



## Your Checklist - Investment Proof Submission - 2024-2025

Click on the links below to check the list of documents to be enclosed as proofs of investment under relevant sections. Please be ready with these documents to avoid challenges during the submission window.

***Please note:*** *This is a standard list and may not be exhaustive in nature. Additional documents may be required during the actual validation process depending upon the specificity of the case. A separate email communication will be sent in such a case.*

[New Regime](#)

[House Rent Allowance \(HRA\)](#)

[Loss from House Property - Self Occupied](#)

[Loss / Income from House Property - Let Out](#)

[Accrued Interest on NSC](#)

[Investments / Deductions under Chapter VIA \(Section 80\)](#)

[Section 80E - Higher Education Loan Interest](#)

[Section 80EE - New Housing Loan](#)

[Section 80EEA - New Housing Loan](#)

[Section 80EEB - Interest on Electric Vehicle Loan](#)

[Section 80G / 80GGA Donations \(100%\)](#)

[Income from Previous Employer and calculations](#)

[Section 80 Dependent Checklist](#)

### Important

No Hard copy documents are required to be submitted. Please note that you must retain all original documents in original form with you for 8 years. Should there be any enquiry from the Company or any Regulatory Authorities in future, you may be required to produce these documents in original form.

## New Regime

### Benefits not available in New Regime

- ▶ All exemptions / deductions given below **will not be available to the employee for the purpose of tax calculation** :-
  - ▶ Exemption on Food Coupons / Wallet / Card
  - ▶ Leave Travel Assistance
  - ▶ House Rent Allowance exemption
  - ▶ Tax benefit for Profession Tax
  - ▶ Loss from House Property
  - ▶ Section 80 (80C, 80CCC, 80CCD (1), 80CCD (1B), 80D, 80DD, 80DDB, 80E, 80EE, 80EEA, 80EEB, 80G, 80GGA, 80TTA, 80U etc.)
  
- ▶ However, deduction under Section 80CCD (2) for Employer contribution to NPS will be available.
- ▶ Further **Net Income** from House Property and **Income** from other sources subject to tax slabs will be added as Income in the new regime as well.

Please refer the detailed communication and FAQs sent separately on Existing Regime v/s New Concessional Regime for further guidance.

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## House Rent Allowance (HRA)

A. Rent receipt(s) **duly signed** by the Landlord mentioning the following details (please note that Income Tax department does not prescribe any specific format for rent receipts).

Provided **ALL** the details as given below are available on the receipt, any format would suffice:

- ▶ **Employee Name**
- ▶ Employee's rented accommodation address (ensure this is mentioned on the rent receipt)
- ▶ Rent amount (should not include Maintenance, Food, and Electricity etc.)
- ▶ Month and Year
- ▶ Landlord's **name**
- ▶ Landlord's current **address** (ensure this is mentioned on the rent receipt)
- ▶ **PAN of Landlord**

Please note the rent receipts will be disallowed if any of these details are missing

### Note

- ▶ If rent paid is more than INR 1,00,000 per year (more than INR 8333 per month), **Landlord Name and PAN is mandatory**
- ▶ If rent paid is equal to or more than INR 20,000 per month, **Copy of valid rent agreement is mandatory**.
- ▶ The Landlords' Name and PAN must be reported by the company to the Income Tax Department as part of its filing.
- ▶ The Income Tax Department has provisioned for 4 PAN fields per employee. Therefore, HRA exemption cannot be provided for more than 4

### Note

#### Employee may provide rent receipts in one of the 2 options below: -

1. Landlord is able to sign the rent receipt and share with the employee - This is the usual process and therefore employee needs to upload the soft copy of the receipts on the portal after zipping them.
2. In case (1) is not possible because landlord may be in another location etc., Landlord can share signed receipts (handwritten) having all the necessary details mentioned above and share the picture of the rent receipts with the employee. This picture can be uploaded on the portal after zipping. Employee should separately collect the original receipts from the landlord as soon as possible and keep it safely with the employee.

