

Awareness of Salaried Individual in Tax Planning - A study in Salem District

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INTRODUCTION:

India is a diverse country with a huge population of 1.28 crore people (GOI, 2011). This diversity of the people in India, such as, economic, social and cultural, etc., made the people to choose their vocation (www.planningcommission.nic.in). Majority of the people in India have been choosing their vocation in employment sector and they eke out and sustain their living with the help of the salary they get out of their employment. These people are highly cost conscious in the sense that they always spend their salary in the manner that protects them for present and future of their life cycle (Mayya, 1996; Pandiyan & Aranganathan, 2012). The chief reason for this is that, in India, tax on income is higher, compared to other countries in the world and the individual is trying his best to maximise returns on investment and minimise his/her tax outgo. The Government of India also offers tax sops to its people by way of concessions of tax if an individual deposits his/her savings in certain investment avenues in order to attract capital and at the same time reduce tax burden of an individual. These incentives of the Government have led the people of the country, particularly the salaried class, to go for tax planning in order to reduce tax liability (Vasanthi, 2015).

One of the important components in the investment pattern of a salaried individual is tax planning. Tax Planning refers to the tax payer's ability to manage personal taxation issues such as computation of tax liability, tax savings, and payment of taxes on time and timely filing of tax returns (Vito Tanzi & Howell Zee, 2001). In order to handle the issues relating to tax management, salaried individual who pays tax must be aware as well as knowledgeable about the basic concepts of personal taxation. Tax literacy plays a vital role among the tax payers of salaried individuals. Tax literacy is a knowledge possessed by the assesseees to manage their tax liability effectively. It is commonly alleged that Indian taxation system is difficult to understand. In this backdrop, the present study has analysed the awareness on tax laws and factors influencing investment behaviour of the salaried individuals (Puneet Bhushan & Yajulu Medury, 2013).

Statement Of The Problem

Most of the salaried tax payers in India expect their tax burden reduced and to heed to their request, the Government offers various tax incentives, in order to boost the economy. The result is that most of the investment decisions are focused on tax planning. The focal point of this study is regarding the investment pattern of salaried individuals towards tax planning. Hence, based on the above issues, the following research questions are probed.

- What is the level of awareness of the salaried individuals in the light of tax planning?

Review of literature

Thomas and Richard (2002) have examined the development of tax reduction strategies in corporate and personal financial planning. Tax payment was the largest annual expenditure for the majority of Americans. The study found that tax reduction strategies were categorized in the form of charitable-giving techniques, ways to maximize business deductions, shifting income to family members, education tax incentives, retirement planning and small business tax considerations.

Chitta Ranjan Sarkar (2004) identified that the tax incentives in India motivated the tax payers to save and invest more, particularly in rural and backward areas of the country. The study critically evaluated the policy of liberal income tax exemptions and concessions to accelerate the pace of economic growth in India. This study deliberated on various theoretical issues related to the operation of tax incentives and also provided an overview of the present system of income tax incentives in India. The study also made an attempt to compare the tax incentive system of India with UK, USA, France, Japan, Malaysia and Singapore.

Kristina Murphy (2004) has focused on the attitude and perception of the taxpayers and tax practitioners towards the Australian tax system. The results of independent sample t-tests revealed that there was a significant difference found among the 'aggressive' and 'non-aggressive' taxpayers.

Amrizah and Nero (2005) have analysed the tax awareness level and tax liability of the salaried individuals. The study identified that the salaried individuals were having moderate level of awareness on computation of taxable income, deductible deductions, claimable tax reliefs and rebates.

Data Analysis and interpretation:

Awareness of tax deduction is important for salaried individuals to reduce their tax liability. Salaried individuals shall improve their awareness through different visual and non-visual Medias (*Rini Hastuti, 2014; Al Adham, 2016*). In this section, awareness of the salaried tax payers on various deductions available under Income Tax Act has been analysed. In this regard, One-sample 't' test is used to test the significance of the variables included in the awareness of the salaried individuals on deductions under Income Tax Act.

