Optum

Investment Proof Submission

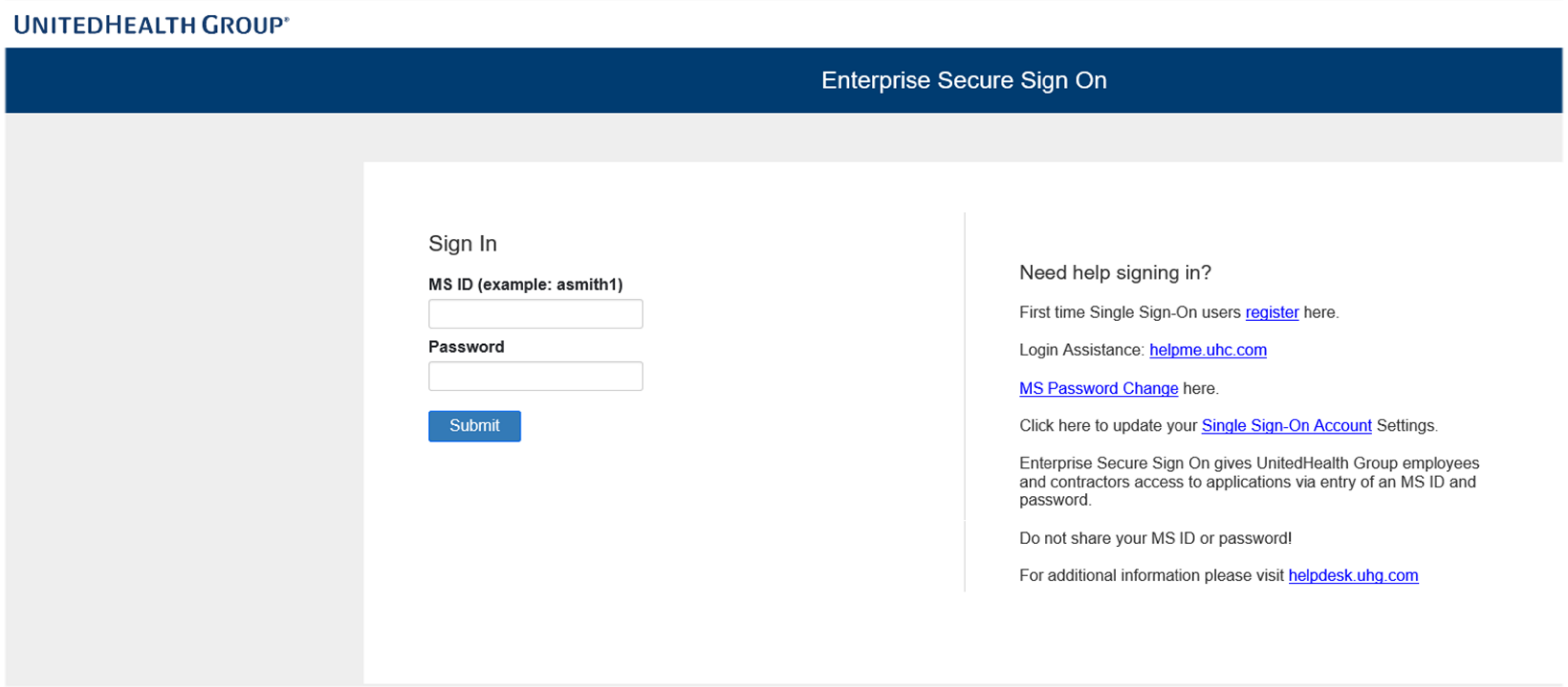
Employee Self-Service (ESS) User Guide

Financial Year : 2022 - 23

Access Self-Service Portal