## How to submit Landlord PAN

Employees need to update Landlord details (PAN and Name) on the EY India Payroll portal in the Proof submission page under Rent details. Maximum of 4 Landlord details can be updated.

- ▶ In case you have the same landlord for the entire year, you need to update the information **in all the months** (you can update all the information once and easily default it for all 12 months)
- ▶ Details **must** be updated in the format: - **PAN-Landlord Name** with only a hyphen (-) between PAN and Name.
- ▶ Example: - **ABCPD1234D-Ramesh Kumar**
- ▶ **Only 1 PAN can be entered in 1 row.** For multiple Landlords, use multiple rows.

### Note

Enter rent amounts for all the months where rent is paid / payable by the employee (even if receipts are not available with the employee for future months). Unfilled rows will be assumed as zero rent paid / payable. **For example, update the rent payable amounts for January / February and March even though the rent payment would have not been made as on the date of submission of investment proof details.**

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## Loss from House Property – Self Occupied

Provide the most recent interest certificate. Certificate older than 3 months will not be considered

**(Total exemption limited to INR 2,00,000 inclusive of the Pre-EMI\* for Two Self-Occupied Properties)\*\***

1. Copy of the **most recent** Certificate issued by bank (duly attested) providing the breakup of interest and principal component for the period 01 April 2024 to 31 March 2025
2. **Copy of any proof that employee wholly / partially owns the property (eg: Title Deed / Khatha / EC / Property tax receipt).**
3. Copy of proof of completion / occupation / possession specifying the date **if the property** has been / will be occupied or construction has been / will be completed during the period 01 April 2024 to 31 March 2025. In case of purchase of existing property, provide registry copy (only those page(s) which show transfer of ownership are sufficient)
4. In case pre-EMI\* is being claimed, enclose copy of the interest certificate(s) issued by the bank for the entire period when pre-EMI was paid
5. In case the Loan is in more than one (Joint) names, please ensure to select the ownership status option as "Joint/Single" and update the percentage as employee share of the loan

### Note

- ▶ **Lender Name and PAN is mandatory.** This includes all lenders including Banks / NBFC's / Housing Finance companies.
- ▶ The Lenders' Name and PAN must be reported by the company to the Income Tax Department as part of its filing.
- ▶ Please ensure Lender's address is available on the interest certificate. This includes all lenders including Banks / NBFC's / Housing Finance companies.
- ▶ The Income Tax Department has provisioned for 4 PAN fields per employee. Therefore, House Property Loan benefit **cannot be provided for more than 4 lenders in a tax year including Self-Occupied and Let Out.**

## How to submit Lender PAN

Employees need to update Lender details (PAN and Name of Loan Provider) on the EY India Payroll portal in the Proof submission page under House Property details. Maximum of 4 Lenders details can be updated.

- ▶ Details **must** be updated in the format: - **PAN-Lender Name** with only a hyphen (-) between PAN and Name.
- ▶ Example: - **ABCDE1234F-State Bank of India**
- ▶ **Only 1 PAN can be entered in 1 row.** For multiple Lenders, use multiple rows.

*\*Pre-EMI: - Any **interest** paid during financial year(s) before the completion/occupation of the property, can be claimed in 5 equal instalments for the next five years (after the completion of the property).*

*For example: If the house is occupied / completed during June 2024, **interest** paid up to March 2024 from the date of loan (eg: Rs.200,000) is considered as total **Pre-EMI Interest** for the next five years. An amount of Rs.40,000 (i.e. 200,000/5) can be claimed starting financial year 2024-25. Therefore, in the above example, Rs.40,000 can be claimed as pre-EMI. Interest paid from start of Financial year should be claimed as regular interest and not Pre-EMI.*

**\*\*Effective FY 2019-20, deduction for 2 self-occupied properties can be claimed, however, the maximum benefit allowed under Self Occupied & Let Out Property is limited to INR 2 Lakhs.**