Table – 1.2

**One-sample Statistics for Awareness of Salaried Individuals
on Deductions under Income Tax Act**

Variables	Mean	Std. Deviation	Std. Error
House Rent Allowance is exempted up to a certain limit	4.17	1.029	.040
Children Education and Hostel Expenditure Allowance for maximum two children	4.43	.779	.030

Variables	Mean	Std. Deviation	Std. Error
Transport Allowance	4.28	.842	.033
Professional Tax	4.17	.832	.032
Interest on Housing Loan	4.12	.850	.033
Dividend received from Equities or mutual funds are exempted from the payment of tax	3.07	.919	.036
Insurance Premium	4.31	.746	.029
Contribution to Provident Fund	4.27	.789	.030
Investment in National Savings Certificate and Post Office Savings	4.16	.925	.036
Tuition fees paid to children for maximum two children	4.29	.834	.032
Subscription to Mutual Fund	3.87	.946	.037
Repayment of Housing Loan (Principal Amount)	4.25	.851	.033
Fixed Deposits in Scheduled Banks/ Housing Finance Corporations for not less than 5 Years	4.15	.874	.034
Contribution to Pension Fund	4.11	.786	.030
Deduction in respect of Health Insurance Policy	4.21	.859	.033
Treatment of Handicapped Dependents	3.45	.836	.032
Interest on Loan taken for Higher Education	4.32	.811	.031
Donation to Charitable Fund	4.25	.721	.028

The mean values of eighteen variables range from 3.07 to 4.43 with consistent standard deviation. The standard error means are also found to be consistent for all the eighteen variables. The salaried individuals possessed high level of awareness about certain deductions under the Income Tax Act. Hence, it is also observed that the salaried individuals are having moderate level of awareness on the deductions allowable to dividend received from equities or mutual funds, subscription to mutual fund and treatment of handicapped dependents (Table - 1.2).

Table – 1.3
One-Sample ‘t’ test for Awareness of Salaried
Individuals on Deductions under Income Tax Act

Variables	Test Value = 3					
	t	df	Sig.	Mean Differen ce	95% Confidence Interval of the Difference	
					Low er	Upper
House Rent Allowance is exempted up to a certain limit	29.317	669	.000	1.166	1.09	1.24
Children Education and Hostel Expenditure Allowance for maximum two children	47.374	669	.000	1.425	1.37	1.48
Transport Allowance	39.300	669	.000	1.279	1.22	1.34
Professional Tax	36.305	669	.000	1.167	1.10	1.23
Interest on Housing Loan	34.031	669	.000	1.118	1.05	1.18
Dividend received from Equities or mutual funds are exempted from the payment of tax	45.316	669	.000	1.306	1.25	1.36
Insurance Premium	30.215	669	.000	1.073	1.00	1.14
Contribution to Provident Fund	41.687	669	.000	1.270	1.21	1.33
Investment in National Savings Certificate and Post Office Savings	32.466	669	.000	1.160	1.09	1.23
Tuition fees paid to children for maximum two children	39.973	669	.000	1.288	1.22	1.35
Subscription to Mutual Fund	33.103	669	.000	1.210	1.14	1.28
Repayment of Housing Loan (Principal Amount)	38.093	669	.000	1.252	1.19	1.32
Fixed Deposits in Scheduled Banks/ Housing Finance Corporations for not less than 5 Years	34.035	669	.000	1.149	1.08	1.22

Variables	Test Value = 3					
	t	df	Sig.	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Contribution to Pension Fund	36.546	669	.000	1.110	1.05	1.17
Deduction in respect of Health Insurance Policy	36.365	669	.000	1.207	1.14	1.27
Treatment of Handicapped Dependents	35.602	669	.000	1.149	1.09	1.21
Interest on Loan taken for Higher Education	42.159	669	.000	1.321	1.26	1.38
Donation to Charitable Fund	44.896	669	.000	1.251	1.20	1.31

The 't' values of all the variables relating to salaried individuals' awareness on deductions under Income Tax Act are statistically significant at 5 percent level. It shows that the salaried individuals possessed adequate knowledge on various deductions under Income Tax Act (Table – 1.2).

Classification of Salaried Individuals Based on Awareness on Deductions under Income Tax Act, 1961

The classification of salaried individuals is done through K-means cluster analysis. It is useful to identify the heterogeneous groups of salaried individuals, based on the awareness on deductions under the Income Tax Act. This analysis is useful to identify the different groups of salaried individuals with homogeneous qualities. Hierarchical cluster with agglomeration schedule is useful in determining the number of clusters.

