

Frequently Asked Questions

1. What If my rent is changed in during financial year?

If there is any change in the rent amount paid, you need to create a new record with appropriate start date and end date. If there is no change in the rented accommodation or the rent amount you need to create a single record only for the relevant period.

2. How to claim exemption on savings account interest?

This is applicable only to employees who have declared other income in section 24. Exemption on savings account interest can be claimed under declaration type 80 u/s 80TTA

3. If my monthly rent is more than Rs. 8,333 per month, however annual rent is less than 1 lakh. Do I still need to provide landlord PAN?

Yes, Landlord PAN is mandatory if any monthly rent exceeds Rs 8333 /-.

4. What if my Landlord doesn't have PAN or not willing to provide?

In that case your HRA benefit will not be approved. Landlord PAN is mandatory as per the provisions of IT Act.

5. What if my Landlord is overseas and he/she is unable to provide the rent receipt?

Rent receipt is mandatory, you need to arrange for the same from your Landlord.

6. If I have any query regarding the validation or rejection of my proofs, how can I raise the query?

You can raise your query on - **Investment Query Portal** available under My Links on ADP home page.

7. How can I submit documents against rejections?

Documents against rejection can be submitted by adding a new entry in the investment portal. This should be done as per the timelines mentioned in the broadcast.

8. Who should be contacted for ADP Portal/Password/any other issues?

Please contact TPO Payroll SPOC.

9. How can I see my investment declaration?

You can view your declaration in the "myInvestment" page under "Proposed Requests" or alternatively you can refer your latest ITCS.

10. What if my home loan possession is expected after cutoff date?

No benefit can be provided for home loan interest and Home loan principle repayment if the possession has not been received, however if possession is received post cutoff date one can claim the benefit while filing your IT returns.

11. Can I claim the benefit of Home Loan if it is in a joint name?

You can claim benefit by submitting the joint holder declaration duly signed by all the holders stating the % claimed by each. Joint Declaration format is shared along with the Broadcast. If joint holder is other than spouse, benefit will be given as per the share % in the property.

12. I have paid HRA till mid of the year and then got possession of my house. Can I claim both Home loan interest and HRA?

Yes, HRA can be claimed till the possession date and Home loan interest and principle can be claimed as per the provisional certificate received from bank.

13. How can I claim the benefit of SIP's for ELSS/LIP for the month of Jan, Feb & March?

You can claim **benefit by updating full year's amount on the portal** and attaching proof of payment till date along with a self-attested declaration stating that you will be making the payment Jan, Feb & March on or before the due date.

14. How to claim benefit against Life insurance/Tuition Fees payment due post cutoff date for any existing policy/admission?

You can claim **benefit by updating the amount on the portal** and attaching last year's payment receipt as a proof of payment along with a self-attested declaration stating that you will be making the payment Jan, Feb & March on or before the due date.

15. How can I claim the benefit of Mediclaim policy after the cutoff date?

You will have to claim this benefit while filing your income tax returns.

16. How can I claim the rent for the month of Jan, Feb & March?

While submitting the details, please ensure you update the end date as 31st March 2021 on the portal. You need to submit a self-attested declaration stating that you will be making the payment Jan, Feb & March on or before the due date.

17. Can I submit a single rent receipt for the whole year?

One receipt for every quarter is mandatory to provide.

18. Do I need to submit any proof against the projections at a later date?

No, you are not required to submit any additional proofs. Although you need to retain the original receipt post payment and same shall be produced as and when it is requested by the company.

19. If an employee has joined in the middle of the financial year, can he/she claim the HRA benefit for the full year?

No, HRA for the period prior to joining FIS cannot be claimed. The same needs to claim with your previous employer.

20. Can I claim both HRA and benefit of Interest on Home Loan?

Please refer the Investment proof guidelines for the same.

21. Can I edit my proof once submitted?

Yes, you can edit the proof till the time they are validated by ADP. Once your proofs are validated, editing will not be allowed.

22. Can I claim the benefit towards any donation u/s 80G?

Tax Benefit u/s 80G for donation given in personal capacity needs to be claimed while filing the tax returns.

23. How many days will it take to validate my proof?

While the validation process will run parallelly, it will continue through the month of January 2021. We will be sending you a communication regarding the completion of validation activity so that employees can validate the comments and take the necessary step.

24. If I miss updating my proof, will I get a chance to update the same post cutoff date?

No, in case you miss out on submitting your investment proof by the stipulated time, you will not be able to submit the same post cutoff date. You can avail the benefit at the time of filing the returns.

25. If I have selected New Tax regime at the beginning of F.Y. can I change it now to old Tax regime, since I have made some investments?

No, if you have selected New Tax Regime, you cannot change the option now. However, you can change the regime while filing your IT returns.

26. Are we required to submit any documents related to PF, NPS or any other income tax exemption deduction done through payroll?

No, for deductions that are considered in payroll will be automatically considered for tax exemption. You are not required to submit any additional documents.

27. Do I need to provide separate declaration form for each investment/payment?

Yes, for each investment/payment separate form needs to be filled and attached in the respective head to claim the benefit.