1,25,000
vii	जबकुलवेतन`15,00,000 सेअधिकहो	कुलआय`15,00,000 सेअधिकहो तोराशिका30% + `1,87,500

अधिभार : आयकर का 10%, जहां कुल आय `50 लाख से अधिकव `1करोड़ तक हो।

आयकर का 15%, जहां कुल आय `1करोड़ से अधिकव `2करोड़ तक हो।

आयकर का 20%, जहां कुल आय `2करोड़ से अधिकव `5करोड़ तक हो।

आयकर का 37%, जहां कुल आय `5करोड़ से अधिक हो।

चिकित्सा एवं शिक्षा उपकर : आयकर की कुल रकम का 4%, अधिभार सहित, यदि कोई हो तो।

(वरि.उ.म.ले.(प्रशा.) के दिनांक 30.08.2022 के आदेशानुसार)

ह. Sd/-

वरिष्ठ लेखापरीक्षा अधिकारी/का.स्था.(बिल)  
Senior Audit Officer/OE(Bills)

**OFFICE OF THE PRINCIPAL ACCOUNTANT GENERAL (AUDIT-1) KERALA,**  
**THIRUVANANTHAPURAM**

No.OE Bills/Audit I/I/IT/TDS/2022-23

Dated: 14.09.2022

**CIRCULAR NO.34**

**Sub: - Deduction of Income Tax from salaries during the Financial Year 2022-23.**

For Assessment Year 2023-24 (Financial Year 2022-23), there are two operative tax regimes- One is the old tax regime where all the applicable deductions and exemptions are available and the tax rates are as per the rates of taxes specified in the Finance Act, 2021. The second one is the new tax regime under section 115BAC which provides for a concessional rate of tax while claims of many specified deductions and exemptions have been omitted. Members of staff whose salary income would exceed Rs.2,50,000/- are required to opt for the rates of income tax applicable for financial year 2022-23 (AY 2023-24) under either New tax regime or Old Tax Regime whichever is beneficial to them. A comparison of rates of income tax for the FY 2022-23 (AY 2023-24) are furnished below (Detailed rates are available under point no. 12).

Taxable Income	Tax Rate under Old Tax Regime	Tax Rate under New Tax Regime
0-250000	0	0
250001-500000	5%	5%
500001-750000	20%	10%
750001-1000000	20%	15%
1000001-1250000	30%	20%
1250001-1500000	30%	25%
Above 1500000	30%	30%

Staff members should exercise the option regarding the rates of tax to be applied in respect of their taxable income after ascertaining the beneficial tax regime from the PFMS website/Income Tax Menu and forward to the DDO (Forward Register in PFMS) on or before **31.10.2022**.

Option once exercised and forwarded to DDO shall be final for the purpose of TDS and can only be altered at the time of filing IT Return for FY 2022-23/AY 2023-24 with the Income Tax Department. As of now, there is no provision for alteration of tax regime for TDS during the year.



Therefore, staff members should click “Forward Regime” only after ascertaining the beneficial tax regime to them.

[www.pfms.nic.in => Employees login ID/Password => EIS => Go to EIS => Income Tax => Employee Savings => Regime Comparison/Employee Savings => Saved Process => Forward to DDO (Forward Regime)]

Total income of those staff members opting for calculation of income tax under the new regime shall be calculated without any of the exemptions or deductions specified under subsection 2 of Section 115BAC. Such officials opting for the New Tax Regime will thus have to forego the following exemptions and deductions specified:

- (1) Standard deduction, professional tax and entertainment allowance under the head, salaries.
- (2) Leave Travel Allowance (LTA).
- (3) House Rent Allowance (HRA)[Section 10(13A)].
- (4) Minor child income allowance.
- (5) Helper allowance.
- (6) Children Education Allowance.
- (7) Other special allowances [Section 10(14)].
- (8) Interest on housing loan on the self-occupied property or vacant property.
- (9) Chapter VI A deductions (80C, 80D, 80E etc.)-Except section 80CCD(2) and 80JJAA.
- (10) Without exemption or deduction for any other perquisites or allowances.
- (11) Deduction from family pension income.
- (12) Higher basic exemption and reduced income tax slab rates for senior citizens (in case of officials retiring during the year).

