Tax Saving Guide (AY 2026-27)

Before you invest: Choose the tax regime (Old or New) after comparing your total tax liability.

Popular deductions under the Old Regime: Section 80C (PF, PPF, ELSS, Life Insurance, Principal on Home Loan, Tuition Fees), Section 80CCD(1B) – NPS, Section 80D – Health Insurance, Section 80G – Eligible Donations, Home Loan Interest (Section 24).

Salary planning: Check HRA, Leave Encashment, and other eligible exemptions where applicable.

Capital gains: Plan investments and utilise eligible set-off/carry-forward of losses as per the Income-tax Act.

Compliance tips: Reconcile Form 26AS, AIS and TIS, keep investment proofs, pay self-assessment tax (if any), and file the return before the due date.