

**SELF-ASSESSMENT FOR CALCULATION OF INCOME TAX FOR THE  
FINANCIAL YEAR 2019-20 (AY 2020-21)**

**Name** :

**Designation** :

**PAN Number** :

**GPF/Emp.Code** :

**Contact Number** :

		Amount(₹)	Amount(₹)
<b>A</b>	<b>Income from Salary</b>		
1	Income from salary pay 3/2019 to 2/2020 (all types of pay, DA, HRA, Tr.Allow, Honorarium, Bonus, CEA etc.)		
2	Amount likely to be received upto 31.03.2020		
	i) Honorarium		
	ii) RTF/CEA		
	iii) Bonus		
	iv) OTA/Others		
	v) Arrears		
3	<b>Add:</b> Any other income from other sources		
	i) Interest received from Investments		
	a) Bank		
	b) NSC		
	c) Post Office (6 years)		
	d) Post Office Recurring Deposits		
	ii) Any other Income		
	Total		
4	<b>Less:</b> Allowances Exempted under Section 10		
	i) HRA <sup>1</sup>		
	ii) Any other exempted receipts/allowances		
	iii) Professional Tax		
	Total		
5	<b>Less: Standard Deduction under Section 16(i)</b>	<b>50000</b>	
6	<b>Less: Exemption on Home Loan Interest under Section 24 (maximum ₹2.00 lakh)</b>		
	<b>Total Income</b>		
7	<b>Less: Deduction Admissible (Chapter VI-A)</b>		
	a) Premia for medical insurance (other than cash) (Sec 80 D)/CGHS Contribution <sup>2</sup>		
	b) Treatment of dependent with disability <sup>3</sup> (80 DD)		

<sup>1</sup> House Rent certificate to be submitted. If rent paid above ₹ 1.00 lakh, PAN number of the owner may be submitted

<sup>2</sup> See Instructions

<sup>3</sup> See Instructions

	c)	Donation for Charitable Purpose (80 G)		
	d)	Physically handicapped assesses <sup>4</sup> (80 U)		
	e)	Treatment of Specified illness <sup>5</sup> (80 DDB)		
	f)	Interest on loan for Higher Education (80 E)		
	<b>Gross Total Income</b>			
8	Under Section 80 CCE ( <i>limited to ₹1.50 lakh</i> )			
	a)	GPF		
	b)	GIS		
	c)	PPF		
	d)	LIC		
	e)	NSC (National Saving Certificate)		
	f)	ULIP		
	g)	Tuition Fees		
	h)	Housing Loan (Principal)		
	i)	FD for 5 years in Schedule Bank		
	j)	80-CCC <sup>6</sup>		
	k)	Contribution (80-CCD-1)		
	l)	Mutual Funds		
	m)	SukanyaSamridhi Account		
	Total			
	<i>Less : Additional deduction under Section 80-CCD (1B)<sup>7</sup></i>			
9	<b>Total Income (7 – 8)</b>			
10	<b>Tax on Total Income</b>			
11	<b>Rebate under Section 87-A<sup>8</sup></b>			
12	<b>Tax payable (10 – 11)</b>			
13	<b>Cess (4 % of 12)</b>			
14	<b>Total Tax Payable</b>			
15	<b>Tax paid</b>			
16	<b>Less: Relief under section 89(attach details)</b>			

**Signature of the Government Servant**

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<sup>4</sup> See Instructions  
<sup>5</sup> See Instructions  
<sup>6</sup> National Pension Scheme  
<sup>7</sup> Maximum up to ₹ 50000  
<sup>8</sup> See Instructions

## Section 80-D

Health Insurance Policy Premium & Section 80D Tax benefits for FY 2019-20 / AY 2020-21			
Scenarios	Health insurance premium paid for & Maximum tax deduction limits		Total Deduction under Section 80D
	Self, Spouse & Dependent Children	Parents (whether dependent or not)	
No one in your family has attained 60 years of age	upto Rs 25,000	upto Rs 25,000	Rs 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)	upto Rs 25,000	upto Rs 50,000*	Rs 75,000
The eldest member in Your family (yourself, spouse and dependent children ) has attained 60 years & Your Parents (either mother or father) are above 60 years of age)	upto Rs 50,000*	upto Rs 50,000*	Rs 1,00,000

