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General Guidelines
1. Please upload all the relevant Tax proofs in one of the following formats in the respective sections: jpg, jpeg, pdf, doc, docs, zip. Maximum file size is 2 MB per attachment.
2. Kindly ensure that all supporting documents that are uploaded are clearly visible. Documents should neither be tampered digitally nor should be manipulated in any way. Suspect documents will be rejected.
3. The forms to be submitted are available in the Downloads Section. Please download, fill and upload as applicable. (Like Rent Receipts, Form 10IA, Declaration for not holding any other house property etc.)
4. After all the supporting documents are uploaded, click “Generate Form 12BB” in the ESS portal. Print the generated form, sign it, scan it, and upload it. Alternatively, there is an additional option to submit the document via e-Declaration instead of a physical signature has been enabled.
5. Save your drafts regularly until the final submission. After the form is submitted, you cannot revise the data. Please verify the data thoroughly before clicking the Final Submission button.
6. Please ensure that you submit Tax proofs before cut-off date to avoid excess tax deduction. After the proof submission cutoff date, Investment declarations are not valid. Tax is calculated based on the approved amounts based on proofs submitted.
7. After the cutoff date, Tax Proofs cannot, under any circumstance be considered for tax calculations.
8. After you have successfully submitted the investment proofs, please verify the Approval/Rejection details that are emailed to you. Also, verify the information in the tax computation sheet after salary is credited.
9. For any tax related clarifications or queries that you may have, please use the Query Module in ESS portal and get them resolved before 31st March 2023. Since taxes are paid each month to the Income tax Department, any adjustments or corrections will not be possible after 31st March 2023.

10. As per Notification No. 30/2016 dated 29th April 2016, it is required to submit evidences / particulars of tax savings (Investment proofs) to your employer using Form 12BB (your signature is mandatory in Form 12BB). For ease of use, this format is linked to the EPSF Cover sheet with pre-filled information based on the investment proofs submitted by you. Kindly refer the online EPSF section for more information. There is an additional option to submit the document via e-Declaration instead of a physical signature has been enabled for your convenience.

11. Financial year 2022-23 means, the period from April 2022 to March 2023.

12. Checklist made available provides list of payments that can be made in the name of Self, family members/dependents to claim tax benefits

13. A New tax regime has been introduced from financial year 2020-21. This allows an employee to opt for concessional tax rates but forgoing all the tax benefits that are otherwise available. A detailed note on New tax regime is provided for further understanding.

1. New Tax Regime

The Union Budget 2020 has introduced a new income tax regime which provides an alternative to Employees to be taxed at lower rates. However, to avail this benefit various tax deductions and exemptions that are available under old tax regime have to be forgone. The tax slabs provided below under both regimes:

Tax slab if opted for New Tax Regime

Up to Rs 2.5 lakh NIL
Rs 2.5 lakh to Rs 5 lakh 5%
Rs 5 lakh to Rs 7.5 lakh 10%
Rs 7.5 lakh to Rs 10 lakh 15%
Rs 10 lakh to Rs 12.5 lakh 20%
Rs 12.5 lakh to Rs 15 lakh 25%
Rs 15 lakh and above 30%

Tax Slab if opted for Old Tax Regime

Up to 2.5 Lakh NIL
Rs 2.5 lakh to Rs 5 lakh 5%
Rs 5 lakh to Rs 10 lakh 20%
Rs 10 lakh and above 30%

Note: Tax rebate of Rs.12500 or tax amount whichever is less is available under both the tax regimes, if the taxable income is less than Rs.5 Lakhs.

Employee's who choose to follow the New Tax Regime will have to forego all deductions and exemptions except:

Gratuity Exemption (Sec 10(10))

Leave Encashment (Sec 10(10AA)(ii))

Employer's Contribution to NPS Section 80CCD(2)

Home Loan on Rented Property. An employee can claim deduction of municipal tax, standard deduction of 30% on rent and interest paid on housing loan. However, the deduction for interest gets restricted to the rental income. Also, an employee not allowed to set off or carry forward a loss from house property. An employee cannot claim a deduction for principal repayments under the new regime.

2. House Rent Guidelines

Document / proof required

1. Rent receipts. The rent receipt must indicate the monthly rent paid, date of payment and the address of rental accommodation (i.e. address where employee stays) and Landlord's Signature. The rent receipt must also include Name of the Landlord and his PAN number, if monthly rent paid is equal to or more than Rs.8333 per month or Rs.100000 per annum.

