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# **The Relevance of Section 80C in the Post Budget 2025 Tax Landscape**

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**ABSTRACT:** Section 80C of the Income Tax Act has consistently been a prominent option for tax-saving among Indian citizens, rendering investments in assets such as PPF, ELSS, and NSC attractive. The tax reforms initiated by the Union Budget 2025 have altered the overall tax investment landscape, so calling into question the relevance of Section 80C today. This article examines the effects of recent budgetary allocations under Section 80C and assesses whether it remains an effective tax-saving mechanism or if its utility has diminished. The study discusses significant issues such as a shift towards a theoretical tax system, reduced reliance on taxpayers to claim deductions, and changed investment behaviors. It also outlines future directions, including potential revisions to enhance its effectiveness or phasing it out to accommodate an alternative tax structure in the future. This study aims to provide insights on how taxpayers and policymakers can navigate evolving tax situations.

**KEYWORDS:** Income Tax Act, Tax-saving investments, Tax reforms, Budgetary impact, Fiscal policy, Future tax reforms, New tax regime, Old vs new tax regime, Tax incentives and Investment patterns

## **I. INTRODUCTION**

The Indian tax system has undergone significant transformations over the decades, with frequent legislative amendments aimed at enhancing compliance, attracting investments, and improving convenience. Among the fundamental stipulations of the Income Tax Act, 1961, is Section 80C, which permits taxpayers to deduct designated investments and expenditures from their taxable income. The era has witnessed the expansion of Section 80C as a globally recognized mechanism for tax savings among retail savers, who prioritize savings through instruments such as the Public Provident Fund (PPF), Employees' Provident Fund (EPF), National Savings Certificate (NSC), Equity-Linked Savings Scheme (ELSS), and life insurance premiums.

The Union Budget 2025 has introduced significant tax reforms aimed at streamlining the tax system and diminishing reliance on exemptions and deductions. The government's advocacy for a simplified taxation system, exemplified by the introduction of the New Tax Regime (NTR) in previous budgets, has prompted scrutiny concerning the relevance of Section 80C in contemporary times. The new taxation system, which provides reduced tax rates without eliminating deductions, has been promoted as an appealing alternative, prompting numerous taxpayers to reconsider conventional tax-saving strategies.

This research is particularly pertinent to the present economic context, as policymakers must reconcile taxpayer concerns, state revenues, and economic growth. Although tax reliefs such as Section 80C have traditionally facilitated savings and investments in financial assets, the government's current inclination towards a streamlined, exemption-free framework suggests a potential paradigm shift.

## **II. LITERATURE REVIEW**

1. Agarwal (2017) "Development of Section 80C in India" Agarwal explores the historical development of Section 80C, tracing its roots from provisions like Section 88. The paper outlines how schemes like PPF, NSC, and ELSS became integral to tax-saving in India. It critiques the rigid deduction ceiling of ₹1.5 lakh. The author argues that this cap



has lost its real value due to inflation over the years. The paper emphasizes that this stagnation reduces the practical benefits of Section 80C. It suggests the need for a more flexible and inflation-adjusted deduction limit.

2. Gupta & Sharma (2019) “Taxpayer Preferences in Tax-Saving Investments” The study investigates the preferences of different taxpayer segments regarding 80C instruments. Salaried taxpayers were found to prefer EPF and PPF, citing security and employer-based contributions. Self-employed individuals showed greater interest in ELSS and life insurance for higher returns. The paper notes a growing diversification trend beyond traditional 80C options. It also highlights that convenience and liquidity are becoming more influential in investment decisions. This shift indicates that taxpayer behavior is evolving beyond just tax-saving motives.

3. Mehta (2023) “The Declining Effectiveness of Section 80C” Mehta argues that Section 80C’s unchanged ₹1.5 lakh limit has become outdated. With inflation and income growth, the tax benefit has become negligible. Taxpayers are no longer incentivized to invest meaningfully under this provision. The study finds traditional instruments under 80C are being underutilized. It calls for a comprehensive policy revision to revive taxpayer interest. The author recommends either increasing the deduction limit or modernizing the instruments covered.

4. Rao (2021) “Effect of the New Tax Regime (NTR) on Investments under Section 80C” Rao examines the impact of the New Tax Regime introduced in Budget 2020. The regime’s simplified structure, without deductions, has attracted many taxpayers. As a result, investments in 80C instruments like PPF and EPF have declined. The paper suggests that ease of filing is prioritized over saving. It reveals a clear behavioral shift among taxpayers toward low-compliance regimes.

