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General Guidelines

Details such as Institution names, Investment Type/Name, Policy Number, Name of the member, Amount and Payment dates must be entered correctly in the respective fields as per the Payment Receipt, failure of which will result in rejection of the documents submitted.

Online Registration is mandatory for the below mentioned institutions that have corporate tie-ups.

Investment type	Institution (Applicable for Self Policies only)
	Life Insurance Corporation of India
Life Insurance/ULIP/Pension	Bharti AXA Life Insurance Co. Ltd.
Fund/Medi-claim	ICICI Prudential Life Insurance Co. Ltd.
	ICICI Prudential Asset Management Company
	<u>Ltd</u> .
Equity-Linked savings scheme (ELSS)	Reliance Mutual Fund
	Send an email to: ppf@icicibank.com after
	opening the PPF account (refer My investment
	tab in MyPay for more details)
	Enrollment has to be done at the beginning of
	every financial year
Public provident fund	,,

Manual update and document submission in MyPay are not required for investments from the institutions mentioned in the table mentioned above. One-time online enrollment/registration through respective links would automatically result in sharing premium paid details by these organizations directly to Cognizant on a monthly basis (say by 25th of every month) and gets updated in your MyPay actuals.

If the payment receipt does not bear the nature of investment, then the corresponding investment document has to be attached along with receipt.

Create Separate line items in MyPay as per payment dates and policies/account numbers

Records in Open/Saved status in MyPay are not considered for tax benefit. Hence, make sure the record once created is submitted duly with appropriate documents

In case an investment gets rejected, please re-create another line and submit relevant documents. Resubmission of documents alone for rejected lines will not qualify for review and exemption

Use appropriate categories while updating investment records. For instance, life insurance policy that is linked with Units should be updated under Unit Linked Insurance Plan (ULIP) and NOT under Life Insurance premium. Similarly, payments made for policies eligible for Mediclaim should be updated under "Mediclaim premium paid" (Section-80D) and NOT under Life insurance premium

The approval team reserves the right to seek additional documents/proofs as appropriate during the time of approval

Non-submission of any additional documents required by the approval team will result in rejection of the claim

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Interest on Higher Education Loan

- Certificate from the bank or Institution for the amount paid/payable for current financial year (breakup of the Principal and Interest)
- > Interest paid only can be claimed
- The year in which the loan was availed should be mentioned.
- The purpose of loan should be clearly stated as Education Loan
- > Bank statement cannot be construed as proof

Mandatory Documents:

→ Provisional Interest Certificate Issued by the Bank for the current financial year.

Loss on House Property (LOHP)

- Provisional Certificate for current Financial Year (breakup of Principal and Interest) for the amount due to be paid from the bank or Institution. It should clearly state the purpose as Housing Loan.
- Form of verification has to be attached in the prescribed format (refer below). Ensure that the values filled in this form matches with the amount claimed under this section.
- Property should be in the name of the associate to claim the tax benefit.
- If the property is in a Joint Ownership and associate claiming more than his/her share should submit a declaration from the other joint owner(s) (refer below)
- Form of verification, Joint ownership and first property declaration forms are available for download under "My forms" in Mypay
- Construction of the property should have been completed and the said property should either be self -occupied or let-out to claim the tax benefit
- Pre-EMI refers to the interest paid up to the year in which construction of the property has been completed. For availing exemption for Pre- EMI, interest certificate(s) prior to the date of completion is mandatory.
- > The Pre-EMI interest can be claimed in five equal installments within five years from the year in which the construction of the property has been completed
- Property completion certificate from the builder is mandatory to claim this amount and construction agreement with the builder will not be accepted as a proof for availing Pre-EMI benefit
- Receipt for the municipal tax paid during current financial year needs to be attached if the property is let-out and tax amount is updated for availing tax exemption
- ➤ If Interest is claimed for more than one property, then Form of verification (FOV) and ownership proof for all the properties need to be attached for every such property. Form of Verification is like a self-declaration and hence all appropriate fields should be properly filled and physically signed by the associate
- In the event of claiming benefit for multiple properties, the Sale Deed, completion certificate and the recent municipal tax receipt is mandatory for all properties claimed.