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## Loss / Income from House Property – Let Out

Provide the most recent interest certificate. Certificate older than 3 months will not be considered

**(Total exemption limited to INR 2,00,000 inclusive of the Pre-EMI\* for Two Self-Occupied and Let-out Property). Income from Let Out property cannot be absorbed against loss from Self Occupied Property.**

1. Copy of the **most recent** Certificate issued by bank (duly attested) providing the breakup of interest and principal component for the period 01 April 2024 to 31 March 2025
2. **Copy of any proof that employee wholly / partially owns the property (eg: Title Deed / Khatha / EC / Property tax receipt).**
3. Copy of proof of completion / occupation / possession specifying the date **if the property** has been / will be occupied or construction has been / will be completed during the period 01 April 2024 to 31 March 2025. In case of purchase of existing property, provide registry copy (only those page(s) which show transfer of ownership are sufficient)
4. In case pre-EMI\* is being claimed, enclose copy of the interest certificate(s) issued by the bank for the entire period when pre-EMI was paid
5. In case the Loan is in more than one (Joint) names, please ensure to select the ownership status option as "Joint/Single" and update the percentage as employee share of the loan
6. **Please note that as per Income tax rules, the rent declared to claim let out property should be basis the prevailing market rate in that area for a similar house. Benefit may not be given if the rent declared is not in line with the prevailing rates (even if rent received is lesser).**

### Note

- ▶ **Lender Name and PAN is mandatory.** This includes all lenders including Banks / NBFC's / Housing Finance companies.
- ▶ The Lenders' Name and PAN must be reported by the company to the Income Tax Department as part of its filing.
- ▶ Please ensure Lender's address is available on the interest certificate. This includes all lenders including Banks / NBFC's / Housing Finance companies.
- ▶ The Income Tax Department has provisioned for 4 PAN fields per employee. Therefore, House Property Loan benefit **cannot be provided for more than 4 lenders in a tax year including Self-Occupied and Let Out.**

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### How to submit Lender PAN

Employees need to update Lender details (PAN and Name) on the EY India Payroll portal in the Proof submission page under House Property details. Maximum of 4 Lenders details can be updated.

- ▶ Details **must** be updated in the format: - **PAN-Lender Name** with only a hyphen (-) between PAN and Name.
- ▶ Example: - **ABCDE1234F-State Bank of India**
- ▶ **Only 1 PAN can be entered in 1 row.** For multiple Lenders, use multiple rows.

*\*Pre-EMI: - Any **interest** paid during financial year(s) before the completion/occupation of the property, can be claimed in 5 equal instalments for the next five years (after the completion of the property).*

*For example: If the house is occupied / completed during June 2024, **interest** paid up to March 2024 from the date of loan (eg: Rs.200,000) is considered as total Pre-EMI Interest for the next five years. An amount of Rs.40,000 (i.e. 200,000/5) can be claimed starting financial year 2024-25. Therefore, in the above example, Rs.40,000 can be claimed as pre-EMI. Interest paid from start of Financial year should be claimed as regular interest and not Pre-EMI*

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**Accrued Interest on NSC:** - Copy of Certificate purchased during earlier years along with interest calculation. A NSC Interest calculator is available under 'Reference Documents' section on the EY India Payroll portal.

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### Income from Previous Employer

An employee having more than one employment in a financial year is required to furnish to the present/chosen employer details of the income under the head "Salaries" due or received from the former/other employer and also tax deducted at source therefrom, in writing and duly verified by him and by the former/other employer. The present/chosen employer will be required to deduct tax at source on the aggregate amount of salary (including salary received from the former or other employer). In view of the same, following documents are required to be submitted: -

1. Final Tax computation / Provisional Form 16 from previous employer (mandatory, certified by the previous employer) - For FY 2024-25 ONLY

#### **Note**

Employees who may have joined from another organization during the current financial year and had chosen **Old regime** with their previous employer(s) should **necessarily opt for Old regime in current employer** since once an employee has informed the employer to calculate in the old regime, it is the responsibility of the employee to inform the future employer(s) to also calculate in old regime during the same financial year. The future employer(s) should also calculate the annual tax liability in the old regime. An employee **cannot** move back to New regime during the financial year once the decision is taken irrespective of change in employment.