\*Nature of Amount spent can be towards Medical Expenditure as well

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## Section 80-DD

The benefit up to ₹ 75000 based on the expense incurred for nursing, training, medical treatment, preservation and rehabilitation of a dependent with disability (₹ 1.25 lakh for an extreme and serious disability). Reliant can be any of your parents, children, and your spouse. ***Supporting medical certificate from the Specialist to be submitted while claiming.***

## Section 80-DDB

A deduction up to ₹ 1.40 lakh (₹ 60000 for Sr. Citizens and ₹ 80000 for extremely Sr. Citizens) for medical expense incurred for determined ailments. For example, cancer, chronic renal failure, Parkinson infection etc. The complete list of such diseases are given in Rule 11-DD. ***Supporting medical certificate from the Specialist to be submitted while claiming.***

## Section 80DDB

An individual (*less than 60 years of age*) can claim upto Rs 40,000 for the treatment of specified critical ailments. This can also be claimed on behalf of the dependents. **The tax deduction limit under this section for Senior Citizens and very Senior Citizens (*above 80 years*) has been revised to Rs 1,00,000 w.e.f FY 2018-19.**

To claim Tax deductions under Section 80DDB, it is mandatory for an individual to obtain 'Doctor Certificate' or 'Prescription' from a specialist working in a Govt or Private hospital.

For the purposes of section 80DDB, the following shall be the eligible diseases or ailments:

- Neurological Diseases where the disability level has been certified to be of 40% and above;
  - (a) Dementia
  - (b) Dystonia Musculorum Deformans
  - (c) Motor Neuron Disease
  - (d) Ataxia
  - (e) Chorea
  - (f) Hemiballismus
  - (g) Aphasia
  - (h) Parkinson's Disease
- Malignant Cancers
- Full Blown Acquired Immuno-Deficiency Syndrome (AIDS) ;
- Chronic Renal failure
- Hematological disorders
  - 1. Hemophilia
  - 2. Thalassaem

#### **Section 80-U**

A person who is disabled at least 40 % can claim benefits of ₹ 75000. In case of severe disability i.e. 80% (either from one or multiple ailments), the limit increases up to ₹ 1.25 lakh. There is no other relation to the treatment cost. ***Supporting medical certificate from the Specialist to be submitted while claiming.***

#### **80-CCD(1) and 80-CCD(1B)**

Contributions made towards Tier 1 are tax deductible and qualify for deductions under Section 80-CCD (1) and Section 80-CCD (1B). This means you can invest up to ₹ 2.00 lakh in an NPS Tier 1 account and claim a deduction for the full amount i.e. ₹ 1.50 lakh under Section 80-CCD (1) and ₹ 50000 under section 80-CCD (1B). ***Supporting documents need to be submitted.***

#### **Calculation of Income Tax**

Net Income Range	Income Tax Rate	Amount
Up to ₹ 250000	Nil	0
₹ 250001 - ₹ 500000	5%	5% of total income exceeding ₹ 250000
₹ 500001 - ₹ 1000000	20%	₹ 12500 + 20% of total income exceeding ₹ 500000
Above ₹ 1000000	30%	₹ 112500 + 30% of total income exceeding ₹ 1000000

### Eligibility to Claim Rebate under Section 87-A FY 2019-20 (AY 2020-21)

You can claim tax rebate under this provision if you meet the following conditions:

- Your Total Income after Deductions (under Section 80) does not exceed ₹5 lakh.
- The rebate is limited to ₹12,500. This means that if the total tax payable is lower than ₹12,500, then that amount will be the rebate under section 87A. This rebate is applied to the total tax before adding the Education Cess (4%).

Following are a few examples of the 87A rebate allowed to Resident Individuals including Senior Citizens:

Total Income	Tax payable before Cess	Rebate u/s 87-A	Tax payable + 4 % Cess
270000	1000	1000	0
360000	3000	3000	0
490000	12000	12000	0
1200000	172500	0	179400

### House Rent Receipt

I Shri/Smt/Ms..... received an amount of ₹ .....  
(Rupees ..... ) only towards  
rent from Shir/Smt..... employee of the O/o the  
Accountant General (G&SSA), Odisha, Bhubaneswar for his/her residential purpose at  
.....  
from March, 2019 to February, 2020 @ ₹ ..... per month.

Signature of the owner

The above claim is submitted for rebate in Income Tax for the AY 2020-21

Signature of the employee

GPF/Emp.Code No

Section

NB: If rent paid is above ₹ 1.00 lakh, PAN Number of the owner may be submitted.