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- For cases where sale deed is provided as proof of ownership for apartment with UD share/ partially completed flat, latest electricity bill / municipal tax receipt has to be provided to substantiate completion of the flat
- An additional deduction of Rs.50000/- is available under section 80EE, to the First time home buyers who purchased their First property in 2016 -17 subject to the following conditions:
 - The associate should not own any residential house property as on the date of sanction of the loan.
 - The loan should have been sanctioned by the financial institution in the financial year 2016-17 and the property must have been purchased/completed in the same year.
 - The Value of the property should not exceed fifty lakh rupees.
 - The amount of loan sanctioned for acquisition of the residential property does not exceed thirty-five lakh rupees.
- If associates are claiming both HRA at the place of work and LOHP as self-occupied, a declaration form should be filled in and uploaded in LOHP or HRA page, whichever submitted later.

Mandatory Documents:

- → Provisional Interest Certificate from bank for current financial year
- → Form of Verification
- → Proof of ownership (Sale Deed/Electricity Bill/Property (Municipal) tax)
- → Property Completion Certificate wherever applicable (if sale deed is for UDS alone or Pre EMI claimed)
- → Joint Ownership Declaration wherever applicable (where there are multiple owners for a property and associate wants to claim additional share)
- → Interest Certificate(s) prior to date of completion to avail Pre-EMI
- → Declaration for claiming LOHP and HRA wherever applicable
- → First property declaration form if claiming 80EE benefit
- → Loan sanction letter from Bank if claiming 80EE benefit

Click here to view the Form of verification

Click here to view the Declaration of Joint Ownership

Click here to view the First Property Declaration

Click here to view the HRA and LOHP Declaration

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House Rent Allowance (HRA)

I. Where monthly HRA <= INR 3,000

If your monthly HRA as defined in MyPay as part of FBP is less than or equal to INR 3,000, there is no need to submit any documents for the rent paid. It is enough if rent values are updated and submitted in MyPay.

II. Where HRA> INR 3,000 & Rent <= INR 8,333

If your monthly HRA as defined in MyPay as part of FBP is greater than INR 3,000 and your monthly rent payments are less than or equal to INR 8,333/- documents to be submitted are:

Mandatory Documents:

- → Original rent receipt for any one month. Note that any rent revision during the year would need to be supported with a fresh receipt (Click here to view the format of Rent Receipt)
- → Copy of Lease Agreement
- → In the absence of lease agreement, rent receipt should contain the EFT details and additional supporting document like bank statement extract/payment screenshot to be provided

III. Where HRA> INR 3,000 & Rent > INR 8,333

If your HRA defined in MyPay as part of FBP is greater than INR 3,000/- and your monthly rent payments are greater than INR 8, 333/-, the documents to be submitted are:

Mandatory Documents:

- → Original rent receipt for any one month. Note that any rent revision during the year should be supported with a fresh rent receipt
- → A copy of Lease Agreement.
- → In the absence of lease agreement, rent receipt should contain the EFT details and additional supporting document like bank statement extract/payment screenshot to be provided
- → PAN of the Landlord

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Points to note -HRA

- The <u>format for the rent receipt</u> is given at the end of this document. Please ensure that your receipt includes all the Information mentioned in the format.
- Please note that only the amount paid towards rent is eligible for exemption. Other amounts paid, such as maintenance charges, electricity bill, etc., food in case of paying guest accommodation are not eligible for exemption
- > Lease period (starting & ending) should be clearly mentioned in the lease agreement
- > PAN of Land lord will be validated for its correctness before approval
- ➤ The Rental Agreement and the Renewal agreement should also be in stamp paper. Renewal of lease agreement to be done as per the validity. Lease agreements which are not current but still submitted for availing HRA benefit will be rejected
- In case of Hostel accommodation, rent receipt in the hostel's letter head or pre-printed receipt book can be submitted towards rent payment proof along with the PAN of the hostel / owner.
- In case rent receipt could not be produced, copy of lease agreement and bank statement showing the debit in the name of the landlord with rent amount for one of the months during the year to be submitted.
- > Revenue stamp should be affixed in the rent receipt duly signed across the stamp by the Landlord.
- Rental agreement should be solely in the name of the associate to claim full benefit. If there are multiple lessees, the rent will be proportionately considered accordingly.

