UNIVERSITY OF DELHI
DEPARTMENT OF COMMERCE

INCOME TAX

LAW AND PRACTICE

DSC 5.1

B.Com (Hons.) | B.Com (Prog.) — Third Year, Semester V

SECTION CONCORDANCE

OLD SECTIONS → NEW SECTIONS

Income-tax Act, 1961 → Income-tax Act, 2025

MASTER INDEX · THE HANDY EDITION FOR TEACHERS

Every section, Rule, Schedule and Form used in Units 1 to 5 of the DSC-5.1 study material, in one list, by old section number

Governed by the INCOME-TAX ACT, 2025

(Act No. 30 of 2025, as amended by the Finance Act, 2026)

read with the INCOME-TAX RULES, 2026

TAX YEAR 2026-27

1 April 2026 to 31 March 2027 · Academic Year 2026-27

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KEY

Unit Tags, and How to Use This Index

This is the master lookup. Every provision that appears anywhere in the ten DSC-5.1 unit booklets is listed once, arranged by the Income-tax Act, 1961 section number — the number you already know. Against it stands the Income-tax Act, 2025 provision that replaces it.

The third column states the subject. Where the substance has changed — not merely the number — the change is set out in italics after a dash. The tag in brown at the end of the line shows the unit in which the provision is taught.

The unit tags

U1	Unit 1 — Introduction and Basic Concepts
U2A	Unit 2 Part A — Income from Salaries
U2B	Unit 2 Part B — Income from House Property
U3A	Unit 3 Part A — Profits and Gains of Business or Profession
U3B	Unit 3 Part B — Capital Gains
U4A	Unit 4 Part A — Income from Other Sources
U4B	Unit 4 Part B — Clubbing of Income and Set-off of Losses
U5A	Unit 5 Part A — Deductions, Rebates and Reliefs
U5B	Unit 5 Part B — Computation of Total Income and Tax Liability

Six changes that are of substance, not of numbering

These are the points on which a class taught from an old book will go wrong.

- Entertainment allowance. The deduction under the old section 16(ii) has been ABOLISHED. There is no counterpart anywhere in the 2025 Act. A Government employee is now taxed on the whole of it, under either regime.
- Retirement benefits are deductions, not exemptions. Gratuity, commuted pension, leave encashment, retrenchment compensation and voluntary retirement compensation were exempt under sections 10(10) to 10(10C). They now enter gross salary and come out again as deductions under section 19(1). The figure is the same; the shape of the computation in the answer book is not.
- The self-occupied house under the default regime. Section 202(2)(a)(v) withdraws the interest deduction on a self-occupied house altogether, and section 202(2)(b)(ii) bars the set-off of a house property loss against any other head.
- Three presumptive sections have become one. Sections 44AD, 44ADA and 44AE are now a single section 58 with a Table.
- Scientific research carries no weighted deduction. Section 45 contains no percentage at all; only the expenditure itself is allowed.
- Two rebates, and marginal relief inside one of them. Section 156(1) is the old ₹12,500 rebate for the optional regime. Section 156(2) gives ₹60,000 under the default regime, with its own marginal relief in section 156(2)(b).

Where a row says "Unchanged", only the number has moved. In every case the bare Act prevails over any table, including this one.

THE INDEX

Master Index — Old to New

Arranged by the Income-tax Act, 1961 section number. Sections first, then Schedules, Rules, Forms, and finally the Explanations and Provisos.

