FOR USE OF PENSIONERS/FAMILY PENSIONERS ONLY COVERED UNDER OLD TAX REGIME

Pensioners covered under New Tax Regime need not submit this Form

UNIVERSITY OF KALYANI

Kalyani- 741235

LAST DATE OF SUBMISSION ON 22.08.2025

Declaration for Income Tax Assessment U/S 192 of the Income Tax Act, 1961

Income period: 01.04.2025 to 31.03.2026, **Assessment Year: 2026-2027**

[To be submitted by hand/post/E-mail(Scanned Copy).Please see overleaf for Submission Mode]

1)	Name[in block letters] :	
2)	(a) **Contact Number (Mandatory Information)** :	Landline : Mobile:
	(b) **E-mail Address (Mandatory Information)** :	
3)	Permanent Account Number(PAN) **[Must enclose photocopy of PAN]** :	

4) **Date of Birth** (Mandatory Information) : | | | | **Date of Retirement :** (Mandatory Information) | | | |

PART-B

		Amount(Rs.)	Amount(Rs.)
1)	a) Interest on House Building Loan(HBL) U/S 24(b) **(Please see Sl.No. 2 of the Information Sheet for documents to be submitted)** :		
	b) Purpose of Home Loan (Purchase/ Construction/Repair/Renewal/ 'Re-Construction/Extension) **[Choose from the given option and write into the box]** →		
2)	**Income from Other Sources:**		
	a) Interest on NSC VIII and/or IX ISSUE **[Please see Note 1 & 2 in the overleaf and Sl. No. 3 of Information Sheet]** Rs. :		
	b) Interest from Bank and Post Office Deposit including FD **(Pl. see Sl. No. 4 of Information Sheet for documents to be submitted)** Rs.		
	c) Other income except from Kalyani University(specify).......... **(Please Use Separate Sheet if needed)** Rs. :		
	Total of (2):		
3)	**Deduction under Chapter VIA:**		
	A) **Savings & Expenditure U/S 80C, 80CCC & 80CCD:**		
	i) Life Insurance Premium **(Pl. see Sl. No. 5 of Information Sheet & Note 3 in the overleaf)** Rs. :		
	ii) Contribution to PPF **(Pl. see Sl. No. 6 of Information Sheet for documents to be submitted)** Rs. :		
	iii) Repayment of **Principal of HBL** taken for **Purchase/Construction of a residencial house [Pl. see Sl. No. 2 of Information Sheet]** :		
	iv) Income tax exempted Mutual Fund **(Pl. see Sl. No. 9 of Information Sheet for documents to be submitted)** Rs. :		
	v) Purchase of NSC VIII during 2025-26 **(Pl. see Note 1 & 2 overleaf)** Rs. :		
	vi) Interest on NSC VIII and /or IX Issue excluding last year interest **(Pl. see Note 1 & 2 overleaf)** Rs. :		
	vii) Investment in PLI **(Pl. see Sl. No. 9 of Information Sheet for documents to be submitted)** Rs. :		
	viii) Amount of Tuition fees paid for maximum of two children **(Pl. see Sl. No. 7 of Information Sheet for documents to be submitted)** Rs. :		
	ix) Income Tax Savings Fixed Deposit in Scheduled Bank /Post Office **(Pl. see Sl. No. 8 of Information Sheet for documents to be submitted)** Rs. :		
	x) Others(Specify).. :		
	Total U/S 80C,80CCC & 80CCD(Maximum Rs. 1,50,000):		

B) **Medical Insurance Premium U/S 80D** Rs.

i) Premium paid for 2025-26
(Pl. see Sl. No. 10 of Information Sheet for documents to be submitted)

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C) Contribution to National Pension Scheme u/s 80CCD(1B) : ______
[Maximum Deductible amount : Rs.50,000/-]
(Pl. see Sl. No. 11 of Information Sheet for documents to be submitted)

D) Interest on Loan Taken for higher education U/S 80E Rs. ______
(Pl. see Sl. No. 12 of Information Sheet for documents to be submitted)

TOTAL OF A, B , C & D Rs. ______

Note :

(1): Statement of Accrued Interest on N.S.C. VIII ISSUE as on 31.03.2026

Year of purchase	Purchased between	Rate of	Purchased Amount(Rs.)	Accrued Interest(Rs.)
2024-25(1st Year)	01.04.24 to 31.03.25	7.70%		
2023-24(2nd Year)	01.04.23 to 31.03.24	8.29%		
2022-23(3rd Year)	01.04.22 to 31.03.23	8.93%		
2021-22 (4th Year)	01.04.21 to 31.03.22	9.62%		
2020-21(5th Year)	01.04.20 to 31.03.21	10.36%		

(a) Total accrued interest **excluding 5th year** on NSC(to be considered for deduction U/S 80C):
Rs.

(b) Total accrued interest **including 5th year** on NSC(to be shown as Other Income):
Rs.

