OFFICE OF THE DISTRICT & SESSIONS JUDGE,
SHAHDARA DISTT., KARKARDOOMA COURTS, DELHI.

CIRCULAR

All the Judicial Officers and officials of Shahdara District are required to submit their proposed savings form for the period from 1st April 2017 to 31st March 2018 latest by 18/09/2017. They are also requested to follow the instructions given in the **Annexure "A"** carefully while filling the proposed saving form (**Annexure B)** so that the Income Tax for the Financial Year 2017-18 may be calculated accordingly.

(Gurdeep Singh)
Addl. District & Sessions Judge
H.O.O.Shahdara District, KKD Courts,
Delhi.

No. 5981 – 6/P **/Acctts./Shd/PB/2017-18** **Dated:** 13/09/2017

1. The Registrar General, High Court of Delhi, New Delhi for kind information.
2. P.S. to Ld. District & Sessions Judge, Shahdara District, with the request to circulate the same among staff posted in District & Sessions Judge Office.
3. All DDOs, Central District (THC), North District (Rohini), West District (THC), New Delhi District (PHC), South District (Saket), South-East District (Saket), North-East District (KKD), East District (KKD), North-West & Outer District (Rohini) and South West District (Dwarka).
4. All the Judicial Officers, Shahdara District, KKD Courts, Delhi with the request to circulate the same among the staff posted in their respective courts.
5. A.O. (Judicial)/ Branch In-charge, all Branches Shahdara District, KKD Courts, with the request bring the same to the notice of the staff posted in the Branches.
6. Office Record.

(Gurdeep Singh)
Addl. District & Sessions Judge
H.O.O.Shahdara District, KKD Courts,
Delhi.

ANNEXURE - A

OFFICE OF THE DISTRICT & SESSIONS JUDGE,
SHAHDARA DISTRICT, KARKARDOOMA COURTS, DELHI

Sub: Calculation of Income Tax for the Financial Year 2017-2018 corresponding to the Assessment Year 2018-2019.

The enclosed statement may please be completed showing the details of proposed saving for the period from 1.4.2017 to 31.3.2018 so as to calculate the tax to be deducted at source.

In case of saving in NSC's VIIIth issue/interest accrued on NSC/PLI/CTD/LIC policy/Unit linked Insurance of public companies etc. and deduction towards payment made for the purpose of construction of residential house. sufficient details may please be furnished viz.

a) Serial number of NSC with dates/certificates of interest accrued;

b) LIC/PLI policy premium receipts etc. may be produced as a proof of such payments and ***if the policy is in the name of other than the officer/official, he/she undertake that the policy holder is his/her spouse/dependent.***

i) In case of ECS payment for LIC/LIP etc. it will be considered only for the period to which payment actually has been made only. Copy of bank passbook be also enclosed for confirmation.

ii) If whole year investment document not submitted to this office by 10.01.2018, then only the document, which have already been submitted, will be considered for that particular period, for example, LIC, PLI, PPF etc. whether it is for monthly/quarterly basis. No further correspondence will be entertained in this regard and benefit may be availed by filing the Return by individual.

iii) Tuition fee slips (Quarterly / Monthly) of whole financial year should be submitted by all Officers / Officials before 10/01/2017 failing which, benefit of Tuition fee will be given only for available receipts in this office ***and also undertake that his/her spouse will not claim any rebate for the same from his/her office. Copy of Tuition fees receipts is required to be enclosed with proposed saving form.***

It may be ensured that duly filled proposed saving form should reach this office latest by 18.09.2017 positively and the supporting document by 10/01/2018, so that Income Tax can be calculated accordingly failing which Income Tax will be deducted as per documents available in office record without giving any further benefit.

Please do not forget to fill up your PAN No. and residential address (whether private or Govt.). No form will be accepted without PAN No. & Residential Address and the same will be returned in original.

RATES OF INCOME TAX: On the Taxable Income arrived, income tax shall be calculated at the following rates for the financial year 2017-2018 (Assessment year 2018-2019).

For Male/Female :-

Income Tax up to 250000	: NIL
Rs.250001 to 500000	: 5% of amount that exceeds Rs.250000
Rs.500001 to 1000000	: 20% of amount that exceeds Rs.500000 to 1000000 plus Rs.12500/-
Rs.1000000 onwards	: 30% of the amount that exceeds Rs.1000000 plus Rs.112500/-
Educations Cess: -	**: 3% of the Income Tax.**

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EXEMPTION OF HOUSE RENT ALLOWANCE: The amount of house rent allowance, which is to be treated as 'exempt' from income tax, has to be taken as the least of the following amount (whichever is less):

1. Actual HRA received.
2. Rent paid in excess of 10% of salary (i.e. Basic Pay + Grade Pay + D.A.).
3. (a) 50% of salary if the employee is in Delhi/Mumbai/Chennai/Calcutta or

   (b) 40% of salary if the employee resides in any other place.