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 1	**Section 1**	Short title, extent and commencement [U1]
Section 2	**Section 2**	Definitions [U1]
Section 2(1A)	**Section 2(5)**	Agricultural income [U1]
Section 2(7)	**Section 2(11)**	Assessee [U1]
Section 2(7A)	**Section 2(12)**	Assessing Officer [U1]
Section 2(10)	**Section 2(16)**	Average rate of income-tax [U1]
Section 2(13)	**Section 2(20)**	Business [U1]
Section 2(14)	**Section 2(22)**	Capital asset — *Unchanged* [U1, U3B]
Section 2(17)	**Section 2(28)**	Company [U1]
Section 2(22)	**Section 2(40)**	Dividend, including deemed dividend — *Unchanged* [U4A]
Section 2(22)(e)	**Section 2(40)(e)**	Loans and advances to a substantial shareholder — *Unchanged* [U4A]
Section 2(22)(f)	**Section 2(40)(f)**	Buy-back of shares — *Unchanged* [U4A]
Section 2(23)	**Section 2(45)**	Firm (includes an LLP) [U1]
Section 2(24)	**Section 2(49)**	Income [U1]
Section 2(25A)	**Section 2(52)**	India [U1]
Section 2(29A)	**Section 2(67)**	Long-term capital asset — *Unchanged* [U3B]
Section 2(29C)	**Section 2(70)**	Maximum marginal rate [U1]
Section 2(30)	**Section 2(72)**	Non-resident [U1]
Section 2(31)	**Section 2(77)**	Person [U1]
Section 2(39A)	**Section 2(76)**	Permanent Account Number [U1]
Section 2(42A)	**Section 2(101)**	Short-term capital asset — *Unchanged from the 1961 Act as it stood. Twenty-four months generally, twelve months for listed securities, units of the Unit Trust of India, units of an equity oriented fund and zero-coupon bonds. The thirty-six month category was removed by the Finance (No. 2) Act, 2024 from 23 July 2024* [U3B]
Section 3 (previous year) and section 2(9) (assessment year)	**Section 3**	Tax year — *Both abolished; the 2025 Act uses one term, the tax year* [U1]
Section 4	**Section 4**	Charge of income-tax [U1]
Section 5	**Section 5**	Scope of total income [U1]
Section 6	**Section 6**	Residence in India [U1]
Sections 7 and 8	**Section 7**	Income deemed to be received [U1]
Sections 9 and 9A	**Section 9 with Schedule I**	Income deemed to accrue or arise in India [U1]
Section 10	**Section 11 with Schedules II to VII**	Incomes not included in total income (exemptions) [U1]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 10(1)	**Schedule II, Table Sl. No. 1**	Agricultural income — *Unchanged* [U4A]
Section 10(5)	**Schedule III, Sl. No. 8, with Rule 277**	Leave travel concession [U2A]
Sections 10(5), 10(13A), 10(14)	**Schedule III**	Leave travel concession, house rent allowance, special allowances [U2A]
Section 10(10)	**Section 19(1), Table, Sl. Nos. 3 to 6**	Gratuity [U2A]
Section 10(10A)	**Section 19(1), Table, Sl. Nos. 7 to 9**	Commuted pension [U2A]
Section 10(10AA)	**Section 19(1), Table, Sl. Nos. 13 and 14**	Leave encashment [U2A]
Section 10(10B)	**Section 19(1), Table, Sl. Nos. 10 and 11**	Retrenchment compensation [U2A]
Section 10(10C)	**Section 19(1), Table, Sl. No. 12**	Voluntary retirement compensation [U2A]
Section 10(10CC)	**Schedule III, Sl. No. 10**	Tax on a non-monetary perquisite paid by the employer [U2A]
Section 10(10D)	**Schedule II, Table Sl. No. 2**	Life insurance sums — *Unchanged* [U4A]
Sections 10(11) and 10(12)	**Schedule II, Sl. Nos. 3 and 4**	Payments from provident funds [U2A]
Sections 10(11), 10(12), 10(13)	**Schedule II**	Payments from provident funds and approved superannuation funds [U2A]
Section 10(13)	**Schedule II, Sl. No. 8**	Payment from an approved superannuation fund [U2A]
Section 10(13A) with Rule 2A	**Schedule III, Sl. No. 11, with Rule 279**	House rent allowance [U2A]
Section 10(14)(i) with Rule 2BB(1)	**Schedule III, Sl. No. 12, with Rule 280(1)**	Special allowances — duties of the office [U2A]
Section 10(14)(ii) with Rule 2BB(2)	**Schedule III, Sl. No. 13, with Rule 280(2)**	Special allowances — personal expenses [U2A]
Section 10(18) and 10(19)	**Schedule III, Table Sl. Nos. 15 and 16**	Gallantry award and armed forces family pension — *Unchanged* [U4A]
Section 10(32)	**Schedule III, Table Sl. No. 17**	₹1,500 for each minor child — *Unchanged* [U4B]
Section 10AA	**Section 144**	Newly established Units in Special Economic Zones — *Moved into Chapter VIII* [U5A]
Sections 11, 12, 12A, 12AA, 12AB, 13 and 10(23C)	**Sections 332 to 355**	Registered non-profit organisations (charitable trusts) [U1]
Sections 13A and 13B	**Section 12 with Schedule VIII**	Political parties and electoral trusts [U1]
Section 14	**Section 13**	Heads of income — the five heads that make up the total income [U1, U5B]
Section 15	**Section 15**	Basis of charge — what is chargeable under the head "Salaries" [U2A]
Section 16(ia)	**Section 19(1), Table, Sl. No. 2**	Standard deduction [U2A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 16(ii)	**ABOLISHED — no counterpart**	Entertainment allowance deduction [U2A]
Section 16(iii)	**Section 19(1), Table, Sl. No. 1**	Tax on employment (professional tax) [U2A]