Officials willing to remain under the old tax regime are requested to furnish a statement in the Proforma and Form 12BB so as to reach OE(Bills) Section before **15.11.2022**(Proforma available in **public folder >Bills>income tax statement form 2022-23**). In case the statement is not furnished before the specified date, Income Tax for the year 2022-23 will be computed with reference to the data available with the office and recovery effected on the basis of tax so computed. Details of expenditure/investments stated therein should invariably be supported by documentary evidence wherever applicable. Items of investment/expenditure for which deductions can be claimed under the old regime are given under ‘Point No. 10’. Some of the important points to be noted while ascertaining taxable income are detailed below:

1. Interest accrued during the year in a statutory provident fund account (without employer contribution) to the extent it relates to the total contribution exceeding five lakh rupees made in any previous year in that fund on or after 01.04.2022, shall be taxable in the prescribed manner.
2. In order to allow deduction towards rent paid, the officials concerned should produce rent receipt/declaration of expenditure towards rent (in the form appended) along with the statement of

income. If annual rent paid by the employee exceeds Rs.1,00,000 per annum, it is mandatory for the employee to report PAN of the landlord to the employer, in case the landlord does not have a PAN, a declaration to this effect from landlord along with the name and address of the landlord should be filed by the employee.

3. Salary for regulating exemption for HRA includes DA, if the terms of employment so provide, but excludes all other allowances and perquisites

4. A standard deduction of Rs.50,000 in lieu of travel, medical expense reimbursement except in case of differently abled persons.

5. Receipt in support of payment of LIC/PLI/ULIP premia etc. under Sl.No.10 I(a) (Other than salary deductions) should be produced before 30.11.2022.

6. In respect of deposits in NSC/NSS etc. original certificates/ pass books should be produced before 30.11.2022.

7. a. For salaried persons, items available for direct deduction from income under Section 80C, 80 CCC, 80 CCD (1) of Chapter VIA of the Act are listed under 'Point No. 10' subject to a maximum of Rs.1,50,000. An additional tax benefit of Rs.50,000/- is available to NPS Subscribers under Section 80CCD(1B).

b. Other items available for direct deduction from income under Chapter VIA of the Act are Medical Insurance Premia paid through any mode other than by cash (up to Rs.25,000/- for self and family and additional Rs.25,000 (Rs.50,000/- for Senior Citizens) for dependent parents, and contributions to CGHS - (80D), Maintenance including Medical treatment etc. and insurance deposits for dependents with 40% disability Rs.75,000/- and in cases of severe disability (80% or more Rs.1,25,000/- (80DD), interest on loan taken for the purpose of higher education (of self, spouse or children of the employee) - (80E), donations to certain funds etc. (80G) and deduction in case of own disability Rs.75,000/- and in case of severe disability Rs.1,25,000/- (80U) subject to prescribed conditions.

c. Disability for purposes of 80DD and 80U means blindness, low-vision, leprosy cured, hearing impairment, loco motor disability, mental retardation, mental illness, autism, cerebral palsy and multiple disabilities.

8. a. Income under the head 'other than salary' can be offered for TDS from salary under section 192(2B). Loss under the head 'House property Income' being interest on house loan, maximum eligible amount is Rs.30,000 for housing loans availed before 01.04.1999/ Rs.2,00,000 for housing loans availed on or after 01.04.1999 for construction/ acquisition

of residential building and construction /acquisition completed within five years from the end of the financial year, in which capital was borrowed using such loan, and it can be allowed at TDS stage itself provided details are furnished. A certificate from the institution to whom the interest is payable, specifying the amount of interest payable has also to be furnished. For repair, renewal or reconstruction of the house maximum deduction admissible is Rs.30,000/-

- b. Additional deduction up to Rs.50,000 being interest on repayment of loan taken from any financial institution for acquisition of a residential house property under Section 80EE, provided;
    - i. the loan raised is not beyond Rs.35 lakhs and
    - ii. property cost does not exceed Rs.50 lakhs and that
    - iii. the loan is raised during the period 01.04.2016 to 31.03.2017.
    - iv. the assessee does not own any residential house property on the date of sanction of loan.
  - c. Additional deduction up to Rs.1,50,000 being interest on repayment of loan taken from any financial institution for acquisition of a residential house property under Section 80EEA for those who are not eligible to claim deduction u/s 80EE, provided;
    - i. the assessee does not own any residential house property on the date of sanction of loan and
    - ii. the stamp duty value of the residential house property does not exceed Rs.45 lakhs and that
    - iii. the loan is raised during the period 01.04.2019 to 31.03.2022.
9. Medical reimbursement in excess of Rs.25,000 per annum is to be taken as perquisite under section 17(2) and is taxable.
10. Tax rebate of Rs.12500/- is admissible under Section 87A (Applicable for individuals having total income not exceeding Rs.5 lakh)

**No claim of deduction will be allowed without proper documents.**

*(No refund of Income Tax will be allowed at TDS stage. Hence all the officials are requested to assess and plan their IT correctly and suitably.)*

11. Some of the items of investment and expenditure for which deductions can be claimed under different sections of Income Tax Act are listed below.