The following results highlight the cluster centres based on the awareness on deductions under Income Tax Act, 1961. The final cluster brings three categories which are segmented into strong, moderate and weak. Variables with more than 4 have been designated as 'strong', but below 4 and above 3 have been considered as 'moderate' and finally, variables with below 3 clusters have been categorised as 'weak'.

Table – 1.3

Final Cluster Centres Based on Awareness of Salaried Individuals on Deductions under Income Tax Act, 1961

Variable	Clusters		
	Medium	Low	High
Level of Awareness	3.29 (Moderate)	2.61 (Weak)	4.25 (Strong)

The final cluster centre table reveals that there exist three heterogeneous groups of salaried individuals (Table - 3.4).

Table – 1.4

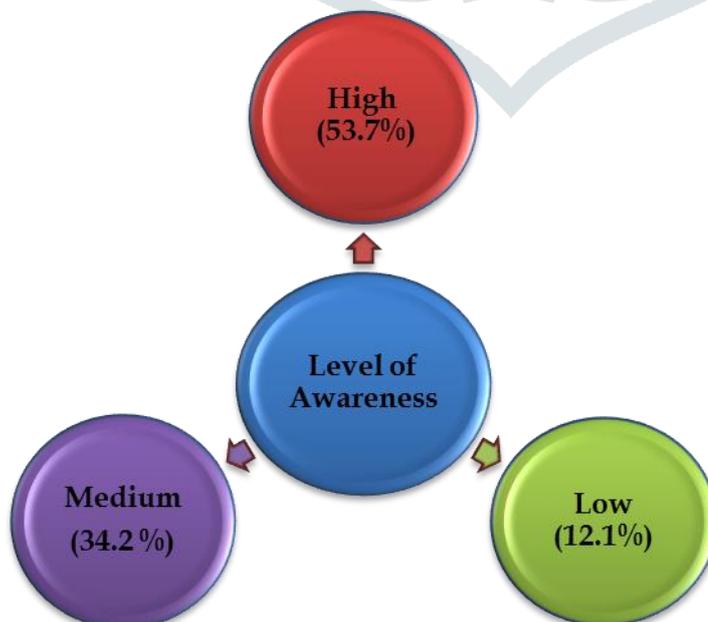
Number of Cases in Each Cluster

Clusters	Frequency	Percent
Medium	229	34.2
Low	81	12.1
High	360	53.7
Total	670	100.0

The third cluster of salaried individuals (53.7 percent) are having high level of awareness on various deductions under Income Tax Act. It is observed that the first cluster of salaried individuals (34.2 percent) are in the moderate level of awareness and the second cluster of salaried individuals (12.1 percent) are in the low level of awareness on deductions under Income Tax Act (Table 1.4 and Figure - 1.1).

Figure – 1.1

Classification of Salaried Individuals Based on Awareness on Deductions under Income Tax Act, 1961



Association between Demographic Profile of Salaried Individuals and Level of Awareness on Deductions under Income Tax Act, 1961

The demographic profile of the salaried individuals is considered as one of the most important aspects in behavioural studies. So, it is indispensable to identify the influence of the demographic profile on the level of awareness on deductions under Income Tax Act, 1961. In this regard, the Cross-tab analysis is performed between the level of awareness and demographic profile of the salaried individuals. Further, chi-square test is also applied to test the proximity of the same.

Table – 1.5

Age and Level of Awareness

Age	Level of Awareness			Total
	Medium	Low	High	
Below 30	45	4	55	104
31-40	46	12	100	158
41-50	79	43	116	238
Above 50	59	22	89	170
Total	229	81	360	670

Age and level of awareness reveal that the salaried individuals in the age group of 41-50 with a maximum frequency of 116 (17.3 percent) are having high level of awareness on various deductions under Income Tax Act (Table – 1.5).

The following table indicates the nature of association between age and level of awareness on deductions under the Income Tax Act.

Table – 1.6

Association between Age and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	23.269	6	.001
Likelihood Ratio	24.631	6	.000
Linear-by-Linear Association	.656	1	.003

Hypothesis: *There is no association between age and level of awareness*

The chi-square test shows that the Pearson chi-square value is 23.269, Likelihood Ratio is 24.631 and the Linear-by-linear Association is .656. All the probabilistic values are significant at 5 percent level. Hence, the null hypothesis is rejected. Therefore, it is concluded that there is an association found between age and level of awareness on deductions under the Income Tax Act (Table – 1.6).