Sections 16 and sections 10(10), 10(10A), 10(10AA), 10(10B), 10(10C)	**Section 19**	Deductions from salaries — all fourteen of them, in one Table [U2A]
Sections 16, 10(10), 10(10A), 10(10AA), 10(10B), 10(10C)	**Section 19**	Deductions from salaries — gratuity, commuted pension, leave encashment, standard deduction [U1]
Section 17(1)	**Section 16**	Meaning of salary — the inclusive list [U2A]
Section 17(2)	**Section 17**	Perquisite — what it includes, and what is not a perquisite [U2A]
Section 17(2)(iii)(c) — ₹50,000	**Rule 17**	Specified employee — salary threshold — *Figure moved from the Act into the Rules, and raised to ₹4,00,000* [U2A]
Section 17(3)	**Section 18**	Profits in lieu of salary [U2A]
Section 22	**Section 20**	Basis of charge — what is chargeable under this head, and what is taken out of it [U2B]
Section 22	**Section 20(1)**	Basis of charge — *Unchanged* [U2B]
Section 23	**Section 21**	Determination of annual value — expected rent, actual rent, vacancy, municipal taxes, unrealised rent, stock-in-trade, self-occupied houses, the two-house limit [U2B]
Section 23(1)(a)	**Section 21(1)(a)**	Expected rent — *Unchanged* [U2B]
Section 23(1)(b)	**Section 21(1)(b)**	Actual rent — *Unchanged* [U2B]
Section 23(1)(c)	**Section 21(2)**	Vacancy allowance — *Unchanged* [U2B]
Section 23(2)	**Section 21(6)**	Self-occupied house — *WIDENED. "Cannot actually occupy it due to any reason" replaces "owing to his employment, business or profession carried on at any other place"* [U2B]
Section 23(4)	**Section 21(7)(a)**	The two-house limit — *Unchanged* [U2B]
Section 23(5)	**Section 21(5)**	Stock-in-trade — *Two years from the end of the financial year of the completion certificate* [U2B]
Section 24	**Section 22**	Deductions from annual value of house property [U1]
Section 24(a)	**Section 22(1)(a)**	Thirty per cent — *Unchanged* [U2B]
Section 24(b)	**Section 22(1)(b)**	Interest on borrowed capital — *Unchanged* [U2B]
Sections 24 and 25	**Section 22**	Deductions — thirty per cent, interest on borrowed capital, pre-construction interest, and the ceilings [U2B]
Section 25	**Section 22(6)**	Interest payable outside India — *Unchanged* [U2B]
Section 25A	**Section 23**	Arrears of rent, and unrealised rent recovered later [U2B]
Section 26	**Section 24**	Property owned by co-owners [U2B]
Section 27	**Section 25**	Interpretation — who is the "owner" [U2B]
Section 27(i)	**Section 25(a)**	A house transferred to a spouse or a minor child — the transferor is the deemed owner [U4B]
Section 28	**Section 26**	Basis of charge — *Sub-section (4) is new: rent of a residential house goes only under house property* [U3A]
Section 29	**Section 27**	Computation — *Unchanged* [U3A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 30	**Section 28**	Rent, rates, repairs, insurance of premises — *Merged with the old section 31* [U3A]
Section 31	**Section 28(1)(f)**	Repairs and insurance of machinery, plant, furniture — *Merged into section 28* [U3A]
Section 32	**Section 33**	Depreciation — *Goodwill expressly excluded* [U3A]
Section 32(1)(iia)	**Section 33(8) and (9)**	Additional depreciation — *20%, or 10% and 10%* [U3A]
Section 32(2)	**Section 33(11)**	Unabsorbed depreciation, no time limit — *Unchanged* [U3A, U4B]
Section 35	**Section 45**	Scientific research — *The weighted deductions have gone; no percentage remains* [U3A]
Section 35D	**Section 44**	Preliminary expenses — *One-fifth for five years* [U3A]
Section 36(1)(ib)	**Section 30(c)**	Health insurance of employees — *Must not be paid in cash* [U3A]
Section 36(1)(ii)	**Section 32(a)**	Bonus or commission — *Unchanged* [U3A]
Section 36(1)(iii)	**Section 32(b)**	Interest on borrowed capital — *The proviso is now the body of the clause, and applies whether or not the interest is capitalised in the books* [U3A]
Section 36(1)(iv) to (vii)	**Section 29**	Employee funds — *Regrouped* [U3A]
Section 36(1)(vii)	**Section 31(2)**	Bad debts written off — *Unchanged* [U3A]
Section 36(1)(viia)	**Section 31(1)**	Provision for bad debts — *Banks and financial institutions only* [U3A]
Section 37(1)	**Section 34(1)**	The general deduction — *Unchanged* [U3A]
Section 40(a)(i)	**Section 35(b)(ii)**	Payment outside India without deduction of tax — *The whole is disallowed* [U3A]
Section 40(a)(ia)	**Section 35(b)(i)**	Payment to a resident without deduction of tax — *30% is disallowed* [U3A]
Section 40(a)(ii)	**Section 35(a)(i)**	Income-tax — *Unchanged* [U3A]
Section 40(a)(v)	**Section 35(a)(ii)**	Tax on a non-monetary perquisite borne by the employer — *Unchanged* [U3A]
Section 40(b)	**Section 35(e)**	A firm's payments to its partners — *12% interest; 90% or ₹3,00,000, then 60%* [U3A]
Section 40(ba)	**Section 35(f)**	An association's payments to its members — *Unchanged* [U3A]
Section 40A(2)	**Section 36(2) and (3)**	Excessive payments to relatives — *Unchanged; the Table sets out the specified persons* [U3A]
Section 40A(3) and (3A)	**Section 36(4) and (5)**	Cash payments — *₹10,000, and ₹35,000 for goods carriages* [U3A]