(2): Statement of Accrued Interest on N.S.C. IX ISSUE as on 31.03.2026
(Discontinued w.e.f. 20/12/2015)

Year of purchase	Purchased between	Rate of	Purchased Amount(Rs.)	Accrued Interest(Rs.)
2015-16(10th year)	01.04.15 to 31.03.16	19.52		

(a) Total accrued interest **excluding 10th year** on NSC(to be considered for deduction U/S 80C):
Rs.

(b) Total accrued interest **including 10th year** on NSC(to be shown as Other Income):
Rs.

(3): Statement of LIC PREMIUM PAID DURING 2025-26

Period of LIC Policy made	Total No.of Policy	Sum Assured (Rs.)	Premium paid in 2025-26 (Rs.)
Before 01/04/2012			
On or after 01/04/2012			

Declaration:

I, Sri/Smt./Dr.., declare that:

1. the above all investment/ expenditure would be made by me during the financial year 2025-26
2. **If I do not opt any tax structure, University will calculate my Income Tax as per New Tax Structure.**
3. the change of above declaration, if any, shall be intimated to the Finance Department within **26-12-2025.**
4. I will submit copy of all relevent documents in support of above investment/ expenditure or change if any, within **26-12-2025 failing which University may deduct the tax payable on declared savings not covered by documents/proper documents from my Pension to comply formalities as per Income Tax Act**
5. I will attain/ not attain the age of 60/80 years during the financial year ended on 31.03.2026 (**Please tick on the age number**)
6. I will not deposit any tax through Self Assessment Challan on Income for the Assessment Year 2026-27.
7. University will no longer be responsible to consider the TDS I have made personally or TDS made by other deductors on my Income for the Assessment Year 2026-27 while calculating and deductiong Income Tax on my Income.

(Please See Note 14 of the Information Sheet)

Date : **Signature in full**

For submission of Declaration Form along with requisite documents, epensioners may choose the following options:

Submission by Hand - visit the office of the Finance Officer(Income Tax Desk)

Submission by Post – to be addressed at "Finance Officer, Income Tax Desk, Administrative Building, University of Kalyani, Kalyani-741235"

Submission by E-mail (Scanned Copy) – fdkuitax@klyuniv.ac.in

INFORMATION SHEET FOR FILLING UP IT DECLARATION FORM ISSUED BY THE UNIVERSITY FOR THE FINANCIAL YEAR 2025-26

Sl. No.	Items for documents	Documents to be submitted by the employees/pensioners **[Information for the awareness of the employees/pensioners]**
1	House Rent Paid (**Only for Employees**)	1.Copy of the House Rent Receipt issued by the Landlord for 2025-26 2. Copy of PAN of the Landlord where the monthly rent exceeds Rs.50,000/- [Deduction is allowable u/s 10(13A) for employees residing in a rented house. **This deduction benefit is not available under New Income Tax Structure**]
2	House Building Loan	Copy of the Provisional Certificate issued by the bank/other approved financial institutions providing House Building Loan for the financial year 2025-26 [**Maximum allowable deduction for interest on HBL for construction/purchase is Rs.2 lakh and the property must be constructed within 5 years of availing the loan, if loan taken on/after 01/04/1999 and Rs.30,000/- if loan taken before 01/04/1999. Maximum allowable deduction for interest on HBL for repair/renovation is Rs.30,000/- if loan taken on/after 01/04/1999. Both Principal and Interest components of EMI for HBL is allowable for deduction u/s 80C. [This deduction benefit is not available under New Income Tax Structure**]
3	Investment to NSC (VIII /IX ISSUE)	Copy of the NSC documents relevant for the financial year 2025-26 **[This benefit u/s 80C is not available under New Income Tax Structure]**
4	Interest for Post Office & Bank Savings and term Deposits **(Deduction u/s 80TTA/80TTB)**	1. Copy of the Cover page of the Post Office/Bank Savings Pass Book 2. Copy of the relevant pages of the pass book showing interest on savings deposit earned during the financial year 2025-26 [**Interest on SB A/c is allowable for deduction u/s 80 TTA up to Rs.10,000/ -, Senior Citizens can Claim deduction for SB Interest, FD Interest and other interest from Bank & P.O. u/s 80TTB up to Rs. 50,000/-. In that case senior citizens cannot claim deduction u/s 80TTA. This deduction benefit is not available under New Income Tax Structure**]
5	Life Insurance Premium	Copy of the Premium Receipt for deposit of Premium in 2025-26 **This deduction benefit is not available under New Income Tax Structure**]
6	Public Provident Fund(PPF)	1. Copy of the cover page of the PPF Pass Book 2. Copy of the challan slip for contribution made for the financial year 2025-26/Copy of the relevant pages of PPF Pass Book showing contribution made for the financial year 2025-26 [**There is no ceiling for contribution amount. Deduction is allowed up to Rs.1.50 lakh u/s 80C. This deduction benefit is not available under New Income Tax Structure**]
7	Tuition Fees	Copies of the Fees Receipts showing amount paid as **Tuition Fees only** for the financial year 2025-26 to any School/College/University/Educational Institution in India for full time education of two children of an individual. [**Only Tuition Fees will be allowed for deduction u/s 80C. No other fees like development fees etc. will be allowed for deduction. This deduction benefit is not available under New Income Tax Structure**]
8	Income Tax Savings Fixed Deposit	Copy of the Fixed Deposit Certificate issued by Bank or Post Office for the financial year 2025-26 [**Certificate from Bank/Post office may be required to ensure about the deductibility of such investment u/s 80C. This deduction benefit is not available under New Income Tax Structure**]
9	Other Savings/Investments u/s 80C,80CCA & 80CCD (1)	Copy of the certificate against the investment made for the financial year 2025-26. [Deduction **u/s 80C, 80CCA and 80CCD (1) (i.e. contribution to NPS by the employee from salary) cannot exceed Rs. 1.50 Lakhs. This deduction benefit is not available under New Income Tax Structure.]**
10	Mediclaim Premium u/s 80D	Copy of the Mediclaim Premium Receipt for premium deposited for the financial year 2025-26. [**Deduction is restricted to Rs.25,000/- if the policy does not cover any Senior citizen for self and family. If there is any senior citizen, deduction is allowed up to Rs.50,000/-. This deduction benefit is not available under New Income Tax Structure**]
11.	Additional Deduction for contribution to National Pension Scheme(NPS) u/s 80CCD (1B)	Copy of the Certificate in support of contribution to NPS made in 2025-26 over and above the employee's contribution to NPS out of Salary **[Deduction is restricted to Rs.50,000/- u/s 80CCD(1B) over and above the employee's contribution to NPS out of Salary. This deduction benefit is not available under New Income Tax Structure]**
12.	Interest on loan for higher education u/s 80E	Copy of the Certificate issued by the bank/other approved financial institutions. **[Loan taken for self/spouse/any child from bank & approved financial institutions for pursuing higher education (include vocational studies) in India or abroad after passing XII board exam. Entire payment of interest is deductible and is available for a maximum of 8 years or till the interest is paid which is earlier. This deduction benefit is not available under New Income Tax Structure**]

