



**N.V.M**



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 **NARVADESHWAR VIDHI MAHAVIDYALAYA**  
&  
**SMT. LAXMI DEVI MEMORIAL**  
**PRESENTS**

**NATIONAL SEMINAR 2025**  
**ON**

**INCOME TAX AND**  
**FINANCIAL BENEFITS FOR**  
**WOMEN**

**8TH MARCH, 2025**

# INCOME TAX AND FINANCIAL BENEFITS FOR WOMEN

## Income Tax and Financial Benefits for Women

Governments worldwide recognize the need to promote women's financial independence and provide various tax benefits, deductions, and financial incentives tailored to support them. These benefits aim to encourage women's participation in the workforce, promote entrepreneurship, and provide financial security. The following are some significant income tax and financial benefits available for women, particularly in India and other parts of the world:

### 1. Income Tax Benefits for Women

In some countries, women are provided with a higher basic exemption limit compared to men. For example, in earlier years, India had a separate exemption limit for women taxpayers, though it has now been unified. However, in other countries like the U.S. and U.K., different tax relief measures exist for working women and single mothers.

### 2. Special Financial Benefits for Women

Many banks and financial institutions offer home loans at lower interest rates for women to encourage property ownership. For example, in India, leading banks like SBI, HDFC, and ICICI offer home loans at concessional rates, typically 0.05% to 0.1% lower than the standard rate.

### 3. Financial Benefits for Salaried and Working Women

Governments and companies provide paid maternity leave to women employees. In India, the Maternity Benefit (Amendment) Act, 2017, allows up to 26 weeks of paid leave. Many countries offer similar or even more extensive leave policies.

### 4. Pension and Retirement Benefits for Women

- Women employees contribute to EPF, which accumulates tax-free savings for retirement.
- The NPS offers additional tax deductions under Section 80CCD(1B) up to ₹50,000.

## Conclusion

Income tax and financial benefits for women aim to empower them economically and promote financial independence. Whether through tax exemptions, lower loan interest rates, or investment schemes, these benefits help women secure their future and achieve their financial goals. Women should take full advantage of these opportunities to optimize savings, investments, and tax liabilities.

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# THEMES

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- 1. Empowering Women Through Financial Independence**
- 2. Tax Benefits as a Tool for Women's Economic Growth**
- 3. Bridging the Gender Gap in Taxation and Finance**
- 4. Financial Freedom for Women: Tax Planning and Beyond**
- 5. Government Initiatives for Women's Financial Security**
- 6. Women and Wealth: Smart Tax Strategies for a Secure Future**
- 7. Encouraging Women Entrepreneurship Through Tax Incentives**
- 8. Financial Literacy for Women: The Key to a Stronger Economy**
- 9. Breaking Barriers: Women, Finance, and Tax Benefits**
- 10. Invest, Save, and Grow: A Woman's Guide to Financial Success**

**“Feminism isn't about making women strong. Women are already strong. It's about changing the way the world perceives that strength.” – G.D. Anderson.**

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# NATIONAL SEMINAR 2025



## FORMAT

The seminar will feature keynote addresses by experts in the field, panel discussions, with distinguished speakers, research paper presentations and interactive workshops. Participants are encouraged to submit abstracts related to the themes and sub-themes outlined above.



## AWARDS AND CERTIFICATE

**Best Research Paper**  
**Best Speaker**

Certificates of participation will be issued to all the participants as well as those who have submitted their research papers along with the required fee.



## TARGET AUDIENCE

The seminar invites participation from Legal Professionals, Scientists, Social Scientists, Policy makers, researchers and students, fostering a diverse and interdisciplinary exchange of ideas.

## GUIDELINES FOR PAPER SUBMISSION

The title of the paper should be followed by:

- Name
- Name of the Organisation
- E-mail address

**Note:** It is mandatory to mention the E-mail address, as all future correspondence will be through it. Name and contract information of co-authors, if any.

## PROCEDURE FOR SUBMISSION OF ABSTRACT

The abstract should not exceed 250 words, including 5 relevant keywords. The abstract should be the part of the full paper and required to be submitted as a single document with full paper .

- The following information, in the given format, should be submitted along with the abstract:

Name of the participants, official designation/institution details, address and E-mail id, title of abstract, should be sent along with the abstract.

- Submit your abstract along with the full paper to

[shurikenparadox@gmail.com](mailto:shurikenparadox@gmail.com)



**Note: Last Date for Abstract Submissions-26/02/2025**  
**Research Paper- 04/03/2025**

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# FULL PAPER

Abstract & Full paper has to be submitted together as a single document as a soft copy in both MS word format and pdf format

(typed in times New Roman, font size 14 for headings and font size 12 for normal text with 1.5 spacing & font size 10 with 1.0 spacing for footnotes).

● **Citation format:** Please use footnotes rather than endnotes.

Footnotes should conform to the Indian Law institute, New Delhi Style.

● **Submission of the Abstract:** A cover letter with the name(s) of the author(s) and address, designation, institution/affiliation, the title of the manuscript and contact information (E-mail, Phone, etc.) is to be submitted compulsorily.

● The title of the paper will be followed by name, Designation, Name of the organisation/university institution and E-mail address. It is mandatory to mention the E-mail address, as all future correspondence will be through it; name and details of the co-authors, if any.

● The length of the paper should not exceed more than 5,000 words.

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## IMPORTANT DATES

Registration starts from  
20th Feb, 2025

Last date for registration &  
submission of research paper  
4th March, 2025

Souvenir Print  
4th March, 2025

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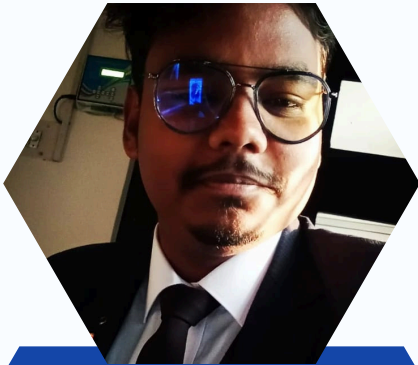
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