Note :

a. Original Rent receipt w.e.f. the month of April-2017 onwards may please be attached with the Proposed Saving Form. On production of rent receipts upto 10/01/2018 amount will not be considered for the whole year.

b. Name and Address of Land lord with Telephone No._____

c. **If total Rent paid Rs. 1,00,000/- or more during the financial year, it is mandatory to provide PAN card copy of Land lord otherwise no rent rebate will be given.**

d. **Rental address should be added in Service book.**

Rebate on account of payment made towards construction or purchase of residential houses: For this purpose following information will be necessary before allowing deduction under this head.

1. Date of completion of construction of the house supported by completion certificate.
2. Details of repayment of HBA (or loan taken from LIC Bank etc., supported by documentary evidence) i.e. a tentative certificate mentioning tentative HBA Principal and Tentative Interest on HBA for the financial year 2017 – 18 from the concerned bank, failing which no benefit will be given.
3. In cases where the property was acquired or construction through capital borrowed on or after 1.4.1999 and acquisition/ construction completed within 3 years from end of financial year in which the capital was borrowed, interest on such borrowed capital is deductible up to a maximum of Rs.2 lakhs instead of Rs.30000 (prior to 1.4.99).

4. **Submission of Undertaking for HBA Benefit:**

HBA benefit will be given to those, who will submit the undertaking with the proposed saving form that **he/she has self-occupied the property and in possession. Also clarify whether the loan availed is single loan or joint loan. In case of joint loan HBA Rebate of only 50% will be given to the officer/official, if concerned officer/official want 100% HBA Rebate, then he/she should submit an undertaking that her/his spouse will not claim HBA Rebate** failing which, no benefit will be given. Copy of Possession letter is also to be enclosed for claiming the same.

If the same **is let out or not physically occupied by the officer/official** the benefit will not be given by office and the same shall be claimed by individual himself/herself.

If the loaned property and residence where the official resides at present is in the same state/city, then this office will not give any HBA Rebate. The officer/official will claim the same from income tax department.

Deductions from Taxable Income Sec. 80-C : Deduction in respect of life insurance premium, deferred annuity, contributions to provident fund, subscription to certain equity shares or debentures, etc.

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1. **Deduction from GTI**-Under section 80C deduction would be available from gross total income.

2. **Qualifying investment** – The investments eligible for deduction under section 80C are the same as those entitled for rebate under section 88. These include life insurance premium, contributions to provident fund or schemes for deferred annuities, payment of tuition fees, repayment of principal amount of housing loans, etc. However, in order to minimize distortions, there are no sectoral caps in the new section and the assessee is free to invest in any one or more of the eligible instruments within the overall ceiling specified.

3. **Amount deductible under section 80 C** – Amount deductible under section 80C is equal to (a) 100 per cent of the 'qualifying investment', or (b) Rs. 1,50,000, whichever is lower.

4. **Benefit under section 80 D** – The maximum limit of getting benefit for Medical Insurance / DHS deduction is Rs. 25000/-.

5. **Benefit under section 80CCD(1B)** – As per provision, the benefit under Section 80CCD (1B) has been increased by Rs. 50,000/- over and above the limit of Rs. 1.50 lakh under section 80C in respect of contributions made to NPS. Thus, now the total deduction that can be claimed under Section 80C + Section 80CCD (1B) = Rs. 2 lakh (Maximum rebate of NPS is Rs.1,50,000/-).

6. In case any employer contributes to the NPS scheme on behalf of the employee and the benefit of the same would be availed by the employee, the employee would also be allowed a deduction under Section 80CCD(2) for the amount of continuation made by the employer which will not be more than 10% of annual gross salary.

7. Investment in Sukanya Samriddhi Scheme is eligible for deduction u/s 80C.

8. Rebate U/s. 87A is Rs. 2,500/- for the income equal to or less than 3,50,000/-.

*** Before submitting the Proposed Saving, officer/official has to ensure that the same has been filled up as per the instructions issued by this office as above and for more detail officers/officials may go through the income tax guideline for the F.Y. 2017-18.**

Note :

The proof of savings in terms of declaration and undertaking be submitted latest by 10.01.2018 positively so that Income Tax can be deducted accordingly failing which the tax will be calculated on the basis of data available with the office record only & after that, rebate benefit may be availed by filing return individually.

ANNEXURE - B

1. **Submission of Proposed Saving Form, last date : 18/09/2017**
2. **Submission of proposed saving document, last date :10/01/2018**
3. **Form will not be accepted without Resi. Add., Phone Number, Aadhar No. & copy of PAN Card.**
4. **No altered/modified proposed saving form will be accepted.**

PROPOSED SAVINGS SUBMITTED BY

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

Designation_____ **Employee Code** _____ **Aadhar No.**_____

PAN No._____ **Mobile No.** _____

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 Records **(YES / NO)**

1. **Interest Income**
   (i) Interest of NSC — Rs._____

2. **Deduction under chapter VI-A :**

a) Physical disability of any dependent (Max.Rs.75000) (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 / CPS 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 Rs.30000/- or Rs.2,00,000/- as the case may be.** — Rs._____

Signature_____

Name _____

Designation_____

Place of Posting_____

Note : If saving documents, as mentioned in proposed saving form, are not submitted by 10/1/2018, the benefit will not be given and tax will be deducted at source as per record available in the office. Income from other sources will not be taken into account for consideration by this office.