<b>80C</b>	<p>Aggregate of amount paid/incurred/invested towards any of the following <i>[maximum of Rs.1.5 lakh for 80C, 80CCC, 80CCD(1)]</i></p> <ul style="list-style-type: none"> <li>s. Life Insurance premia of self, spouse &amp; children (for new policies after 1-4-2012 premium limited to maximum of 10% of the sum assured)</li> <li>t. Purchase of NSC VIII issue</li> <li>u. Contribution to GPF</li> <li>v. Employee contribution to CGEGIS, PLI</li> <li>w. Term deposit with Scheduled Bank for a fixed period of not less than 5 years</li> <li>x. Contribution towards Unit Linked Insurance Plan of UTI or LIC (of Self, Spouse &amp; Children)</li> <li>y. Payment under a contract for annuity plan of the LIC or any other insurer</li> <li>z. Purchase of tax saving units of Mutual Fund or UTI</li> <li>aa. Contribution to any Deposit Scheme or pension fund set up by National Housing Bank</li> <li>bb. Tuition fees [paid to university , college, school or educational institution situated within India for full-time education to any two children] (excluding donation/Development Fees)</li> <li>cc. Housing Loan Repayment (Principal)&amp; Stamp duty paid for purchase of property</li> <li>dd. Subscription to equity shares or debentures of an eligible issue</li> <li>ee. Subscription to eligible units of mutual fund</li> <li>ff. Contribution of PPF account of Self, Spouse &amp; Children</li> <li>gg. Subscription to Infrastructure Bonds of NABARD</li> <li>hh. Deposit under Senior Citizens Saving Scheme</li> <li>ii. Five year Time Deposit in Post Office</li> <li>jj. Savings in SukanyaSamriddhiAccount scheme in the name of Girl Child</li> </ul>
<b>80CCC</b>	Amount deposited under LIC's Jeevan Suraksha or annuity plan of other insurance companies.
<b>80CCD(1)</b>	Amount of contribution to notified Pension scheme by the employee. <i>(Total deduction u/s 80C, 80CCC &amp; 80CCD(1), shall not exceed Rs.1.5 lakh)</i>
<b>80 CCD (1B)</b>	Amount paid/deposited in an approved Pension Scheme of Central Govt. <i>(Max Rs.50000)</i> in addition to the limit of 1.5 lakh under 80 C. Applicable also to non NPS employees also.
<b>80CCD (2)</b>	Matching contribution made by Employer to Pension account of Individuals <i>(Subject to a maximum of 10% of employee's salary for the previous year).</i>
<b>80D</b>	Mediclaim Insurance premium paid other than by cash (maximum of Rs.25,000/- taken on the health of the tax payer, spouse, dependent children and if it is taken on parents, additional Rs..25,000/-, policy taken on the health of a senior citizen Rs.50,000/-. Subscription by Government employee to CGHS or any similar Scheme of Central / State Govt as notified by the IT Department
<b>80 DD</b>	Expenditure on medical treatment of mentally or physically handicapped dependants (including the amount deposited in their name) <i>[max Rs.75000/-if disability is over 40% and in case of severe disability (over 80%) max Rs.1,25,000/-]</i>
<b>80 DDB</b>	Expense incurred for Medical treatment of Self/Dependent relation suffering from decease like Cancer, AIDs, Renal failure Upto-Rs.40,000/- Senior Citizen- Rs.1,00,000/-
<b>80E</b>	Amount of interest repaid on loan taken for higher education of self, spouse or children or for a student for whom the Government Servant is a legal guardian.