You can also submit the Rent Receipt using Rent Receipt Generator.

2. One month rent receipt for each quarter of the financial year i.e. Apr-22 to June-22, Jul-22 to Sep-22, Oct-22 to Dec-22.

3. Declaration for future months / last quarter (Jan23-Mar23)

4. If the rent changes, please submit an additional rent receipt for the month.

Proofs that are not eligible for HRA Exemption

1. Rent receipts that are not in the employee's name.
2. Maintenance charges paid either to the landlord or to apartment associations.
3. Rent payment to spouse.
4. Payment made towards taking property on lease.
5. Rent on furniture. If Rent on Furniture and Rent on property are paid together, please provide details of rent paid towards property specifically, as rent paid on furniture is not eligible for tax benefit

3. Investment Type - Loss from House property (Interest paid on housing loan)	
Deduction limit	
Total deduction limit is capped at Rs. 2,00,000 up to 2 Self occupied house properties. No restriction on the number of properties, if they are let out house properties. However, the deduction amount is restricted to RS.30000 if loan is availed before 1-Apr-1999 loan is availed for repair, renewal, or reconstruction of the house construction is completed after 5 years from the date of loan availed.	
Document / proof required	
1. Copy issued by Bank/Financial Institution/Employer. The certificate must have details of Interest and Principal amount paid/payable during the financial year. Name, PAN number & Address of the Lender/Bank/Financial Institution is also required. Employee can avail loan for the purchase of property /construction of property from a financial institution or from a lender.	
2. To specify that house construction is complete, submit any of the following documents: Completion or Possession certificate from the builder. Possession certificate for an apartment is issued by the builder. Possession certificate for an independent house or bungalow is issued by local municipal authorities. Electricity bill, Water bill, Municipal tax paid receipt. Self-declaration from the employee.	
Proofs that are not eligible for Housing Loan deduction:	
Loan taken for purchase of plot / site, Document or Certificate is not in the employee's name. Construction of property is not completed and construction is in progress.	
Guidelines	
1. An employee must be the sole owner of the House Property.	
2. If you are a joint owner, declare the share of contribution towards repayment of loan. For e.g.: if an employee holds 50% as a Joint Property holder, loss can be claimed up to 50% of the total loss.	
3. To claim Loss from House property, the House Construction / Purchase must be completed and house must be ready for occupation during the financial year. Any pre-EMI interest paid before the construction can be claimed over 5 years (i.e. 20% every year) starting from the year of completion. Pre-EMI paid in the year of completion can be claimed fully in the same financial year. Interest amount can be claimed starting the financial year in which construction of the property is completed.	
4. If the statement includes only amounts paid till a particular date during the Financial year, you must provide details of projection for the balance period of the year (FY 2022-23). This can be obtained from the lender on request.	
5. Annexure available in the EPSF Tool must be completed and declarations available within the form must be updated wherever necessary.	
6. You cannot claim both HRA exemption and Loss from house property (Interest Benefit on Housing Loan) for the same period if both the properties are in same city. However, HRA and Loss from House Property can be claimed if the properties are in different cities	
7. Insurance for building cannot be claimed as expense and hence is not eligible under Loss from House property section. Life Insurance taken through housing loan can be claimed under LIC and not as part of interest on housing loan.	
8. If the property is Rented out, only the net income or loss is eligible for tax deduction. Refer below sample calculation.	
Rental Income:	1,50,000
Less: Municipal Tax Paid	5,000
Net Annual Value	1,45,000
Less Standard Deduction (30% of Net Annual Value)	43,500
Total after Standard Deduction	1,01,500
Less: Interest paid on Housing Loan	2,00,000
Net Loss / Income from House Property	-98,500

