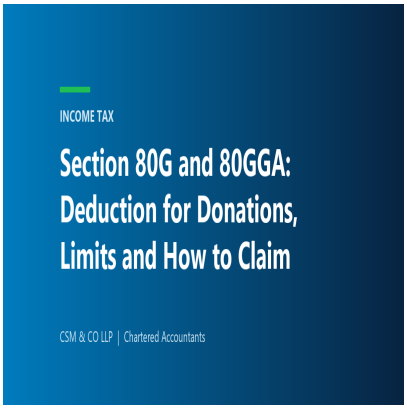

Section 80G and 80GGA: Deduction for Donations, Limits and How to Claim

Description

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Quick summary

- Section 80G allows a deduction for donations to specified funds and charities, at 100% or 50%, with or without a limit of 10% of adjusted gross total income.
- Donations must be in money, and a donation above ?2,000 must be made by a mode other than cash.
- Claims for donations to registered charities are allowed only on the basis of the information the charity reports to the department, so ask for the donation certificate.
- Section 80GGA covers donations for scientific and social science research. Both sections are available only in the old tax regime and are sections 133 and 135 of the Income-tax Act, 2025 from Tax Year 2026-27.

How to claim the section 80G deduction

1. Donate to an eligible fund or registered charity by cheque, draft or online (cash only up to ?2,000)

?

2. Collect the donation receipt and the donation certificate from the charity

?

3. Check that the donation shows in your pre-filled return data

?

4. Work out the qualifying limit and the 100% or 50% share

?

5. Claim the deduction in the old regime and report the donee details in the return

Donations to certain funds and charities reduce your taxable income under section 80G. Donations for scientific and social science research are covered by section 80GGA. Both work only under the old tax regime.

From Tax Year 2026-27 section 80G is section 133 and section 80GGA is section 135 of the Income-tax Act, 2025. For FY 2025-26 (assessment year 2026-27) the 1961 Act sections still apply.

Who can claim section 80G?

Any taxpayer who makes an eligible donation: individuals, HUFs, firms, companies and others, including NRIs. The deduction is 100% or 50% of the donation, depending on the donee, with or without a ceiling.

Mode of payment

- The donation must be in money. Donations in kind (food, clothes, medicines, material) do not qualify.
- A donation of up to ?2,000 can be in cash. A donation above ?2,000 must be by cheque, demand draft or an electronic mode.

Donations eligible at 100% with no limit

- National Defence Fund.
- Prime Minister’s National Relief Fund and PM CARES Fund.
- Prime Minister’s Armenia Earthquake Relief Fund and the Africa (Public Contributions, India) Fund.
- National Children’s Fund and National Foundation for Communal Harmony.
- An approved university or educational institution of national eminence.
- A fund set up by the Gujarat Government for earthquake relief.
- A Zila Saksharta Samiti.
- National and State Blood Transfusion Councils.
- A State Government fund for medical relief to the poor.
- Army Central Welfare Fund, Indian Naval Benevolent Fund and Air Force Central Welfare Fund.
- Andhra Pradesh Chief Minister’s Cyclone Relief Fund, 1996.
- National Illness Assistance Fund.
- Chief Minister’s Relief Fund or Lieutenant Governor’s Relief Fund meeting the conditions of the Act.
- National Sports Development Fund, National Cultural Fund and Fund for Technology Development and Application.
- National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.
- Swachh Bharat Kosh and Clean Ganga Fund (not for CSR spending).
- National Fund for Control of Drug Abuse.

Donations eligible at 100% subject to the 10% limit

- Donations to the Government or an approved local authority, institution or association to promote family planning.
- Donations by a company to the Indian Olympic Association or a notified association for sports infrastructure or sponsorship.

Donations eligible at 50% with no limit

- Prime Minister’s Drought Relief Fund.

Donations eligible at 50% subject to the 10% limit

- A fund or institution established in India for a charitable purpose that is a registered non-profit organisation (or approved as the Act provides).
- The Government or a local authority, for any charitable purpose other than family planning.
- An authority constituted for housing or for the planning and development of cities, towns and villages.
- A corporation set up by the Central or a State Government to promote the interests of a minority community.
- Repairs or renovation of a notified temple, mosque, gurudwara, church or other place of renown.

