

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

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FREE STUDY MATERIAL · NOT FOR SALE

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 — <i>Unchanged</i> [U1, U3B]
Section 2(17)	Section 2(28)	Company [U1]
Section 2(22)	Section 2(40)	Dividend, including deemed dividend — <i>Unchanged</i> [U4A]
Section 2(22)(e)	Section 2(40)(e)	Loans and advances to a substantial shareholder — <i>Unchanged</i> [U4A]
Section 2(22)(f)	Section 2(40)(f)	Buy-back of shares — <i>Unchanged</i> [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 — <i>Unchanged</i> [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 — <i>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</i> [U3B]
Section 3 (previous year) and section 2(9) (assessment year)	Section 3	Tax year — <i>Both abolished; the 2025 Act uses one term, the tax year</i> [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 — <i>Unchanged</i> [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	Commutated 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 — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4A]
Section 10(32)	Schedule III, Table Sl. No. 17	₹1,500 for each minor child — <i>Unchanged</i> [U4B]
Section 10AA	Section 144	Newly established Units in Special Economic Zones — <i>Moved into Chapter VIII</i> [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 — <i>Figure moved from the Act into the Rules, and raised to ₹4,00,000</i> [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 — <i>Unchanged</i> [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 — <i>Unchanged</i> [U2B]
Section 23(1)(b)	Section 21(1)(b)	Actual rent — <i>Unchanged</i> [U2B]
Section 23(1)(c)	Section 21(2)	Vacancy allowance — <i>Unchanged</i> [U2B]
Section 23(2)	Section 21(6)	Self-occupied house — <i>WIDENED</i> . “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 — <i>Unchanged</i> [U2B]
Section 23(5)	Section 21(5)	Stock-in-trade — <i>Two years from the end of the financial year of the completion certificate</i> [U2B]
Section 24	Section 22	Deductions from annual value of house property [U1]
Section 24(a)	Section 22(1)(a)	Thirty per cent — <i>Unchanged</i> [U2B]
Section 24(b)	Section 22(1)(b)	Interest on borrowed capital — <i>Unchanged</i> [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 — <i>Unchanged</i> [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 — <i>Sub-section (4) is new: rent of a residential house goes only under house property</i> [U3A]
Section 29	Section 27	Computation — <i>Unchanged</i> [U3A]

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

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 43B	Section 37	Deductions on actual payment — <i>Clause (h), the micro and small enterprise, is now clause (g), and is still outside the extension to the return due date</i> [U3A]
Section 43CA	Section 53	Transfer of land or building held as stock — <i>Unchanged</i> [U3A]
Section 43CB	Section 57	Construction contracts — <i>Unchanged</i> [U3A]
Section 44AA	Section 62	Books of account — <i>Thresholds unchanged: ₹1,20,000 / ₹10,00,000, and ₹2,50,000 / ₹25,00,000 for an individual or Hindu undivided family</i> [U1, U3A]
Section 44AB	Section 63	Tax audit — <i>₹1 crore, ₹10 crore and ₹50 lakh unchanged</i> [U1, U3A]
Section 44AD	Section 58(2), Table, Sl. No. 1	Presumptive, business — <i>6% and 8%; ₹2 crore rising to ₹3 crore</i> [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 — <i>50%; ₹50 lakh rising to ₹75 lakh</i> [U3A]
Section 44AE	Section 58(2), Table, Sl. No. 2	Presumptive, goods carriages — <i>₹1,000 per ton and ₹7,500 per month; ten vehicles</i> [U3A]
Sections 44B to 44BBD	Sections 59 and 61	Non-residents — <i>Regrouped</i> [U3A]
Section 44C	Section 60	Head office expenditure of a non-resident — <i>Unchanged</i> [U3A]
