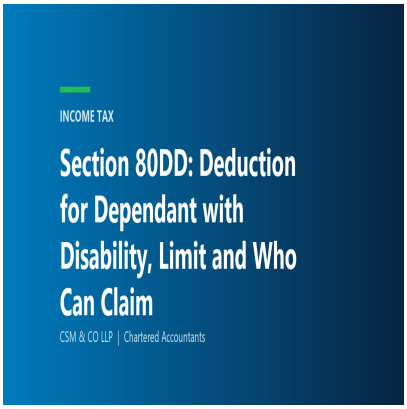

Section 80DD: Deduction for Dependant with Disability, Limit and Who Can Claim

Description

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Quick summary

- Section 80DD gives a resident individual or HUF a flat deduction of ?75,000 for a dependant with disability (40% or more), or ?1,25,000 for severe disability (80% or more).
- It does not depend on the actual amount spent, but you must have spent on the dependant's medical treatment, nursing, training or rehabilitation, or paid into an approved insurer scheme for their maintenance.
- The dependant is the spouse, children, parents, brothers or sisters, and cannot be someone who claims section 80U for themselves.
- From Tax Year 2026-27 the provision is section 127 of the Income-tax Act, 2025. It is available only in the old tax regime.

Section 80DD helps families who look after a dependant with a disability. A resident individual or Hindu undivided family (HUF) gets a fixed deduction from income, whatever the actual expense, provided they spent on the dependant's care or paid into an approved scheme for the dependant's future. It is available only under the old tax regime.

From Tax Year 2026-27 the provision is section 127 of the Income-tax Act, 2025. For FY 2025-26 (assessment year 2026-27) it is still section 80DD of the 1961 Act.

Amount of deduction

Disability of the dependant	Deduction
40% or more, but less than 80%	?75,000
Severe disability: 80% or more, including autism, cerebral palsy and multiple disabilities certified as severe	?1,25,000

The amount is fixed. You do not need bills for the amount you claim, but you must actually have incurred the spending, or paid the scheme premium, in that year.

Conditions

- The claimant must be a resident individual or HUF.
- The dependant is, for an individual, the spouse, children, parents, brothers and sisters. For a HUF, it is a member of the HUF. The dependant must be dependent wholly or mainly on the claimant.
- The claim is for a dependant, not for yourself. If you have a disability yourself, see section 80U.
- The dependant must not claim a deduction under section 80U (section 154 in the new Act) for themselves. If they do, 80DD cannot be claimed for them.
- You must either (a) spend on medical treatment (including nursing), training and rehabilitation of the dependant, or (b) pay or deposit an amount under an approved scheme of the Life Insurance Corporation or another insurer for the dependant's maintenance.
- For the insurance route, the scheme must pay an annuity or lump sum to the dependant on your death, or when you reach 60, and you must name the dependant (or a trust or other person for the dependant) to receive it.

Disabilities covered

The disability must be certified by the medical authority. The list includes blindness, low vision, leprosy-cured, hearing impairment, locomotor disability, mental retardation, mental illness, autism, cerebral palsy and multiple disabilities.

Certificate and documents

- The disability must be certified by the prescribed medical authority, such as a civil surgeon or chief medical officer of a government hospital, or a specialist neurologist where the rules provide.
- A copy of the certificate must be furnished with your return of income. Up to FY 2025-26 the form for autism, cerebral palsy and multiple disability was Form 10-IA. Under the Income-tax Rules, 2026 the certificate form is Form 30.
- If the certificate says the disability needs reassessment after a period, the deduction stops after the year the certificate expires, until you furnish a new certificate.
- If you claim the insurance route, keep the premium receipts and the policy terms.

Section 80DD vs section 80U

Basis	Section 80DD	Section 80U
Who claims	A resident individual or HUF who supports a dependant with disability	A resident individual with disability, for themselves
Amount	?75,000, or ?1,25,000 for severe disability	?75,000, or ?1,25,000 for severe disability

Basis	Section 80DD	Section 80U
Both for the same person?	Not allowed	Not allowed
Regime	Old regime only	Old regime only

If the dependant dies first

If the dependant dies before you, the amount paid or deposited under the insurance scheme is treated as your income of the year in which you receive it, and is taxed.

Remember

The deduction is in addition to other deductions such as section 80C or 80D. Check your tax under both regimes, because 80DD, like most deductions, is lost in the new regime.

Frequently asked questions

How much is the deduction under section 80DD?

?75,000 if the dependant has a disability of 40% or more, and ?1,25,000 if the disability is severe (80% or more). It is a fixed amount, not the actual expense.

Who is a dependant for section 80DD?

For an individual, the spouse, children, parents, brothers and sisters. For a HUF, a member of the HUF.

Can I claim 80DD if the dependant claims section 80U?

No. If the dependant claims 80U for themselves, you cannot claim 80DD for the same person.

Is a medical certificate needed?

Yes. A certificate from the prescribed medical authority has to be furnished with the return.

Is section 80DD 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), section 127
- Income-tax Rules, 2026 (Form 30 and Rule 61)
- Income Tax Department: e-Filing portal

Related reading

- Section 80DDB: Deduction for Medical Treatment of Specified Diseases
- Section 80C of Income Tax Act: 80C Deduction List, Limit and Examples
- Section 80U: Tax Deduction for Individuals with Disability

Disclaimer

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