OFFICE OF THE PRINCIPAL DISTRICT AND SESSIONS JUDGE
NORTH DISTRICT ROHINI COURTS: DELHI

No. 32657-719/PB/Acctts/Rohini/North/2025-26 Dated 16/9/25

CIRCULAR

Sub: Proposed Saving for the purpose of Calculation of Income Tax for the F.Y 2025-2026 Corresponding to the Assessment Year 2026-2027.

All the Judicial Officers and officials who are drawing salary from the North District, Rohini Courts, Delhi are requested to choose the option available between old tax regime & new tax regime for deduction of Income Tax in the Financial Year 2025-26 on the prescribed Performa enclosed herewith latest by 15/10/2025, so that Income Tax to be deducted at source from salaries u/s 192 of Income Tax Act 1961.

Further, it is mandatory to all the employees to choose one option, so that the income tax can be computed and deducted accordingly, failing which the income tax will be calculated and deducted as per default tax regime i.e. **NEW TAX REGIME.**

Please do not forget to fill up PAN No. Residential address, E-mail ID and Tel/Mobile No. Form without PAN No., residential address, E-Mail ID and Tele./Mobile No., shall not be considered.

Note: 1. Proposed Saving Form to be submitted till 15/10/2025.
2. Documentary proof of proposed saving to be submitted till 12.01.2026.

(Sidharth Mathur)
Head of Office/ District Judge-01,
North District, Rohini Courts, Delhi

No. 32657-719/PB/Acctts/Rohini/North/2025-26 Dated 16/9/25

Copy forwarded to: -

1. Personal Office of the Ld. Principal District & Sessions Judge (North), Rohini Courts, Delhi.
2. All the Judicial Officers, North District, Rohini Courts, Delhi with the request to Circulate the same among the Staff working under their kind control.
3. Administrative Officer (Judl.) & all the Branch In-Incharge, North District, Rohini Courts, Delhi with request to bring the circular into notice of staff posted in their branches.
4. Branch In-charge, Computer Branch, North District, Rohini Courts, Delhi With request to upload the Circular on the official Website.

(Sidharth Mathur)
Head of Office/ District Judge-01,
North District, Rohini Courts, Delhi

ANNEXURE–A

Note : 1. Proposed Saving Form to be submitted till : 15.10.2025
2. Documentary proof of proposed saving to be submitted till: 12.01.2026

PROPOSED SAVINGS FOR THE FINANCIAL YEAR 2025-2026

Sh./Smt./Ms. _____ S/o / D/o / W/o _____

Designation: _____ Employee Code/Pin _____ Mobile No. _____

PAN No. _____ Aadhar No. _____

E-mail ID (in capital letters) _____

Residential Address: _____ (Govt./Pvt./Rented)

(If accommodation rented, amount of rent paid along with rent receipt). Rs. _____

Address to which Rent rebate is being sought, is available in Service Book Record (YES/NO)

Option for Income Tax Calculation (kindly select one option) :

Option-I : New Tax Regime (Default Tax Regime)____ ☐ (If opted New Tax Regime, no need to furnish proposed savings detail)

Option-II : Old Tax Regime_____ ☐ (If opted Old Tax Regime, kindly furnish proposed saving detail)

NOTE: Option-I (New Tax Regime) is the default tax regime as per Circular dated 05.04.2023 issued by Ministry of Finance, Deptt. of Revenue, Govt. of India. However, employee may also opt Old Tax Regime. Kindly choose one option, so that the tax can be computed and deducted accordingly. This option can be exercised only once in financial year and cannot be changed within that financial year. If no option exercised, the Income tax will be calculated and deducted as per default tax regime i.e. New Tax Regime.

1. Interest Income
   (i) Interest of NSC Rs._____
   (i) Interest on Saving Account etc. Rs._____

2. Deduction under chapter VI-A :
   a) Physical disability of any dependent (Rs. 75000/- or Rs. 125000/-) as the case may be (u/s 80-DD) Rs._____
   b) Medical insurance maximum Rs. 25000/- as the case may be (u/s 80-D) Rs._____
   c) Savings u/s 80-C
      i) GPF/NPS Contribution Rs._____
      ii) CGEGIS/Group Insurance Rs._____
      iii) Life Insurance Premium/ Other Insurance Rs._____
      iv) PLI Rs._____
      v) ULIP/Mutual Fund/ NSC Rs._____
      vi) Repayment of HBA Rs._____
      vii) Accrues Interest on NSC Rs._____
      viii) PPF Rs._____
      ix) Tuition Fee Rs._____
      x) Any other (please specify) Rs._____

      Total (i to x) Rs._____

   Total admissible saving u/s 80-C (Limited to Rs. 1,50,000/-) Rs._____

3. Interest on Housing loan (as per rule) Rs._____

Signature:_____

Name :_____
(IN BLOCK LETTERS)
Designation/Emp Code :_____
Posting_____
Contact No._____

Note : If saving documents, as mentioned in proposed saving form (if opted old tax regime) are not submitted by 12.01.2026, the income tax will be calculated and deducted at source as per record available in the office.