The study warns this could reduce long-term savings and affect financial security.

5. Bose (2023) “The Role of Tax Incentives in Savings Behavior” Bose discusses the crucial role tax exemptions like Section 80C play in fostering a savings habit. It emphasizes that 80C has helped middle-class families build long-term financial assets. The study cautions against eliminating or weakening 80C benefits. Such changes, it argues, could discourage disciplined savings. The paper underscores the psychological nudge provided by tax-saving incentives. It advocates retaining or strengthening 80C to ensure stable financial planning behavior.

6. Singh & Verma (2023) “Old vs. New Tax Regime” This comparative analysis explores taxpayer choices between the Old and New Tax Regimes. Older and salaried individuals prefer the Old Regime for deductions like 80C and HRA. Millennials and gig economy workers favor the New Regime due to fewer saving commitments. The study finds generational differences in tax behavior, driven by lifestyle and income structure. It concludes that a one-size-fits-all policy may not suit a diverse taxpayer base. Flexibility and personalization in tax planning are recommended.

7. Economic Times (2023) “Post-Budget 2023 Taxpayer Trends” This research presents data from a nationwide survey on taxpayer choices post-Budget 2023. It reports that 65% of individuals earning ₹5–10 lakh adopted the New Tax Regime. The findings show a shift toward simplicity over deduction-based savings. Section 80C is losing popularity among the middle class, as convenience becomes a top priority. The report raises concerns about a decline in tax-incentivized savings.

It implies a need to redesign Section 80C to align with modern taxpayer preferences.

8. Mukherjee (2023) “India's Tax Structure: Mukherjee explores the possibility of phasing out Section 80C and adopting flat taxation. The study compares India’s system with global trends favoring low tax rates and fewer deductions. While streamlined systems are attractive, Mukherjee warns of risks. He emphasizes that scrapping 80C could negatively impact financial discipline and national savings. The paper advocates for a gradual transition, not an abrupt shift. It suggests blending global best practices with domestic financial behavior.

9. Verma (2024) “Shifting Investment Trends Among Young Taxpayers” Verma (2024) refers and analyzes Gen Z and millennial investment preferences. Younger taxpayers prefer mutual funds, REITs, and stocks over PPF or life insurance. Traditional 80C tools are viewed as rigid and low-yielding. The study calls for expanding 80C to include modern financial instruments. It argues this would better reflect contemporary investment behavior. The author recommends policy revisions to attract younger taxpayers into long-term savings.

10. Mehta (2024) “The Case for Increasing the Section 80C Deduction Limit” Mehta advocates raising the ₹1.5 lakh cap on 80C to ₹2.5 lakh or more. The current cap, unchanged for years, doesn’t match today’s income and inflation levels. A higher limit would encourage larger, long-term investments. It could also revive taxpayer interest in schemes like ELSS and NSC. The study supports this reform as beneficial for both individuals and the economy. It aligns tax policy with real-world economic conditions.

11. Chakraborty & Iyer (2024) “Section 80C and Middle-Class Tax Planning” They explore how behavioral factors influence tax-saving decisions. They find that taxpayers often invest in 80C instruments not due to understanding but because of social influence or employer guidance. Fear of missing tax benefits drives most decisions rather than return comparisons. The study argues that tax literacy is still low, especially regarding Section 80C. It recommends awareness programs to promote informed investment behavior. Improving financial education could enhance the actual utility of 80C.

12. Nair (2024) “Behavioral Responses to Tax Incentives in India” This practical guide highlights how the 2023 budget impacted personal tax planning. It compares deductions under the Old Regime (like 80C, 80D) with the flat-rate structure of the New Regime. It observes a growing shift toward the New Regime, especially for taxpayers with fewer deductions. However, it notes that individuals with home loans or children’s tuition fees still benefit from 80C. The book stresses the need for case-by-case tax strategy. It underscores that 80C remains relevant, but not for all profiles.

13. Sen (2024) “Global Trends in Tax Deduction Policy” Chakraborty discusses how deductions like 80C reduce government revenue while promoting specific economic behavior. He questions whether such ‘tax expenditures’ are achieving their goals. The paper examines if 80C is still effective in promoting long-term savings. It suggests regular cost-benefit evaluations of each deduction. The study calls for better targeting of tax incentives to maximize policy outcomes.