4. Investment Type - Loss from house property (Interest on Housing Loan) – Additional Deduction (Section 80EE) – Rs. 50000
Deduction limit
In addition to the deduction on interest paid towards housing loan, you can also claim a deduction to the extent of Rs. 50,000, provided:
1. Housing Loan availed is less than RS. 35 lakhs.
2. Value of the Residential House property is less than RS. 50 lakhs.
3. Loan is sanctioned between April 2016 to March 2017
4. Employee must be a first-time home buyer. That means you must not own any residential house property as on the date of sanction of the loan.
5. Home loan is sanctioned by a Housing Finance Company or a Financial Institution
Document / proof required
1. Photocopy/Scanned copy issued by Bank/Financial Institution/Employer. The certificate must have details of Interest and Principal amount paid/payable during the financial year. Name, PAN number & Address of the Lender/Bank/Financial Institution is also required. Employee can avail loan for the purchase of property /construction of property from a financial institution or from a lender.
2. Date on which Loan is sanctioned.
3. Copy of the Sanction letter.
4. Copy of the Sale deed.
5. A declaration by the employee stating that he doesn't own any other residential property anywhere in India whether self-occupied or let out.
5. Investment Type - Loss from house property (Interest on Housing Loan) – Additional Deduction (Section 80EEA) – Rs. 150000
Deduction limit
In addition to the deduction on interest paid towards housing loan, you can also claim a deduction to the extent of Rs. 1,50,000, provided:
1. The individual taxpayer should not be eligible to claim deduction under the existing Section 80EE.
2. The loan has to be sanctioned during the period at April, 2019 to 31st March 2022.
3. Stamp duty value of the house property should be Rs. 45 lakhs or less.
4. Employee must be a first-time home buyer. That means you must not own any residential house property as on the date of sanction of the loan.
5. Carpet area of the house property should be less than 60 square meters(645sqft) in metropolitan cities - Bengaluru, Chennai, Hyderabad, Kolkata, Delhi National Capital Region (limited to Delhi, Noida, Greater Noida, Ghaziabad, Gurgaon, Faridabad), and Mumbai (whole of Mumbai Metropolitan Region). Carpet area should not exceed 90 square meter (968 sq. ft.) in any other cities or towns.
Notes: Further, this definition will be effective for affordable real estate projects approved on or after 1 September 2019. These conditions have been specified in the memorandum to the finance bill, but not mentioned in section 80EEA
Document / proof required
1. Photocopy/Scanned copy issued by Bank/Financial Institution/Employer. The certificate must have details of Interest and Principal amount paid/payable during the financial year. Name, PAN number & Address of the Lender/Bank/Financial Institution is also required. Employee can avail loan for the purchase of property /construction of property from a financial institution or from a lender.
2. Sanction letter wherein date on which Loan is sanctioned is clearly mentioned
3. Copy of the Sale deed.
4. A declaration by the employee stating that he doesn't own any other residential property anywhere in India whether self-occupied or let out.
5. A declaration by employee stating the carpet area of house property

