



Financial Year 2017-2018

Documents required for Income tax benefits – Financial Year 2017-2018

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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
- If the payment receipt does not bear the nature of investment, then the corresponding investment document has to be attached along with receipt
- Online Registration is mandatory for the below mentioned institutions that have corporate tie-ups

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

- Manual update and document submission in MyPay are not required for investments from the institutions mentioned in the table 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
 - Create Separate line items in MyPay as per payment dates and policies/account numbers
-

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- 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. Re-submission 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

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
- Only Full time courses are eligible
- The purpose of loan should be clearly stated as Education Loan
- Bank statement cannot be construed as proof

Mandatory Documents:

Interest Certificate from Bank for the current financial year

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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
- Proof of ownership should necessarily have the address of the property for which exemption is claimed (Latest Electricity Receipt/Property tax receipt/ Sale Deed)
- 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
- Both HRA & Housing Loan (as self-occupied property) cannot be claimed together as a benefit for tax exemption
- Self-occupied cannot be claimed for location other than the location of actual residing by the employee

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- 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
- 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

Mandatory Documents:

- Provisional Interest Certificate from bank for current financial year
- Proof of ownership (Sale Deed/Electricity Bill/Property (Municipal) tax)
- Property Completion Certificate
- Form of Verification
- Joint Ownership Declaration wherever applicable
- Interest Certificate(s) prior to date of completion to avail Pre-EMI

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i. Format for Declaration of Joint Ownership

Declaration for Joint Ownership

To whomsoever it may concern

This is to inform that I /wepresently
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 do not intend to claim
in my tax return for the fiscal year _____ and I have no objection for the claim of the interest
by.....who is a joint owner with me
of the said property either in full or 50% of the interest outgo on the borrowed capital for the said
financial year _____.

Signature (s)

.....
.....
.....

Place :

Date :

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i. Format for Form of Verification

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) Computation of income under the head "Income from House Property"

- | | |
|---|-------|
| (a) Gross Annual rent / Value | : Rs. |
| (b) Municipal taxes paid, if any | : Rs. |
| (c) Deduction claimed for Interest paid, if any | : Rs. |
| I. 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) :

I, _____ (name of the assessee), do declare that what is stated above is true to the best of my information and belief.

Place :

Date :

Signature of the associate:

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House Rent Allowance (HRA)

i. Where monthly HRA \leq 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 \leq 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/-

Submit the following documents (Mandatory):

- Original rent receipt for any one month. Note that any rent revision during the year would need to be supported with a fresh receipt (refer format below)
- 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

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

If you are monthly HRA as defined in MyPay as part of FBP is greater than INR 3,000/- and your monthly rent payments are greater than INR 8,333/- Submit the following documents (Mandatory):

- Original rent receipt for any one month. Note that any rent revision during the year would need to be supported with a fresh receipt (refer format below)
- 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 (or) the Declaration from Landlord if he/she does not have a PAN, (refer format below) along with proof of residence (EB / property tax/water tax) of Landlord
- **Notes:**

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Documents required for Income tax benefits – Financial Year 2017-2018

- The format for the rent receipt is given below. 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
- For cases where Multiple PAN numbers to be furnished, furnish the first PAN in [myPay](#) and mention the subsequent PAN numbers on the rent receipt. However correctness of both the PAN numbers will be checked 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
- In case if there is no lease agreement, PAN of the Hostel Owner is to be provided or the No-PAN declaration from the Hostel Owner is to be provided in the prescribed format given below irrespective of the rent amount
- If No-Pan Declaration is provided then ownership proof of the Landlord (Electricity bill or Property tax or Water tax receipt) has to be provided
- 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
- Revenue stamp should be affixed in the rent receipt duly signed across the stamp by the Landlord

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iv. Format of Rent Receipt

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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v. Format of no PAN declaration by landlord

Declaration to be provided by the Landlord for Non availability of Permanent Account Number (PAN)

To whomsoever it may concern

1. Name :
2. Address of the leased property :
3. Are you assessed to tax :
4. Reasons for not having PAN :
5. Details of document being produced in support of address :
(Refer instructions below)

Verification

I, _____ do hereby; declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____

Date :

Signature of the Landlord

Documents which can be produced in support of the address are:

- (a) Copy of the electricity bill for the leased property (or)
- (b) Copy of property tax / water tax payment challan for the leased property

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Life Insurance premium

- 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 (For process of online enrollment refer General Guidelines)

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

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Form-A for new PPF
Account.doc



PPF - Existing
Account Declaration F

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

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
- In case of Joint Ownership, a No Objection Certificate (NOC) / Declaration from spouse or co-owner mentioning that he / she is not claiming the benefit or percentage of claim for the relevant 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)
- Joint ownership Declaration form clearly mentioning the percentage of claim

School tuition fees

- Allowed for full time education of only two children in any university, college, school or other educational institutions
 - Tuition fees/Term 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
-

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- 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
- Self / Spouse's tuition fee is 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

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 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

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Documents required for Income tax benefits – Financial Year 2017-2018

- 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 or National Savings Scheme (NSC/NSS)

- 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 can be for 5 years/10 years

Mandatory Documents:

- Certificate issued under the NSC
- Pass book issued under the NSS scheme
- 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
- The NSC certificate for which interest is claimed is to be submitted as proof

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

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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)

Rajiv Gandhi Equity Savings Scheme - u/s 80CCG

- Gross salary for the financial year should not exceed INR 12 Lacs
- Should be the first time investor in Equity
- Maximum deposit considered for Tax relief will be INR 50,000 or actual deposit
- Maximum exemption given is INR 25,000 or 50% of actual deposit whichever is less

Mandatory Documents:

→ Copy of the Deposit receipts for the investment done during the current financial year
→ Demat account statement showing that the funds are ear-marked against RGESS

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

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- 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 is invested is a Tier 1 account

Medical Insurance premium – u/s 80D and Medical Expenditure for Very Senior Citizen (Age 80years & above)

- 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
- 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 United Health Care Parekh India policy through Cognizant will be loaded in Mypay during end of Financial year. No proofs are required to be submitted for the same
- A maximum of INR Rs. 30,000 or the actual expenditure incurred will be eligible for tax relief combined together under 80D and medical expenditure for very senior citizen

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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 data 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, revival 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 (please see format below) signed by the treating doctor

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i. Certificate for Person with Disability

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 _____ years _____ male/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

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Medical Treatment Deductions u/s. 80DDB

- Applicable for Self or dependent (includes Parents/Spouse/Children/Dependent brother/sister)
- Seal of the hospital and the treating doctor should be available on the Form 10I

Mandatory Documents:

→ Prescribed certification to be provided as per Form 10-I from specialist doctor

i. Certificate for claiming deduction for medical treatment u/s 80DDB

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FORM NO. 10-I

[See rule 11DD]

Certificate of prescribed authority for the purposes of section 80DDB

1. Name of the Patient

2. Address

3. Father's name

4. Name and address of the person on whom the patient is dependent and his relationship with the patient.

5. Name of the disease or ailment
(Please see rule 11DD)

6. For diseases or ailments mentioned in item (i) of clause (a) of sub-rule (1), whether the disability is 40% or more (Please specify the extent).

7. Name, address, registration number and qualification of the specialist issuing the certificate, along with the name and address of the Government hospital [see rule 11DD (2)]

Verification

This is to verify that I, Dr. _____ s/o (w/o) Shri _____, in the case of the patient Shri/Smt./Ms. _____, after considering the entire history of illness, careful examination and appropriate investigations, am of the opinion that the patient is suffering from _____ disease/ailment during the previous year ending on 31st March, _____

I also certify (only in case of neurological disease) that the extent of disability is more than 40% (Strike off, if not applicable).

I certify that the information furnished above is true to the best of my knowledge.

Date _____
Place _____

Signature

(Name and Address)

To be countersigned by the Head of the Government hospital, where the prescribed authority is a specialist with post-graduate degree in General or Internal Medicine.

Date _____
Place _____

Signature

(Name and Address)

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.

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 MyPay 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 Interest on House Property (Housing Loan/LOHP)
- Provident Fund amount has to be separately mentioned and should not be clubbed with 80C exemptions
- Investment categories like Medisave Premium, Maintenance of Physically Challenged, Specific Medical Treatment and NPS u/s 80CCD(1B) should be entered under the option Chapter VI-A (Other Investments)

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 OR
- Tax computation sheet 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

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.