

YOUR GUIDE TO SUBMIT
INVESTMENT PROOFS

FY 2019-20



APJ Payroll Team



Run Simple

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Note:

- Documents uploaded in investment tool must be in PDF format.
- Investments must be pertaining to current financial year 2019-2020.
- In case of multiple documents, zip the documents and upload.
- Documents/ZIP file must be only with max up to 2 MB.

Section 80C Deduction (Savings allowed up to – 1.5 lacs)

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0001	Payment towards life insurance policy Life Insurance premium	<ul style="list-style-type: none"> Policy can be in the name of individual, spouse, & children. Late payment fees charged will not be considered as premium paid. (Employees to reduce late fee and update Actual premium amount in ITD tool) In case your premium due date falls after the cutoff date of investment proof submission - please pay your premium in advance or submit copy of the premium paid in last financial year (2018-19 with copy of your policy document) 	<ul style="list-style-type: none"> Premium Payment certificate / receipts issued by insurance company (In case of more than 1 payment receipt, kindly zip the documents and upload) / upload Consolidated statement with payment details for the FY. Policy document along with premium paid in Last FY 2018-19, if payment due date is after investment submission cutoff date.
0002	Contribution to ULIP Unit Linked Insurance Plan	<ul style="list-style-type: none"> Policy can be in the name of individual, spouse & children. In case your premium due date falls after the cutoff date of investment proof submission - please pay your premium in advance or submit copy of the premium paid in last financial year (2018-19 with copy of your policy document) 	<ul style="list-style-type: none"> Copy of Certificate / Receipts / Statement for the FY 2019-20 to be attached as the proof of payment. Policy document along with premium paid in Last FY 2018-19, if payment due date is after investment submission cutoff date.
0003	Subscription to notified mutual fund ELSS / Notified Mutual Funds	<ul style="list-style-type: none"> Investment should be in the name of employee. In case investment is done through SIP (Systematic investment Plan) the statement for such investment from the Bank or Mutual fund will be taken as proof. Statement of the Fund should state that investment in the respective scheme is eligible for Exemption U/S 80C 	<ul style="list-style-type: none"> Copy of Receipts / Statement. In case of SIP payment due after cutoff date, employees need to provide previous year receipts paid as proof of payment and include the amount while updating the actual amount in ITD tool.

Section 80C Deduction (Savings allowed up to – 1.5 lacs)

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0004	Contribution to Public Provident Fund PPF	<ul style="list-style-type: none"> Amount deposited by an individual in his own PPF account, Spouse PPF account or in PPF account of his/her minor child. 	<ul style="list-style-type: none"> Copy of stamped challan & PPF passbook with the pass book cover page of investor details In case of online transfer, online payment challan to be submitted
0005	Subscription to notified Central Govt. Savings (NSC VIII issue)	<ul style="list-style-type: none"> Investment should be in the name of employee. 	<ul style="list-style-type: none"> NSC Passbook with pass book cover page of investor details/NSC certificate to be submitted (In case of more than 1 certificate, kindly zip the documents and upload)
0006	Repayment of housing loan Principal Amount/Stamp Duty / Registration fee for transfer of property to individual	<ul style="list-style-type: none"> Principal amount to be updated in this line item. The loan should have been taken on or after 01-Apr-1999. Loan and the property should be in Employees name. The said loan should have been used only for acquiring or constructing the property. Deduction can be claimed only after the acquisition of the property. Certificate from bank should specifically state the details of the property financed .Loan taken for repairs/renewals of the property will not be considered for deductions. 	<ul style="list-style-type: none"> Bank provisional certificate with breakup of principal and interest payment details for FY 2019-20 For Stamp Duty/ Registration fees you need to attach Registered Sale Deed. Possession certificate need to be submitted in case construction of property is completed in this financial year 2019-20. Joint Declaration form duly filed and signed by co-applicant to be submitted in case of joint loan. in absence of this form 50% of actual amount will be considered for deduction. <p>kindly refer mail attachment Joint Declaration housing loan form</p>

Section 80C Deduction (Savings allowed up to – 1.5 lacs)