Points to note:

- Enclose the latest tax computation sheet after the last full and final settlement calculation done by your previous employer(s)
- **DO NOT** enclose the tax computation sheet which shows still some "tax payable" by the employee to the company
- Note that we require the final "tax computation sheet" and not the "final payslip". The computation sheet submitted should clearly list out annual earnings, exemptions and deductions given, total tax liability and total tax deducted by the employer
- **DO NOT** resubmit any investment proofs (such as Rent receipts, insurance etc.) already considered by the previous employer

### Method of consolidated tax calculation

**[ Tax in Present employer ] = [ Total tax on (Present employer Gross taxable income + Previous employer Gross taxable income - exemptions and deductions restricted to overall section limits) ] - [ Tax deducted by previous employer ]**

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## Investments / Deductions under Chapter VIA (Section 80)

Please ensure that all payment dates of all investments should be during the period 01 April 2024 to 31 March 2025

Please note that all premium receipts should clearly mention the amount applicable under the relevant section, otherwise the investment may be dis-allowed.

Investment Items	Maximum Allowed Benefit (INR)	Documents to be enclosed
80C Equity Linked Saving Scheme	<p>80C + 80CCC + 80CCD (1)</p> <p>overall restricted to INR 1,50,000</p> <p>inclusive of mandatory contribution to PF and of voluntary contribution to PF VPF (if any)</p> <p>Please check your total PF and VPF contributions for the year. These proofs may not be required if it is above 1,50,000</p>	Copy of allotment / Certificate or statement of account specifically confirming the Sec 80C Deduction. <a href="#">Click here</a> for unpaid premiums
80C Infrastructure Bonds		Copy of Bond / Acknowledgement slip duly attested by the Financial institution with seal and signature unless it is a computer-generated statement that specifies "no signature is required"
80C Life Insurance Premium		Copy of Premium Receipt OR Statement of account from insurer. <b>Make sure you have the Sum Assured value of the policy with you.</b> <a href="#">Click here</a> for unpaid premiums  <b>Maximum exemption is restricted to the Premium payment as per below:</b> <b>Note</b> Policy issued before 1 <sup>st</sup> April 2012 - 20% of the actual capital sum assured Policy issued on or after 1 <sup>st</sup> April 2012 - 10% of the actual capital sum assured
80C Specified Mutual Fund		Copy of allotment / Certificate or statement of account specifically confirming the Sec 80C Deduction and duly attested by the Financial institution with seal and signature unless it is a computer-generated statement that specifies "no signature is required"
80C NSC		Copy of NS Certificate (only in the name of employee) purchased
80C Principal Repayment - Housing loan		Please refer House property section above
80C Public Provident Fund		Copy of Passbook credit entries / acknowledged Challan of deposit and cover page specifying account no. and employee name. Please note that the documentation should have the following: -  1. Proof of the Amount invested in PPF account 2. Proof that it is a PPF account and 3. It is covered for Self, Spouse and Children
80C Systematic Investment Plan		Copy of allotment / Certificate or statement of account specifically confirming the Sec 80C Deduction. <a href="#">Click here</a> for unpaid premiums
80C Term Deposit -5 years		Copy of Term Deposit Certificate specifically confirming the Deduction under Sec 80C
80C Tuition Fees		Copy of Receipt of tuition fees paid (does not include donation or development fees, Uniform fee, Transportation Fees or any other payments)-max. for 2 children
80C Unit linked Insurance Plan		Copy of Payment Receipt OR Statement of account from insurer. <b>Make sure you have the Sum Assured value of the policy with you.</b> <a href="#">Click here</a> for unpaid premiums  <b>Maximum exemption is restricted to the Premium payment as per below:</b> <b>Note</b> Policy issued before 1 <sup>st</sup> April 2012 - 20% of the actual capital sum assured Policy issued on or after 1 <sup>st</sup> April 2012 - 10% of the actual capital sum assured
80CCC Pension Policy		Copy of Premium Receipt OR statement of account from the pension fund.
80C Sukanya Samriddhi Account		Copy of the receipt specifically confirming contribution under the scheme and the Deduction available under Sec 80C
80C Others		Copy of the receipt specifically confirming the Deduction under Sec 80C
80CCD (1) National Pension Scheme - Employee contribution		Investment in Tier 1 funds up to 10% of Basic is exempt from tax, Certificate/statement should be attached clearly mentioning the deposit by employee towards Tier 1 Account.
80CCD(1B) National Pension Scheme	50,000	Any employee investment in NPS that does not qualify under the above section 80CCD(1) due to the conditional limits (i.e. 10% of Basic or 1,50,000 overall limit) can be claimed under this section subject to a total separate limit of INR 50,000 - Certificate/statement should be attached which states the deposit by employee to Tier 1 Account.  Therefore, employees should update their total investment under the single item available as " 80CCD(1) National Pension Scheme".  EY tax processing engine will calculate the benefit under 80CCD (1) & 80CCD (1B) automatically at the time of tax calculations