Section 40A(13)	**Section 36(9)**	Marked to market loss — *Unchanged* [U3A]
Section 41	**Section 38**	Deemed profits — *Unchanged* [U3A]
Section 43(1)	**Section 39**	Actual cost — *Now a section of its own, not a definition* [U3A]
Section 43(5)	**Section 2(31)**	"Speculative transaction" — *Unchanged* [U4B]
Section 43(6)	**Section 41**	Written down value — *Now a section of its own; the formula is set out as [(A – D) + B – C] – E* [U3A]
Section 43A	**Section 42**	Foreign exchange fluctuation — *Unchanged* [U3A]
Section 43AA	**Section 43**	Gain or loss on foreign currency — *Unchanged* [U3A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 43B	**Section 37**	Deductions on actual payment — *Clause (h), the micro and small enterprise, is now clause (g), and is still outside the extension to the return due date* [U3A]
Section 43CA	**Section 53**	Transfer of land or building held as stock — *Unchanged* [U3A]
Section 43CB	**Section 57**	Construction contracts — *Unchanged* [U3A]
Section 44AA	**Section 62**	Books of account — *Thresholds unchanged: ₹1,20,000 / ₹10,00,000, and ₹2,50,000 / ₹25,00,000 for an individual or Hindu undivided family* [U1, U3A]
Section 44AB	**Section 63**	Tax audit — *₹1 crore, ₹10 crore and ₹50 lakh unchanged* [U1, U3A]
Section 44AD	**Section 58(2), Table, Sl. No. 1**	Presumptive, business — *6% and 8%; ₹2 crore rising to ₹3 crore* [U3A]
Sections 44AD, 44ADA, 44AE	**Section 58**	Presumptive taxation for certain residents [U1]
Section 44ADA	**Section 58(2), Table, Sl. No. 3**	Presumptive, a specified profession — *50%; ₹50 lakh rising to ₹75 lakh* [U3A]
Section 44AE	**Section 58(2), Table, Sl. No. 2**	Presumptive, goods carriages — *₹1,000 per ton and ₹7,500 per month; ten vehicles* [U3A]
Sections 44B to 44BBD	**Sections 59 and 61**	Non-residents — *Regrouped* [U3A]
Section 44C	**Section 60**	Head office expenditure of a non-resident — *Unchanged* [U3A]
Section 44DB	**Sections 64 and 65**	Co-operative bank reorganisation — *Unchanged* [U3A]
Section 45(1)	**Section 67(1)**	Basis of charge — *Unchanged* [U3B]
Section 45(1A)	**Section 67(2) and (3)**	Insurance money — *Unchanged* [U3B]
Section 45(4)	**Section 67**	A firm transferring to a partner — *Fair market value is the consideration* [U3B]
Section 46A	**Section 69**	Buy-back — *Unchanged* [U3B]
Section 47	**Section 70**	Transactions not regarded as transfers — *Unchanged, and regrouped into one sub-section* [U3B]
Section 47A	**Section 71**	Withdrawal of that relief — *Unchanged* [U3B]
Section 48	**Section 72**	Mode of computation — *Indexation now serves only the section 197(3) comparison [s. 72(2)]* [U3B]
Section 49	**Section 73**	Cost with reference to certain modes of acquisition — *Set out as a Table* [U3B]
Section 50	**Section 74**	Depreciable assets — *Unchanged* [U3B]
Section 50A	**Section 75**	Depreciation obtained on the straight-line basis — *Unchanged* [U3B]
Section 50AA	**Section 76**	Market linked debentures and specified mutual funds — *Unchanged; unlisted bonds and debentures added from 23 July 2024* [U3B]
Section 50C	**Section 78**	Stamp duty value of land or building — *Unchanged* [U3B]
Section 50D	**Section 80**	Consideration not ascertainable — *Unchanged* [U3B]
Section 51	**Section 81**	Advance money received — *Unchanged; clause (b) preserves the interaction with the charge on forfeited advances* [U3B]
Section 54	**Section 82**	A residential house into a residential house — *Unchanged* [U3B]
Section 54B	**Section 83**	Agricultural land — *Unchanged* [U3B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 54EC	**Section 85**	Bonds of the National Highways Authority of India or the Rural Electrification Corporation — *Six months, ₹50,00,000* [U3B]
Section 54F	**Section 86**	Any long-term asset into a residential house — *Still proportionate* [U3B]
Section 54H	**Section 89**	Extension of time; the Capital Gains Account Scheme — *Unchanged* [U3B]
Section 55	**Section 90**	Meaning of cost of improvement and cost of acquisition — *Unchanged* [U3B]
Section 55(2)(ac)	**Section 90**	The grandfathering of 31 January 2018 — *Unchanged* [U3B]
Section 55A	**Section 91**	Reference to a Valuation Officer — *Unchanged* [U3B]
Section 56(1)	**Section 92(1)**	The general charge — anything not excluded and not chargeable under the other four heads [U4A]
Section 56(2)	**Section 92(2)**	The specific charge — thirteen classes of income named and brought in expressly [U4A]
Section 56(2)(i)	**Section 92(2)(a)**	Dividend — *Unchanged* [U4A]
Section 56(2)(ib)	**Section 92(2)(b)**	Winnings from lotteries and the rest — *Unchanged* [U4A]
Section 56(2)(ic)	**Section 92(2)(c)**	Employees' contributions — *Unchanged* [U4A]
Section 56(2)(id)	**Section 92(2)(e)**	Interest on securities — *Unchanged* [U4A]
Section 56(2)(ii)	**Section 92(2)(f)**	Machinery, plant or furniture let on hire — *Unchanged* [U4A]
Section 56(2)(iii)	**Section 92(2)(g)**	Composite inseparable letting — *Unchanged* [U4A]