<b>80 EE/80EEA</b>	Under section 80EE of Income Tax Act, an eligible employee can claim up to Rs.50,000 and u/s 80EEA, up to Rs 1.5 Lakh a year in the FY 2022-23 for loan taken from a financial institution for acquisition of a residential house property, which is over and above the tax deductions by 80C and 24B (Rs.2 Lakh).
<b>80EEB</b>	Under section 80EEB of Income Tax Act, tax exemption up to Rs 1.5 Lakhs on interest paid on loan for the purchase of electric vehicles up to 31.03.2023.
<b>80G</b>	Donation to various charitable and other funds including PM's National Relief Fund etc. <i>(for amount exceeding Rs.10,000/- deductible only if the payment is made otherwise than by cash)</i>
<b>80GGA</b>	Amount paid to approved research associations, universities, colleges and other institutions engaged in research in science, social science or statistics, any sum paid to approved association or institution carrying out programmes of rural development and amount paid to public sector company or local authority or approved institution carrying out eligible project or scheme. <i>(any amount exceeding Rs.2,000/- deductible only if the payment is made otherwise than by cash)</i>
<b>80U</b>	Deduction for person with disability Rs.75,000 ; in case of severe disability over 80%-Rs.1.25 lakh

12. Detailed rates of Income Tax for the Financial Year 2022-23(Assessment year 2023-24) are given below for information.

(1) In the case of an individual being a resident in India and below the age of 60 years at any time during the previous year: -

	Income Level	Income Tax Rate
i	Where the total income does not exceed Rs.2,50,000/-	NIL
ii	Where total income exceeds Rs.2,50,000/- but does not exceed Rs.5,00,000/-	5% of the amount by which the total income exceeds Rs.2,50,000/-
iii	Where the total income exceeds Rs.5,00,000/- but does not exceed Rs.10,00,000/-	Rs.12,500/- + 20% of the amount by which the total income exceeds Rs.5,00,000/-
iv	Where the total income exceeds Rs.10,00,000/-	Rs.1,12,500/- + 30% of the amount by which the total income exceeds Rs.10,00,000/-

(2) In the case of an individual resident who is of the age of 60 years and above but less than 80years at any time during the previous year: -

	Income Level	Income Tax Rate
i	Where the total income does not exceed Rs.3,00,000/-	NIL
ii	Where total income exceeds Rs.3,00,000/- but does not exceed Rs.5,00,000/-	5% of the amount by which the total income exceeds Rs.3,00,000/-

iii	Where the total income exceeds Rs.5,00,000/- but does not exceed Rs.10,00,000/-	Rs.10,000/-+20% of the amount by which the total income exceeds Rs.5,00,000/-
iv	Where the total income exceeds Rs.10,00,000/-	Rs.1,10,000/- + 30% of the amount by which the total income exceeds Rs.10,00,000/-

(3) In the case of an individual resident opting to pay income tax at reduced rates u/s 115BAC during the previous year: -

	Income Level	Income Tax Rate
i	Where the total income does not exceed Rs.2,50,000/-	NIL
ii	Where total income exceeds Rs.2,50,000/- but does not exceed Rs.5,00,000/-	5% of the amount by which the total income exceeds Rs.2,50,000/-
iii	Where the total income exceeds Rs.5,00,000/- but does not exceed Rs.7,50,000/-	Rs.12,500/-+10% of the amount by which the total income exceeds Rs.5,00,000/-
iv	Where the total income exceeds Rs.7,50,000/- but does not exceed Rs.10,00,000/-	Rs.37,500/- + 15% of the amount by which the total income exceeds Rs.7,50,000/-
v	Where the total income exceeds Rs.10,00,000/- but does not exceed Rs.12,50,000/-	Rs.75,000/- + 20% of the amount by which the total income exceeds Rs.10,00,000/-
vi	Where the total income exceeds Rs.12,50,000/- but does not exceed Rs.15,00,000/-	Rs.1,25,000/- + 25% of the amount by which the total income exceeds Rs.12,50,000/-
vii	Where the total income exceeds Rs.15,00,000/-	Rs.1,87,500/- + 30% of the amount by which the total income exceeds Rs.15,00,000/-

Surcharge: @ 10% of Income Tax where total income exceeds Rs.50 Lakhs upto Rs.1 Crore.

@ 15% of Income Tax where total income exceeds Rs.1 Crore upto Rs.2 Crores.

@ 25% of Income Tax where total income exceeds Rs.2 Crores upto Rs.5 Crores.

@ 37% of Income Tax where total income exceeds Rs.5 Crores.

Health and Education Cess: @ 4% on the amount of Income Tax plus Surcharge, if any.

(Vide orders dated 30.08.2022 of Sr. DAG (Admin.))