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80D Self, Spouse and Dependent Children	25,000		Copy of Premium Receipt	In case <b>Lump sum premium is paid one time</b> which covers multiple years as policy coverage, the deduction shall be allowed on a <b>proportionate basis</b> for respective years based on policy coverage,	<b>Preventive Health Check-up</b> - INR 5000 (within overall limit of INR 25,000 for Self, Spouse and Dependent Children and overall limit of INR 25,000 / INR 50,000 for Parents / Parents (Sr. Citizens) respectively)  <b>Note</b>  <b>Total benefit for Preventive Health Check-up cannot exceed INR 5,000 for Self, Spouse Dependent Children and Parents in aggregate.</b>
80D Parents	25000	Only one of the two will apply	Copy of Premium Receipt		
80D Parents (Sr. Citizens)	50000		Copy of Premium Receipt for 80D Parents (Sr. Citizens).		
			If Parents ( <b>Sr. Citizens</b> ) are not covered under any Medical Insurance, then expenses incurred <b>by employee in any mode other than cash</b> for their Medical treatment can be claimed under this head. <i>Documents to be produced:</i> - 1. Medical bills for medical expenditure incurred 2. 80D (2Xd) Declaration - Refer Reference Documents on EY Portal 3. Doctor's prescription for any Medical equipment such as walking stick, hearing aid, visual aid etc. (if applicable) 4. Proof of electronic Payment		
Sec 80DD Dependents Medical Treatment	75,000		Certificate as issued by medical authority in FORM 10-IA (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Maximum benefit Rs. 75,000 (for disability not less than 40%). <b>Enclose relationship declaration</b>		
Sec 80DD Dependents Medical Treatment (Severe)	1,25,000		Certificate as issued by medical authority in FORM 10-IA (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Maximum benefit Rs. 125,000 for Severe disability (80% & above). <b>Enclose relationship declaration</b>		
Sec 80DDB - Self/ Dependents - specified Medical Treatment	40,000		Most recent Certificate as issued by medical authority in FORM 10-I / Equivalent Certificate (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Medical bills for the period April 2024 to March 2025 along with a doctor certificate duly certifying the amount of expenditure towards the specified ailments. <b>Enclose relationship declaration if claiming for a Dependent.</b>		
Sec 80DDB - Dependents - <b>Senior Citizen</b> - specified Medical Treatment	1,00,000		Most recent Certificate as issued by medical authority in FORM 10-I / Equivalent Certificate (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Medical bills for the period April 2024 to March 2025 along with a doctor certificate duly certifying the amount of expenditure towards the specified ailments. <b>Enclose relationship declaration</b>		
Sec 80TTA -Interest earned from savings bank account	10,000		This benefit is available only on interest earned on savings bank account up to the limit specified. Further, employee <b>must</b> declare <b>Entire interest</b> earned first under - " <b>Income from Other Sources</b> " - " <b>Savings Bank Interest Income</b> " and also update under " <b>80TTA</b> " (No sup- porting required)		
Sec 80TTB - Interest earned from any deposits (Sr. Citizens)	50,000		This benefit is available only <b>Sr. Citizens</b> on interest earned on any deposits interest up to the limit specified. In case if you are a senior citizen and eligible for this benefit, please reach out to EY team to avail the benefit. (No supporting required)		
Sec 80U Self disability	75,000		Certificate as issued by medical authority in FORM 10-IA (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Maximum benefit Rs. 75,000 (for disability not less than 40%)		
Sec 80U Self disability (Severe)	1,25,000		Certificate as issued by medical authority in FORM 10-IA (a sample Certificate is available under 'Reference Documents' section on the EY India Payroll portal). Maximum benefit Rs. 125,000 for Severe disability (80% & above)		