Section 56(2)(iv)	**Section 92(2)(d)**	Keyman insurance policy — *Unchanged* [U4A]
Section 56(2)(ix)	**Section 92(2)(h)**	Advance forfeited on negotiations — *Unchanged* [U4A]
Section 56(2)(viii)	**Section 92(2)(i)**	Interest on compensation — *Unchanged* [U4A]
Section 56(2)(x)	**Section 92(2)(m)**	Money and property without consideration — *Unchanged in substance; virtual digital asset now in the body of the section* [U4A]
Section 56(2)(xi)	**Section 92(2)(j)**	Compensation on termination of employment — *Unchanged* [U4A]
Section 56(2)(xii)	**Section 92(2)(k)**	Specified sum from a business trust — *Unchanged* [U4A]
Section 56(2)(xiii)	**Section 92(2)(l)**	Life insurance sums not excluded — *Unchanged* [U4A]
Section 57	**Section 93**	The deductions allowed [U4A]
Section 57	**Section 93(1)**	The deductions — *Unchanged, except that the family pension cap is now ₹25,000 under the default regime* [U4A]
Section 57(i) proviso	**Section 93(2)(b)**	Interest against dividend capped at 20% — *Unchanged* [U4A]
Section 57(i) second proviso	**Section 93(2)(a)**	Nothing against buy-back dividend — *Unchanged* [U4A]
Section 57(ii)	**Section 93(1)(c)**	Repairs, insurance and depreciation on plant let on hire — *Unchanged* [U4A]
Section 57(iia)	**Section 93(1)(d)**	Family pension — *The cap is now two figures* [U4A]
Section 57(iii)	**Section 93(1)(e)**	Any other expenditure — *Unchanged* [U4A]
Section 57(iv)	**Section 93(1)(f)**	50% of interest on compensation — *Unchanged* [U4A]
Section 58	**Section 94**	The amounts not deductible [U4A]
Section 58(1)(a)	**Section 94(1)(a)**	Personal expenses — *Unchanged* [U4A]
Section 58(1)(a)(ii)	**Section 94(1)(b)**	Interest payable outside India — *Unchanged* [U4A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 58(1)(a)(iii)	**Section 94(1)(c)**	Salary payable outside India — *Unchanged* **[U4A]**
Section 58(2)	**Section 94(2)**	Sections 40A and 40(a)(ia) applied — *Now sections 36 and 35(b)(i)* **[U4A]**
Section 58(4)	**Section 94(4)**	No deduction against casual income — *Unchanged* **[U4A]**
Section 59	**Section 95**	Profits chargeable to tax — section 38 applied to this head **[U4A]**
Section 60	**Section 96**	Transfer of income without transfer of assets — *Unchanged* **[U4B]**
Section 61	**Section 97(1)**	Revocable transfer of assets — *Unchanged* **[U4B]**
Sections 61 and 63(a)	**Section 97**	Revocable transfer of assets **[U4B]**
Section 62	**Section 97(2) and (3)**	The exception, and its revival — *Unchanged* **[U4B]**
Section 63	**Section 98**	"Transfer" and "revocable transfer" defined — *Unchanged* **[U4B]**
Section 64	**Sections 96 to 100**	Clubbing of income of spouse, minor child, etc **[U1]**
Section 64(1)	**Section 99(1)**	The four substantive occasions — spouse, son's wife, minor child, and transfers for benefit **[U4B]**
Section 64(1)(ii)	**Section 99(1)(a)(i)**	Remuneration of a spouse — *Unchanged* **[U4B]**
Section 64(1)(iv)	**Section 99(1)(a)(ii)**	Assets transferred to a spouse — *Unchanged* **[U4B]**
Section 64(1)(vi)	**Section 99(1)(b)**	Assets transferred to a son's wife — *Unchanged, including the 1 June 1973 date* **[U4B]**
Section 64(1)(vii) and (viii)	**Section 99(1)(d)**	Transfers for the benefit of the spouse or son's wife — *Unchanged* **[U4B]**
Section 64(1A)	**Section 99(1)(c)**	Income of a minor child — *Unchanged, with the same three exceptions* **[U4B]**
Section 64(2)	**Section 99(3) and (4)**	Conversion into joint family property; partition; the 31 December 1969 date — *Unchanged* **[U4B]**
Section 65	**Section 100**	Recovery from the person in whose name the asset stands — *Unchanged* **[U4B]**
Section 66	**Section 101**	Aggregation of income — *Unchanged* **[U4B]**
Section 70	**Section 108**	Inter-source set-off — *Unchanged* **[U4B]**
Section 70(2) and (3)	**Section 108(2)**	Short-term and long-term capital losses — *Unchanged* **[U4B]**
Sections 70 to 80	**Sections 108 to 121**	Set-off and carry forward of losses **[U1]**
Section 71	**Section 109(1)**	Inter-head set-off — *Unchanged* **[U4B]**
Section 71(2A)	**Section 109(1)(a)**	No business loss against salary — *Unchanged* **[U4B]**
Section 71(3)	**Section 109(2)**	No capital loss against another head — *Unchanged* **[U4B]**
Section 71(3A)	**Section 109(1)(b)**	House property loss capped at ₹2,00,000 — *Unchanged* **[U2B, U4B]**
Section 71B	**Section 110**	House property loss carried forward, eight years — *Unchanged* **[U2B, U4B]**
Section 72	**Section 112**	Business loss carried forward, eight years — *Unchanged* **[U4B]**
Section 72(2)	**Section 112(3)**	Effect to be given to the business loss before depreciation — *Unchanged* **[U4B]**
Section 72A	**Section 116**	Amalgamation and demerger — *Unchanged* **[U4B]**
Section 72AA	**Section 117**	Amalgamation of banking companies — *Unchanged* **[U4B]**
Section 72AB	**Section 118**	Business reorganisation of co-operative banks — *Unchanged* **[U4B]**