ANNEXURE - B

GUIDELINES FOR PROPOSED SAVINGS DECLARATION REGARDING COMPUTATION OF INCOME TAX FOR THE FINANCIAL YEAR 2024-2025.

Vide Finance Act, 2023, sub-section (1A) has been inserted in section 115BAC of the Income Tax Act, 1961 (the Act) to provide for a new tax regime with effect from the assessment year beginning on or after the 1st day of April-2024. As per sub-section (1A), the new tax regime is the default tax regime applicable to all persons (other than a co-operative society). However, under sub-section 115BAC of the Act, a person may exercise an option to opt out of this new tax regime.

Rate of Income Tax as per New and Old Tax Regime for the FY-2025-2026 are given below:

As per New Tax Regime		As per Old Tax Regime	
Up to Rs. 4,00,000	Nil	Up to Rs. 2,50,000	Nil
From Rs. 4,00,001 to Rs.8,00,000	5%	From Rs. 2,50,001 to Rs.5,00,000	5%
From Rs. 8,00,001 to Rs.12,00,000	10%	From Rs. 5,00,001 to Rs.10,00,000	20%
From Rs. 12,00,001 to Rs.16,00,000	15%	Above Rs. 10,00,000	30%
From Rs. 16,00,001 to Rs.20,00,000	20%		
From Rs. 20,00,001 to Rs.24,00,000	25%		
Above Rs. 24,00,000	30%		
(Edu. Cess 4% of Income Tax)		(Edu. Cess 4% of Income Tax)	
A maximum rebate of Rs. 60000/- is allowed u/s 87A from the amount of income tax on total income, which is chargeable to tax u/s 115BAC(1A). However, this rebate is allowed if the total income of assessee chargeable to tax u/s 115BAC (1A) is upto Rs. 12 Lakh.			

Surcharge: Surcharge is levied on the amount of income-tax at following rates if total income of an assessee exceeds specified limits:-

Range of Income		
Rs. 50 Lakhs to Rs. 1 Crore	Rs. 1 Crore to Rs. 2 Crores	Exceeding Rs. 2 crores
10%	15%	25%

(C) **NEW TAX REGIME:** In the New Tax Regime, the tax rates are kept lower but no exemptions / deductions except Employer contribution in NPS (U/S 80CCD 2) is allowed for rebate of Income Tax. Major deductions which have been abolished in this tax regime are as follows:

1. Chapter VI deductions (LIC, PLI, Tuition Fee, PPF, Sukanya A/c, GPF/CPS contribution, FD, NSC, Mutual Fund etc. or any other savings U/S 80C, 80CC & 80CCC).
2. Rent rebate of HRA exemption.
3. Deduction on account of **Interest on Home Loan under the head "House Property".**
4. Medical Insurance U/S 80D.
5. NPS contribution in Tier 1 upto Rs.50,000/- U/S 80CCD- (1B)

(D) **OLD TAX REGIME:** Under the old tax regime, the tax shall be calculated considering all deductions and exemptions allowed under Income Tax Act, 1961.

Note : 1. For claiming the HRA exemption, original rent receipt w.e.f. April-2025 to September-2025 may please be attached with the Proposed Saving Form. (If total Rent paid Rs. 1,00,000/- or more during the financial year, it is mandatory to provide PAN card copy of Landlord failing which no rent rebate will be given. Rental address should be added in Service book for which rebate of HRA is claimed.)

2. For claiming the benefit of HBA rebate, the employee must be Owner/ Co-owner of the Property as well as Borrower/ Co-borrower in the Home Loan. The benefit of HBA rebate will be given to those, who will submit Provisional Interest Certificate and undertaking with the proposed saving form that he/she has self-occupied the property and the property in his/her possession. Also mention whether the Home Loan availed is single home loan or joint home loan. In case of joint home loan, HBA Rebate of only 50% will be given to the employee. If the concerned officer/official is willing to avail 100% HBA Rebate, then he/she should submit an undertaking that his/her spouse will not claim HBA Rebate.