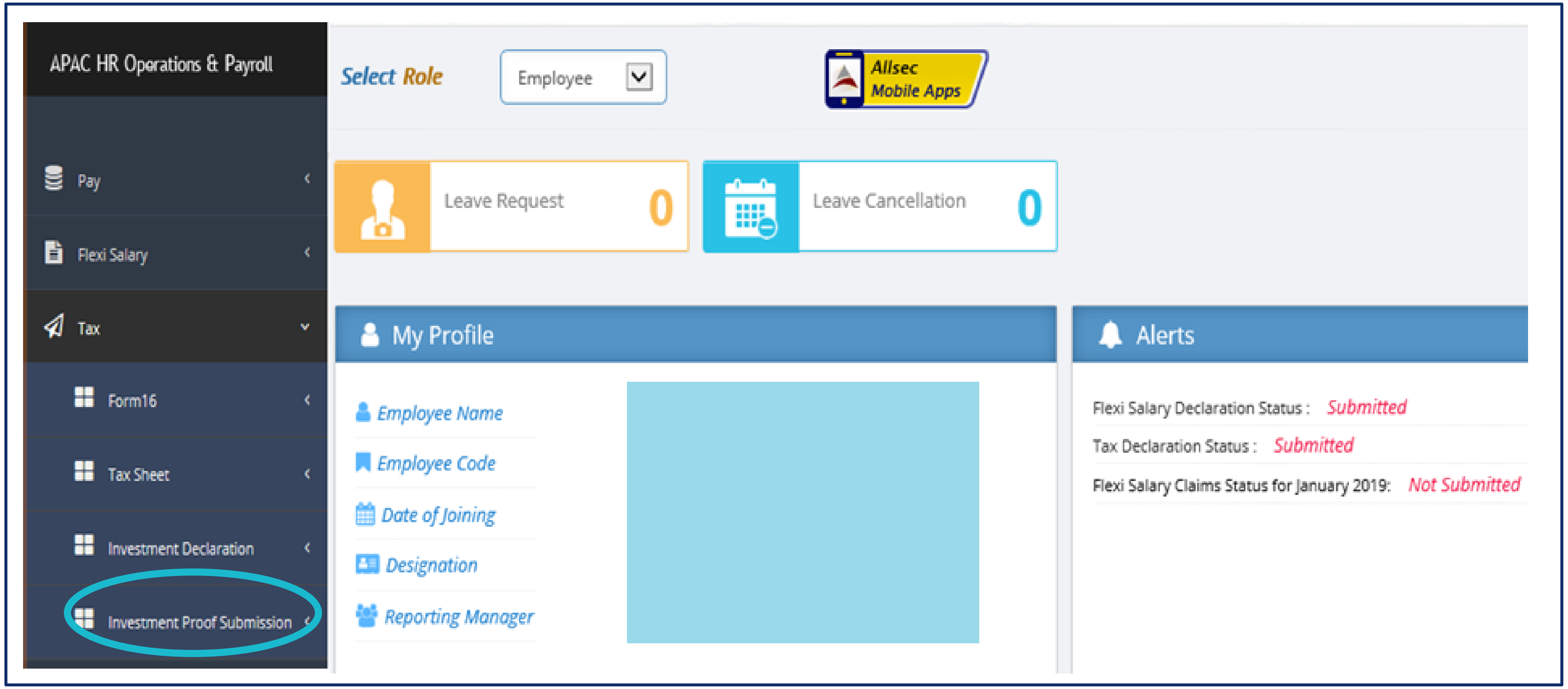
Login to Payroll Self-Service Portal

- Go to Payroll Self-Service Portal and input your credentials, for logging into Single Sign-on Access.