<u>Life Insurance premium</u>

- Policy shall be in the name of the associate, spouse or children only
- > In case of Single premium policy, the amount is restricted to 10% of the actual capital sum assured
- The receipt should necessarily contain basic details such as Name, date of payment, policy number, Policy name, Amount paid, Sum assured etc.
- Only the premium amount will be considered and other fees such as late payment will not be eligible for tax exemption
- > Do not submit documents that are Password protected. Approval team would reject the documents even if passwords are provided separately

Mandatory Documents:

- → Receipt for Insurance Premium paid during the current financial year
- → For online payment Statement from Insurance Company showing the current year payments can be provided
- → For Self policies where online enrollment is completed no documentary proofs are required.

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Public Provident Fund (PPF)

- It should be in the name of the associate or spouse or minor child / children
- Only current year contribution excluding interest accrued, if any will be considered for providing tax benefit
- ➤ PPF investment made in ICICI bank in the name of associate (self) there is no need to create records in Mypay and upload documents. Instead, an annual online enrolment through the corporate link needs to be done.
- ➤ ICICI will share the data on a monthly basis by month end, which will be fed into MyPay directly before payroll gets processed.
- At the beginning of every financial year, enrolment of your PPF has to be renewed for continued data sharing
- Procedure for enrolment can be found in <u>Mypay</u> under My Investments->Investment Declaration/ Actuals

Mandatory Documents:

- → Front page (Cover page) of the pass book issued by the bank / post office
- → Copy of the relevant page(s) containing details of the depositor and the deposit made for the current financial year.
- → Online PPF statement issued by bank which contains relevant information on the investment made.

Sukanya Samriddhi Account (SSA)

- Account to be in the name of minor girl child up to the age of 10 years only
- > Benefit can be availed for two girl children only
- Account may be opened with authorized banks and all post offices in India
- Front page of the Bank / Post office Passbook containing Name and date of birth of the girl child, guardian name (Associate only) and payment page to be submitted to avail benefit under this scheme
- Eligible only for the associate. Passbook in the name of spouse will not be considered.

Mandatory Documents:

- → Front page (Cover page) of the pass book issued by the bank / post office
- → Copy of the relevant page(s) containing details of the depositor and the deposit made for the current financial year
- → Copy of the page which shows the Date of Birth of the child/children and their photograph

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Repayment of Principal on Housing Loan

- Bank Certificate should clearly state the purpose as Housing Loan and the principal amount
- Breakup of Interest and Principal should be clearly mentioned in the certificate
- > Transaction page showing payments for current financial year. For existing property Electricity Bills / Property taxes payment receipts of the latest available period of the current financial year
- > This benefit can be availed only for Principal amount and part payment if any made during the current financial year

Mandatory Documents:

- → Provisional Interest Certificate from the bank for current financial year
- → Document ownership proof (Electricity Bills / Property taxes payment receipts/Sale/Purchase Deed)

School tuition fees

- Allowed for full time education of only two children in any university, college, school or other educational institutions
- > Tuition fees paid to regular educational institution irrespective of the class attended by the child
- University College School or other educational institution must be situated in India. It can be affiliated to any foreign university
- > Payment of fees to play schools or crèches will be allowed for tax exemption
- Exemption is available only on actual payment and not on payable basis
- Adopted Child's tuition fees is also eligible for tax exemption

The following are the tax exemptions not allowed under tuition fees:

- Exemption is not allowed for private tuition, coaching center
- ➤ Late fee is not eligible for exemption
- > Development fees or donation or charity in any form is not eligible
- Payment of fees for overseas education is not allowed
- Cost of books and other purchasable (uniform etc.), transport charges, hostel charges, mess charges and library fees incurred for education are not allowed
- > Fees for admission are not eligible for exemption

Mandatory Documents:

→ Receipt issued by the Schools for the payment made during the Current financial year

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Fixed Deposits

- Allowed only for Associates and not for spouse/dependents
- Period of deposit is Five years/ten years and deposit should be with a Scheduled Bank clause or term deposit for 5 or 10 years opened with Post Office under Tax saving scheme.
- Receipt should contain the word Issued under tax scheme/ exempted under 80C