Table – 1.7
Gender and Level of Awareness

Gender	Level of Awareness			Total
	Medium	Low	High	
Male	118	42	185	345
Female	111	39	175	325
Total	229	81	360	670

Gender and level of awareness indicate that the male respondents with a maximum frequency of 185 (27.6 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.7).

The following table indicates the nature of association between gender and level of awareness on deductions under the Income Tax Act.

Table – 1.8

Association between Gender and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	2.408	2	.300
Likelihood Ratio	2.422	2	.298
Linear-by-Linear Association	.296	1	.587

Hypothesis: *There is no association between gender and level of awareness*

The chi-square test divulges that the Pearson chi-square value is 2.408, Likelihood Ratio is 2.422 and the Linear-by-linear Association is .296. All the probabilistic values are not significant at 5 percent level. Hence, the null hypothesis is accepted. Therefore, it is concluded that there is no association found between gender and level of awareness on deductions under the Income Tax Act (Table – 1.8).

Table – 1.9

Educational Qualification and Level of Awareness

Education	Level of Awareness			Total
	Medium	Low	High	
Up to HSC	25	11	55	91
Diploma/Technical	75	25	106	206
Graduate	105	42	169	316
Professional	24	3	30	57
Total	229	81	360	670

Educational qualification and level of awareness portray that the graduate category salaried individuals with a maximum frequency of 169 (25.2 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.9).

The following table indicates the nature of association between educational qualification and level of awareness on deductions under the Income Tax Act.

Table – 1.10
Association between Educational Qualification and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	6.180	6	.403
Likelihood Ratio	6.745	6	.345
Linear-by-Linear Association	1.054	1	.305

Hypothesis: *There is no association between educational qualification and level of awareness*

The chi-square test indicates that the Pearson chi-square value is 6.180, Likelihood Ratio is 6.745 and the Linear-by-linear Association is 1.054. All the probabilistic values are not significant at 5 percent level. Hence, the null hypothesis is accepted. Therefore, it is concluded that there is no association found between educational qualification and level of awareness on deductions under the Income Tax Act (Table – 1.10).

Table – 1.11
Marital Status and Level of Awareness

Marital Status	Level of Awareness			Total
	Medium	Low	High	
Married	181	77	280	538
Unmarried	48	4	80	132
Total	229	81	360	670

Marital status and level of awareness divulges that the married respondents with a maximum frequency of 280 (41.7 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.11)

The following table indicates the nature of association between marital status and level of awareness on deductions under the Income Tax Act.

Table – 1.12

Association between Marital Status and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	12.835	2	.002
Likelihood Ratio	16.550	2	.000
Linear-by-Linear Association	1.429	1	.000

Hypothesis: *There is no association between marital status and level of awareness*

The chi-square test shows that the Pearson chi-square value is 12.835, Likelihood Ratio is 16.550 and the Linear-by-linear Association is 1.429. All the probabilistic values are significant at 5 percent level. Hence, the null hypothesis is rejected. Therefore, it is concluded that there is an association found between marital status and level of awareness on deductions under the Income Tax Act (Table – 1.12).

Table – 1.13

Nature of Family and Level of Awareness

Nature of Family	Level of Awareness			Total
	Medium	Low	High	
Joint family	84	33	122	239
Nuclear	145	48	238	431
Total	229	81	360	670

The nature of family and level of awareness depicts that the salaried individuals belong to a nuclear family with a maximum frequency of 238 (35.5 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.13).

The following table indicates the nature of association between nature of family and level of awareness on deductions under the Income Tax Act.

Table – 1.14

Association between Nature of Family and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	1.507	2	.004
Likelihood Ratio	1.494	2	.000
Linear-by-Linear Association	.589	1	.026

Hypothesis: *There is no association between nature of family and level of awareness*

The chi-square test shows that the Pearson chi-square value is 1.507, Likelihood Ratio is 1.494 and the Linear-by-linear Association is .589. All the probabilistic values are significant at 5 percent level. Hence, the null hypothesis is rejected. Therefore, it is concluded that there is an association found between nature of family and level of awareness on deductions under the Income Tax Act (Table – 1.14).

Table – 1.15
Nature of Employment and Level of Awareness

Nature of Employment	Level of Awareness			Total
	Medium	Low	High	
Government	156	45	245	446
Private	73	36	115	224
Total	229	81	360	670

Nature of employment and level of awareness indicates that the salaried individuals working in the government sectors with a maximum frequency of 245 (36.5 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.15).