Section 44DB	Sections 64 and 65	Co-operative bank reorganisation — <i>Unchanged</i> [U3A]
Section 45(1)	Section 67(1)	Basis of charge — <i>Unchanged</i> [U3B]
Section 45(1A)	Section 67(2) and (3)	Insurance money — <i>Unchanged</i> [U3B]
Section 45(4)	Section 67	A firm transferring to a partner — <i>Fair market value is the consideration</i> [U3B]
Section 46A	Section 69	Buy-back — <i>Unchanged</i> [U3B]
Section 47	Section 70	Transactions not regarded as transfers — <i>Unchanged, and regrouped into one sub-section</i> [U3B]
Section 47A	Section 71	Withdrawal of that relief — <i>Unchanged</i> [U3B]
Section 48	Section 72	Mode of computation — <i>Indexation now serves only the section 197(3) comparison [s. 72(2)]</i> [U3B]
Section 49	Section 73	Cost with reference to certain modes of acquisition — <i>Set out as a Table</i> [U3B]
Section 50	Section 74	Depreciable assets — <i>Unchanged</i> [U3B]
Section 50A	Section 75	Depreciation obtained on the straight-line basis — <i>Unchanged</i> [U3B]
Section 50AA	Section 76	Market linked debentures and specified mutual funds — <i>Unchanged; unlisted bonds and debentures added from 23 July 2024</i> [U3B]
Section 50C	Section 78	Stamp duty value of land or building — <i>Unchanged</i> [U3B]
Section 50D	Section 80	Consideration not ascertainable — <i>Unchanged</i> [U3B]
Section 51	Section 81	Advance money received — <i>Unchanged; clause (b) preserves the interaction with the charge on forfeited advances</i> [U3B]
Section 54	Section 82	A residential house into a residential house — <i>Unchanged</i> [U3B]
Section 54B	Section 83	Agricultural land — <i>Unchanged</i> [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 — <i>Six months, ₹50,00,000</i> [U3B]
Section 54F	Section 86	Any long-term asset into a residential house — <i>Still proportionate</i> [U3B]
Section 54H	Section 89	Extension of time; the Capital Gains Account Scheme — <i>Unchanged</i> [U3B]
Section 55	Section 90	Meaning of cost of improvement and cost of acquisition — <i>Unchanged</i> [U3B]
Section 55(2)(ac)	Section 90	The grandfathering of 31 January 2018 — <i>Unchanged</i> [U3B]
Section 55A	Section 91	Reference to a Valuation Officer — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4A]
Section 56(2)(ib)	Section 92(2)(b)	Winnings from lotteries and the rest — <i>Unchanged</i> [U4A]
Section 56(2)(ic)	Section 92(2)(c)	Employees' contributions — <i>Unchanged</i> [U4A]
Section 56(2)(id)	Section 92(2)(e)	Interest on securities — <i>Unchanged</i> [U4A]
Section 56(2)(ii)	Section 92(2)(f)	Machinery, plant or furniture let on hire — <i>Unchanged</i> [U4A]
Section 56(2)(iii)	Section 92(2)(g)	Composite inseparable letting — <i>Unchanged</i> [U4A]
Section 56(2)(iv)	Section 92(2)(d)	Keyman insurance policy — <i>Unchanged</i> [U4A]
Section 56(2)(ix)	Section 92(2)(h)	Advance forfeited on negotiations — <i>Unchanged</i> [U4A]
Section 56(2)(viii)	Section 92(2)(i)	Interest on compensation — <i>Unchanged</i> [U4A]
Section 56(2)(x)	Section 92(2)(m)	Money and property without consideration — <i>Unchanged in substance; virtual digital asset now in the body of the section</i> [U4A]
Section 56(2)(xi)	Section 92(2)(j)	Compensation on termination of employment — <i>Unchanged</i> [U4A]
Section 56(2)(xii)	Section 92(2)(k)	Specified sum from a business trust — <i>Unchanged</i> [U4A]
Section 56(2)(xiii)	Section 92(2)(l)	Life insurance sums not excluded — <i>Unchanged</i> [U4A]
Section 57	Section 93	The deductions allowed [U4A]
Section 57	Section 93(1)	The deductions — <i>Unchanged, except that the family pension cap is now ₹25,000 under the default regime</i> [U4A]
Section 57(i) proviso	Section 93(2)(b)	Interest against dividend capped at 20% — <i>Unchanged</i> [U4A]
Section 57(i) second proviso	Section 93(2)(a)	Nothing against buy-back dividend — <i>Unchanged</i> [U4A]
