

**AVENUE SUPERMARTS LIMITED**

INCOME-TAX RULES, 1962

FORM NO.12BB

(See rule 26C)

Statement showing particulars of claims by an employee for deduction of tax under section 192

1	Employee No :-	102587
2	Employee Name :-	Rajeshwari Jainil Pittale
3	Address of the employee :-	F/33, Chaitanya Tenament Part-2, Near Sharda School Ahmedabad,Gujarat - 382443
4	PAN of the employee :-	BXOPJ7930A
5	Employee Grade & Designation:-	Guest delight assistant manager
6	Date of Birth:-	20-7-00
7	Date of Joining:-	10-12-25
8	Financial year:-	2025-26
9	Mobile No:-	9131120435
10	TAX OPTION : Please tick(✓) either on Old Tax Regime or New Tax Regime otherwise Tax Regime will be considered New Tax Regime as per Income Tax provision.	

**Details of claims and evidence thereof - Only For OLD Tax Regime**

Sr.	Nature of Claim	Amount	Evidence/Particulars
<b>Section 10(13A):- House Rent Allowance:</b>			
1	i. Rent paid to the landlord		1. Copy of <b>Registered/Notarized</b> rent agreement for FY 25-26.
	ii. Name of the landlord :		2. Bank statement relevant pages highlighting the first month and immediate last month rent payment entry.
	iii. Address of the landlord :		3. Please mention PAN Number of the landlord is in ESS
	iv. City & State :		
	v. PAN of the landlord :		
<b>Section 24 :- Deduction of Interest on Loan taken on Residential House Property</b>			
	Interest Paid/Payable to the Lender /Bank		* Provision interest certificate for FY 2025-26 & loan statement (Not bank statement) from April 24 to till date.
	Name of Lender		
	PAN of Lender		
	Address of Lender		
	Type of House Property		* PAN Number of the lender (Bank) is mandatory to be enter in ESS & Form 12BB
	(In case if property is let out please fill below deals)		
	Annual Rental Income of Property		
	Municipal Taxes paid during the year		Only municipal taxes paid during the year
	(Please copy the above rows in case of more than one lender or property)		
<b>3 Deduction under Chapter VI-A</b>			
	(A) Section 80C,80CCC and 80CCD		
	(i) Section 80C		
	a. Life Insurance Policy Premium Paid		Premium paid Receipts/
	b. Contribution to Public Provident Fund (PPF)		PPF statement along with front page having personal details
	c. National Savings Certificate (NSC)		Investment receipt
	d. Housing Loan-Principal repayment		Interest and principal payment certificate
	e. Tax saving Mutual Funds		Mutual fund statement
	f. Tuition Fees ( up to 2 children )		School Fees payment receipt (Pls note only tuition fees mentioned on fees receipt are allowable)
	g. Investment in Tax Savings FD for > 5 Years		FD Certificate
	h. Sukanya Samruddhi Scheme		Statement for Contribution page & Passbook front page
	i. others		Bill copy/payment receipt
	(ii) Section 80CCC-Pension Fund		Statement for Contribution page & Passbook front page
	(iii) Section 80CCD(1B)-National Pension Scheme(NPS)		Statement for Contribution page & Passbook front page
	(B) Section 80D		
	a. Self Medical Insurance Premium Upto Rs.25000/50000		Premium paid Receipts
	b. Self Preventive Health Checkup Upto Rs.5000		Medical Expenses Bills Copy
	b. Parents Medical Insurance Premium 25000/50000		Premium paid Receipts
	c. Parents Preventive Health Checkup for self Rs.5000		Medical Expenses Bills Copy
	e. Medical Expenses		Medical Expenses Bills Copy (It is allowable only in case of senior citizen person not having medical insurance policy)
	(C) Section 80 DD		
	Deduction of medical treatment of a dependant disable person.		* Disable certificate issued by medical authority.
	(D) Section 80 U		
	Deduction for disable person (self)		* Disable certificate issued by medical authority.
	(E) Section 80 E		
	Interest Paid on Education Loan		* Interest Certificate & Loan statement for FY 2025-26
	(F) Section 80 EEA		
	Interest on loan taken for certain house property		Loan statement for FY 2025-26 Please first refer sheet Eligibility Criteria 800EEA before claiming deduction
	(G) Section 80EEB		
	b. Loan Interest Deduction U/S 80EEB upto Rs.150000/- for purchase of Electric Vehicle		Loan sanction letter . Loan statement for FY 2025-26
<b>DECLARATION</b>			
Section	Particular		Applicable (Yes/No)

SEC-10	I have joint house rental agreement but the entire rent liability is being borne by me. I wish to claim exemption of the entire rent amount in my account by ensuring that the benefit of the same will not be claimed by the other person in his/her income tax return.	NO					
SEC-24	I have joint House loan account but the entire loan liability including interest is being paid by me. I wish to claim entire principal/interest amount deduction in my account by ensuring that the benefit of the same will not be claimed by the other person in his/her income tax return.	NO					
<b>VERIFICATION</b>							
I, Rajeshwari Jainil Pittale , daughter of Vilasrao Jadhav, do hereby certify that all above information provided is correct and all above declared investments claims will not be claim by any of my relatives for the given financial year in Income tax return.							
Place : Ahmedabad							
Date : 07-12-2025	Signature :						
Designation : Guest delight assistant manager	Full Name :	Rajeshwari Jainil Pittale					

	<b>Employee Code :-</b>								
	<b>Full Name :-</b>								
<b>Annexure for Life/Mediclaim Insurance Premium paid by Employee during F.Y. 2023-24</b>									
Sr no.	Policy no	Policy Term	Name of insured Person	Relationship	Mode of Payment ECS/ Cheque/NEFT/ RTGS	Monthly/ Quarterly/ Half Yearly/ Annually	Paid during FY 2023-24		
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
						<b>Total</b>	<b>0</b>		
Date :-									
Place:-						Employee Signature			
Do's									
1. Insurance Premium paid for Self, Spouse and Children is only allowed.									
2. Premium paid during the period is allowed for deduction.									
3. Visible Insurance premium paid statement/receipts is required.									