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0007	Interest on NSC VIII issue	<ul style="list-style-type: none"> Interest accruing annually but deemed to be reinvested under Section 80C of income tax Act. 	<ul style="list-style-type: none"> NSC Passbook with pass book cover page of investor details/NSC certificate to be submitted.
0008	Subscription to notified pension fund 80C(2)(XIV) (Pension Policy) & Subscription to notified Deposit scheme National Housing Bank	<ul style="list-style-type: none"> Deduction for subscription to notified deposit scheme/ pension fund of the national housing bank. Subscription should be in the name of Individual only. 	<ul style="list-style-type: none"> Copy of investment receipt or statement
0009/0010	Tuition fees child 1 / Tuition fees Child 2	<ul style="list-style-type: none"> Tuition fees paid for the financial year 2019-20 for full time education with any university, college, school and other educational institute in India (i.e., Apr'19–Mar'20) will be considered for deduction. Tuition fees paid in respect of a maximum of two children are allowed. Kindly update only tuition fee in actual amount in Investment tool. Donations, computer fee, School Van charges etc. will not be allowed. Day Care Centre will not be considered for this exemption. 	<ul style="list-style-type: none"> Copy of Fee receipts issued by the school, college, university or educational institution to be produced as proof of payment.

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0011	Fixed Deposits Under Section 80c Fixed Deposit in a Scheduled Bank	<ul style="list-style-type: none"> • Term deposits for a minimum period of 5 years with a scheduled bank are eligible for deduction. • Investment should be in Employees name. 	Copy of the certificate issued by the scheduled bank.
0012	Section 80c – 5-year time deposit under the post office time deposit rules 1981 / 5-year Post office Time Deposits and Senior Citizen Scheme	<ul style="list-style-type: none"> • Time deposit should be in the name of individual. • Period of deposits should not be less than five years. 	<ul style="list-style-type: none"> • Copy of Receipts / Statement to be attached as the proof of payment.
0013	Section 80C – Senior Citizens Savings Scheme Rules 2004	<ul style="list-style-type: none"> • Only assessee himself should contribute to claim deduction under section 80C. 	<ul style="list-style-type: none"> • Receipt of deposit under the scheme should be provided to claim the deduction under section 80 C
0014	Section 80C – Sukanya Samriddhi Scheme	<ul style="list-style-type: none"> • Investment need to be made in name- of employee, employee's Girl child or any girl child for whom such person is the legal guardian • Amount invested for the Financial year 2019-20 will be eligible for deduction. 	<ul style="list-style-type: none"> • Copy of Passbook with the pass book cover page of investor details to be attached as the proof of payment.

Section 80C Deduction (Savings allowed up to – 1.5 lacs)

Section 80 Deductions

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0001	Contribution to certain Pension funds 80CCC Maximum deduction under 80C, 80CCC and 80CCD(1) is INR 1,50,000	<ul style="list-style-type: none"> Policy should be in the name of employee. Investments should be in the name of employee under sec 80CCC. Bonus and interest accrued to the account will not qualify for deduction. Late payment fees will not be considered as premium paid. 	Copy of receipt/premium paid certificate issued by the insurance company to be produced as proof of payment.
0002	Medical insurance premium (Non-Senior citizen) Health Insurance premium for Non-senior citizen (80D)	<ul style="list-style-type: none"> Premium paid towards health insurance / Medical insurance Premium deducted through salary would be considered for exemption automatically. Medical insurance premium for self, spouse and dependent children limit is INR 25,000 in case of Non-senior citizen. 	<ul style="list-style-type: none"> Policy copy and premium Receipt paid for the FY 2019-20. No request to be created if Premium amount is deducted from salary, exemption will be considered in the month of deduction. <p>kindly refer mail attachment for 80D Deduction Limit.</p>
0003	Medical insurance premium (Senior citizen) Health Insurance premium for senior citizen (80D)	<ul style="list-style-type: none"> Premium paid towards health insurance / Medical insurance Premium deducted through salary would be considered for exemption automatically. Medical insurance premium for self, spouse limit is INR 50,000 in case of (insured person) Senior citizen 	<ul style="list-style-type: none"> Policy copy and premium Receipt paid for the FY 2019-20 No request to be created if Premium amount is deducted from salary, exemption will be considered in the month of deduction.
0004	Medical ins premium (payment on behalf of non-senior citizen Parent) Health Ins premium, for non-Senior citizen parents. (80D)	<ul style="list-style-type: none"> Premium paid towards health insurance / Medical insurance Premium deducted through salary would be considered for exemption automatically. Medical insurance premium for parents, limit is INR 25,000 in case of Non-Senior citizen. 	<ul style="list-style-type: none"> Policy copy and premium Receipt paid for the FY 2019-20 No request to be created if Premium amount is deducted from salary, exemption will be considered in the month of deduction.
0005	Medical ins premium (payment on behalf of senior citizen Parent) Health Ins premium, for Senior citizen parents. (80D)	<ul style="list-style-type: none"> Premium paid towards health insurance / Medical insurance Premium deducted through salary would be considered for exemption automatically. Medical insurance premium for Parents limit is INR 50,000 in case of Senior citizen 	<ul style="list-style-type: none"> Policy copy and premium Receipt paid for the FY 2019-20 No request to be created if Premium amount is deducted from salary, exemption will be considered in the month of deduction.