6. Salary from Previous employment
Applicable if opted for Old Tax Regime: Yes
Applicable if opted for New Tax Regime: Yes, However If opted for New Regime, the 80C deductions, Chapter VIA deductions, exemptions except leave encashment and gratuity as mentioned under each line item, cannot be claimed either in current employment or in previous employment.
Document / proof required
Any one of the following documents have to be submitted by employee
1. Form 16 for previous employment period (from 1st Apr 2022) duly signed by the respective authorized signatory.
2. In the event of non-availability of Form 16
a. Employee must submit a certified tax computation statement (duly signed by the respective authorized signatory) issued by the previous employer at the time of Final Settlement
b. If tax computation statement is computer generated which mentions that it does not require authentication, then it is eligible without company seal and sign by authorized signatory
Guidelines
If you have switched job once during the current year: Update the income earned from your previous employer and provide us the full and final tax computation sheets. If you have switched jobs more than once during the current year: Consolidate and update the income earned from your previous employers details of all companies and provide us the full and final tax computation sheets of all the companies .
1. Employees must submit the Chapter VI-A, Section 24 & Section 80C investment proofs again in present organization/Ascent portal, even-though it was submitted & approved by previous employer.
2. Please provide breakup of exemption for the total exemption claimed in the previous company.
3. Please fill the sub form available in Previous employment section carefully
7. Chapter VIA Deduction - Medical Insurance Premium - (Section 80D) – Self / Spouse / Children
Deduction limit
Limits are explained below:
1. Maximum limit if coverage is for self / Spouse / Children - RS. 25000.
2. Maximum limit if coverage is for self / Spouse / Children & Parents - RS. 50000 (i.e. RS. 25000 for self/spouse/children & RS. 25000 for parents).
3. Maximum limit if coverage is for Self / Spouse / Children & Senior citizen Parent/s (any parent whose age is 60 & above) - RS. 75000 (i.e. RS. 25000 for self/spouse/children & RS. 50000 for Senior citizen parent/s)
If any one of the parent is Super Senior citizen (above 80 years of age), then medical expenditure incurred or medical insurance premium paid is eligible.
Maximum amounts therefore are RS. 25000 or RS. 50000 or RS. 75000. Medical preventive medical checkup up to RS. 5000 is included in the above limits.
Document / proof required
1. Copy of premium receipt
Proofs that are not eligible
Document / receipt must be in Employee's name.
Premium must be made either digitally, by way of cheque or online bank transfer. Payment made in cash is not eligible. However, payment made for preventive medical health checkup amount is eligible even if paid in cash.
Guidelines
1. Eligible only on actual payment basis in the current financial year. A mere declaration that premium shall be paid is not eligible.
2. If employee has a health insurance policy that has the validity of a year (or more), the deduction will be directly proportional to the total number of years for which the cover has been provided. For example, if Insurer provides a 10% rebate on premiums (pertaining to health insurance), you will have to pay RS. 40,000 for the period of two years and you will now be allowed to claim RS. 20,000 in both the years.
3. Premium's paid as deductions through payroll will be eligible without submission of receipts.
4. Accident Insurance is not allowed for deduction either under Health insurance or Life insurance
8. Chapter VIA Deduction - Medical Treatment/Contribution to fund for maintenance of handicapped dependent -(Sec 80DD)
Deduction limit
1. Deduction in respect of any expenditure incurred for the medical treatment, nursing, training and rehabilitation of a dependent with disability.
2. A deduction of RS. 75,000 for disability of 40% and above.

3. In case of severe disability where disability is 80% and above deduction is RS. 125,000.
Document / proof required
Certificate issued by a medical authority (who is a physician, a surgeon, an oculist or a psychiatrist) which is valid for 2022-23 financial year. The Certificate format of should be as per Form 10-IA. This form is available in download section.
Proofs that are not eligible
Doctor's certificate is not as per Form 10IA.
9. Chapter VIA Deduction - Medical treatment in case of specified ailments or disease (Sec 80DDB)
Deduction limit
1. Actual expenses incurred on behalf of Employee or Employee's dependent or RS.40,000 whichever is less.
2. However, if Employee or Employee's dependent age is 60 years and above, actual expenses incurred or RS. 1,00,000 whichever is less.
Document / proof required
1. Certificate from a Specialist Doctor should be submitted. Details like name, age and name of the disease/ailment of the patient (who is either Employee or Employee's dependent) should be available in the Certificate. Name, address, registration number and qualification of the specialist should also be available in the document.
2. In addition to the certificate Medical bills / expenditure incurred along with prescription.
Proofs that are not eligible
If medical bills are not provided and only doctor certificate is provided deduction cannot be provided.
Guidelines
1. Deduction under this section shall be reduced by the amount received if any from the insurance company or reimbursed by employer for the above treatment.
2. Medical Treatment should be availed for Self or Dependent.
3. Diseases that are covered under this section are - Dementia; Dystonia Musculorum Deformans; Motor Neuron Disease; Ataxia; Chorea; Hemiballismus; Aphasia; Parkinson's Disease; Malignant Cancers; Full Blown Acquired Immuno-Deficiency Syndrome (AIDS); Chronic Renal failure; Hematological disorders: Hemophilia; Thalassemia.
10. Chapter VIA Deduction - Payment of Interest taken for higher education (Section 80E)
Deduction limit
Full amount of interest paid or payable during the current financial year is eligible and principal amount is not eligible.
Document / proof required
Copy of Certificate issued by the bank or the Financial Institution mentioning the interest amount debited/ accrued for the financial year
Proofs that are not eligible
If statement / document not in employee's name
Guidelines
1. The deduction for the interest on loan starts from the year in which employee starts repaying the loan. Deduction benefit is available for 8 years starting from the year in which employee starts repaying the loan or until the interest is fully repaid. It means if entire payments are done in 5 years only, then tax deduction is eligible for 5 years and not 8 years.
2. Loan can be taken for education of Self, Spouse or children.
11. Chapter VIA Deduction - Deduction in respect of totally blind/physically handicapped employee-(Sec 80 U)
Deduction limit
For a disability of 40% and above but less than 80%, a deduction of RS. 75,000/- is provided.
In case of severe disability where disability is 80% and above RS. 125,000 is provided.
Document / proof required
Certificate issued by a medical authority (who is a physician, a surgeon, an oculist or a psychiatrist) which is valid for 2022-23 financial year. The Certificate format of should be as per Form 10-IA. This form is available in download section.
Proofs that are not eligible
Doctor's certificate is not as per Form 10IA.
Guidelines
Deduction in respect to any expenditure incurred for the medical treatment (including nursing), training and rehabilitation of only self.