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 73	**Section 113**	Speculation loss, four years — *Unchanged* [U4B]
Section 73A	**Section 114**	Specified business, no time limit — *Unchanged* [U4B]
Section 74	**Section 111**	Capital loss carried forward, eight years — *Unchanged* [U4B]
Section 74A	**Section 115**	Owning and maintaining race horses, four years — *Unchanged* [U4B]
Section 78	**Section 119(1) and (2)**	Change in constitution; succession — *Unchanged* [U4B]
Section 79	**Section 119(3) to (6)**	Change in shareholding, the 51% test — *Unchanged* [U4B]
Section 79A	**Section 120**	No set-off against undisclosed income — *Unchanged* [U4B]
Section 80	**Section 121**	The return must be filed in time — *Unchanged, and section 110 and section 33(11) are still outside it* [U4B]
Section 80-IA	**Section 138**	Infrastructure development [U5A]
Section 80-IAB	**Section 139**	Development of a Special Economic Zone [U5A]
Section 80-IAC	**Section 140**	An eligible start-up [U5A]
Section 80-IB	**Section 141**	Certain industrial undertakings [U5A]
Section 80-IBA	**Section 142**	Housing projects [U5A]
Section 80-IE	**Section 143**	Undertakings in the North-Eastern States [U5A]
Section 80A(1)	**Section 122(1)**	Deductions allowed from gross total income [U5A]
Section 80A(2)	**Section 122(2)**	Chapter VIII deductions cannot exceed the gross total income [U5A, U5B]
Section 80A(3)	**Section 122(3)**	No deduction to a member on his share [U5A]
Section 80A(4)	**Section 122(4)**	No double deduction for the same profits [U5A]
Section 80A(6) and (7)	**Section 122(6) and (7)**	Inter-unit transfers at market value [U5A]
Section 80AB	**Section 122(9)**	The income of the nature specified, as computed under the Act [U5A]
Section 80AC	**Section 122(5)**	Part C deductions need a return filed in time [U5A]
Section 80B(5)	**Section 122(10)**	"Gross total income" defined [U5A, U5B]
Section 80C	**Section 123 with Schedule XV**	Deduction for life insurance premia, provident fund, tuition fees [U1, U2A, U5A]
Section 80CCC	**Schedule XV, paragraph 1(x)**	Annuity plan for pension [U5A]
Section 80CCD	**Section 124**	Deduction for the National Pension System [U2A]
Section 80CCD(1)	**Schedule XV, paragraph 1(y)**	Own contribution to the notified pension scheme [U5A]
Section 80CCD(1B)	**Section 124(3) and (4)**	The extra ₹50,000 [U5A]
Section 80CCD(2)	**Section 124(1) and (2)**	Employer's contribution — *10% or 14%* [U5A]
Section 80CCD(3)	**Section 124(6)**	Taxation on closure, opting out or pension [U5A]
Section 80CCE	**Section 123 itself**	The aggregate ceiling of ₹1,50,000 [U5A]
Section 80CCH	**Section 125**	Deduction for the Agnipath Scheme [U2A]
Section 80CCH(1)	**Section 125(1)**	The Agniveer's own subscription [U5A]
Section 80CCH(2)	**Section 125(2)**	The Central Government's contribution [U5A]
Section 80D	**Section 126**	Deduction for health insurance premia [U1, U2A, U5A]
Section 80DD	**Section 127**	Maintenance of a dependant with a disability [U5A]
Section 80DDB	**Section 128**	Medical treatment of a specified disease [U5A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 80E	**Section 129**	Deduction for interest on an education loan [U2A, U5A]
Section 80EE	**Section 130**	Interest on a housing loan — *The 2016-17 window* [U5A]
Section 80EEA	**Section 131**	Interest on a housing loan — *The 2019-22 window* [U5A]
Section 80EEB	**Section 132**	Interest on a loan for an electric vehicle [U5A]
Section 80G	**Section 133**	Donations to funds and charitable institutions [U2A, U5A]
Section 80G(4)	**Section 133(2)**	The qualifying limit of 10% [U5A]
Section 80G(5D)	**Section 133(4) and (5)**	Money only; cash barred above ₹2,000 [U5A]
Section 80GG	**Section 134**	Deduction for rent paid [U2A, U5A]
Section 80GGA	**Section 135**	Scientific research and rural development [U5A]
Section 80GGB	**Section 136**	A company's contribution to a political party [U5A]
Section 80GGC	**Section 137**	Any other person's contribution to a political party [U5A]
Section 80JJA	**Section 145**	Collecting and processing bio-degradable waste [U5A]
Section 80JJAA	**Section 146**	Deduction for additional employee cost [U2A, U5A]
Section 80LA	**Section 147**	Offshore Banking Units and IFSC Units [U5A]
Section 80M	**Section 148**	Certain inter-corporate dividends [U5A]
Section 80P	**Sections 149 and 150**	Income of co-operative societies, and the interpretation provision [U5A]
Section 80QQB	**Section 151**	An author's royalty [U5A]
Section 80RRB	**Section 152**	Royalty on a patent [U5A]