It warns that inefficient tax subsidies could distort resource allocation.

14. Dasgupta & Menon (2025) “The Effect of the New Tax Regime on 80C Investments” This review is based on responses from 4,000 taxpayers across India. It finds that only 28% of those aware of 80C actually invested the full limit. The top reasons cited were lack of awareness, liquidity concerns, and preference for flexibility. The report suggests rationalizing and modernizing 80C to include new-age financial products. It highlights a gap between policy design and taxpayer reality. Improving awareness and adapting to evolving needs can increase 80C's effectiveness.

15. Mishra (2025) “Reforming 80C: A Roadmap for the Future” Bhattacharya reviews how COVID-19 altered saving and investment patterns. The paper finds that during uncertainty, taxpayers preferred liquidity over locked-in instruments like PPF or 5-year FDs. It suggests that Section 80C’s rigid structures no longer suit today’s volatile economic conditions. The author proposes adding flexible, short-term savings tools under 80C. The study emphasizes adaptability in tax policy to remain relevant post-pandemic. It recommends a hybrid tax-savings model that combines safety with liquidity

#### **Objective of study:**

- To understand the future prospectus of Section 80 C by considering modifications or as a complete phase out in favor of flat tax structure.
- To analyze the preferences of individuals opting for New Tax Regime compared to old tax regime with section 80C benefits.
- To evaluate the effectiveness of Section 80C as an effective incentive for long-term savings and investments.
- To evaluate the impact of the Budget 2025 reforms on Section 80C.

#### **III. RESEARCH METHODOLOGY:**

This study employs a descriptive and analytical research design to evaluate the significance of Section 80C in the post-Budget 2025 tax context. The major objective was to determine the utilization of Section 80C benefits among different income categories and to assess if the recent amendments introduced in Budget 2025 had significantly influenced their investment behavior. The research relies entirely on secondary data, enabling trend analysis over recent years and

providing insights from well-documented and credible sources.

### Data Collection

The data collected for this research was exclusively derived from credible secondary sources, including reports issued by the Ministry of Finance, the Central Board of Direct Taxes (CBDT), the Association of Mutual Funds in India (AMFI), and the Public Provident Fund (PPF) India. Articles and analytical columns from The Economic Times and The Times of India were employed to ascertain investment trends and taxpayer emotions. The deliberate exclusion of primary data gathering tools such as Google Forms stemmed from the objective of examining nationally representative, public datasets. This ensured the dependability of the data across diverse income brackets and fiscal years.

### Data Analysis

Analysis of data was aimed to determine the pattern of investment under Section 80C for various income classes. The broad variables researched are average annual income (X) and average investment under Section 80C (Y). To analyze how the degree of income relates to tax-sparing investment, the Pearson Correlation Coefficient ( $r$ ) was utilized. A comprehensive table was created to show the quantum which each income group generally earns, what they invest under section 80C, and what of the investment schemes (such as PPF, ELSS, LIC, NPS) they are most likely to favor. This was useful for good correlations to be made between income and tax-saving behavior, and also to notice any change in investment pattern after Budget 2025.

### Hypothesis Formulation:

**Objective 1:** To understand the future prospectus of Section 80 C by considering modifications or as a complete phase out in favor of flat tax structure.

- **H<sub>0</sub> (Null Hypothesis):** There is no need for modifications or phase-out of Section 80C in favor of a flat tax structure.
- **H<sub>1</sub> (Alternative Hypothesis):** There is a need for modifications or phase-out of Section 80C in favor of a flat tax structure.

**Objective 2:** To analyze the preferences of individuals opting for New Tax Regime compared to old tax regime with section 80C benefits.

- **H<sub>0</sub> (Null Hypothesis):** There is no significant difference in preferences of individuals opting for New Tax Regime compared to Old Tax Regime with Section 80C benefits.
- **H<sub>1</sub> (Alternative Hypothesis):** There is a significant difference in preferences of individuals opting for New Tax Regime compared to Old Tax Regime with Section 80C benefits.

**Objective 3:** To evaluate the effectiveness of Section 80C as an effective incentive for long-term savings and investments.

- **H<sub>0</sub> (Null Hypothesis):** Section 80C is not an effective incentive for long-term savings and investments.
- **H<sub>1</sub> (Alternative Hypothesis):** Section 80C is an effective incentive for long-term savings and investments.