**For Unpaid Policies (applicable for Life Insurance, ULIP, ELSS and SIP investments which are due on or before 31 March 2025): -**

In case the investment item has a premium payment, date falling after the submission of proofs and the amount has not been paid, you are required to enclose a copy of the immediate previous payment proof. [back](#)

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### Section 80E - Higher Education Loan Interest

Certificate of **Payment of Interest** from the bank specifically stating "**Education Loan**" for the period 01 April 2024 to 31 March 2025. Please note that only interest portion of the loan is considered for benefit. **Benefit may not be given if the loan certificate does not explicitly mention "Education loan".**

### Section 80EE Housing loan benefit (New Housing Loan):

Benefit up to INR 50,000 under Section 80EE on New Housing Loan basis the conditions given below.

#### Conditions:

1. Housing Loan should be taken from a financial institution only, for acquisition and not for construction
2. Loan should be sanctioned between 1st April 2016 and 31st March 2017
3. Loan should not exceed 35 Lakhs & House property value should not exceed 50 lakhs
4. Employee should not own any other residential house property as on date of the sanction of the housing loan
5. **The amount claimed under 80EE cannot be claimed under any other section of the Income Tax Act in the same or any other financial year**
6. **This deduction is separate from the benefit of Rs 2 lakh for interest payments available under Section 24 of the Income Tax Act.**

Employee who is claiming the benefit under sec 80EE (provided all the above conditions are satisfied) should provide: -

1. A copy of the most recent Interest Certificate issued by bank / Financial institution,
2. The declaration to the employer (available under reference documents on EY India Payroll portal) and
3. The loan sanction letter by the financial institution/Bank.

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### Section 80EEA Housing loan benefit (New Housing Loan):

Benefit up to INR 1,50,000 under Section 80EEA on New Housing Loan basis the conditions given below.

#### Conditions:

1. Employee is not eligible to claim deduction under section 80EE
2. Interest is payable on loan taken from a **financial institution** for the purpose of acquisition of a residential house property (not construction)
3. The loan is sanctioned by the financial institution during the period between **01 April 2019 and 31 March 2022**
4. The stamp duty value of residential house property does not exceed INR 45 Lakhs
5. The employee should not own any residential house property on the date of sanction of loan.
6. **This deduction is separate from the benefit of Rs 2 lakh for interest payments available under Section 24 of the Income Tax Act.**
7. **The amount claimed under 80EEA cannot be claimed under any other section of the Income Tax Act in the same or any other financial year**

Employee who is claiming the benefit under sec 80EEA (provided all the above conditions are satisfied) should provide: -

1. A copy of the most recent Interest Certificate issued by the Financial institution
2. The declaration to the employer (available under reference documents on EY India Payroll portal)
3. The loan sanction letter by the financial institution and
4. Copy of registered stamp duty of the property

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### Section 80G / 80GGA Donation (100%):

80G / 80GGA Donation benefit cannot be given in Form 16. Employee has to claim the same in their individual returns. Only contributions which are made to funds which are 100% exempt as per Income Tax rules can be considered. However, employee needs to attach documentation clearly showing that the donation is 100% exempt basis approval from Income Tax department received by the institution / organisation for the specific donation.

