	nania's Book	ASSES	SSMENT YEAR:	2025-26 (Ne	w Tax Rates	Regime)
73 rd Edition:	August-2025	Case Study-	5	Ram Sin	igh Anand	07-Jul-86
SALARIES	U/S 15-17					Amount (Rs.)
Sec 17(1)	Basic Salary a	and Allowances			95,14,400	
Sec 17(2)	Value of Perq	uisites			6,50,000	
Sec 17(3)	Profit in lieu o	f Salary				
				Gross Salary	1,01,64,400	
Sec 10	Less Exempt	Allow			11,000	
				Net Salary	1,01,53,400	
Sec 16(ia)	Less Standar	d Deduction			75,000	1,00,78,400
HOUSE PR	OPERTY U/S	3 22-27	Let-Out			
	Annual Value				21,40,000	
	Less Municip	al Taxes Paid			80,000	
				•	20,60,000	
Sec 24	LESS: Deduc	tion	Std Ded 30%	6,18,000		
			Intt on H Loan	5,10,000	11,28,000	
					9,32,000	
						9,32,000
CAPITAL C	SAINS U/S 45	- 55		•		
·	SHORT TER	M CAPITAL GAII	N			
	LONG TERM	CAPITAL GAIN				
OTHER SO	URCES U/S	56-59		•		
	Saving Bank	Interest			1,32,930	
08-Jan-25	Dividend (No	TDS)			4,700	
	Intt on Income	e Tax Refund			11,250	
	Interest on Lo	an given to Frie	end	18,700		
	Accrued Intt o	on NSCs (01-01-	22)	1,940	20,640	
16 0~4 04	Lotten/ (Gra	D 05000				0.40.500
16-Oct-24	Loughy (GIC	oss Rs. 35000	* 100 / 70)		50,000	2,19,520
10-UCT-24	Louisiy (GIC	oss Rs. 35000	* 100 / 70)		50,000	2,19,520
	TAL INCOME		* 100 / 70)		50,000	1,12,29,920
GROSS TO	TAL INCOME		·		50,000	
GROSS TO	TAL INCOME	Ī	·	Not Allowed	50,000	
GROSS TO	DTAL INCOME	ENDER CHAPTE	·	Not Allowed	50,000	
GROSS TO	DTAL INCOME DUCTIONS UN Sec 80C	ENDER CHAPTE	ER VI-A n NSCs (01-01-22)		50,000	
GROSS TO	DTAL INCOME DUCTIONS UN Sec 80C	NDER CHAPTE Prov Fund Accrued Intt or 1B) New Pension	ER VI-A n NSCs (01-01-22)	Not Allowed	50,000	
GROSS TO	DTAL INCOME DUCTIONS UN Sec 80C	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In	ER VI-A n NSCs (01-01-22) n Scheme	Not Allowed Not Allowed	50,000	
GROSS TO	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In	n NSCs (01-01-22) n Scheme n-Laws Not allowed	Not Allowed Not Allowed Not Allowed	50,000	1,12,29,920
GROSS TO	Sec 80CCD(Sec 80E Sec 80TTA	NDER CHAPTE Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati	n NSCs (01-01-22) n Scheme n-Laws Not allowed	Not Allowed Not Allowed Not Allowed Not Allowed		
GROSS TO LESS: DED	Sec 80CCD(Sec 80E Sec 80TTA	Prov Fund Accrued Intt or 1B) New Pensior Mediclaim In Intt on Educati	n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed		1,12,29,920
GROSS TO LESS: DED	Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest	n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28	38A	1,12,29,920
GROSS TO LESS: DED	Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest	n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME	38A TAX 30,43,976	1,12,29,920
GROSS TO LESS: DED TOTAL INC	Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME NORMAL INCOME	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest	ER VI-A n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920	38A TAX 30,43,976	1,12,29,920
GROSS TO LESS: DED TOTAL INC	Sec 80CCD(Sec 80C Sec	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest E COME	ER VI-A n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976
GROSS TO LESS: DED TOTAL INC TAX ON TO Lottery Sec 87A	Sec 80CCD(Sec 80C Sec	Prov Fund Accrued Intt of Accrued Intt of Mediclaim In Intt on Educati SB Interest E COME COME	n NSCs (01-01-22) n Scheme n-Laws Not allowed fon Loan-Daughter 11229920	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A TAX 30,43,976 15,000	1,12,29,920 1,12,29,920 30,58,976 4,58,846
