

Guidelines for Online tax proof submission

In respect to submission of Investment proof(s) for the FY April 2022 to March 2023 for getting tax benefits, you are requested to submit the details of the proofs on-line along with soft copies of your investment proofs.

1. Rent Receipt- (HRA Exemption and Sec 80GG)

- The copy of rent receipt (For sample, see [Annexure I](#)) must be uploaded **effective** the starting month of F.Y. (either April 2022 or the month in which you have joined the organization, whichever is later), up to the last paid month (E.g.: - December 2022). However, mention the rent till March 2023 in the online portal if the rent continues even after December 2022.
- If the rent is more than INR 8,300/- pm -copy of **PAN card of landlord is mandatory to be uploaded with rent receipt**. In case landlord PAN card copy is not provided, exemption will not be provided in HRA.
- If the Rent is INR 20,000/- pm or more - Copy of the valid Lease agreement has to be uploaded, highlighting the Lease amount and Period.
- For those who do not have HRA but want to claim deduction u/s 80 GG for rent, a declaration in Form No. 10-BA ([Annexure I-A](#)) and copies of rent receipts as specified in point (A) above.
- Except Mumbai, Delhi, Chennai and Kolkata, all other locations are non-metro.
- Please mention **full address with PIN code** on the rent receipts.
- Rent Receipts should have Revenue Stamp. (In case of Bangalore Location, it is not mandatory)

2. Chapter VI A:

(i) Medical Insurance Premium - (Sec 80D)

- Copy of premium receipt paid during the current financial year 2022-23.
- If the premium is due between 07 January 2023 and 31 March 2023, then premium needs to be entered in unpaid column & last paid receipt needs to be uploaded for the existing ongoing policy.
- Expenditure incurred on preventive health care for Self, Family & Parents - deduction up to INR 5,000 shall be allowed. Following documents are required for providing deduction:
 - Original signed receipt of payment made towards Preventive Health Care specifying the type of package opted.
 - Self-Declaration by the employee.

(ii) Medical Treatment/Contribution to Scheme for maintenance of dependent with disability - (Sec 80DD)

- Disability percentage of the dependent should not be less than 40%.
- Form-10 I A duly signed & stamped for the current FY 2022-23 by the doctor & counter signed & stamped by Medical Superintendent/CMO/Head of the Hospital.
- Certificate issued by a physician, surgeon, oculist or a psychiatrist working in a hospital or institution specified by appropriate government for the purpose of the Persons with Disabilities Act 1995.

- A fresh certificate from medical authority is required after the expiry of the period mentioned on the original certificate in order to continue to claim the deduction.

(iii) **Deduction in respect of repayment of interest on loan taken for higher education (Sec 80E)**

- Copy of Certificate issued by the Bank/financial institution or approved charitable institution clearly showing the interest amount paid during the year.
- If it is a joint loan proof of payment should be given from employees account for claiming the benefit.
- Proof of the education institution from where the education is going on/taken.

(iv) **Donations under sec 80G**

- Copy of receipt of Donation made to any of the funds as specified in the [Annexure IV](#).
- Donations made under any other scheme including CSR contributions made from salary will have to be claimed while filing Individual returns. CSR contribution receipts will be issued by May 2023.

(v) **Deduction in case of a person with disability (Self) (Sec 80U)**

- Disability percentage should not be less than 40%.
- Form-10 I A duly signed & stamped for the current FY 2022-23 by the doctor & counter signed & stamped by Medical Superintendent/CMO/Head of the Hospital.
- Certificate issued by a physician, surgeon, oculist or a psychiatrist working in a hospital or institution specified by appropriate government for the purpose of the Persons with Disabilities Act 1995.
- A fresh certificate from medical authority is required after the expiry of the period mentioned on the original certificate in order to continue to claim the deduction.