Sd/-

**Senior Audit Officer/OE(Bills)**

**INCOME TAX STATEMENT FOR THE FINANCIAL YEAR 2022-2023**

**(ASSESSMENT YEAR 2023-2024)**

In respect of Shri/Smt.....Designation.....

To be furnished by the employees/officers whose income exceeds **Rs.2,50,000/-** (Exemptions and deductions specified in subsection (2) of section 115BAC will not be allowed to officials opting for tax deduction at concessional rates u/s 115BAC while calculating income tax deduction).

Details of income under any other head 'Other than Salary' offered for TDS from salary under section 192(2B).

Any other income (Business, Capital Gains, House Property or Other Sources) - Please specify details.	Amount

**DECLARATION**

(Cases in which the amount of HRA drawn is excluded from the Gross Salary)

I .....do hereby declare that I am actually incurring expenditure towards payment of rent of my residential accommodation to House No(with full address).....

Landlord Name..... Place ..... and that the amount of rent actually paid by me during ..... is Rs.....

Place:

Date:

Signature

Name & Designation

Mob.No.

Countersigned.

**FORM NO. 12BB**  
**(See rule 26C)**

**Statement showing particulars of claims by an employee for deduction of tax under section 192**

1. Name and address of the employee:

2. Permanent Account Number of the employee:

3. Financial year:

<b>Details of claims and evidence thereof</b>			
<b>Sl. No.</b>	<b>Nature of claim</b>	<b>Amount (Rs.)</b>	<b>Evidence / particulars</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1.	House Rent Allowance:  (i) Rent paid to the landlord  (ii) Name of the landlord  (iii) Address of the landlord  (iv) Permanent Account Number of the landlord  Note: Permanent Account Number shall be furnished  if the aggregate rent paid during the previous year exceeds one lakh rupees		
2.	Leave travel concessions or assistance		
3.	Deduction of interest on borrowing:  (i) Interest payable/paid to the lender  (ii) Name of the lender  (iii) Address of the lender  (iv) Permanent Account Number of the lender  (a) Financial Institutions (if available)  (b) Employer (if available)  (c) Others		
4.	Deduction under Chapter VI-A  (A) Section 80C, 80CCC and 80CCD  (i) Section 80C		



<p>(a) .....</p> <p>(b) .....</p> <p>(c) .....</p> <p>(d) .....</p> <p>(e) .....</p> <p>(f) .....</p> <p>(g) .....</p> <p>(ii) Section 80CCC</p> <p>(iii) Section 80CCD</p> <p>(B) Other sections (e.g. 80E, 80G, 80TTA, etc.) under Chapter VI-A.</p> <p>(i) section.....</p> <p>(ii) section.....</p> <p>(iii) section.....</p> <p>(iv) section.....</p> <p>(v) section.....</p>		
Verification		
<p>I, ....., son/daughter of..... do hereby certify that the information given above is complete and correct.</p>		
Place:		
Date:	(Signature of the employee)	
	Full Name:	
	Designation	
	Mob.No.	

**SELF DECLARATION**

(Applicable only in cases where deduction of interest on Housing Loan is claimed for the first time  
and to be submitted only in the initial year in which the deduction is claimed)

In respect of the following housing loan, I .....  
(Name) do hereby declare that:

Details of housing loan

Loan Account No: .....

Date of sanction: .....

Amount sanctioned: .....

\*(i) The property acquired by me on ..... utilizing the housing loan has a residential  
house bearing building number .....

\*(ii) The construction of a residential house has been completed on .....

\*(iii) The loan has been taken for repair/renovation/reconstruction of residential house bearing  
building number .....

\*Strike off whichever is not applicable.

(Provisional interest certificate from borrower to be furnished separately).

Place:

Signature:

Date:

Name:

Designation:

**SELF DECLARATION**

(Cases in which deduction is claimed for interest on House Building Advance to be submitted in the initial year in which deduction is claimed)

I ..... (Name) do hereby declare that the expenditure incurred for interest on House Building Advance may be considered for income tax deduction for the eligible period. A copy of sanction order (HBA) issued in this regard is submitted herewith.

Place:

Signature:

Date:

Name:

Designation:

**SELF DECLARATION**

(Cases where spouse is also a salaried individual eligible to claim deduction of interest on Home Loan)

I ..... (Name) do hereby declare that I am incurring the expenditure on Housing Loan submitted for tax deduction and my spouse has not claimed the same.

Place:

Signature:

Date:

Name:

Designation: