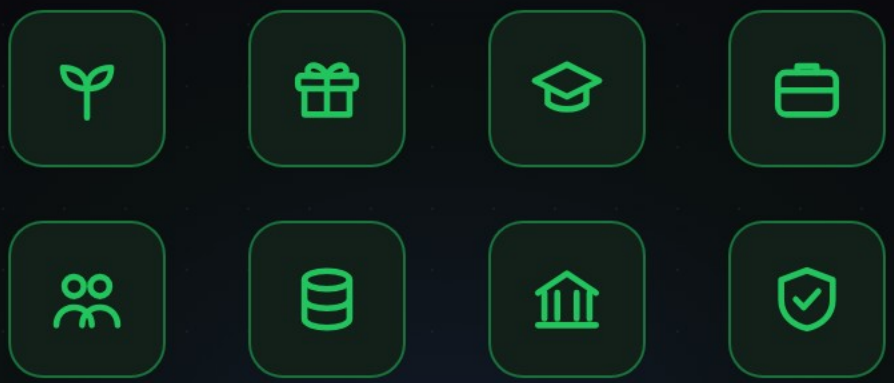
TaxesPe.in

SAVE KAR LO



TAX-FREE INCOME · FULL GUIDE

8 incomes, ₹0 tax.

Har ek ki condition.

Har slide pe: kya tax-free hai, limit kya hai,
log kahan galti karte hain, kya proof rakhna hai.

TAX-FREE | LIMIT | GALTI | PROOF | ITR MEIN

Educational, not tax advice. Tax year 2026-27.

Swipe →

#1 · AGRICULTURE INCOME

Agriculture income, *tax ₹0.*

tax_free/01_agriculture

TAX-FREE	• India ki zameen se **crops ki sale** • **Farmland ka rent** ya lease income • **Rural** agricultural land bechi: capital gains bhi nahi
LIMIT	**₹5,000 se zyada** aur baaki income exemption limit se upar? Rate nikalne ke liye jodi jaati hai, toh **baaki income ka tax badh sakta hai**.
GALTI	• **Dairy, poultry** ki kamai agricultural income nahi • Municipality ke paas wali **urban** zameen ki sale: capital gains lagta hai
PROOF	Zameen ke records (7/12, khatauni), mandi ya sale receipt, bank credit.
ITR MEIN	₹5,000 tak ITR-1 chal sakta hai. Upar: **ITR-2 ya ITR-3**. ₹5 Lakh se upar ho toh zameen ki details bhi.

#2 · GIFTS

Family ka gift, *koi limit nahi.*

tax_free/02_gifts

TAX-FREE	• **Relatives** se, kitna bhi • **Shaadi** par, kisi se bhi • **Will / inheritance** se
RELATIVE KAUN	Spouse, bhai-behen, spouse ke bhai-behen, mummy-papa ke bhai-behen (mama, mausi, chacha, bua), dada-dadi, nana-nani, bachche, saas-sasur, **aur in sabke spouse**. **Cousin relative nahi.**
LIMIT	Baaki logon (dost, cousin) se saal ka total **₹50,000 cross**? Toh **poora amount** taxable. Jewellery, shares, property gift bhi gine jaate hain.
GALTI	Spouse ya minor bachche ko gift diya, unhone invest kiya: us investment ki kamai **aapki income mein judti hai** (clubbing).
PROOF	Bade gift ke liye gift deed, bank transfer. Cash avoid karo.

#3 · SCHOLARSHIP + AWARDS

Padhai ki scholarship, *poori tax-free.*

tax_free/03_scholarship

TAX-FREE	• Padhai ka **kharcha poora karne** ke liye mili scholarship, kisi se bhi mili ho • **Govt ke diye ya govt-approved** awards
TAXABLE	• **Lottery, game show, quiz, online game** ki jeet: **30% flat tax** + cess, koi chhoot nahi • Company ka performance award: **salary** hai • Private competition ka cash prize
PROOF	Scholarship letter, fee receipts, award ka sanction letter.
ITR MEIN	Exempt income section mein dikhao.

#4 · GRATUITY + LEAVE

Job chhodte waqt, *bade amounts, ₹0 tax.*

tax_free/04_gratuity_leave

GOVT	Govt employees: gratuity aur leave encashment, **dono poore exempt**.
GRATUITY	Private: in teeno mein jo **sabse kam**: actual, **₹20 Lakh**, formula (Act ke under: 15/26 × last salary × saal; bahar: aadhi mahine ki avg salary × saal).
LEAVE	Retire ya resign par. Jo **sabse kam**: actual, **₹25 Lakh**, 10 mahine ki avg salary, bachi leave (max 30 din / saal).
GALTI	• Naukri ke **beech** leave encash ki: **poori taxable** • Dono **lifetime limit** hain: pichli job ka exemption kat ke bacha milega
PROOF	Full & final settlement, Form 16, purani jobs ke exemption ka record.

