

FORM NO. 12BB (See rule 26C)**Investment Declaration Submission Form - F.Y. 2022-2023****EMP. No : 10407****NAME : Kalpana Tiwari****Contact No. : 7057474464****PAN(Mandatory) : ASSPT7071Q****Gender : Female**

I hereby confirm that I have invested / contributed the following amounts for the purpose of rebate/deduction to be considered in calculating my income tax for the F. Y. 2022-2023. I further undertake that wherever eligible investments are made in the name of spouse/children/dependent parents, the same have been made out of my income and claim thereof has/shall not be made by anybody else.

I. A. Deduction to be Claimed U/S 80		Amount (Rs.)
B. Deduction U/S 80C		
1	LIC DIRECT	46896.00
Total Amount Deduction U/S 80C (Restricted to Rs. 150000.00/-)		46896.00

II. Deduction to be Claimed U/s 80C & 24 (b) for Housing Loan

Do you have possession of the Property (Yes / No), if Yes Date of Possession	
Lender PAN, Lender Name & Lender Address	

III. House Rent Allowance (H.R.A.) (See Note 6 & 10)

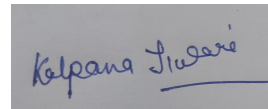
Name & Add of the Landlord	Landlord PanNo	Landlord Declaration	Rent Amount p.m.	Effective Date
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Apr 2022 To 30 Apr 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 May 2022 To 31 May 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Jun 2022 To 30 Jun 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Jul 2022 To 31 Jul 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Aug 2022 To 31 Aug 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Sep 2022 To 30 Sep 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Oct 2022 To 31 Oct 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Nov 2022 To 30 Nov 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Dec 2022 To 31 Dec 2022
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Jan 2023 To 31 Jan 2023
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Feb 2023 To 28 Feb 2023
Pankaj Singh & Y 185b sec 12 noida 201301	BYTPS4175C	YES	12000.00 (Non-Metro)	From 01 Mar 2023 To 31 Mar 2023

I hereby declare that the information furnished by me is true and correct & that the investment / expenses, declared/claimed above, will not be used anywhere else to get income tax benefit. Income Tax liability arising due to failure, if any, for not making / not intimating payment /

investment made or proposed to be made by me and / or because of any wrong declaration, then I am aware that I may be held liable and responsible for it.

Place : Noida UP

Date : 28 April 2022



(Employee's Signature)

Notes

1. In case the Mediclaim is paid **for parents an additional deduction of Rs. 15000 is allowed** and if it is paid for the person having the age of 60 years or more then a further additional deduction of Rs. 5,000 would also be allowed. **But this deduction will be allowed only if payment is made by any mode other than cash.**
2. Deduction in respect of 80 DD will be Rs. 1,00,000 in case of severe disability.
3. Deduction in respect of 80 DDB will be Rs. 60,000 in case where suffering person is a senior citizen.
4. Deduction in respect of 80 U will be Rs. 1,00,000 in case of severe disability.
5. To claim the deduction u/s 80E, employee will be required to provide a certificate from lender for payment of interest paid by him and a copy of course being pursued/completed.
Now from F.Y. 2005-06 only interest part will be eligible for deduction and no deduction is available for principal repayment.
6. Interest on housing loan paid for self-occupied property will be considered as deduction from taxable income subject to below mentioned limits.
Deduction Limits:
where the loan is taken on or after April 1, 1999 - 200000.00/-
where loan is taken earlier - 30,000
Benefit of interest on loan taken to construct /purchase of house can only be given in case where the possession/construction of the house property is completed and employee has submitted the Form 12C along with Possession Proof and Loan Repayment Certificate. Further the employee, who is claiming the benefit for HRA rebate for having the rented property in the same city, can not be given both the benefits except where his/ her self occupied property is located at a place other than the place where he is supposed to perform his/ her duty. Also any interest paid in pre-construction or pre-acquisition period, will be allowed as deduction in five equal installments and first such installment is deductible in the year in which construction of the house is completed or possession of house is taken.
7. If the annual premium of life insurance policy is more than 20% of the sum assured of the concerned policy, benefit allowed will be restricted to the extent of 20% of the sum assured.
8. Fixed Deposits with Banks or Post Office must have the lock in period for at least 5 years to get the tax benefit of Sec. 80C.
9. The maximum amount eligible for rebate u/s 80C is Rs. 150000.00 inclusive of payment made for LIC Pension Plan.
10. For claiming benefit under HRA, employee needs to submit Rent Receipt for one receipt of each quarter.

For your Note / Action :

1. All particulars in this form should be legibly and clearly filled-up in block letters. **Incomplete or illegible forms will not be accepted.**
2. In case the investment is made in any other name other than you, please indicate your Relation with him as well.
3. It is to be noted that any **EXCESS/ SHORT TAX DEDUCTED** due to any non-declaration/ false declaration / excess declaration by the employee is the sole responsibility of the employee only.
4. For claiming rebate under section 80DD, 80DDB and 80U, please furnish a certificate by a authorized person in the prescribed form as defined by income tax act.
5. **Mid year joiners are required to furnish their previous income details in Form 12B along with the salary certificate /form 16/salary slips for calculating the exact tax liability for the current year.**
6. **PAN is mandatory for every employee.**
7. **Keep a copy of this Investment Declaration Form for your record and future reference.**