Mandatory Documents:

- → Copy of the Deposit receipts for the investment done during the current financial year
- → If this is joint investment, then the first name should be of the associate and necessary payment proof needs to be established by the associate

Mutual Funds - Equity Linked Savings Scheme (ELSS)

- Payment Receipts should be in the name of the associate
- Mutual fund statements are also considered for providing tax benefits
- Date wise record to be created in Mypay for SIP investments
- For Mutual funds with ICICI Prudential & Reliance Mutual Fund please go through the below links:

ICICI Prudential
Reliance Mutual Fund

Mandatory Documents:

- → Payment receipts/ Statement from Asset Management Company for the current financial year
- → For online enrolled Schemes no need to submit documentary proofs

Stamp Duty / Registration Fees for House property

- Property should have been completed and registered within the same financial year of purchase to avail the benefit
- Needs to be updated as part of Principal Repayment in Mypay page.

Mandatory Documents:

- → Receipt issued by the Sub registrar office along with the Sale deed
- → Property Completion certificate

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Contribution to National Savings Certificate (NSC)

- Eligible for associate only and not for spouse/ children
- If this is joint investment, then the first name should be of the associate. Payment proof should be established by the associate
- The NSC Certificate tenure can be for 5 years/10 years.

Mandatory Documents:

Certificate issued under the NSC

Transaction page showing payments for current financial year

Accrued interest on National Savings Certificate

Interest will be computed only for the intermittent completed financial years between year of investment and the current financial year.

Mandatory Documents:

→ The earlier years' NSC certificate for which interest is claimed.

Unit Linked Insurance Plan (ULIP)

- Policy document or statement should clearly specify that it falls under ULIP
- Policy can be in the name of the associate, spouse or children
- The receipt should necessarily contain basic details such as Name, date of payment, policy number, Policy name, Amount paid for the current financial year etc.
- > Do not submit documents that are Password protected. Approval team would reject the documents even if passwords are provided separately

Mandatory Documents:

- → Copy of the Investment certificate / receipt for the current financial year
- → Unit statement in the name of associate containing the date-wise payments made in the financial year

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Pension Fund

- Payment proof should be in the name of the associate.
- > The word pension should be clearly mentioned on the payment proof
- The receipt should necessarily contain basic details such as Name, date of payment, policy number, Policy name, Amount paid for the current financial year etc.
- > Do not submit documents that are Password protected. Approval team would reject the documents even if passwords are provided separately

Mandatory Documents:

Certificate evidencing payments to pension fund(s)

National Pension Scheme (NPS) - u/s 80CCD (1B)

- > Tax exemption is available for your own contribution towards NPS
- Maximum deposit considered for Tax relief will be INR 50,000 or actual deposit
- > This contribution towards NPS is different from the contribution made through FBP.
- > To be eligible to claim this exemption this investment must be made in Tier 1 account

Mandatory Documents:

- → Copy of the Deposit receipt for the investment done in a Tier 1 account during the current financial year
- → Passbook or deposit book which clearly shows the name of the associate, PRAN Number , POP and that investment has been made in a Tier 1 account

(Or)

→ Statement from NSDL which serves as a proof of investment of amount and also that the account in which amount invested is a Tier 1 account

<u>Medical Insurance premium - u/s 80D and Medical expenditure</u> <u>for Verv senior Citizen (Age 80 years and above)</u>

- Payment should be made by the Associate to claim the benefit. In case the receipt bears the name of the persons other than the associate then Bank Statement to be attached as a proof stating that the payment has been made by the associate
- > Family members denote associate, spouse, parents or dependent children of the associate

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- Wherever consolidated amounts are paid as premium for family, the breakup of amounts for self with family and parents should be mentioned on the payment proof
- Additional premiums paid for dependents (does not include parent in laws, brothers and sisters) towards Medibuddy (The New India assurance Co. Ltd) policy through Cognizant will be loaded in Mypay during end of Financial year. No proofs are required to be submitted for the same.
- Any payment made on account of medical expenditure in respect of a very senior citizen, if no payment has been made to keep in force an insurance on the health of such person, a maximum of INR Rs. 50,000 or the actual expenditure incurred will be eligible for tax relief combined together under 80D and medical expenditure for very senior citizen. Bills paid on medicines and tests can be submitted under this category.

