



कार्यालय, रक्षा लेखा नियंत्रक,

नं. 1, स्टाफ रोड, सिकंदराबाद - 500 009

Office of the Controller of Defence Accounts

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No.AN/Pay/5032/I.T/Corr

Dated : 10.09.2015

CIRCULAR

SUB:- Recovery of Income Tax for the Financial Year 2015-16
(Assessment Year 2016-17) – reg.

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1. The rates of Income Tax applicable for the F.Y. 2015-16 are as under:-

Tax Rate	Normal/Women	*Senior Citizen
Nil	Up to ` 2,50,000	Up to ` 3,00,000
10%	` 2,50,001 - 5,00,000	` 3,00,001 - 5,00,000
20%	` 5,00,001 - 10,00,000	` 5,00,001 - 10,00,000
30%	` 10,00,001 & Above	` 10,00,001 & Above

* Rates of tax for an individual, resident India and of the age of SIXTY years or more at any time during the financial year.

2. SOME OF THE DEDUCTIONS ALLOWED FROM SALARY:-

UNDER SECTION 24: The property was acquired or constructed through capital borrowed on or after 1.04.1999 and acquisition / construction completed within 3 years from the end of the F.Y. in which capital was borrowed, **interest on such borrowed capital is deductible upto a maximum of Rs.2.00 lakh.**

The following amounts paid/deposited out of salary will be allowed as deduction and the maximum amount of deduction allowed is ` 1,50,000/-. However, there is no limit for each of the amounts that can be part of the above ` 1,50,000/-. The following paras are only illustrative and for detailed guidelines, Income Tax Act and circulars thereon may be consulted.

UNDER SECTION 80 C:- 1) LIC /PLI Premium 2) GPF Contribution (excluding refund) (3) Contribution towards 15-year PPF. (4) Subscription to N.S.S. VIII issue (5) Contribution towards unit linked insurance plan, like ULIP of UTI or LIC Mutual Fund (6) Amount paid as Tuition Fees, in India for full time education subject to a maximum of 2 children (7) Any payment towards repayment of loan (**Principle Amount**) taken from Government / Banks towards purchase/construction of a residential property.

UNDER SECTION 80 CCC:- Deduction upto ` 1 lakh in respect of contribution to certain Pension Funds, paid as a premium for annuity plan of LIC or any other insurer.

UNDER SECTION 80 CCD:- Deduction in respect of employee's contribution to New Pension Scheme of Central Government, will be allowed in computation of his total income, the whole amount so paid or deposited as does not exceed 10% of his salary.

SECTION 80 CCE:- Limit on deductions under sections 80C, 80CCC and 80CCD.

The aggregate amount of deductions under sections 80C, 80CCC and 80CCD shall not exceed Rupees One Lakh Fifty Thousand.

3. In addition to the above, deductions under the following sections of I.T. Act are also allowed:

UNDER SECTION 80 D:- Medical Insurance Premium/CGHS Subscription paid subject to a maximum ceiling of `25,000/-(Twenty Five Thousand only) in respect of self, spouse and dependant children, `30,000/-(Thirty Thousand only) in r/o Senior Citizens.

UNDER SECTION 80 DD:- Payment for Medical treatment of dependent person with disability (a) in case of normal disability a maximum amount of `50,000/- (b) in case of severe disability a maximum amount of `1,00,000/-.

UNDER SECTION 80 E:- Repayment of interest on Education loan taken from any financial institution/charitable institution for self/family members, during the year, can be deducted **till the loan is cleared or for eight years, whichever is earlier.**

UNDER SECTION 80 U:- Deduction in case of a person with disability: A deduction of `50,000 is allowed out of the income of a resident individual who is certified by the medical authority to be a person with disability, which had the effect of reducing substantially his capacity to engage in a gainful employment. If the person is with severe disability the deduction is allowed up to `1,00,000. Certificate as specified in rule 11A is required to be furnished.

UNDER SECTION 80 CCG:- For the investment made under the **Rajiv Gandhi Equity Savings Scheme, 50% of the total investment or 25000/-, whichever is less, will be exempted.**

UNDER SECTION 87-A: Rebate of Rs.2000/- or the amount of tax payable, whichever is lower will be permissible, for individuals having total income upto Rs.5 Lakh.

4. All the officers and staff, whose Salary income for the year exceeds `2,50,000/- (`3,00,000/- in case of Senior Citizens those who are attaining the age of 60 years during the Financial Year) are requested to submit their Income Tax Statements for the F.Y. 2015-16, **in the enclosed proforma by 09/10/2015 positively**, duly enclosing proof in support of deductions claimed, (like Rent Receipts, Form 10 BA, LIC Premium Receipts, PPF Receipts, Tuition Fee Receipts etc) in order to enable this section/office to arrive at the tax liability correctly and effect recovery of I.Tax, accordingly.

5. **It may please be noted that in the event of non-receipt of Income Tax Statement along with proof of savings, if any, by the above date, this section/office will be constrained to calculate Income Tax with reference to the details available in the Pay Bills and recovery of Income Tax will be carried out accordingly. Further, those who have not submitted savings proof by DECEMBER 2015, total tax will be recovered in JANUARY & FEBRUARY in full and refunds if any, may be claimed from Income Tax Department.**

6. The contents of this circular may please be brought to the notice of all the officers and staff working in your office/section, including those on leave and their signatures, in token of having noted the contents may be obtained and kept on record.