Section 80TTA	**Section 153(2)(a)**	Savings bank interest — *₹10,000* [U5A]
Sections 80TTA and 80TTB	**Section 153**	₹10,000 and ₹50,000 on deposit interest — *Unchanged, and both shut out under the default regime* [U2A, U4A]
Section 80TTB	**Section 153(2)(b)**	A senior citizen's interest on any deposit — *₹50,000* [U5A]
Section 80U	**Section 154**	The assessee's own disability [U5A]
Section 87	**Section 155**	Rebate — the enabling provision [U5A, U5B]
Section 87A	**Section 156**	Rebate — ₹12,500 / ₹60,000, and marginal relief [U1, U2A, U4A, U5A]
Section 87A	**Section 156(1) and (2)**	Rebate for a resident individual [U2A]
Section 87A	**Section 156(1)**	Rebate of ₹12,500 under the optional regime [U5B]
Section 87A (as amended in 2025)	**Section 156(2)**	Rebate of ₹60,000 under the default regime, with marginal relief in 156(2)(b) [U5B]
Section 89	**Section 157**	Relief on arrears, gratuity, compensation, commuted pension [U1, U5A, U5B]
Section 89(1)	**Section 157**	Relief where salary is received in arrears or in advance [U2A]
Section 89(1)	**Section 157(1)**	Relief for arrears or advance salary [U2A]
Section 89A	**Section 158**	Relief on a retirement account maintained in a notified country [U5A, U5B]
Section 94	**Section 175**	Bond washing, dividend stripping, bonus stripping — *Unchanged* [U4A]
Section 111	**Section 191**	Tax on the accumulated balance of a recognised provident fund [U2A, U5B]
Section 111A	**Section 196**	Short-term gains on listed equity — *Unchanged. 15% became 20% by the Finance (No. 2) Act, 2024 from 23 July 2024, and section 196 carries that forward* [U3B, U5B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 112	**Section 197**	Long-term gains generally — *Unchanged. 20% with indexation became 12.5% without indexation by the Finance (No. 2) Act, 2024, together with the comparison now in section 197(3)* **[U3B, U5B]**
Section 112A	**Section 198**	Long-term gains on listed equity — *Unchanged. 10% above ₹1,00,000 became 12.5% above ₹1,25,000 by the Finance (No. 2) Act, 2024 from 23 July 2024* **[U3B, U5B]**
Section 115BAC	**Section 202**	The default regime — *The withdrawal of the self-occupied interest and the bar on inter-head set-off are both carried forward* **[U1, U2A, U2B, U3B, U4A, U4B, U5A, U5B]**
Section 115BB	**Section 194(1), Table Sl. No. 1**	30% on casual income — *Unchanged* **[U4A]**
Sections 115BB, 115BBJ, 115BBH	**Section 194**	Lottery, online games, virtual digital assets, carbon credits, patent royalty, life insurance business — *One table of six* **[U5B]**
Section 115BBE	**Section 195**	Unexplained credits and investments — *The rate brought down from 60% to 30% by the Finance Act, 2026* **[U4A, U5B]**
Section 115BBJ	**Section 194(1), Table Sl. No. 5**	30% on net winnings from an online game — *Unchanged* **[U4A]**
Section 139	**Section 263**	Return of income — who must file, and by when **[U1, U5B]**
Sections 139A and 139AA	**Section 262**	Permanent Account Number, and the quoting of Aadhaar **[U5B]**
Sections 139A and 139AA with Rules 114B to 114D	**Section 262 with Rule 159**	Permanent Account Number — operative provisions **[U1]**
Section 145	**Section 276**	Method of accounting, cash or mercantile — *Unchanged* **[U3A, U4A, U5B]**
Section 145B(1)	**Section 278(1)**	Interest on compensation taxed on receipt — *Unchanged* **[U4A]**
Section 192	**Section 392**	Deduction of tax at source from salary **[U2A]**
Sections 234A, 234B and 234C	**Sections 423, 424 and 425**	Interest for default in furnishing the return and in paying advance tax **[U5B]**
Section 234H	**Section 430**	Fee for default in intimating Aadhaar **[U1]**
Section 271H / 234F	**Section 429**	Fee for default in furnishing the return of income **[U5B]**
Sections 272B and 272BB	**Section 467**	Penalty for failure to comply with the PAN provisions **[U1]**
Section 288A / 288B	**Section 516**	Rounding off — *Unchanged* **[U3B]**
Sections 288A and 288B	**Section 516**	Rounding off the total income and the tax **[U1, U5B]**
Section 295	**Section 533**	Power to make rules **[U1]**
Rule 2A	**Rule 279**	House rent allowance — the cities and the percentages **[U2A]**
Rule 2BB	**Rule 280**	Special allowances and their prescribed limits **[U2A]**
Rule 3	**Rule 15**	Valuation of perquisites generally **[U2A]**
Rule 3(1)	**Rule 15(2)**	Rent-free and concessional accommodation **[U2A]**
Rule 3(2)	**Rule 15(3)**	Motor car **[U2A]**
Rules 3(3) to 3(6)	**Rule 15(4)**	Servants; gas, electricity and water; education; free transport **[U2A]**

