

## GUIDELINES FOR CLAIMING DEDUCTION U/S 80 DDB

To claim deduction u/s 80DDB following condition should be satisfied.

Taxpayer should be resident in India in the previous year.

Deduction is available to Individual or HUF only.

Deduction is available on actual expenditure on medical treatment of specified Disease or ailment as prescribed.

Expenditure should be incurred for medical treatment of

- assessee himself
- wholly/mainly dependent Husband/wife(spouse)
- wholly /mainly dependent children
- wholly/mainly dependent parents
- wholly/mainly dependent Brother
- wholly/mainly dependent Sisters
- in case of Huf ,wholly/mainly dependent member of the HUF

Assessee shall have to submit certificate in form no 10-I from prescribed specialist working in Government hospital

Government hospital includes a departmental dispensary whether full-time or part-time established and run by a Department of the Government for the medical attendance and treatment of a class or classes of Government servants and members of their families, a hospital maintained by a local authority and any other hospital with which arrangements have been made by the Government for the treatment of Government servants;

*This deduction can not be allowed by DDO(employer) while calculating the TDS amount .So assessee have to apply for claim this deduction while filing his return in Income tax tax department*

Amount of Deduction:

Deduction is available for Rs. 40000 or amount actually paid ,which ever is less.

If expenditure has been done in respect of dependent who is at least of 65 year of age in any time during the previous year then deduction shall be Rs. 60000 or amount paid which ever is less. Update : Age Limit for Senior Citizen has been proposed to be reduced to 60 Year wef financial year 2012-13 through Finance Bill 2012

deduction Amount as arrived in above (1) or (2) will be reduced by amount reimbursed by employer or by insurer.

**Specified diseases and ailments for the purpose of deduction under section 80DDB.**

- (i) Neurological Diseases where the disability level has been certified to be of 40% and above,
  - (a) Dementia ;
  - (b) Dystonia Musculorum Deformans ;
  - (c) Motor Neuron Disease ;
  - (d) Ataxia ;
  - (e) Chorea ;
  - (f) Hemiballismus ;
  - (g) Aphasia ;
  - (h) Parkinsons Disease ;
- (ii) Malignant Cancers ;
- (iii) Full Blown Acquired Immuno-Deficiency Syndrome (AIDS) ;
- (iv) Chronic Renal failure ;
- (v) Hematological disorders :
  - (i) Hemophilia ;
  - (ii) Thalassaemia.

Form 10I can be downloaded [www.alrahiman.com](http://www.alrahiman.com)