Sd/-
ASST. CONTROLLER (AN)

Copy to:-

1. The CDA, IT & SDC, Secunderabad.
2. The Addl.CDA i/c, PAO (Ors) EME, Secunderabad.
3. The ACDA I/c, PAO(Ors) AOC, Secunderabad.
4. The ACDA i/c, AAO (Army), Visakhapatnam.
5. All Officers/Staff of Main Office.
6. All Sub Offices under CDA Secbad (as per standard list).


SR. ACCOUNTS OFFICER (AN)

INCOME TAX STATEMENT FOR THE FINANCIAL YEAR 2015-16
(Assessment Year 2016-17)

1. NAME :
 DESGN. : SEX :M/F
 A/C NO.:

2. P.A.N.

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(Xerox copy of PAN card may please be enclosed)

3. OFFICE IN WHICH WORKING:

Contact Telephone no. if any. _____

1. Income for the period 3/2015 to 2/2016 : _____

(i) Less: Transport Allowance (1600 x 12) : (-) _____

(ii) Less: Professional TAX recovered : (-) _____

2. Total Income for the financial year : _____

Less: H.R.A. Exemption (which ever is *least* of the following) : (-) _____

a) Actual HRA received	
b) Rent Paid - 10% salary	
c) 40% of salary	

Less: Interest on H.B.A. : (-) _____

(Interest upto ` 2.0 lakh is allowed, if the loan for construction/acquiring of a House is taken after 1.4.99 and the house is completed within 3 years. Otherwise interest up to Rs. ` 0.30 is allowed for Deduction)

3. Balance : _____

4. Less: a) Deductions u/s 80C, 80CCC, 80CCD

- | | | |
|---|---|------------|
| <ul style="list-style-type: none"> i) GPF SUB. ii) CGEIS iii) LIC iv) PPF v) NSC vi) PENSION ANNUITY PLAN vii) H.B.A. (Principle amt.) | } | :(-) _____ |
|---|---|------------|
- (Total of (4)(a) not to exceed ` .1,50,000)

b) Deduction u/s 80CCG (Maximum up to ` .25,000/-) : (-) -----

c) Deductions u/s 80D, including : _____ (-) _____
 CGHS Subscription for the year (Maximum up to ` .25,000/-)
 (Rs.30,000/- in case of Senior Citizens)

d) Deductions u/s 80 DD/80U: _____ (-) _____

e) Donation u/s 80 G if any: (-) _____

Contd...2.

:2:

5. Net Taxable Income : _____

General/ Women	Tax calculation	Senior Citizen	Tax calculation
Up to ` 2,50,000	Nil	Up to ` 3,00,000	Nil
2,50,001 - 5,00,000	10% on the amount above 2,50,000	3,00,001- 5,00,000	10% on the amount above 2,50,000
5,00,001 - 10,00,000	25000+ 20% on the amount above 5,00,000	5,00,001- 10,00,000	20000+ 20% on the amount above 5,00,000
10,00,001 & Above	125000+ 30% on the amount above 10,00,000	10,00,001 & Above	120000+ 30% on the amount above 10,00,000

6. Income Tax to be paid on amount at col. (5) : ` _____
7. Tax Rebate U/s.87-A (upto Rs.2000/-) : ` _____
8. Add Education Cess @ 3% on total of col.(6-7) : ` _____
9. Total Tax to be paid : ` _____
10. Tax already recovered if any : _____

Month	Amount of Tax recovered including Education cess	Office where recovery effected
3/2015		
4/2015		
5/2015		
6/2015		
7/2015		
8/2015		
9/2015		

11. Balance of Tax : _____

12. Proposal for Recovery of Tax:

	I.TAX	E.CESS
10/2015		
11/2015		
12/2015		
01/2016		
02/2016		

I will submit all Proof of savings pending if any by 31/Dec/2015.

DATE:

SIGNATURE

Name/Disg/AC.NO.

SALARY STATEMENT FOR THE YEAR 2015-16

NAME:
DESGN:
ACCOUNT NO.:

OFFICE:
PAN :

MONTH YEAR	BASIC PAY	Grade Pay	DA	HRA	Others	FPA	TPAL	GROSS SALARY	GPF	CGEGIS	HBA	LIC	CGHS u/s 80D
03/2015													
04/2015													
05/2015													
06/2015													
07/2015													
08/2015													
09/2015													
10/2015													
11/2015													
12/2015													
01/2016													
02/2016													
TOTAL													

TOTAL GROSS SALARY FROM THE ABOVE STATEMENT :
ADD: A/o D.A. 1/2015 TO 3/2015 :
 A/o D.A. 7/2015 TO 9/2015 :
 Ad hoc Bonus :
 Children Education Allowance :
 HONORARIUM :
 Encashment of leave on LTC :
 PAY-FIXATION ARREARS (IF ANY) :
 TOTAL INCOME : _____

(Signature)

ANNEXURE-VI

FORM NO.10BA
(See rule 11B)
DECLARATION TO BE FILED BY THE ASSESSEE
CALIMING DEDUCTION U/S 80 GG

I/We
(Name of the assessee with Permanent Account Number) do hereby certify
that during the previous year I/We had occupied the premise
.....
(full address of the premise) for the purpose of my/our own residence for a
period of months and have paid Rs.....
in cash/through crossed cheque, bank draft towards payment of rent to
Shri/Smt/Ms.....
..... (name and complete address of the landlord).

It is further certified that no other residential accommodation is owned by

(a) me/my spouse/my minor child/our family (in case the assessee is HUF), at
..... where I/We ordinarily reside/perform duties of Officer or
employment or carry on business or profession,

or

(b) me/us at any other place, being accommodation in my occupation, the
value of which is to be determined u/s 23(2)(a)(i) of u/s 23(2)(b).

Signature of the Assessee