

All about Section 80s





Agenda



Understand the different investment sections under the Income Tax act



Learn about different investment options



Analyze important ratios before investing

Ask yourself....



HOW DOES INVESTMENT
WORK?



WHAT ARE YOUR GOALS?



HOW LONG DO YOU PLAN TO
INVEST ?



ARE YOU READY TO TAKE
RISKS?



ARE YOU LOOKING TO PAY TAX
ON THE RETURNS YOU GET
FROM YOUR INVESTMENTS?



DO YOU HAVE THE
KNOWLEDGE ABOUT THE
PRODUCT/COMPANY YOU ARE
INVESTING IN?

6 steps to investing

1

Step 1: Set your goals

2

Step 2: Know your investments

3

Step 3: Create a plan

4

Step 4: Choose your asset mix

5

Step 3: Choose your investments

6

Step 4: Track your progress regularly

Guess how many sub sections are there under Section 80...

Sec 80C –
Investments

80CCC – Insurance
Premiums

80CCD – Pension
Contribution

80TTA – Interest
on Savings account

80 GG – House
rent paid

80 G – Interest on
education loan

80 EE – Interest on
Home Loan

80D – Medical
Expenditure

80 U – Physical
Disability

80 G – Donation

80 GGB -
Contributions to
political particular

80 GGC –Company
Contributions

80 RRB – Royalty
of Patent

80 TTB – Interest
Income

Section 80

80C – Investments – **Rs. 1,50,000**

80CCC – Insurance Premiums - **Rs. 1,50,000 ***

80 CCD – Pension Contribution -**10% ***

80 TTA – Interest on Savings account –**Rs.10K**

~~80 GG – House Rent Paid –**Rs.60K**~~

80 E – Interest on Education Loan -**Entire interest**

80 EE – Interest on Home Loan-**Rs.50K**

80 D – Medical Expenditure: **Rs. 25,000 (Below 60 yrs), Rs. 50,000 (Above 60 yrs)**

80 U – Physical Disability – **Rs. 75000**

80 G – Donation – **50% of the contribution**

80 GGC – Company Contributions- **Rs. 10% of Gross income**

80 GGB – Contribution to Political Particular – **7.5% of annual net profit**

80 RRB - Royalty of a Patent – **Rs. 3L**

80 TTB – Interest Income – **Rs. 50K**

Tax Saving in Section 80C

Section 80C allows Deductions upto maximum of Rs. 150000

Employee
Provident Fund



Public
Provident Fund



Tuition
Fees



Repayments of
Principal



National Savings
Certificates



Equity Linked
Savings Schemes



Life Insurance
Premium



Fixed
Deposits



Unit Linked
Insurance Plans



Senior Citizen
Savings Scheme



Crypto currency

Bitcoin
(BTC)

Ethereum
(ETH)

Tether
(USDT)

Binance
Coin (BNB)

U.S. Dollar
Coin (USDC)

XRP (XRP)

Terra
(LUNA)

Cardano
(ADA)

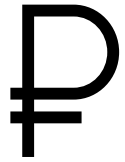
Solana
(SOL)

Avalanche
(AVAX)

Ratios

- Ratios are used by individual investors and professional analysts, and there are a variety of ratios to use. Financial ratios are typically cast into four categories:
 - Profitability
 - Liquidity
 - Solvency
 - Valuation





Profitability ratios: Help provide insight into how much profit a company generates and how that profit relates to other important information about the company.



Liquidity Ratios: Liquidity measures how quickly a company can repay its debts. It also shows how well company assets cover expenses.

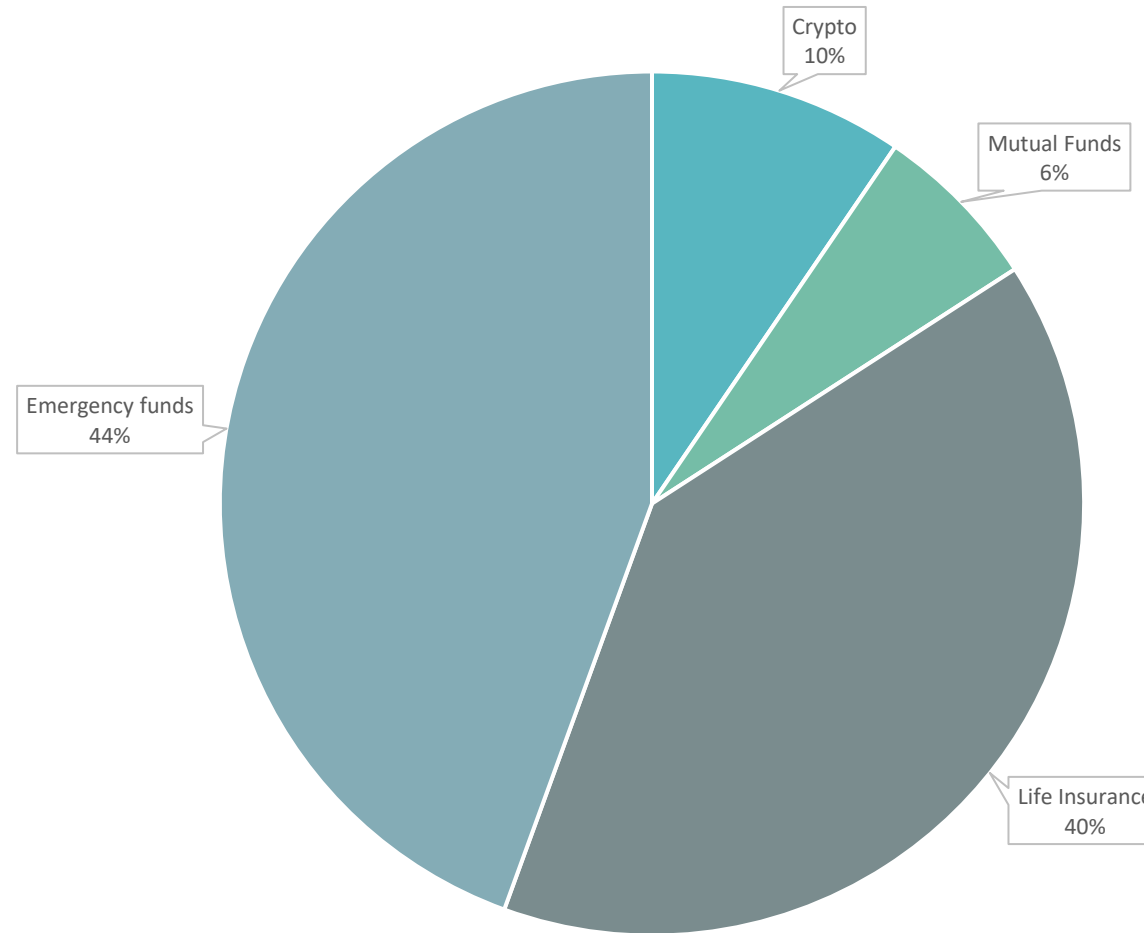


Solvency ratios: Also known as leverage ratios, are used by investors to get a picture of how well a company can deal with its long-term financial obligations. As you might expect, a company weighed down with debt is probably a less favorable investment than one with a minimal amount of debt on its books.



Valuation ratios are some of the most commonly quoted ratios for analyzing the attractiveness of an investment in a company. These measures primarily integrate a company's publicly traded stock price to give investors an understanding of how inexpensive or expensive the company is in the market.

Portfolio of a conservative investor



References

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- <https://www.investopedia.com/simulator/?source=dfp-ros-sim&subid=dfp-ros-sim>

thank
you