Mandatory Documents:

- → Medical insurance premium receipt for the current financial year
- → Medical bills pertaining to expenses incurred during current financial year
- → Bills should clearly have the name of the patient and date.
- → Prescription should be attached for bills above INR 1,000 and also in case of multiple bills on the same date which amounts to INR 1,000
- → The same bills submitted under medical reimbursement should not be submitted under this category
- → Vitamin tablets, non-pharma items (seacod, revital etc.,) and health drinks are not eligible for reimbursement

Maintenance of physically challenged (u/s 80DD / 80U)

Self-disability is claimed under sec 80U and dependents under 80DD

Physically Challenged dependent includes spouse, children, parents, dependent brothers and sisters of the associate.

Seal of the hospital and the treating doctor should be available on the Form 10IA

Mandatory Documents:

Certificate with details of **PERCENTAGE OF DISABILITY** in Form 10IA (<u>Click here for format</u>) signed by the treating doctor.

Disability certificate issued by the Government containing the nature and percentage of disability.

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Medical Treatment Deductions u/s. 80DDB

Applicable for Self or dependent (includes Parents/Spouse/Children/Dependent brother/sister)

Mandatory Documents:

Prescriptions issued by any specialist working full-time in a hospital and having a post-graduate degree in General or Internal Medicine or any equivalent degree, which is recognized by the Medical Council of India. The prescription shall contain the Name and age of the patient, relationship, name of the disease or ailment along with the name, address, registration number and the qualification of the specialist issuing the prescription and should also contain the name and address of the hospital

Previous Employment

- Applicable for associates joining Cognizant from any other company during the current financial year only
- Associate should submit the following document(s)in My pay before the payroll cutoff date so that the tax computation in CTS happens accordingly
 - → Form 12 B containing details of income in previous employment filled in by the associate and duly supported by the Tax Computation Sheet provided by the previous employer OR
 - → Tax computation sheet issued by the previous employer
- > The Tax computation sheet should be duly attested by an official of the previous company clearly mentioning his name and designation and should bear the company seal. Documents not in line with this requirement will not be considered
- "Salary Income after exemptions" mentioned in the MyPay portal under the Previous Employment tab refers to the Gross Salary after providing for all exemptions like HRA, Medical and conveyance.
- Provident Fund amount has to be separately mentioned and should not be clubbed with 80C exemptions

Mandatory Documents:

→ Form 12 B containing details of income in previous employment filled in by the associate and duly supported by the Tax Computation Sheet provided by the previous employer

OF

→ Form 12 B and Form 16 issued for the period of employment issued by the previous employer duly attested by an official of the previous company clearly mentioning his name and designation and should bear the company seal.

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FORMS FOR SUBMISSION:

1) Declaration for Joint Ownership - Format

To whomsoever it may concern

This is to inform that I /we	presently
residing at	
wish to	state that I / we am /
are one of the co- owner (s) of the property situated at	
The interest paid on the borrowed capital for the said property for which I d	
in my tax return for the fiscal year and I have no objection for the c	claim of the interest
bywho is a	joint owner with me
of the said property either in full or 50% of the interest outgo on the borrow	ved capital for the said
financial year	
Signature (s)	
Place :	
Date :	

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2) First Property Declaration - Format

FIRST PROPERTY DECLARATION

This declaration should be submitted by assesses to claim tax benefits under Section 80EE towards Interest paid / payable on Housing Loan taken for first property subject to fulfilling certain conditions

4	A 1		
1.	Name	or the	assesse

- 2. PAN
- 3. Loan Sanctioned on (dd/mm/yyyy)
- 4. Loan amount
- 5. Value of the property
- 6. Interest payable / paid
- 7. Name of the bank / Financial institution
- 8. Address of the property

Ī	(Name of associate), bearing associate ID	do here b
declare that I do not of sanction of loan for the	own any other property other than the one mentioned abo his property.	ve as on date of
Place:		
Date:	Signature of th	ne emplovee

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3) Form of verification - Format

Form of Verification

Please read the Instructions below before you fill up this form.