(vi) **Deduction in respect of medical treatment (Sec 80DDB)**

- Copy of the certificate (Form 10-IA)/ Equivalent Certificate issued by the chief medical officer/ head of department of government hospital or equivalent institution.
- Original medical bills for the period April 2022 to March 2023 along with a doctor certificate duly certifying the amount of expenditure towards the specified disease or ailments.
- Specified disease: Neurological diseases where the disability level has been certified to be of 40% and above-
 - (a) Dementia
 - (b) Dystonia Musculorum Deformans
 - (c) Motor Neuron Disease
 - (d) Ataxia
 - (e) Chorea
 - (f) Hemiballismus
 - (g) Aphasia
 - (h) Parkinsons Disease
- Age proof of patient needed for benefit.

(vii) Interest on housing loan (Sec 24)

- Details of loss from House Property along with completion certificate from Municipal Authority/possession certificate from Builder/1st & last page of registry in case of purchase of house under resale.
- Copy of provisional certificate clearly mentioning the Interest & Principal for the current FY 2022-23 received from the financial institution.

Note:- The loan statement or repayment schedule issued by the financial institution will not be considered as a proof. You are requested to initiate the request for the provisional certificate from financial institution well in advance.

Below Documents required for availing the above benefit.

- Relevant Registry page where amount of property is mentioned and highlight the same.
- Possession proof and Home loan certificate for FY 2022-23.

(viii) Section 80EE Housing loan benefit (New Housing Loan):

Interest benefit up to 50,000 is available under Section 80EE on New Housing Loan basis the following conditions:

Conditions:

- Housing Loan should be taken from a financial institution only, for acquisition and not for construction
- Loan should be sanctioned between 1st April 2016 and 31st March 2017
- Loan sanctioned Certificate
- Loan should not exceed 35 Lakhs & House property value should not exceed 50 lakhs
- Employee should not own any other residential house property as on date of the sanction of the housing loan
- The amount claimed under 80EE cannot be claimed under any other Section of the Income Tax Act
- Interest certificate is required

Employee who is claiming the benefit under sec 80EE should provide the declaration ([Annexure \(80EE\)](#)) to the employer along with the loan sanction letter by the financial Institutions/Banks. The loan sanction letter should clearly mention the loan sanction date as well as the total loan amount sanctioned.

(ix) Section 80EEA interest on loan taken for certain house property (Affordable Housing Loan):

Benefit available in respect of interest payable on the loan or 150000, whichever is less is available under Section 80EEA on Affordable Housing Loan basis of the following conditions:

- Employee is not eligible for claiming deduction u/s 80EE
- Loan purpose should be for purchase of residential property
- Loan should be sanctioned by bank/financial institution between 1st April'19 to 31st March'23
- Value of property should not exceed 45Lacs
- Employee should not own any residential property on the day of sanction of loan

Employee who is claiming the benefit under sec 80EEA should provide the declaration ([Annexure \(80EEA\)](#)) to the employer along with the loan sanction letter by the financial Institutions/Banks. The loan sanction letter should clearly mention the loan sanction date as well as the total loan amount sanctioned.

(x) Section 80EEB interest on Electric Vehicle Loan:

Benefit up to INR 150,000 under Section 80EEB on Electric Vehicle basis the conditions given below.

Conditions:

- Interest payable on loan taken from a financial institution for the purpose of purchase of an electric vehicle
- The loan is sanctioned by the financial institution during the period between 01 April 2019 and 31 March 2023
- The employee should not own any other electric vehicle on the date of sanction of loan.

Where a deduction under this section is allowed for any interest referred to in subsection, deduction shall not be allowed in respect of such interest under any other provision of this Act for the same or any other assessment year.

Employee who is claiming the benefit under sec 80EEB (provided all the above conditions are satisfied) should provide:

- A copy of the most recent Interest Certificate issued by financial institution,
- The loan sanction letter by the financial institution. The loan sanction letter should clearly mention the loan sanction date
- Registration copies of the vehicle (Electric Vehicle should be in employee's name)

"Electric vehicle" has been defined as per IT rules as a vehicle which is powered exclusively by an electric motor whose traction energy is supplied exclusively by traction battery installed in the vehicle and has such electric regenerative braking system, which during braking provides for the conversion of vehicle kinetic energy into electrical energy.

