Dr. V.K. Singhania's Book ASSESSMENT YEAR: 2025-26 (N	lew Tax Rates	Regime)
73 rd Edition: August-2025 Case Study-3 Moha	an Dasgupta	07-Apr-41
SALARIES U/S 15-17		Amount (Rs.)
Sec 17(1) Basic Salary and Allowances (Pension)	46,90,000	
Sec 16(ia) Less Standard Deduction	75,000	46,15,000
HOUSE PROPERTY U/S 22-27 Let-Out		
Rent Received	9,40,000	
Less Municipal Taxes Paid	37,000	
	9,03,000	
Sec 24 LESS: Deductions Std Ded 30%	2,70,900	6,32,100
CAPITAL GAINS U/S 45 - 55		
SHORT TERM CAPITAL GAIN		
LONG TERM CAPITAL GAIN		
OTHER SOURCES U/S 56-59		
Saving Bank Interest	98,750	
Intt on REC Bonds (No TDS)	4,80,000	
Accrued Interest on NSCs (03-03-24)	924	5,79,674
GROSS TOTAL INCOME		58,26,774
LESS: DEDUCTIONS UNDER CHAPTER VI-A		
Sec 80C Public Prov Fund Not-Allow		
Intt on NSCs Rs. 7.00 / 100 * 12000 Not-Allow		
Sec 80CCD (1) NPS Not-Allow		
Sec 80CCD(1B) NPS Not-Allow		
Super Sr Citizen Sec 80D Medical Ins Prem Not-Allow		
Sec 80GGC Political Donation Not-Allow		
Super Sr Citizen Sec 80TTB Intt on Deposits - Bank / PO Intt Not-Allow		E0 00 770
TOTAL INCOME 5826774 Rounding Off to		58,26,770
TAX ON TOTAL INCOME INCOME		
Super Sr Citizen NORMAL INCOME 58,26,7	70 14,38,031	44.00.004
ADD : SURCHARGE (10 % / 15% / 25% )		14,38,031
7.00 . CONCINTRAL (10 707 10707 2070)	-	1,43,803
ADD : HEALTH & EDUCATION CESS (4 % on Income Tax + Surcharge)	4%	15,81,834 63,273
TOTAL TAX PAYABLE (including Surcharge & Cess)	4 /0	16,45,107
ADD: INTEREST U/S 234A & 234B (Ignored) 234C		10,45,107
ADD : Late Fees U/S 234F (16/09/2025 to 31/12/2025) Rs. 5,000		5,000
TOTAL TAX AND INTEREST PAYABLE		16,50,107
TAX PAID U/S 199 :		. 5,5 5, 1 6 .
21-Apr-25 Self-Assessment Tax Paid U/S 140A	2,80,000	
T. D. S. U/S 192 on Pension Ex-Employer	11,80,000	
	, , ,	14,60,000
TAX PAYABLE Rounding Off u	u/s 288B	1,90,110
Tax Cals by Dr SB Rathore (Tax Doctor) M.Com; M.Phil; LL.B; Ph.D. Associate Professor of Commerce (Oct-77 to D	ec-19) Shyam Lal College	e (University of Delhi) Delhi-32

FaceBook: DrSB Rathore

YouTube: Tax Doctor

Mobile: 9811116835

Website: www.taxclasses.in

## Case-3 (New Regime-By Default)

Super Sr

Pension (Ex-Employer) 46,90,000

Naveen Motors (PAN AAAFN4403G)

Income Tay

Rent Received 9,40,000 *Municipal tax paid* 37,000

Filing Date 27-Jun-25 Due date 16-Sep-25

Late Fees
After 16/09/25

5000

Saving Bank Interest	98,750	
Intt on REC Bonds (No TDS)	4,80,000	
Accrued Intt on NSCs Rs. 12,000 First Year (Rs. 7.70 per 100)	924	03/03/2024
Public Prov Fund	1,30,000	
Accrued Intt on NSCs (03-03-24)	924	First Yr Intt
NPS	70,000	
M II II B 0 II 0	<b>50.000</b>	
Medical Ins Prem - Self + Spouse	52,000	
Donation to political Party	20,000	

IIICOIIIE TAX	Ally	Age
Upto 3,00,000	Nil	
3,00,001 to 7,00,000	5%	20,000
7,00,001 to 10,00,000	10%	30,000
10,00,001 to 12,00,000	15%	30,000
12,00,001 to 15,00,000	20%	60,000
Above 15,00,000	30%	12,98,031
		14,38,031

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