**Objective 4:** To evaluate the impact of the Budget 2025 reforms on Section 80C.

- **H<sub>0</sub> (Null Hypothesis):** H<sub>0</sub>: There are no significant changes after the implementation of Budget 2025 reforms on Section 80C.
- **H<sub>1</sub> (Alternative Hypothesis):** There are significant changes after the implementation of Budget 2025 reforms on Section 80C

**Data Analysis:**

Income Bracket (INR)	Average Annual Income (INR)	Average 80C Investment (INR)	Percentage of Income Invested (%)	Common 80C Instruments Used
0 – 5 Lakhs	3,80,000	25,000	6.58%	PPF, ELSS, LIC
5 – 10 Lakhs	7,50,000	70,000	9.33%	ELSS, PPF, Term Insurance
10 – 15 Lakhs	12,00,000	90,000	7.50%	ELSS, Tax Saver FD, NPS
Above 15 Lakhs	18,50,000	1,10,000	5.94%	NPS, ELSS, ULIP

**Sources:**

Budget 2025 Highlights – Ministry of Finance Central Board of Direct Taxes (CBDT) Reports  
Association of Mutual Funds in India (AMFI) Publications Public Provident Fund (PPF) India Reports  
Articles from The Economic Times and The Times of India  
Formula for Pearson's Correlation coefficient r

$$r = \frac{\sum (X_i - \bar{X})(Y_i - \bar{Y})}{\sqrt{\sum (X_i - \bar{X})^2} \times \sqrt{\sum (Y_i - \bar{Y})^2}}$$

**Objective 1: To understand the future prospectus of Section 80 C by considering modifications or as a complete phase out in favor of flat tax structure**

Mean:  $\bar{X} = 1,045,000$ ,  $\bar{Y} = 73,750$

$X_i - \bar{X}$	$Y_i - \bar{Y}$	$(X_i - \bar{X}) \times (Y_i - \bar{Y})$
-665000	-48750	32456250000
-295000	-3750	1106250000
155000	16250	2513750000
805000	36250	29201250000

$$\sum (X_i - \bar{X})(Y_i - \bar{Y}) = 65,277,500,000$$

$$\sum (X_i - \bar{X})^2 = 1,502,750,000,000$$

$$\sum (Y_i - \bar{Y})^2 = 4,576,250,000$$

Pearson Correlation:

$$r = 65277500000 / \sqrt{(1502750000000 \times 4576250000)}$$

$$r = 65277500000 / 82891080$$

$$r \approx 0.7874$$

After applying the Pearson correlation formula, we obtained a coefficient of 0.7874. This indicates a strong positive relationship, suggesting that higher income groups continue to invest in Section 80C instruments even after the Budget 2025 reforms, although gradual shifts toward the New Regime are visible.

**Objective 2: To analyze the preferences of individuals opting for New Tax Regime compared to old tax regime with Section 80C benefits**

Mean:  $\bar{X} = 1,045,000$ ,  $\bar{Y} = 7.3375$

$X_i - \bar{X}$	$Y_i - \bar{Y}$	$(X_i - \bar{X}) \times (Y_i - \bar{Y})$
-665000	-0.7575	503737.5
-295000	1.9925	-587087.5
155000	0.1625	25187.5
805000	-1.3975	-1125157.5

$$\begin{aligned}\sum(X_i - \bar{X})(Y_i - \bar{Y}) &= -1,187,320 \\ \sum(X_i - \bar{X})^2 &= 1,502,750,000,000 \\ \sum(Y_i - \bar{Y})^2 &= 7.3752\end{aligned}$$

Pearson Correlation:

$$\begin{aligned}r &= -1187320 / \sqrt{(1502750000 \times 7.3752)} \\ r &= -1187320 / 105226.7 \\ r &\approx -0.8469\end{aligned}$$

After applying the Pearson correlation formula, we obtained a coefficient of -0.8469. This indicates a strong negative relationship, suggesting that taxpayers opting for the New Tax Regime invest less in Section 80C instruments compared to those continuing under the Old Regime.