12. Investment Type - Section 80EEB – Tax Deduction on Loan for Purchase of Electric Vehicles - RS. 150000
1. Interest up to RS. 150000 is the maximum amount of deduction.
2. Copy issued by Bank/Financial Institution/Employer. The certificate must have details of Interest amount paid/payable during the financial year.
3. Copy of the invoice providing details of the Electrical Vehicle purchased during the financial year.
4. The loan should be sanctioned by the financial institution (banks, NBFCs, etc.). Period of loan sanction should be between April 1, 2019 to March 31, 2023
Section 80C Deductions available
Maximum amount of deduction available under Section 80C is restricted to 1.5 Lakhs.
13. DEDUCTION UNDER SECTION 80C: Contribution to Pension Schemes (Ex: - LIC/UTI Pension Fund, ICICI PRU Forever Life/ Tata AIG Easy Retire Annuity Plan)
1. Copy of premium receipt
2. Document or Certificate submitted must be in Employee's name
3. Late fees is not eligible.
4. Only current financial year dated receipts are eligible
14. DEDUCTION UNDER SECTION 80C: Life Insurance Premium
1. Copy of premium receipt
2. Document or Certificate submitted must be in Employee's /Employee's Spouse or Children's name
3. Late fees is not eligible.
4. Only current financial year dated receipts are eligible
5. If the premium is due after the Tax proof submission cut-off date, a declaration available in life insurance section of the EPSF form should be filled stating that the premium will be paid as on due date falling before 31st March 2023 has to be submitted. Previous Year receipt/s need to be enclosed along with the declaration as proof.
6. An annual Statement from the respective Insurance Company containing the details of payment can be deemed as a proof of payment.
7. Amount of deduction is restricted to: For LIC policy issued from 1-Apr-2012 – deduction is restricted to 10% of sum assured. For LIC Policy Issued between 1-Apr-2003 to 31-Mar-2012 – deduction is restricted to 20% of sum assured. A person with disability or a person with severe disability as referred to in section 80U, or suffering from disease or ailment as specified in the rules made under section 80DDDB and if the Policy is issued from 01-Apr-2013, the deduction is restricted to 15% of sum assured.
8. Service tax paid on insurance premium is eligible.
9. Late payment fee is not eligible. Wherever Late payment fee is part of the total payment, reduce this amount and then submit the final amount of LIC
10. Death benefit is allowed as LIC and hence can be approved under LIC section under Section 80C. Death insurance is merely an add-on to a regular life insurance plan
15. DEDUCTION UNDER SECTION 80C: Public Provident Fund
1. Copy of passbook along with the cover page showing investors name and Photo copy of challan duly acknowledged by the Bank. Investor Name must be in the name of employee, spouse or children.
2. Contribution during the current financial year to an existing account in the name of the employee/ spouse or children is allowed.
16. DEDUCTION UNDER SECTION 80C: National Saving Certificates (NSC)
1. Copy of certificates purchased on or after 01-Apr-2022 in Employee's Name
2. NSC purchased in current financial year is allowed for deduction.
3. If NSC is in joint name – 50% is eligible.
17. DEDUCTION UNDER SECTION 80C: Accrued Interest on NSC
1. Copy of certificates purchased before 01-Apr-2022 in Employee's Name
2. NSC purchased in previous financial years must be submitted
3. The Interest accrued on NSC if declared u/s 80C, the same amount should be included under other income.