Don't									
1. Do not provide Insurance payment receipt for Parents or any other person.									
2. Schedule is not supporting document, hence it is not allowed.									
3. Insurance paid receipts for previous years is not allowed.									

<b>Annexure for Medical Expenditure</b>					
<b>Name of Patient :</b> <b>Age:</b> <b>Relationship with Employee:</b> <b>Type of Disease:</b>					
Sr no	Date	Bill no	Name of Hospital or Store	Amount	Payment Mode
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
		TOTAL		0	
<b>Employee Code:-</b> <b>Employee Name:-</b> <b>Date :-</b> <b>Place:-</b> <span style="float: right;">Employee Signature</span>					
<b>Do's</b> <ul style="list-style-type: none"> <li>1. Payment made during the period April 2023 to March 2024 is only allowed.</li> <li>2. Payments made other than cash such as card, paytm, phonepe, UPI etc are only allowed.</li> <li>3. Name of Patient and mode of payment should be mentioned in the receipt.</li> <li>4. Medical expenditure is only allowed for patients having age more than 60 years.</li> <li>5. Preventive Health checkup along with mode of payment should be mentioned in receipt for taking deduction under Preventive Health checkup.</li> <li>6. Policy Schedule to be attached along with premium receipt for Parents Mediclaim deduction.</li> </ul>					
<b>Don't</b> <ul style="list-style-type: none"> <li>1. Parents having Mediclaim Policy are not allowed Medical Expenditure irrelevant of Amount covered under the policy.</li> <li>2. Medical Expenditure paid in cash is not allowed.</li> <li>3. Medical expenditure for patients having age less than 60 years is not allowed.</li> </ul>					



## Features of Section 80EEA

### Eligibility criteria

The deduction under this section is available only to individuals. This deduction is not available to any other taxpayer. Thus, if you are a company, or any other kind of taxpayer, you cannot claim any benefit under this section.

### Amount of deduction

A deduction for interest payments up to Rs 1,50,000 is available under Section 80EEA. This deduction is over and above the deduction available under Section 24 of the Income Tax Act.

Therefore, taxpayers can claim a total deduction of Rs 3.5L for interest on home loan, if they meet the conditions of section 80EEA.

### Other conditions

Similar to Section 80EE, in order to claim deduction under Section 80EEA, you should not own any other house property on the date of sanction of the loan.

### Conditions for claiming the deduction

Housing loan must be taken from a financial institution or a housing finance company for buying a residential house property.

Stamp duty value of the house property should be Rs 45 lakhs or less.

The individual taxpayer should not be eligible to claim deduction under the existing Section 80EE.

The taxpayer should be a first-time home buyer. The taxpayer should not own any residential house property as on the date of sanction of the loan.

Conditions with respect to the carpet area of the house property. These conditions have been specified in the memorandum to the finance minister for the introduction of section 80EEA:

Carpet area of the house property should not exceed 60 square meter ( 645 sq ft) in metropolitan cities of Bengaluru, Chennai, Delhi, Noida, Greater Noida, Ghaziabad, Gurgaon, Faridabad), Hyderabad, Kolkata and Mumbai (whole of Mumbai Metropolitan Region).

Carpet area should not exceed 90 square meter (968 sq ft) in any other cities or towns.

Further, this definition will be effective for affordable real estate projects approved on or after 1 September 2019.

Section 80EEA has been introduced to further extend the benefits allowed under Section 80EE for low-cost housing. Earlier, Section 80EE allowed deduction for interest paid on housing loan for the FY 2013-14, FY 2014-15, and FY 2016-17.

The section does not specify if you need to be a Resident to be able to claim this benefit. Therefore, it can be concluded that both Resident and Non-Resident can claim this deduction.

The section also does not specify if the residential house should be self-occupied to claim the deduction. So, borrowers living in rented houses can also claim the deduction. Moreover, the deduction can only be claimed by individuals for the house purchases jointly or singly. If a person jointly owns the house and is paying the instalments of the loan, then both of them can claim this deduction. However, they must meet all the conditions laid down in the section.

### Section 80EEA and Section 24

Under Section 24, homeowners can claim a deduction for interest payments up to Rs 2 lakh on their home loan, if the owner or his family members are the sole beneficiaries of the loan.

If you are able to satisfy the conditions of both Section 24 and Section 80EEA of the Income Tax Act, you can claim the benefits under both sections.

First, exhaust your deductible limit under Section 24, which is Rs 2 lakh. Then, go on to claim the additional benefits under Section 80EEA in addition to the Rs 2 lakh limit allowed under Section 24.

### Frequently Asked Questions

#### Can joint owners claim deduction under section 80EEA separately?

Yes, if the joint owners meet all the conditions specified in the Income Tax Act, they can claim deduction of Rs1.5 lakh each.

#### How much deduction can I claim out of the total repayment of a housing loan made during the financial year?

You can claim principal repayment of upto Rs.1.5 lakh as deduction under section 80C. To claim the deduction under section 80EEA, a joint owner should have repaid the principal amount of upto Rs.1.5 lakh during the year and claim deduction of Rs.2 lakh under section 24(b). If the limit is exhausted, you can claim further deduction under section 80EEA.

#### The deduction under section 80EEA can be claimed one time?

You can claim the deduction under section 80EEA until you have repaid the housing loan.