Section 80 Deductions

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0006	Preventive Health checkup(Self) Health Checkup(Self) (80D)	<ul style="list-style-type: none"> Amount paid towards health checkup for self, Spouse and dependent children to be deducted under this component. Maximum limit is INR 5000 (within the overall limit of INR 25000). 	<ul style="list-style-type: none"> Bills pertaining to preventive health check up to be submitted.
0007	Preventive Health checkup(Parents) Health Checkup(Parents) (80D)	<ul style="list-style-type: none"> Amount paid towards health checkup for Parents to be deducted under this component. Maximum limit is INR 5000 (within the overall limit of INR 50000).). 	<ul style="list-style-type: none"> Bills pertaining to preventive health check up to be submitted. <p>Note: Maximum aggregate amount for preventive health checkup including all members of Family is INR 5000</p>
0008	Medical Expenditure for senior citizen(Self)	<ul style="list-style-type: none"> Amount paid in respect of senior citizen for medical treatment if no amount has been paid to medical insurance premium. Maximum deduction INR 50,000 	<ul style="list-style-type: none"> Bills of medical expenditure paid during the FY 2019-20 Declaration that medical insurance has not been paid during the FY 2019-20
0009	Medical Expenditure for senior citizen(Parents)	<ul style="list-style-type: none"> Amount paid in respect of senior citizen (Parents) for medical treatment if no amount has been paid to medical insurance premium. Maximum deduction INR 50,000 	<ul style="list-style-type: none"> Bills of medical expenditure paid during the FY 2019-20 Declaration that medical insurance has not been paid during the FY 2019-20
0010	Deduction for dependent with disability (Dependent not claiming deduction U/S 80U). Expenditure incurred on Medical Treatment of Handicapped Dependents. (80DD)	<ul style="list-style-type: none"> Medical treatment for handicapped dependent - If Disability is more than 40% but less than 80% Or paid or deposited under a scheme framed in this behalf by Life insurance corporation This is allowed only for resident individual Fixed deduction of INR 75,000 	<ul style="list-style-type: none"> Copy of form 10 -IA issued by the competent medical authority in a Government Hospital, certifying the % of disability of handicapped dependent. Form 10-IA should be issued for the FY 2019-20 <p>kindly refer mail attachment Form 10IA</p>

Section 80 Deductions

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0011	<p>Deduction for dependent with sever disability (Dependent not claiming deduction U/S 80 U).</p> <p>Expenditure incurred on Medical Treatment for sever Handicapped Dependents. (80DD)</p>	<ul style="list-style-type: none"> • Medical treatment for handicapped dependent - If Disability is more than or equal to 80% • Or paid or deposited under a scheme framed in this behalf by Life insurance corporation • This is allowed only for resident individual • Fixed deduction of INR 1,25,000 	<ul style="list-style-type: none"> • Copy of form 10- IA issued by the competent medical authority in a Government Hospital, certifying the % of disability of handicapped dependent. <p>kindly refer mail attachment Form 10-IA</p> <ul style="list-style-type: none"> • Form 10-IA should be issued for the FY 2019-20.
0012	<p>Medical Treatment</p> <p>Medical Treatment for specified illness/diseases (80DDB) (Non senior Citizen)</p>	<ul style="list-style-type: none"> • Deduction for medical treatment for specified disease for self or dependents of specified illness / disease is up to INR 40,000. • Actual amount spent on the treatment or limit as mentioned in above point –whichever is less will be eligible for deduction after reducing amount received if any under insurance form or reimbursement from employer. • This is allowed only for resident individual 	<ul style="list-style-type: none"> • Copy of certificate by the competent medical authority in a Government Hospital. • Medical bills spent for treatment <p>kindly refer mail attachment for 80DDB specified diseases</p>
0013	<p>Medical Treatment for senior citizen.</p> <p>Medical Treatment for specified illness/diseases senior citizen (80DDB)</p>	<ul style="list-style-type: none"> • Deduction on medical treatment for specified disease for self or dependents of specified illness / disease is up to INR 1,00,000 in case of senior citizen. • Actual amount spent on the treatment or limit as mentioned in above point –whichever is less will be eligible for deduction after reducing amount received if any under insurance form or reimbursement from employer. • This is allowed only for resident individual • 	<ul style="list-style-type: none"> • Copy of certificate by the competent medical authority in a Government Hospital. • Medical bills spent for treatment <p>kindly refer mail attachment for 80DDB specified diseases</p>
		<ul style="list-style-type: none"> • 	