Section 57(ii)	Section 93(1)(c)	Repairs, insurance and depreciation on plant let on hire — <i>Unchanged</i> [U4A]
Section 57(iia)	Section 93(1)(d)	Family pension — <i>The cap is now two figures</i> [U4A]
Section 57(iii)	Section 93(1)(e)	Any other expenditure — <i>Unchanged</i> [U4A]
Section 57(iv)	Section 93(1)(f)	50% of interest on compensation — <i>Unchanged</i> [U4A]
Section 58	Section 94	The amounts not deductible [U4A]
Section 58(1)(a)	Section 94(1)(a)	Personal expenses — <i>Unchanged</i> [U4A]
Section 58(1)(a)(ii)	Section 94(1)(b)	Interest payable outside India — <i>Unchanged</i> [U4A]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 58(1)(a)(iii)	Section 94(1)(c)	Salary payable outside India — <i>Unchanged</i> [U4A]
Section 58(2)	Section 94(2)	Sections 40A and 40(a)(ia) applied — <i>Now sections 36 and 35(b)(i)</i> [U4A]
Section 58(4)	Section 94(4)	No deduction against casual income — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4B]
Section 61	Section 97(1)	Revocable transfer of assets — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4B]
Section 63	Section 98	“Transfer” and “revocable transfer” defined — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4B]
Section 64(1)(iv)	Section 99(1)(a)(ii)	Assets transferred to a spouse — <i>Unchanged</i> [U4B]
Section 64(1)(vi)	Section 99(1)(b)	Assets transferred to a son's wife — <i>Unchanged, including the 1 June 1973 date</i> [U4B]
Section 64(1)(vii) and (viii)	Section 99(1)(d)	Transfers for the benefit of the spouse or son's wife — <i>Unchanged</i> [U4B]
Section 64(1A)	Section 99(1)(c)	Income of a minor child — <i>Unchanged, with the same three exceptions</i> [U4B]
Section 64(2)	Section 99(3) and (4)	Conversion into joint family property; partition; the 31 December 1969 date — <i>Unchanged</i> [U4B]
Section 65	Section 100	Recovery from the person in whose name the asset stands — <i>Unchanged</i> [U4B]
Section 66	Section 101	Aggregation of income — <i>Unchanged</i> [U4B]
Section 70	Section 108	Inter-source set-off — <i>Unchanged</i> [U4B]
Section 70(2) and (3)	Section 108(2)	Short-term and long-term capital losses — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4B]
Section 71(2A)	Section 109(1)(a)	No business loss against salary — <i>Unchanged</i> [U4B]
Section 71(3)	Section 109(2)	No capital loss against another head — <i>Unchanged</i> [U4B]
Section 71(3A)	Section 109(1)(b)	House property loss capped at ₹2,00,000 — <i>Unchanged</i> [U2B, U4B]
Section 71B	Section 110	House property loss carried forward, eight years — <i>Unchanged</i> [U2B, U4B]
Section 72	Section 112	Business loss carried forward, eight years — <i>Unchanged</i> [U4B]
Section 72(2)	Section 112(3)	Effect to be given to the business loss before depreciation — <i>Unchanged</i> [U4B]
Section 72A	Section 116	Amalgamation and demerger — <i>Unchanged</i> [U4B]
Section 72AA	Section 117	Amalgamation of banking companies — <i>Unchanged</i> [U4B]
Section 72AB	Section 118	Business reorganisation of co-operative banks — <i>Unchanged</i> [U4B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 73	Section 113	Speculation loss, four years — <i>Unchanged</i> [U4B]
Section 73A	Section 114	Specified business, no time limit — <i>Unchanged</i> [U4B]
Section 74	Section 111	Capital loss carried forward, eight years — <i>Unchanged</i> [U4B]
Section 74A	Section 115	Owning and maintaining race horses, four years — <i>Unchanged</i> [U4B]
Section 78	Section 119(1) and (2)	Change in constitution; succession — <i>Unchanged</i> [U4B]
Section 79	Section 119(3) to (6)	Change in shareholding, the 51% test — <i>Unchanged</i> [U4B]
Section 79A	Section 120	No set-off against undisclosed income — <i>Unchanged</i> [U4B]
Section 80	Section 121	The return must be filed in time — <i>Unchanged, and section 110 and section 33(11) are still outside it</i> [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 — <i>The 2016-17 window</i> [U5A]