The following table indicates the nature of association between nature of employment and level of awareness on deductions under the Income Tax Act.

Table – 1.16
Association between Nature of Employment and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	5.020	2	.081
Likelihood Ratio	4.836	2	.089
Linear-by-Linear Association	.126	1	.873

Hypothesis: *There is no association between nature of employment and level of awareness*

The chi-square test reveals that the Pearson chi-square value is 5.020, Likelihood Ratio is 4.836 and the Linear-by-linear Association is .126. All the probabilistic values are not significant at 5 percent level. Hence, the null hypothesis is accepted. Therefore, it is concluded that there is no association found between nature of employment and level of awareness on deductions under the Income Tax Act (Table – 1.16).

Table – 1.17
Occupation and Level of Awareness

Occupation	Level of Awareness			Total
	Medium	Low	High	
Clerical	29	15	32	76
Managerial	56	28	61	145
Teaching	144	38	267	449
Total	229	81	360	670

Occupation and level of awareness shows that teaching category salaried individuals with a maximum frequency of 267 (39.8 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.17).

The following table indicates the nature of association between occupation and level of awareness on deductions under the Income Tax Act.

Table – 1.18
Association between Occupation and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	24.916	4	.000
Likelihood Ratio	24.256	4	.000
Linear-by-Linear Association	8.290	1	.004

Hypothesis: *There is no association between occupation and level of awareness*

The chi-square test reveals that the Pearson chi-square value is 24.916, Likelihood Ratio is 24.256 and the Linear-by-linear Association is 8.290. All the probabilistic values are significant at 5 percent level. Hence, the null hypothesis is rejected. Therefore, it is concluded that there is an association found between occupation and level of awareness on deductions under Income Tax Act (Table – 1.18).

Table – 3.20
Annual Income and Level of Awareness

Annual Income	Level of Awareness			Total
	Medium	Low	High	
Up to ₹ 3,00,000	27	11	33	71
₹ 3,00,001-5,00,000	40	15	91	146
₹ 5,00,001-₹7,00,000	102	34	150	286
Above ₹ 7,00,000	60	21	86	167

Total	229	81	360	670
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The annual income and level of awareness identified that the salaried individuals with annual income of ₹5,00,001- ₹7,00,000 with a maximum frequency of 150 (22.3 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.19).

The following table indicates the nature of association between annual income and level of awareness on deductions under the Income Tax Act.

Table – 1.20

Association between Annual Income and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	6.673	6	.352
Likelihood Ratio	6.704	6	.349
Linear-by-Linear Association	.368	1	.544

Hypothesis: *There is no association between annual income and level of awareness*

The chi-square test exhibits that the Pearson chi-square value is 6.673, Likelihood Ratio is 6.704 and the Linear-by-linear Association is .368. All the probabilistic values are not significant at 5 percent level. Hence, the null hypothesis is accepted. Therefore, it is concluded that there is no association found between annual income and level of awareness on deductions under the Income Tax Act (Table – 1.20).

Table – 1.21

Annual Savings and Level of Awareness

Annual Savings	Level of Awareness			Total
	Medium	Low	High	
Below ₹ 1,00,000	46	16	82	144
₹ 1,00,001-2,00,000	131	49	190	370
Above ₹ 2,00,000	52	16	88	156
Total	229	81	360	670

Annual savings and level of awareness indicate that the salaried individuals who save ₹1,00,001-2,00,000 with a maximum frequency of 190 (28.3 percent) are highly aware of the deductions under the Income Tax Act (Table – 1.21).

The following table indicates the nature of association between annual savings and level of awareness on deductions under the Income Tax Act.

Table – 1.22

Association between Annual Savings and Level of Awareness

Tests	Value	df	Sig.
Pearson Chi-Square	2.236	4	.692
Likelihood Ratio	2.251	4	.690
Linear-by-Linear Association	.022	1	.883

Hypothesis: *There is no association between annual savings and level of awareness*

The chi-square test divulges that the Pearson chi-square value is 2.236, Likelihood Ratio is 2.251 and the Linear-by-linear Association is .022. All the probabilistic values are not significant at 5 percent level. Hence, the null hypothesis is accepted. Therefore, it is concluded that there is no association found between annual savings and level of awareness on deductions under the Income Tax Act (Table – 1.22).