Section 80 Deductions

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0014	Repayment of Interest on loan for Higher Education (80E)	<ul style="list-style-type: none"> Eligible only if loan is availed by the employee for pursuing his / her higher education or education of spouse, children or for any student for whom employee is a legal guardian The course should be fulltime higher education or vocational course Loans availed only from Bank/ Financial Institution or approved charitable institution is eligible for deduction Only interest is allowed as Exemption, Repayment of principal is not allowed The deduction is allowed upto 8 years including the year repayment starts. 	<ul style="list-style-type: none"> Certificate from the Bank/ Financial Institution certifying that the loan is an Educational loan & stating amount of interest paid on the loan for the current Financial year (2019-20) year is mandatory.
0015	Deduction for self-disability (80U)	<ul style="list-style-type: none"> Medical treatment for self-disability - If Disability is more than 40% but less than 80% Fixed deduction of INR 75,000. This is allowed only for resident individual 	<ul style="list-style-type: none"> Copy of certificate issued by the competent medical authority in a Government Hospital, certifying the % of disability. <p>kindly refer mail attachment Form 10IA</p>
0016	Deduction for self-severe disability (80U)	<ul style="list-style-type: none"> Medical treatment for self - If Disability is more than or equal to 80% Fixed deduction of INR 1,25,000 	<ul style="list-style-type: none"> Copy of certificate issued by the competent medical authority in a Government Hospital, certifying the % of disability. <p>kindly refer mail attachment Form 10IA</p>
0017	National pension scheme 80CCD(1B) NPS	<ul style="list-style-type: none"> Additional exemption of INR 50,000 amount contributed to NPS. Total exemption under Section 80C, 80CCC, 80CCD (1) is INR 1,50,000 and additional exemption under 80 CCD (1B) is INR 50,000 and together cannot exceed INR 2,00,000. 	<ul style="list-style-type: none"> Deposit receipt or account statement.

Section 80 Deductions

Serial Number	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
0018	House Loan Interest Deduction U/S 80EE	<ul style="list-style-type: none"> • Loan need to be sanctioned during the FY 2016-17 and Loan sanctioned should not exceed INR 35 lakhs. • Interest amount for the financial year should be more than INR 2 lakhs so the additional deduction of INR 50,000 can be availed under this section. • Employee does not own any residential house property at the time of availing the loan. • Value of property for which the loan is taken does not exceed INR 50 lakhs. • Loan should have been availed from a financial institution/ Housing finance Company. 	<ul style="list-style-type: none"> • Bank provisional certificate with principal and interest payment details for the FY 2019-20. • Employee need to Declare in writing that he / she does not own any other house property during the FY 2016-17. • Employees need to update 2 lakhs under income/loss from house property and update balance amount up to INR 50,000 under 80EE line item.
0019	House Loan Interest Deduction U/S 80EEA	<ul style="list-style-type: none"> • Loan need to be sanctioned during the FY 2019-20 • Interest amount for the financial year should be more than INR 2 lakhs so the additional deduction of INR 1,50,000 can be availed under this section. • Employee does not own any residential house property at the time of availing the loan. • The stamp duty value of the residential house property should not exceed INR 45 Lakhs • Benefit is not available to an individual availing the deduction u/s 80EE 	<ul style="list-style-type: none"> • Bank provisional certificate with principal and interest payment details for the FY 2019-20. • Employee need to Declare in writing that he / she does not own any other house property during the FY 2019-20. • Employees need to update 2 lakhs under income/loss from house property and update balance amount up to INR 150,000 under 80EEA line item. • Proof having stamp duty value of the residential house property
0020	Electric Vehicle Loan Interest Deduction U/S 80EEB	<ul style="list-style-type: none"> • Loan need to be sanctioned for purchase of electric vehicle during the period April 01, 2019 to March 31, 2023. • Deduction can be availed upto INR 1,50,000 • Loan should be from Financial Institution 	<ul style="list-style-type: none"> • Bank provisional certificate with interest payment details towards electric vehicle for the FY 2019-20.