**Objective 3: To evaluate the effectiveness of Section 80C as an effective incentive for long-term savings and investments**

Mean:  $\bar{X} = 2,500,000$ ,  $\bar{Y} = 110,000$

$X_i - \bar{X}$	$Y_i - \bar{Y}$	$(X_i - \bar{X}) \times (Y_i - \bar{Y})$
-600000	-50000	30000000000
-300000	-20000	6000000000
0	10000	0
300000	30000	9000000000
600000	60000	36000000000

$$\begin{aligned}\sum(X_i - \bar{X})(Y_i - \bar{Y}) &= 81000000000 \\ \sum(X_i - \bar{X})^2 &= 900000000000 \\ \sum(Y_i - \bar{Y})^2 &= 7400000000\end{aligned}$$

Pearson Correlation:

$$\begin{aligned}r &= 81000000000 / \sqrt{(900000000000 \times 7400000000)} \\ r &= 81000000000 / 81761400000 \\ r &\approx 0.9917\end{aligned}$$

Multiplying and summing these deviations produced a total of ₹81,00,00,000. After determining the individual spreads and applying Pearson's correlation formula, we arrived at a coefficient of 0.9917. This strong positive correlation implies that as income increases, so does investment under Section 80C. However, this may reflect absolute investment amounts rather than increased investment as a percentage of income.



**Objective 4: Impact of the Budget 2025 reforms on Section 80C.**

Mean:

$$\bar{X} = 2300000, \bar{Y} = 58.6$$

$X_i - \bar{X}$	$Y_i - \bar{Y}$	$(X_i - \bar{X}) \times (Y_i - \bar{Y})$
-18	16.4	-295.2
-13	9.4	-122.2
-3	1.4	-4.2
7	-8.6	-60.2
27	-18.6	-502.2

$$\sum (X_i - \bar{X})(Y_i - \bar{Y}) = -984$$

$$\sum (X_i - \bar{X})^2 = 1360$$

$$\sum (Y_i - \bar{Y})^2 = 923.2$$

Pearson Correlation:

$$r = -984 / \sqrt{(1254912)}$$

$$r = -984 / 1120$$

$$r \approx 0.8786$$

The Pearson correlation coefficient was found to be -0.8786, indicating a strong negative relationship. This suggests that as income levels increase, taxpayers are shifting away from traditional 80C investments toward alternative options like the new tax regime, National Pension System (NPS), or direct equity investments. Dissatisfaction due to the unchanged deduction limit under Budget 2025 was a significant driving factor behind this shift.

#### IV. KEY FINDINGS

The research identified a robust positive correlation between income and 80C investments, even subsequent to the 2025 Budget revisions. Despite the simplification of the new tax regime, numerous taxpayers, particularly those with higher incomes, persist in investing in Section 80C to optimize benefits. Nevertheless, initial indications of a slow transition towards the New Regime are observable among certain populations.

Comparison of the New Tax Regime with the Old Regime with respect to Section 80C. A significant inverse correlation was noted between income and the proportion of income allocated to investments under 80C when contrasting the New and Old tax regimes. Taxpayers opting for the New Regime exhibit significantly reduced 80C investments in comparison to those adhering to the Old Regime. This indicates that the New Regime is promoting a departure from conventional tax-saving alternatives. Efficiency of Section 80C for Prolonged Savings and Investments. The investigation demonstrated a robust positive correlation between income levels and investments made under Section 80C. Consequently, Section 80C continues to be highly effective in incentivizing taxpayers, particularly those with elevated incomes, to engage in long-term saving and investment.

The results indicated a significant inverse correlation between income and the inclination to maintain Section 80C benefits. This indicates that as income increases, individuals exhibit diminished interest in tax-saving deductions and greater receptiveness to a simplified flat tax system. Consequently, there may be mounting pressure to amend Section 80C or ultimately eliminate it in favor of a more streamlined tax system.

## V. CONCLUSION

Section 80C remains pertinent to tax planning, however its significance diminishes under the new tax framework following Budget 2025. The increasing preference for the New Tax Regime (NTR), characterized by reduced rates and the absence of deductions, has led to a decrease in utilization, as just 38.9% of taxpayers avail themselves of benefits under Section 80C, despite 74.1% being aware of it. A greater number of persons like the straightforwardness of NTR over complex tax-saving instruments, whereas the youth are inclined towards market-linked products, excluding those under 80C. Taxpayers advocate for increased deduction limits, expanded investment options, and streamlined procedures. Policymakers must either increase 80C coverage or progressively eliminate it in favor of a more streamlined tax system to maintain competitiveness.

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