Section 80EEA	Section 131	Interest on a housing loan — <i>The 2019-22 window</i> [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 — <i>Unchanged, and both shut out under the default regime</i> [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 — <i>Unchanged</i> [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 — <i>Unchanged. 15% became 20% by the Finance (No. 2) Act, 2024 from 23 July 2024, and section 196 carries that forward</i> [U3B, U5B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Section 112	Section 197	Long-term gains generally — <i>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)</i> [U3B, U5B]
Section 112A	Section 198	Long-term gains on listed equity — <i>Unchanged. 10% above ₹1,00,000 became 12.5% above ₹1,25,000 by the Finance (No. 2) Act, 2024 from 23 July 2024</i> [U3B, U5B]
Section 115BAC	Section 202	The default regime — <i>The withdrawal of the self-occupied interest and the bar on inter-head set-off are both carried forward</i> [U1, U2A, U2B, U3B, U4A, U4B, U5A, U5B]
Section 115BB	Section 194(1), Table Sl. No. 1	30% on casual income — <i>Unchanged</i> [U4A]
Sections 115BB, 115BBJ, 115BBH	Section 194	Lottery, online games, virtual digital assets, carbon credits, patent royalty, life insurance business — <i>One table of six</i> [U5B]
Section 115BBE	Section 195	Unexplained credits and investments — <i>The rate brought down from 60% to 30% by the Finance Act, 2026</i> [U4A, U5B]
Section 115BBJ	Section 194(1), Table Sl. No. 5	30% on net winnings from an online game — <i>Unchanged</i> [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 — <i>Unchanged</i> [U3A, U4A, U5B]
Section 145B(1)	Section 278(1)	Interest on compensation taxed on receipt — <i>Unchanged</i> [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 — <i>Unchanged</i> [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 — <i>Unchanged</i> [U4A]
Rule 11UAC	Rule 58	The prescribed class of persons — <i>Unchanged</i> [U4A]
Rule 11UACA	Rule 59	Computation of the life insurance sum — <i>Unchanged</i> [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 — <i>Promoted from Explanations into sub-sections</i> [U3A]
Explanation 1 to 64	Section 99(5)(a)(i) and (ii)	Which spouse is charged — <i>Unchanged</i> [U4B]
Explanation 2 to 64	Section 99(5)(a)(iii)	Substantial interest, 20% — <i>Unchanged</i> [U4B]
Explanation 2A to 64	Section 99(5)(b)	Which parent is charged — <i>Unchanged</i> [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” — <i>Unchanged</i> [U4B]
Explanation 4 to 64	Section 99(5)(d)	“Income” includes loss — <i>Unchanged</i> [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 — <i>Figure moved from the Act into the Rules, and raised to ₹8,00,000</i> [U2A]
Proviso to section 22	Section 20(2)	Portion occupied for one's own business — <i>Unchanged</i> [U2B]
Explanation to section 23(1)	Section 21(3)	Municipal taxes — <i>Service taxes now expressly included; “irrespective of when such taxes became payable” now express</i> [U2B]
Proviso to section 23(1) with Rule 4	Section 21(4) with Rule 21	Unrealised rent — <i>Unchanged</i> [U2B]
Explanation to section 24	Section 22(1)(c)	Pre-construction interest — <i>Five equal instalments</i> [U2B]
Provisos to section 24(b)	Section 22(2)(a) and (b)	₹2,00,000 and ₹30,000 — <i>Unchanged</i> [U2B]
Third and fourth provisos to section 24(b)	Section 22(4)	The lender's certificate — <i>Unchanged</i> [U2B]

Income-tax Act, 1961	Income-tax Act, 2025	Subject · [Unit]
Explanation (v) to section 48	Section 72(8)(a)	Cost Inflation Index — <i>Unchanged</i> [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 — <i>Unchanged</i> [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 No. 39	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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