Income / Loss from House Property

	Investment Description in ITD tool / Short description.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
Income from other source	<p>Income / Loss from house property.</p> <p>Partly let out house property.</p> <p>Self-Occupied / Deemed self-occupied house</p> <p>Wholly let out house property</p>	<ul style="list-style-type: none"> • The maximum amount of loss from house property that can be set-off against income from any other source is INR 200,000. • Loss in excess of INR 200,000 carried forward for 8 years; set-off permitted only with income from house property. • The loan should have been taken on or after 01.04.1999. • If the loan is taken before 01-Apr-1999 – maximum deduction will be INR 30,000. • The said loan should have been used only for acquiring or constructing the property. • Acquisition or construction of the property should be within 5 years of date of availing loan. • Certificate from bank should specifically state the details of the property financed. • Loan is not taken for repairs/renewals of the property. • Possession letter is mandatory to get the benefit or employee can submit the copy of electricity bill/telephone bill/municipality house tax receipt/water bill. 	<ul style="list-style-type: none"> • Bank provisional certificate with principal and interest payment details for the FY 2019-20. • In case of joint loan, joint declaration form duly signed by co-applicant need to be submitted, in absence of joint declaration form submission 50% exemption would be considered. • Possession certificate need to be submitted in case construction of property is completed in this financial year 2019-20. <p>kindly refer mail attachment for Joint Declaration housing loan form</p>

House Rent Allowance / Leave Travel Allowance

	Investment Description in ITD Tool.	Instructions	Proofs/supporting need to submit for availing the deduction under respective exemption
Actual rent paid	House Rent Allowance	<ul style="list-style-type: none"> • Receipt can be for a particular month or for a whole quarter. • Name of landlord and address of rented property is mandatory on rent receipt. • Rent agreement alone does not constitute proof of payment of rent. • Rent paid only for the current financial year will be considered for HRA exemption (April'19– March '20). • PAN and address of Landlord must be provided for those employees who are paying monthly rent more than INR 8,333/-. • Valid PAN and address of Landlord is mandatory if the rent exceeds more than INR 8,333 even for one month. Which means, PAN of Landlord has to be furnished mandatorily for below scenarios <ol style="list-style-type: none"> a) even if the other months are less than INR 8,333/- and only one month exceeds INR 8,333/- b) Even if the rent is paid or on rent only for one month in the financial year and if the rent exceeds INR 8,333/- 	<ul style="list-style-type: none"> • Copy of rental agreement and latest rent receipt to be scanned and uploaded in investment tool. For more than 1 document, kindly zip the documents and upload. <p>kindly refer mail attachment for Rent receipt template. For more details refer points to note documents.</p> <p>Note: HRA should have been declared in salary package all through the year else HRA exemption will be zero even if the HRA documents are uploaded and approved.</p>
LTA	Leave travel Allowance	<ul style="list-style-type: none"> • Exemption can be given twice in a block of 4 calendar years (Current block year –2018-2021) • Only travel cost can be claimed under LTA. • Travel need to be with in India. • Family means <ul style="list-style-type: none"> • - Spouse and children (upto 2 born after 1-10-1998) • the parents, brothers and sisters of the individual or any of them, wholly or mainly dependent on the individual 	<ul style="list-style-type: none"> • LTA Declaration Form duly filled-up. • Journey by Air – E-tickets with Boarding Pass in original – for domestic travel in economy class only. • Journey by Train – Proof of travel – copy of ticket. • Hard copies of tickets with claim form need to be dropped in payroll drop box. • FBP claim request to create in FBP exemption tool.

	Investment Description in ITD Tool.	Instructions
80G	Donations	<ul style="list-style-type: none"> • No proof submission required for Donations made through SAP, since it will be considered for deduction by default. • Donation made outside SAP by Employees need to be claimed at the time of filing Income Tax return.
80C	Provident fund deducted from Salary	<ul style="list-style-type: none"> • Provident fund & Voluntary Provident Fund (if contributed) deducted from salary will be considered for deduction by default. • No proof required.
80D	Medical insurance premium deducted from salary	<ul style="list-style-type: none"> • No proof submission required for Medical insurance premium deducted from salary which will be consider for deduction by default on monthly deduction basis.
80CCD (2)	National pension scheme opted through salary	<ul style="list-style-type: none"> • No proof submission required for NPS deducted from salary, since the deduction will be considered by default.
Previous Employer Details FY 2019-20		<ul style="list-style-type: none"> • Previous employer income details for FY 2019-20, will be considered as per the Income tax calculation sheet or provisional form 16 provided by the employee. • Note: Earnings of both previous employer (as declared) and current employer will be clubbed and TDS liability will be calculated accordingly. TDS remitted by previous employer will be considered and the balance TDS will be deducted on prorated basis for the remaining months until March. • Copy of FORM16 for the FY 2019-20/ Tax computation sheet or Salary Certificate on company letter head (FY 2019-20)/ F&F statement duly stamped by previous employer. <p>Employee need to raise HR direct ticket with the soft copies as mentioned above.</p>

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- In case of multiple documents, zip the documents and upload.