A purpose that is wholly or substantially religious is not a charitable purpose.

The 10% qualifying limit

The ceiling is 10% of the adjusted gross total income, which is gross total income less income on which tax is not payable and less other Chapter VIII deductions (in the 1961 Act, certain special rate incomes, such as short term capital gains under section 111A, were also excluded).

1. Allow the donations eligible at 100% or 50% without a limit in full.
2. For the donations subject to the limit, take the lower of the total of such donations and 10% of adjusted gross total income.
3. Set off the 100% donations first. Any balance of the limit is used for the 50% donations, at 50%.
4. Add the amounts to get your section 80G deduction.

Example

Mr X has an income of ?7,00,000 and donates ?1,60,000 to a charitable trust (50% with the limit). He is in the old regime.

Particulars	Amount in ?
Income before 80G	7,00,000
Donation	1,60,000
Qualifying limit (10% of 7,00,000)	70,000
Amount eligible (lower of donation and limit)	70,000
Deduction at 50%	35,000
Income after 80G	6,65,000

Tax comparison	Amount in ?
Tax before donation, with cess	54,600
Tax after donation, with cess	47,320
Tax saved	7,280

Proof and reporting of the donation

- Ask the charity for a donation receipt with your name and address, the amount, the mode of payment and the charity's PAN and registration details.
- A registered charity must report your donation to the Income Tax Department every year and issue you a donation certificate. For FY 2025-26 these are the statement in Form 10BD and the certificate in Form 10BE. Under the Income-tax Rules, 2026 the statement is Form 113 and the certificate is Form 114.
- Under section 133(6), your claim for a donation to such a charity is allowed only on the basis of the information the charity has reported, and is subject to verification. If the charity does not report it, you may lose the deduction. Check the donation in your pre-filled return data or the annual information statement.
- In your return give the donee's name, address and PAN, the amount, and the split between cash and other modes.

Section 80GGA: research donations

Section 80GGA (section 135 in the 2025 Act) allows a deduction of the full amount paid to:

- a research association, university, college or other approved institution for scientific research, or
- a research association, university, college or other approved institution for social science or statistical research.

Conditions:

- It is not allowed if your gross total income includes business or professional income.
- A cash donation above ?2,000 does not qualify.
- The claim is allowed on the basis of information reported by the payee, subject to verification.
- The same amount cannot be claimed under any other provision.

The old section 80GGA also covered rural development, afforestation and poverty eradication funds. The 2025 Act does not list these, so do not rely on older articles for them.

Section 80G vs section 80GGA

Basis	Section 80G	Section 80GGA
Purpose	Charity and relief funds	Scientific and social science research
Rate	100% or 50%	100%

Basis	Section 80G	Section 80GGA
Limit	10% limit for some donations	No limit
Business income	Allowed	Not allowed if GTI includes business or profession income
Cash	Up to ?2,000	Up to ?2,000
Regime	Old regime only	Old regime only

Frequently asked questions

Who can claim section 80G?

Any taxpayer, including individuals, HUFs, firms and companies, but only if the donation is to an eligible fund or institution and the taxpayer is in the old tax regime where that applies.

Can I claim 80G for a cash donation?

Only up to ?2,000. A donation above ?2,000 must be paid by cheque, draft or online mode.

Are donations in kind allowed?

No. The deduction is allowed only for a donation made as a sum of money.

What is the 10% qualifying limit?

For certain donations, the amount eligible is limited to 10% of adjusted gross total income.

Is section 80G available in the new tax regime?

No. It is available only in the old tax regime.

Official sources

- Income Tax Department: Income-tax Act, 2025 (as amended by Finance Act 2026), sections 133 and 135
- Income-tax Rules, 2026 (Forms 113 and 114)
- Income Tax Department: e-Filing portal

Related reading

- What is House Rent Allowance (HRA): Exemption, Calculation and New Rules 2026
- Required Documents for ITR compliances – FY 2024-25
- Crackdown on Fraudulent ITR Claims: What Every Taxpayer Should Know

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