

# 80U

## INCOME TAX BENEFITS TO PERSONS WITH DISABILITY (PWD)

# 80DD

## TAX BENEFITS ON MEDICAL EXPENSES FOR A CAREGIVER OF A PERSON WITH DISABILITY(PWD)



### New addition to Section 80DD

If the parent/guardian of a person with disability buys a savings life insurance policy with the latter as beneficiary then the parent/guardian would be eligible to deduction from gross income before tax subject to certain conditions. This tax sop can be claimed even when the policy benefits start while the buyer of the policy is still alive.

### REQUIREMENT

★ Disability certificate of the PWD issued by the Chief District Medical Officer, or a board constituted by a government hospital

OR

★ UDID Card

### NUMBER OF TYPES OF DISABILITIES RECOGNIZED HAVE BEEN INCREASED FROM 7 TO 21



- Blindness
- Low-vision
- Leprosy Cured persons
- Hearing Impairment
- Locomotor Disability
- Dwarfism
- Intellectual Disability
- Mental Illness
- Autism Spectrum Disorder
- Cerebral Palsy
- Muscular Dystrophy

- Chronic Neurological conditions
- Specific Learning Disabilities
- Multiple Sclerosis
- Speech and Language disability
- Thalassemia
- Hemophilia
- Sickle Cell disease
- Multiple Disabilities
- Acid Attack victims
- Parkinson's disease



### DEDUCTION AMOUNT

Between 40-80% Disability: upto 75,000 | Above 80% Disability: upto 1.25 lakhs