#5 · PARTNERSHIP FIRM / LLP

Profit share, *tax-free.*

tax_free/05_partner_share

TAX-FREE	Firm ya LLP ke profit mein aapka **share** (deed ke hisaab se). Firm uspe **30%** tax pehle hi bhar chuki hai.
TAXABLE	**Salary / remuneration** aur capital pe **interest** (max 12%): aapki business income, slab rate pe.
GALTI	ITR-1 ya ITR-2 bhar diya. Partner ho toh **ITR-3**, chahe income sirf exempt share ho.
PROOF	Partnership deed, capital account statement, firm ka ITR-5.
ITR MEIN	Share exempt income mein; salary aur interest business income mein.

#6 · COMMUTED PENSION

Ek saath pension, *tax-free part.*

tax_free/06_commuted_pension

GOVT	Govt employees: poori commuted (lump sum) pension **exempt**.
OTHERS	Gratuity mila: full commuted value ka **1/3**. Gratuity nahi mila: **1/2**. Baaki taxable.
TAXABLE	**Har mahine wali pension** salary hai. Standard deduction milta hai, par tax lagta hai.
GALTI	Poore lump sum ko exempt maan lena, ya monthly pension ITR mein na dikhana.
PROOF	Commutation order, pension sanction letter, Form 16.

#7 · PPF + SUKANYA

Interest + maturity, *dono tax-free.*

tax_free/07_ppf_sukanya

PPF	₹500 se **₹1.5 Lakh / saal**. 15 saal lock-in. Abhi **7.1%**. Aapka aur minor bachche ka PPF milake ek hi ₹1.5 Lakh.
SUKANYA	Beti **10 saal se kam**, max 2 betiyan. ₹250 se **₹1.5 Lakh / saal**. 15 saal deposit, 21 saal maturity. Abhi **8.2%**.
REGIME	Deposit pe deduction **sirf old regime** mein. Interest aur maturity **dono regimes** mein tax-free.
GALTI	PPF mein ₹1.5 Lakh se zyada daala: **extra pe interest nahi** milta.
ITR MEIN	Interest exempt income mein dikhao, chahe tax ₹0 ho.

#8 · LIFE INSURANCE

Death payout, *hamesha tax-free.*

tax_free/08_life_insurance

DEATH	Nominee ko mila paisa **poora exempt**, koi limit nahi.
MATURITY	Tax-free tabhi jab: premium ≤ **10% of sum assured** (2012 ke baad wali policy; 2003-12: 20%) **aur** saal ka total premium ULIP mein ≤ **₹2.5 Lakh** (1 Feb 2021 se), baaki policies mein ≤ **₹5 Lakh** (1 Apr 2023 se).
CROSS KIYA	Normal policy: maturity minus premium, **slab rate** pe. ULIP: **capital gains**. Insurer income part pe 2% TDS kaatta hai.
GALTI	Sirf ek policy dekhna. Limit **sab policies ka total** hai.
PROOF	Policy document, premium receipts, maturity statement.

#9 · ITR + AIS

Tax ₹0 ≠ *report nahi.*

itr.exempt_income

KAHAN	ITR ka **exempt income section** (ITR-2 / ITR-3 mein Schedule EI). Har tax-free income alag line mein.
KAUN SA ITR	• Salary + ₹5,000 tak agriculture income: **ITR-1** (baaki conditions ke saath) • Agriculture income ₹5,000 se upar: **ITR-2** • Firm / LLP partner: **ITR-3**
AIS CHECK	Bank interest, insurance payout, bade deposits **AIS mein dikh sakte hain**. ITR file karne se pehle AIS kholo aur match karo.
KYUN	Bada credit dikha par ITR mein nahi? Toh **sawaal aa sakta hai**. Proof ready ho toh jawab 2 minute ka.

EK NAZAR MEIN · SCREENSHOT LE LO

Poori list, *ek slide mein.*

tax_free.summary

01	**Agriculture income**	India ki zameen se; ₹5,000+ par rate badh sakta hai
02	**Gifts**	Relatives / shaadi / will: koi limit nahi. Baaki: ₹50,000 / saal
03	**Scholarship**	Padhai ke liye; awards sirf govt-approved
04	**Gratuity + leave**	Govt: poori exempt. Private: ₹20 Lakh + ₹25 Lakh, lifetime
05	**Partner share**	Exempt; salary + interest taxable
06	**Commuted pension**	Govt: poori. Others: 1/3 ya 1/2
07	**PPF + Sukanya**	Interest + maturity; ₹1.5 Lakh / saal deposit
08	**Life insurance**	Death poora; maturity premium limits ke saath

Apni tax-free income check karwao

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