- 1. In case of self-occupied property, please fill up only A(c), B, C and D
- 2. In case of let-out property:
 - i. Fill up all the fields from A to D including subdivisions wherever applicable
 - ii. Repairs can be a maximum of 30% of A (a) less A (b)
- 3. Preconstruction interest means interest paid up to the year in which construction of the property was completed. This interest can be claimed in five equal installments from the year in which the construction of the property was completed and four subsequent years
- 4. Fill up the total loan availed in C
- 5. Since you are furnishing the estimates, modify and resubmit, whenever there is a change

(A)	Computati	on of income under the head "Income from	m House Property"	
	(a) Gross	Annual rent / Value	: Rs.	
	(b) Munici	ipal taxes paid, if any	: Rs.	
	(c) Deduct	tion claimed for Interest paid, if any	: Rs.	
	l.	Interest accrued for the year	: Rs.	
	II.	Preconstruction interest, if any (1/5th)	: Rs.	
	(d) Other	deductions claimed	: Rs.	
	III.	Repairs	: Rs.	
(B)	Address of	the property	:	
(C)	Amount of	loan, if any and	: Rs.	
(D)	Name and	address of the lender (loan provider)	:	
, my info	ormation an		nat what is stated above is true to the best of	
Place	:			
	Date :		Signature of the associate:	

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4) Rent Receipt- Format

Rent Receipt

Received a sum of Rs /- (Rupees /-)
from Mr./ Ms	residing
at	
as cash/ EFT towards rent for the month of	20
Place :	
Date :	
	Signature of the landlord
	(To be signed on the revenue stamp)
Name of the landlord :	
PAN of the landlord :	
Address ·	

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5) HRA and LOHP Declaration - Format

(Fill in point 2 or 3 as applicable and strike off the other)

Declaration from employee claiming tax exemption for House Rent Allowance and Loss on Housing Property I,, (Emp id :) do hereby declare that : 1. I own a residential property located atI have availed a housing loan fromfor the purchase of the said property and am currently repaying the loan with interest as per the repayment schedule given by the lender. This property is self-occupied/ occupied by parents or relatives/ vacant/ let out on rent. which I currently reside. (For cases where the location of the Owned house and the rented house are in different cities) OR 3. My current place of work is in area, which is far away from the residential property owned by me. Hence I currently reside in a rented house inarea which is reasonably close to my place of work. (For cases where the location of the owned house and rented house are in the same city/town) I hereby declare that the details provided by me are true and correct. I understand that I will be required to provide any other related information requested by the tax department or Cognizant Technology Solutions as and when the same is called for. I also understand that the tax benefit provided to me will be cancelled if at any time the details submitted by me are found to be incorrect and that I will have to pay back any additional liability/ cost that may arise to Cognizant Technology Solutions due to the cancellation of tax benefits. Signature Dated: Place:

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6) Certificate for Person with Disability (Form 10 IA)

FORM NO. 10-IA

[See sub-rule (2) of rule 11A]

Certificate of the medical authority for certifying 'person with disability', 'severe disability', 'autism', 'cerebral palsy' and 'multiple disabilities' for purposes of section 80DD and section 80U

Certificate No.
Date:
This is to certify that Shri/Smt./Ms son/daughter of Shri, age yearsmale/female* residing at, Registration No is a person with disability/severe disability* suffering from autism/cerebral palsy/multiple disability*.
This condition is progressive/non-progressive/likely to improve/not likely to improve*.
Reassessment is recommended/not recommended after period of months/years*.
Sd/- (Neurologist/Pediatric Neurologist/Civil Surgeon/ Chief Medical Officer*)
Name: Address of Institution/Government hospital:
Qualification/designation of specialist:
SEAL
Signature/Thumb impression* of the patient Note: *Strike out whichever is not applicable

This document reflects the current tax regulations and procedures governed by the Income Tax authorities. The taxability of perquisites, allowances etc., may be subject to change depending on any amendments or change in understanding of the tax laws and prevailing at the time of such payments.