

## Comparative Analysis – Valuation of Salary Perquisites

(Rule 3 of Income-tax Rules, 1962 vs Rule 15 of Income-tax Rules, 2026)

### 1. ♦ Overall Framework

Particulars	Old Rule (1962)	New Rule (2026)	Key Change
Governing Rule	Rule 3	Rule 15	Renumbered
Terminology	Previous Year	Tax Year	Alignment with new Act
Structure	Narrative format	Table-based (I-IV)	Improved clarity

### 2. 🏠 Residential Accommodation

Particulars	Old Rule	New Rule	Change
Govt accommodation	License fee basis	Same	No change
Non-govt owned	10% / 7.5% / 5% of salary	Same	No change
Leased accommodation	Lower of rent or 10% salary	Same	No change
Furnished accommodation	10% of furniture cost (within table)	Separate clause (2)(e)	Structural change only
CII cap	Applicable	Retained with clarity	No change

### 3. 🏨 Hotel Accommodation

Particulars	Old Rule	New Rule	Change
Valuation	24% of salary or actual	Same	No change
Transfer exemption (15 days)	Available	Available	No change

### 4. 🚗 Motor Car Perquisite (Major Change)

Particulars	Old Rule	New Rule	Change
Mixed use (≤1.6L engine)	₹1,800 p.m.	₹5,000 p.m.	Significant increase
Mixed use (>1.6L engine)	₹2,400 p.m.	₹7,000 p.m.	Significant increase
Employee bears cost	₹600 / ₹900 p.m.	₹2,000 / ₹3,000 p.m.	Increase
Chauffeur	₹900 p.m.	₹3,000 p.m.	Increase
Electric vehicles	Not specified	Specifically covered	Clarification

#### 5. 🧑‍🔧 Basic Amenities (Sweeper, Utilities, etc.)

Particulars	Old Rule	New Rule	Change
Domestic help	Actual cost	Same	No change
Gas, electricity, water	Actual / manufacturing cost	Same	No change

#### 6. 🎓 Education Facility

Particulars	Old Rule	New Rule	Change
Exemption limit	₹1,000 per month per child	₹3,000 per month per child	Increased limit

#### 7. 🍽️ Free Food & Beverages

Particulars	Old Rule	New Rule	Change
Exemption	₹50 per meal	₹200 per meal	Increased limit
New tax regime	Not relevant	Not available u/s 115BAC	Restriction

#### 8. 🎁 Gifts

Particulars	Old Rule	New Rule	Change
Exemption limit	₹5,000 p.a.	₹15,000 p.a.	Increased limit

#### 9. 💰 Interest-Free / Concessional Loan

Particulars	Old Rule	New Rule	Change
Threshold exemption	₹20,000	₹2,00,000	Significant increase
Medical loan	Exempt	Restricted if reimbursed by insurance	Tightened provision

**10. 🏠 Credit Card & Club Expenses**

Particulars	Old Rule	New Rule	Change
Credit card expenses	Taxable unless official	Same	No change
Club membership	Allowed with conditions	Corporate membership clarified	Clarification

**11. 📦 Movable Assets**

Particulars	Old Rule	New Rule	Change
Use of assets	10% p.a. of cost	Same	No change
Transfer of assets	Depreciated value	Same	No change
Exclusions	Limited clarity	Explicit (laptops, mobiles, etc.)	Clarification