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Rule 3(7)	**Rule 15(5)**	Loans, travel, meals, gifts, credit card, club, movable assets, residual [U2A]
Rules 3(8) and 3(9)	**Section 17(4), with Rule 15**	Sweat equity shares and specified securities [U2A]
Rule 4	**Rule 21**	When rent is treated as unrealised [U2B]
Rule 4 of the 1962 Rules	**Rule 21 of the 2026 Rules**	The four conditions are unchanged [U2B]
Rule 11A	**Rule 61**	The disability certificate [U5A]
Rule 11DD	**Rule 62**	Prescribed diseases and specialists [U5A]
Rule 11UA	**Rules 56 and 57**	Fair market value — *Unchanged* [U4A]
Rule 11UAC	**Rule 58**	The prescribed class of persons — *Unchanged* [U4A]
Rule 11UACA	**Rule 59**	Computation of the life insurance sum — *Unchanged* [U4A]
Rule 21A	**Rule 73**	The five formulae for relief [U5A]
The Fourth Schedule	**Schedule XI**	Recognised provident funds, approved superannuation and gratuity funds [U2A]
The aggregate ceiling on two self-occupied houses	**Section 22(5)**	Unchanged, and now in a sub-section of its own [U2B]
Explanations 1 to 3 to section 37(1)	**Section 34(2) and (3)**	Offences, corporate social responsibility, political advertising — *Promoted from Explanations into sub-sections* [U3A]
Explanation 1 to 64	**Section 99(5)(a)(i) and (ii)**	Which spouse is charged — *Unchanged* [U4B]
Explanation 2 to 64	**Section 99(5)(a)(iii)**	Substantial interest, 20% — *Unchanged* [U4B]
Explanation 2A to 64	**Section 99(5)(b)**	Which parent is charged — *Unchanged* [U4B]
Explanation 3 to 64(1)	**Section 99(2)**	The formula where the transferred asset is invested in a business [U4B]
Explanation 3 to 64(2)	**Section 99(5)(c)**	"Property" — *Unchanged* [U4B]
Explanation 4 to 64	**Section 99(5)(d)**	"Income" includes loss — *Unchanged* [U4B]
Explanation to section 6(1)	**Section 2(78)**	Person of Indian origin [U1]
Proviso to section 17(2) — ₹2,00,000	**Rule 19**	Overseas medical treatment — gross total income threshold — *Figure moved from the Act into the Rules, and raised to ₹8,00,000* [U2A]
Proviso to section 22	**Section 20(2)**	Portion occupied for one's own business — *Unchanged* [U2B]
Explanation to section 23(1)	**Section 21(3)**	Municipal taxes — *Service taxes now expressly included; "irrespective of when such taxes became payable" now express* [U2B]
Proviso to section 23(1) with Rule 4	**Section 21(4) with Rule 21**	Unrealised rent — *Unchanged* [U2B]
Explanation to section 24	**Section 22(1)(c)**	Pre-construction interest — *Five equal instalments* [U2B]
Provisos to section 24(b)	**Section 22(2)(a) and (b)**	₹2,00,000 and ₹30,000 — *Unchanged* [U2B]
Third and fourth provisos to section 24(b)	**Section 22(4)**	The lender's certificate — *Unchanged* [U2B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Explanation (v) to section 48	**Section 72(8)(a)**	Cost Inflation Index — *Unchanged* **[U3B]**
Explanation to 56(2)(x)	**Section 92(5)**	The definitions — property, relative, jewellery, lottery, fair market value **[U4A]**
Proviso to 56(2)(x)	**Section 92(3)**	The exclusions from the deemed-gift clause — relatives, marriage, will, inheritance and eight others **[U4A]**
Provisos to 56(2)(x)	**Section 92(4)**	Stamp duty value — the date of the agreement, and reference to a Valuation Officer **[U4A]**
Proviso to 58(4)	**Section 94(5)**	Owning and maintaining race horses — *Unchanged* **[U4A]**
Explanations to 64	**Section 99(5)**	Which spouse; which parent; substantial interest; “property”; “income” **[U4B]**
Form 10BA	**Form No. 31**	The declaration for rent paid **[U5A]**
Form 10E	**Form 10E**	Relief for arrears — claim form **[U2A]**
Form 10E	**Form No. 39**	The claim for relief **[U5A]**
Form 12BB	**Form 124**	Employee's declaration of claims to the employer **[U2A]**
Form 16	**Form 130**	Certificate of tax deducted from salary **[U2A]**
Chapter VI-A, sections 80A to 80U; GTI in section 80B(5)	**Sections 122 to 154; GTI in section 122(10)**	Deductions in computing total income; gross total income defined **[U1]**

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