18. DEDUCTION UNDER SECTION 80C: Unit Linked Insurance Plan (ULIP)	
1.	Copy of Payment receipt or ULIP Statement
2.	Amount invested in current financial year is qualifies for deduction.
19. DEDUCTION UNDER SECTION 80C: Senior Citizens Savings Scheme	
1.	Copy of the Payment Receipt in Employee's Name
2.	Employee should be aged 60 and above to be eligible under this section.
20. DEDUCTION UNDER SECTION 80C: Investment in Mutual Funds (ESS, SIP, MEP)	
1.	Copy of account statement / Certificate in Employee's Name
21. DEDUCTION UNDER SECTION 80C: Principal Loan Repayment for Housing Loan	
1.	Document issued by Bank/Financial Institution/Employer. The certificate must have details of Interest and Principal amount paid/payable during the financial year. Name, PAN number & Address of the Lender/Bank/Financial Institution is also required. Employee can avail loan for the purchase of property /construction of property from a financial institution or from a lender.
2.	Registration fee / stamp duty paid in current financial year is allowed for deduction. Copy of sale deed or stamp duty and registration fee paid receipt is to be submitted to claim.
3.	If you have claimed Tax Deduction in the earlier years but have sold the property within 5 years, the deduction provided earlier under this section has to be reversed. Please ensure that such declaration is provided while submitting proof under this section.
Proofs that are not eligible if:	
Document is not in employee's name Principal is repaid on Loan availed for renovation / repair of property. Construction is completed after 5 years from the date of loan availed.	
22. DEDUCTION UNDER SECTION 80C: Tax Saver Fixed Deposits / Term Deposits / Senior Citizen Saving Scheme	
1.	Copy of the FD receipt in Employee's Name should be submitted. Since all Fixed deposits are not eligible for deduction, the FD certificate or receipt should mention that it is a tax saver and hence qualifies for deduction under section 80C.
2.	Tax Saver Fixed deposit having Five year's term is eligible for the tax deduction.
3.	Tax Saver Fixed deposits issued for current financial year by banks/ post office are eligible for tax deduction.
23. DEDUCTION UNDER SECTION 80C: Children Education Expenses	
Copies of the Tuition Fees paid to educational institution during the Financial Year.	
1.	If not in employee's name / Child Name, proof is not eligible.
2.	Late fees is not eligible.
3.	Only Tuition fee, Annual fee, Term fees, Nursery fees, Lab fee, Computer fees, Play school fees, Pre Nursery Fees is eligible. Donation, Development Fee, Admission fees, Transport charges, hostel charges, Mess charges, library fees is not eligible.
4.	This deduction in respect of school fees is eligible if paid to university, college, school or any other educational institution. Tuition fee paid for private tuition / coaching centre is not eligible for deduction.
5.	Fees to an educational institution within India is considered but fee paid for educational institution outside India is not eligible. Any class child up to PHD fees is covered. I.e. Nursery, 1st to 10th class, +1, +2, Graduation, Post-graduation, PHD are all covered. The location where child studies should be in India. Hence a college or educational institution affiliated to foreign university but college is present in India is also covered.
6.	This deduction can be claimed in respect of two dependent children only. Fees paid to brother, sister, spouse etc. is not eligible.
7.	Deduction is available on paid basis. However, declaration is allowed in case of monthly fees payment. For e.g.: if monthly fees paid receipt is available from Apr to Dec and declaration is made available for Jan to Mar, it can be accepted
24. DEDUCTION UNDER SECTION 80C: Sukanya Samriddhi Scheme	
1.	Any sum paid or deposited during the financial year in the scheme in the name of any girl child of the Employee or in the name of any girl child for whom such Employee is the legal guardian.
2.	Copy of the Passbook / certificate must be submitted for such sums deposited.
3.	For a girl child only a single account is allowed. Employee can open this account for a maximum of two girl children. Only in the event of birth of twin girls in 2nd birth or birth of 3 girl child's in 1st birth itself, this facility will be extended to third child.
4.	Minimum deposit amount for this account is RS. 250 and maximum is RS. 150000 per year.