Findings:

- ❖ The salaried individuals possessed adequate knowledge on various deductions under the Income Tax Act.
- ❖ The salaried individuals are having moderate level of awareness on the deductions allowable to dividends received from equities or mutual funds, subscription to mutual funds and treatment of handicapped dependents.
- ❖ 53.7 percent of salaried individuals are having high level of awareness on various deductions under the Income Tax Act followed by 34.2 percent with a moderate level of awareness and 12.1 percent with low level of awareness.
- ❖ Age and level of awareness reveal that the salaried individuals in the age group of 41-50 are having high level of awareness on various deductions under the Income Tax Act.
- ❖ There is an association found between the age and level of awareness on deductions under the Income Tax Act.
- ❖ Gender and level of awareness indicate that the male respondents are highly aware about deductions under Income Tax Act.
- ❖ There is no association found between gender and the level of awareness on deductions the under Income Tax Act.
- ❖ Educational qualification and level of awareness portray that the graduate category salaried individuals are highly aware of the deductions under Income Tax Act.
- ❖ There is no association found between the educational qualification and level of awareness on deductions under the Income Tax Act.

- ❖ Marital status and level of awareness reveals that married respondents are highly aware of the deductions under the Income Tax Act.
- ❖ There is an association found between the marital status and level of awareness on deductions under the Income Tax Act.
- ❖ Nature of family and level of awareness depict that the salaried individuals belong to nuclear family are highly aware of the deductions under the Income Tax Act.
- ❖ There is an association found between the nature of family and level of awareness on deductions under the Income Tax Act.
- ❖ Nature of employment and level of awareness indicate that the salaried individuals working in the government sectors are highly aware of the deductions under the Income Tax Act.
- ❖ There is no association found between the nature of employment and level of awareness on deductions under the Income Tax Act.
- ❖ Occupation and level of awareness show that the teaching category salaried individuals are highly aware of the deductions under the Income Tax Act.
- ❖ There is an association found between the occupation and level of awareness on deductions under the Income Tax Act.
- ❖ Annual income and level of awareness identified that the salaried individuals with annual income between ₹5,00,001-₹7,00,000 are highly aware of the deductions under the Income Tax Act.
- ❖ There is no association found between the annual income and level of awareness on deductions under the Income Tax Act.
- ❖ Annual savings and level of awareness indicate that the salaried individuals who save between ₹ 1,00,001-2,00,000 are highly aware of the deductions under Income Tax Act.
- ❖ There is no association found between the annual savings and level of awareness on deductions under the Income Tax Act.

SUGGESTIONS

The following suggestions have been offered by the researcher to make tax planning effectively in the years to come.

- ❖ The study identified that the tax payers are having moderate level of awareness on the provisions of the Income Tax Act relating to deductions allowable to dividend received from equities or mutual funds, subscription to mutual fund and treatment of handicapped dependents. So, tax department and tax consultants should create awareness on the aforesaid provisions of the Income Tax Act.

- ❖ It is observed from the analysis that salaried tax payers are having awareness on various tax exemptions and tax planning measures to a larger extent, but they are not fully utilising the available tax planning measures for reducing their tax liability. So, the assesseees should utilise the available exemptions and deductions at the optimum level.
- ❖ Income Tax Department shall conduct the awareness programmes to educate the people about various deductions and exemptions available in the Income Tax Act in a particular assessment year.

Conclusion:

Tax planning is a broader area which is closely associated with the income of the individuals. It is not just a strategy to reduce tax liability which motivates the individuals to save money. The savings of the individuals is nursed to the Government for mobilisation of funds. When individuals properly channelize their income by investing in the some financial avenues he/she indirectly takes part in the capital formation and sustainable development of the country. Thus, individual investors constructively participate in the nation-building activity through their small savings and investments.

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ABSTRACT

In current era, Majority of people prefer to grab jobs rather to create jobs. Employees while they engage in work give their fullest dedication, involvement and overburden them with maximum of stress, where they get relaxed their stress by seeing their bank balance on first day of every month in viewing their credited salary. But when get their salary ride off through tax payment. For the purpose of reducing tax burden of salaried individual, the government had introduced from deductions u/s 80C to 80U to promote their savings and investment through tax planning. This study consists of primary data

The samples are selected by using simple random technique. This research study is survey through structured questionnaire and data collected from salaried individual of Salem District.

Keywords: Salaried Individual, Tax planning, Awareness.