3. Deduction under Section 80C:

(i) Life Insurance Premium / Deferred Annuity

- Copy of premium receipt is required.
- **Premium Intimation / Proposal Deposit receipt are not allowed.**
- If the premium is due between 07 January 2023 and 31 March 2023, then premium needs to be entered in unpaid option & last year's receipt needs to be upload for the existing ongoing policy.
- If the amount of premium paid in a financial year for a policy issued on and after April 1, 2012 is in excess of 10% of the actual capital sum assured, then deduction will be allowed only for premiums upto 10% of the actual capital sum assured. Attach Policy Copy.

(ii) PPF

- Copy of passbook showing the credit along with the cover page showing account holder's name.
OR
- Copy of challan duly acknowledged by the Bank.
- For online transfers, statement stamped by bank is required.

(iii) NSC

- Copy of certificate purchased in F.Y 2022-23

(iv) ULIP

- Payment receipt or copy of ULIP Statement.
- If the premium is due between 07 January 2023 and 31 March 2023, then last year's receipt needs to be upload for the existing ongoing policy.

(v) Accrued Interest on NSC

- For Calculation of Interest on NSC, you may click on the below link.
<https://www.incometaxindia.gov.in/Pages/tools/interest-on-national-savings-certificate.aspx>
- Copy of certificates.

Note: Accrued Interest on NSC will also be added to your Other Income.

(vi) Investment in Equity linked saving schemes of Mutual Funds - ELSS

- Copy of account statement, highlighting that the scheme is eligible for exemption under Sec 80C. Please also highlight the amount claimed.
- Counter foil, duly signed by the Bank/Institution, provided Scheme particulars are also provided.

(vii) Tuition Fees – Max 2 children

- Copy of Payment receipts of regular school (play school fees not allowed).
Note: Only Tuition Fees is allowed. No other fees are allowed like development fees, admission fees, Transport fees etc.

(viii) Principal Loan Repayment for Housing Loan

- Copy of Stamp duty, registration fee and other legal expenses for the purpose of transfer of such house property to the assessee.
- Copy of provisional certificate received from the Bank/financial institution.

(ix) Subscription to "Infrastructure Bonds" (equity shares or debentures forming part of any eligible issue of capital approved by the Board)

- Copy of Bonds/allotment letter.
- Copy of Counter foil duly acknowledged by the Bank/Institution.

(x) Subscription to any units of any mutual fund referred to in Sec 10 (23D) and approved by the Board ("Infrastructure related")

- Copy of allotment/certificate / statement

(xi) Contribution to Pension Funds

- Copy of premium receipt.

- If the premium is due between 07 January 2023 and 31 March 2023, then last year's receipt needs to be upload for the existing ongoing policy

(xii) Bank term deposit scheme under sec 80C(2)(xxi)

- Copy of Fixed deposit receipt. (the benefit under this will be available only to the first holder of the deposit). The deposit should have a lock in period of 5 years from the date of receipt.

(xiii) National Pension Scheme (80CCD)

- Maximum exemption limit under this section is 50000/-
- Statement from the bank / NBFC for contribution towards NPS as per PFRDA guidelines.

(xiv) Section 80CCD (2) Contribution by the employer to NPS

- No proof required to submit against 80CCD (2), same has been considered on monthly basis.

4. Previous Employment Salary:

- Copy of a certified final computation of taxable income received during final settlement of previous employment period (during 2022-23) issued by the concerned employer along with signed form 12B (Optional).

Important Points:

- Please ensure that the soft copies that you upload are legible and are **not** password protected.
- .pdf/.zip formats are preferable. Avoid uploading heavy files.
- Only 1 file is accepted against each line item (For multiple files against same item use .zip format).
- Tax liability will re-compute on the basis of tax proof submission and tax to be deducted for February 2023 and March 2023.
- Taxes withheld once, cannot be refunded. The Tax refund may be claimed from I-T authorities at the time of filing your return of income.
- Declaration will be considered in case of existing policies where premium is due after the cut-off date. **However, any new investment(s) planned after the cut-off will not be considered.**
- Employees contribution to Provident Fund. - Employee's contribution is eligible for deduction u/s 80C which is included in the INR 1,50,000 cap. You do not have to mention the PF contribution in the Investment cover sheet.
- The employee should ensure that they should make the payment by 07 March 2023 for which they have provided the declaration.
- No hard copy documents are required to be submitted.