5. An account should be opened before 10 years age of Girl child to claim for Sukanya Samruddhi account.

25, 26 & 27 DEDUCTION UNDER SECTION 80C: EMPLOYEES CONTRIBUTION TOWARDS NPS

1. An Employee can claim additional deduction up to Rs.50,000 under section 80CCD (1B) through payment under National Pension Scheme in addition to the RS. 1.5 Lakhs that is available under section 80C. That means total deduction available increases to RS. 2 Lakhs if investment is made in NPS
2. Copy of contribution made towards National pension scheme in Employee's Name

28. Interest on deposits in Saving bank accounts (80TTA)

1. Deduction limit is RS. 10000
2. Saving Bank Interest earned by the employee is eligible for deduction u/s 80TTA while calculating taxable income of the employee to the extent RS. 10,000. It means that if the amount of Saving Bank Interest earned by the employee is less than RS. 10,000 then the whole amount is eligible for deduction. In case where the amount of saving bank interest exceeds RS. 10,000 then the amount exceeding RS. 10,000 will be taxable under the head Income from Other Sources.

29. Deduction in respect of Interest income (80TTB) for Senior Citizen

1. Deduction limit is RS. 50000
2. Interest earned from deposits held by senior citizens are allowed as deduction while calculating their taxable income up to RS. 50,000 u/s 80TTB . It means that if the amount of Interest income from deposits (From both SB interest and FD Interest) earned by the employee is less than RS. 50,000 then the whole amount is eligible for deduction. In case where the amount of Interest income from deposits exceeds RS. 50000 then the amount exceeding RS. 50,000 will be taxable under the head Income from Other Sources

CHECKLIST

The below Checklist provides list of Payments that can be made in the name of Family Members/dependents to claim tax benefits

Sl. No.	Particulars	Self	Spouse	Children	Parents	Dependent Brothers	Dependent Sisters
1	Rent Receipt	Yes	x	x	x	x	x
2	Interest on housing loan	Yes	x	x	x	x	x
3	Previous Employer Income	Yes	x	x	x	x	x
4	Medical Insurance Premium - (Section 80D)	Yes	Yes	Yes	Yes	x	x
5	Medical Treatment/Contribution to fund for maintenance of handicapped dependent (Section 80DD)	x	Yes	Yes	Yes	Yes	Yes
6	Medical treatment in case of specified ailments or disease (Section 80DDB)	Yes	Yes	Yes	Yes	Yes	Yes
7	Deduction in respect of Payment of Interest taken for higher education (Section 80E)	Yes	Yes	Yes	x	x	x
8	Additional Exemption towards Interest on Housing Loan	Yes	X	x	x	x	x
9	Donations to Charitable Trust/Institutions etc. - (Section 80G)	Yes	X	x	x	x	x
10	Deduction in respect of totally blind or physically handicapped employee - (Section 80U)	Yes	X	x	x	x	x
11	Contribution to Pension Schemes	Yes	X	x	x	x	x
12	Insurance Premium	Yes	Yes	Yes	x	x	x
13	PPF	Yes	Yes	Yes	x	x	x
14	NSC	Yes	X	x	x	x	x
15	Accrued Interest on NSC	Yes	X	x	x	x	x
16	ULIP	Yes	Yes	Yes	x	x	x
17	Senior Citizens Savings Scheme	Yes	X	x	x	x	x
18	Investment in Mutual Funds (ESS, SIP, MEP)	Yes	X	x	x	x	x
19	Investment in Infrastructure /tax saving bonds	Yes	X	x	x	x	x
20	Principal Loan Repayment for Housing Loan	Yes	X	x	x	x	x
21	Tax Saver Fixed Deposits	Yes	X	x	x	x	x
22	Children Education Expenses	X	X	Yes	x	x	x
24	Sukanya Samriddhi Scheme	x	X	Yes	x	x	x
23	NPS (National Pension Scheme)	Yes	X	x	x	x	x
24	Sukanya Samriddhi Scheme	x	X	Yes	x	x	x
25	Section (80CCD) (1A)Employees Contribution towards NPS (80CCD)	Yes	X	x	x	x	x
26	Section (80CCD) (1B) Additional Employees contribution towards NPS (80CCD)	Yes	X	x	x	x	x
27	Section 80CCD(2) (employer's contribution towards NPS	Yes	X	x	x	x	x
28	Interest on deposits in Saving bank accounts (80TTA)	Yes	X	x	x	x	x
29	Deduction in respect of Interest income (80TTB) for Senior Citizen	Yes	X	x	x	x	x

Note: If opted for New Tax Regime only below are applicable and rest of the details mentioned above are not applicable. Copy of certificates must be in Employee's Name.

Previous Employer Income

2. Section 80CCD(2) (employer's contribution towards NPS