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR	Sec 80CCD(Sec 80C Sec	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest COME COME TE (Rs. 25000, if To % / 15% / 25%)	ER VI-A n NSCs (01-01-22) n Scheme n-Laws Not allowed on Loan-Daughter 11229920 30% otal Income upto Rs. 7 Lakhs	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A 30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR	Sec 80CCD(Sec 80C Sec	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest COME COME TE (Rs. 25000, if To % / 15% / 25%)	n NSCs (01-01-22) n Scheme n-Laws Not allowed fon Loan-Daughter 11229920	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846
TOTAL INCTAX ON TO Lottery Sec 87A ADD: HEALTOTAL TAX	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (Prov Fund Accrued Intt or Accrued Intt or Accrued Int or Mediclaim In Intt on Educati SB Interest COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch	ER VI-A n NSCs (01-01-22) n Scheme n-Laws Not allowed fon Loan-Daughter 11229920 30% stal Income upto Rs. 7 Lakhs on Income Tax + Surenarge & Cesses)	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A 30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822
TOTAL INCTAX ON TO Lottery Sec 87A ADD: HEALTOTAL TAX	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % o	ER VI-A n NSCs (01-01-22) n Scheme n-Laws Not allowed fon Loan-Daughter 11229920 30% stal Income upto Rs. 7 Lakhs on Income Tax + Surenarge & Cesses)	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A 30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS : REBA CHARGE (10 TH & EDUCATI X PAYABLE (REST U/S 234A Fees U/S 234F	Prov Fund Accrued Intt of Accrued Intt of Accrued Int of B) New Pension Mediclaim In Int on Educati SB Interest COME COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch & 234B (Ignore (16/09/2025 to	ER VI-A In NSCs (01-01-22) In Scheme I-Laws Not allowed Ion Loan-Daughter 11229920 30% Interpretation of the second of the s	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A 30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017 5,000
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F TOTAL TAX	Sec 80CCD(Sec 80C Sec	Prov Fund Accrued Intt of Accrued Intt of Accrued Int of B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch & 234B (Ignore	ER VI-A In NSCs (01-01-22) In Scheme I-Laws Not allowed Ion Loan-Daughter 11229920 30% Interpretation of the second of the s	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	38A 30,43,976 15,000 30,58,976	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F TOTAL TAX TAX PAID I	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (REST U/S 234A Fees U/S 234F X AND INTER U/S 199:	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME COME COME COME COME COME C	ER VI-A In NSCs (01-01-22) In Scheme I-Laws Not allowed Ion Loan-Daughter 11229920 30% In Income Upto Rs. 7 Lakhs In Income Tax + Surenarge & Cesses) In Come Tay + Surenarge & Cesses	Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	30,43,976 15,000 30,58,976 15% 4%	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017 5,000