13. Income Tax Rate for the Financial Year 2025-26:

TAXABLE INCOME	Old Tax Regime(To be applicable by exercising option)			New Tax Regime(Applicable by Default
	Born on or after 02.04.1966	Born on or after 02.04.1946 before 02.04.1966	Born before 02.04.1946	For All Assessee (No Age Relaxation)
INCOME SLAB	GENERAL	SR. CITIGEN (>=60Yrs<80Yrs)	SUPER SR. CITIZEN (>=80 Yrs.)	
Up to Rs.2,50,000/-	Nil	Nil	Nil	Nil
Rs.2,50,001 to Rs.3,00,000/-	5%	Nil	Nil	NIL
Rs.3,00,001/- to Rs.4,00,000/-	5%	5%	Nil	NIL
Rs.4,00,001/- to Rs.5,00,000/-	5%	5%	Nil	5%
Rs.5,00,001/- to Rs.8,00,000/-	20%	20%	20%	5%
Rs.8,00,001/- to Rs.10,00,000/-	20%	20%	20%	10%
Rs.10,00,001/- to Rs.12,00,000/-	30%	30%	30%	10%
Rs.12,00,001/- to Rs.16,00,000/-	30%	30%	30%	15%
Rs.16,00,001/- to Rs.20,00,000/-	30%	30%	30%	20%
Rs.20,00,001/- to Rs.24,00,000/-	30%	30%	30%	25%
Above Rs. 24 Lakh	30%	30%	30%	30%
Tax Rebate u/s 87A	Assessee whose Taxable Income does not exceed Rs.5 Lakh is entitled for Tax Rebate to the extent of 100% of Income Tax subject to the maximum of Rs.12,500/-			Assessee whose Taxable Income does not exceed Rs.12 Lakh is entitled for Tax Rebate to the extent of 100% of Income Tax subject to the maximum of Rs.60,000/-

- Health & Education Cess(HEC) @4% will be added to the Income Tax Payable
- Surcharge @10% will be levied if Taxable Income exceeds Rs.50 Lakh but does not exceed Rs.1 Crore.

14. Waiver of paying advance tax for Senior Citizen

As per Sec. 208 of the Income Tax Act, a Senior Citizen who does not have any income under Business or Profession need not have to deposit any Advance Tax for the financial year 2025-26.

15. Following deduction benefits are not allowed under New Income Tax Structure:

a. **House Rent Allowance u/s 10(13A)**
b. **Profession Tax Deduction u/s 16(iii)**
c. **Interest on Housing loan u/s 24(b)**
d. **Deduction u/s 80C to 80U**
e. **Own contribution to NPS u/s 80CCD(1B)**

16. Standard Deduction for the Financial Year 2025-26

a) For Salaried Person u/s 16(ia) :
Old Tax Regime : Rs. 50,000/-(Maximum) **New Tax Regime : Rs. 75,000/-(Maximum)**

b) For Family pensioners u/s 57
Old Tax Regime : 1/3 rd of family pension or Rs. 25,000/-(Maximum)
New Tax Regime : 1/3 rd of family pension or Rs. 75,000/-(Maximum)