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### Section 80EEB Interest on Electric Vehicle Loan:

Benefit up to INR 150,000 under Section 80EEB on Electric Vehicle basis the conditions given below.

#### Conditions:

1. Interest payable on loan taken from a **financial institution** for the purpose of purchase of an electric vehicle
2. The loan is sanctioned by the financial institution during the period between **01 April 2019 and 31 March 2023**
3. The employee should not own any other electric vehicle on the date of sanction of loan.

Where a deduction under this section is allowed for any interest referred to in subsection, deduction shall not be allowed in respect of such interest under any other provision of this Act for the same or any other assessment year.

Employee who is claiming the benefit under sec 80EEB (provided all the above conditions are satisfied) should provide:

1. A copy of the most recent Interest Certificate issued by Financial institution,
2. The declaration to the employer (available under reference documents on EY India Payroll portal)
3. The loan sanction letter by the financial institution. The loan sanction letter should clearly mention the loan sanction date
4. Registration copies of the vehicle (Electric Vehicle should be in employee's name)

"Electric vehicle" has been defined as per IT rules as a vehicle which is powered exclusively by an electric motor whose traction energy is supplied exclusively by traction battery installed in the vehicle and has such electric regenerative braking system, which during braking provides for the conversion of vehicle kinetic energy into electrical energy.

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## Section 80 Dependent checklist

Items	Self	Spouse	Children	Parents	Dependents (Parents / Spouse / Siblings / children)
80C - Contribution to Pension Schemes	Yes	X	X	X	X
80C - Life Insurance Premium	Yes	Yes	Yes	X	X
80C - Public Provident Fund (PPF)	Yes	Yes	Yes	X	X
80C - National Saving Scheme	Yes	X	X	X	X
80C - Accrued Interest on NSC	Yes	X	X	X	X
80C - Unit Linked Insurance Plan (ULIP)	Yes	Yes	Yes	X	X
80C - Senior Citizens Savings Scheme	Yes	X	X	X	X
80C - Investment in Mutual Funds (ESS, SIP, MEP)	Yes	X	X	X	X
80C - Investment in Infrastructure /tax saving bonds	Yes	X	X	X	X
80C - Principal Loan Repayment for Housing Loan	Yes	X	X	X	X
80C - Tax Saver 5-year Fixed Deposits	Yes	X	X	X	X
80C - Children Tuition Fee	X	X	Yes	X	X
80C - Sukanya Samrudhi Scheme	X	X	Yes	X	X
80CCD - NPS (National Pension Scheme)	Yes	X	X	X	X
80D - Medical Insurance Premium	Yes	Yes	Yes	X	X
80D - Medical Insurance Premium - Parents / Senior Citizen Parents	X	X	X	Yes	X
80DD - Medical treatment/ maintenance of disabled dependent	X	X	X	X	Yes
80DDB - Medical treatment for dependents in case of specified ailments or disease	Yes	X	X	X	Yes
80E - Deduction in respect of Payment of Interest taken for higher education (Section 80E)	Yes	Yes	Yes	X	X
80 EE / 80EEA New Housing Loan	Yes	X	X	X	X
80G / 80GGA - Donations to Charitable Trust/Institutions etc. which are 100% exempt	Yes	X	X	X	X
80U - Deduction in respect of treatment/ maintenance of disabled employee - (Section 80U)	Yes	X	X	X	X
80 EEB - Interest on Electric Vehicle	Yes	X	X	X	X

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