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F TOTAL TAX TAX PAID I	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (REST U/S 234A Fees U/S 234F X AND INTER U/S 199: Self-Assessme	Prov Fund Accrued Intt or 1B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch & 234B (Ignore (16/09/2025 to est PAYABLE)	ER VI-A In NSCs (01-01-22) In Scheme II-Laws Not allowed Ion Loan-Daughter 11229920 30% In Stall Income upto Rs. 7 Lakhs In Income Tax + Surenarge & Cesses) In Come Tax + Surenarge & Cesses	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000	30,43,976 15,000 30,58,976 15% 4%	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017 5,000
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F TOTAL TAX TAX PAID I	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (REST U/S 234A Gees U/S 234F X AND INTER U/S 199: Self-Assessme T. D. S. U/S 19	Prov Fund Accrued Intt of Accrued Intt of Accrued Int of B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch & 234B (Ignore (16/09/2025 to EEST PAYABLE) ant Tax Paid U/S 1	ER VI-A In NSCs (01-01-22) In Scheme I-Laws Not allowed Ion Loan-Daughter 11229920 30% In Stall Income upto Rs. 7 Lakhs In Income Tax + Sure Inarge & Cesses) In Come Tax + Sure Inarge & Cesses) In Come Tax + Sure In C	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000 charge)	30,43,976 15,000 30,58,976 15% 4%	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017 5,000
TOTAL INC TAX ON TO Lottery Sec 87A ADD : SUR ADD : HEAL TOTAL TAX ADD : INTER ADD : Late F TOTAL TAX TAX PAID I	DTAL INCOME DUCTIONS UN Sec 80C Sec 80CCD(Sec 80D Sec 80E Sec 80TTA COME DTAL INCOME NORMAL INC SPECIAL INC LESS: REBA CHARGE (10 TH & EDUCATI X PAYABLE (REST U/S 234A Fees U/S 234F X AND INTER U/S 199: Self-Assessme	Prov Fund Accrued Intt of Accrued Intt of Accrued Int of B) New Pension Mediclaim In Intt on Educati SB Interest E COME COME COME TE (Rs. 25000, if To % / 15% / 25%) ON CESS (4 % of including Surch & 234B (Ignore (16/09/2025 to EEST PAYABLE) ant Tax Paid U/S 1	ER VI-A In NSCs (01-01-22) In Scheme II-Laws Not allowed Ion Loan-Daughter 11229920 30% In Stall Income upto Rs. 7 Lakhs In Income Tax + Surenarge & Cesses) In Come Tax + Surenarge & Cesses	Not Allowed Not Allowed Not Allowed Not Allowed Not Allowed Rounding Off u/s 28 INCOME 1,11,79,920 50,000 charge)	30,43,976 15,000 30,58,976 15% 4%	1,12,29,920 1,12,29,920 30,58,976 4,58,846 35,17,822 1,40,713 36,58,535 67,017 5,000
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	Case-5 (New Regime-By Default)		Exempted	Filing Date
	Basic Salary	86,00,000	·	11-Jul-25
10(14)(i)	Conveyance Allowance	12,000	11,000	Due date
10(13A)	House Rent Allowance	8,60,000		16-Sep-25
10(14)(ii)	Children Education Allowance	2,400		Late Fees
	Transport Allowance	34,000		After 16/09/25
	Leave Salary	6,000		5,000
		95,14,400	11,000	
10(5)	Leave Travel Concession	6,50,000		
	Rent Received (No TDS) Municipal Taxes Paid Interest on Housing Loan to Purchas Let-Out Property	se Property	21,40,000 80,000 5,10,000	
	Saving Bank Interest Dividend (No TDS) Intt on Income Tax Refund Interest on Loan given to Friend	1,32,930 4,700 11,250 18,700	08-Jan-25 06-Jan-25	

1,940 7.76 Per Rs. 100 35,000 16-Oct-24

Prov Fund	1,10,000
Accrued Intt on NSCs (01-01-22)	1,940
NPS	20,000
Medical Ins Prem - Parents-In-Laws (Sr Citizens)	48,000
Intt on Education Loan-Daughter	63,000

Accrued Intt on NSCs (01-01-22)

2(a) Lottery (Net of TDS @ 30%)

Income Tax	Any	Any 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%	29,03,976	
		30,43,976	
	-		

Details of Assets & Liabilities	Acq Cost
Resi House Property (Let-Out)	70,00,000
Motor Car (i20) purchased 2021-22	6,50,000
Bank Balance	32600
Cash in Hand	2,03,000
	78,85,600
Loan to Purchase car	2,000