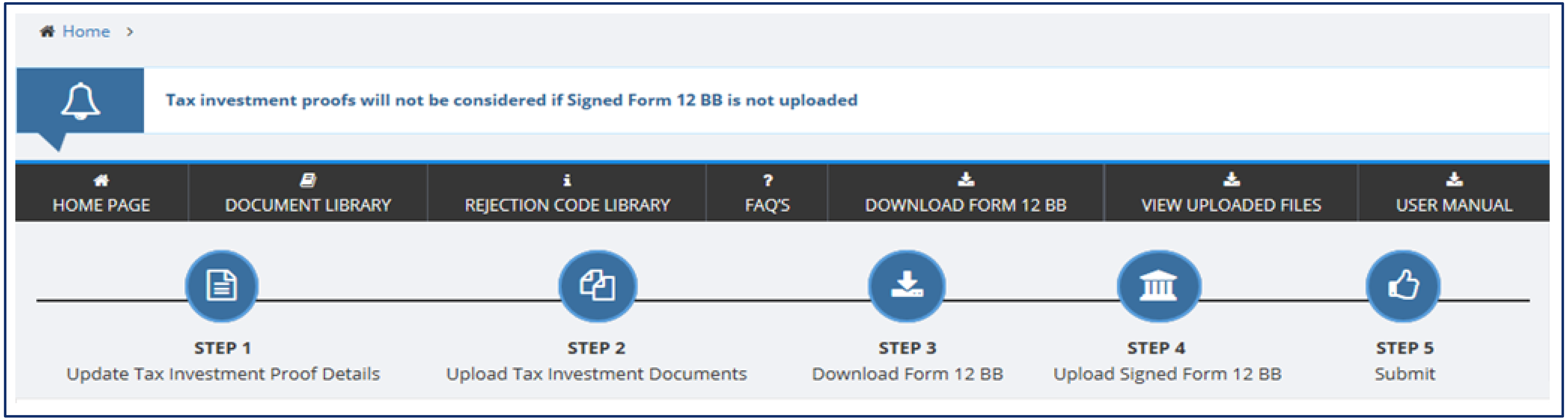


Navigation to Investment Proof Page

1. Go to "Tax" menu of Self-Service Portal.
2. Click on "Investment Proof Submission" option.



Investment Proof Home Page



Introduction to menu items on home page

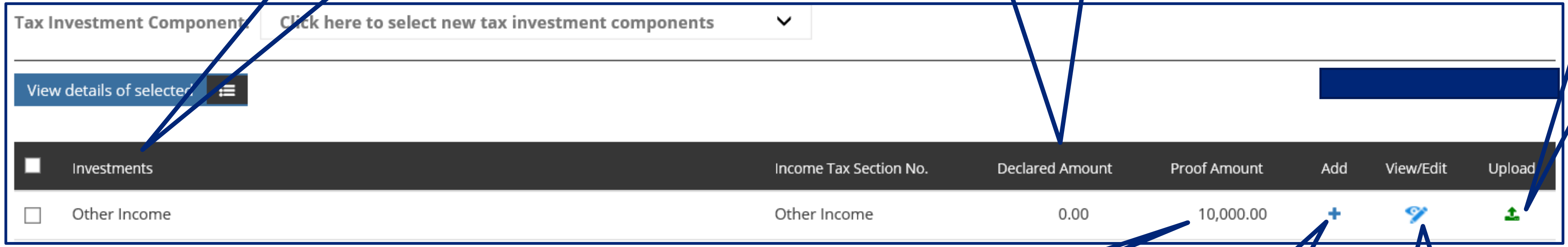
1. **New Joiners: Joined during the current financial year, Please refer to slide 40 to declare your previous employment income first.**
2. Home Page: Use this button to come to home page from anywhere in this module.
3. Document Library: Repository of all the declaration templates along with tax guidelines.
4. Rejection Code Library: Detailed description of rejection codes.
5. FAQ's: Frequently asked questions and their response.
6. Download Form 12BB: Click on this button to download auto filled form 12BB with your investment details. This tab will be enabled only after uploading the scanned copies of investment documents.
7. View Uploaded Files: You can view all the documents you have uploaded on this page.
8. User Manual: User guide to help you navigate through the investment proof module.

Investment Proof Home Page

Investment Declarations made by you will be automatically reflected here.

This will show the amount that you have declared initially against selected investment.

Click here to upload scanned copies of proofs



This will reflect amount of Investment proofs submitted this time.

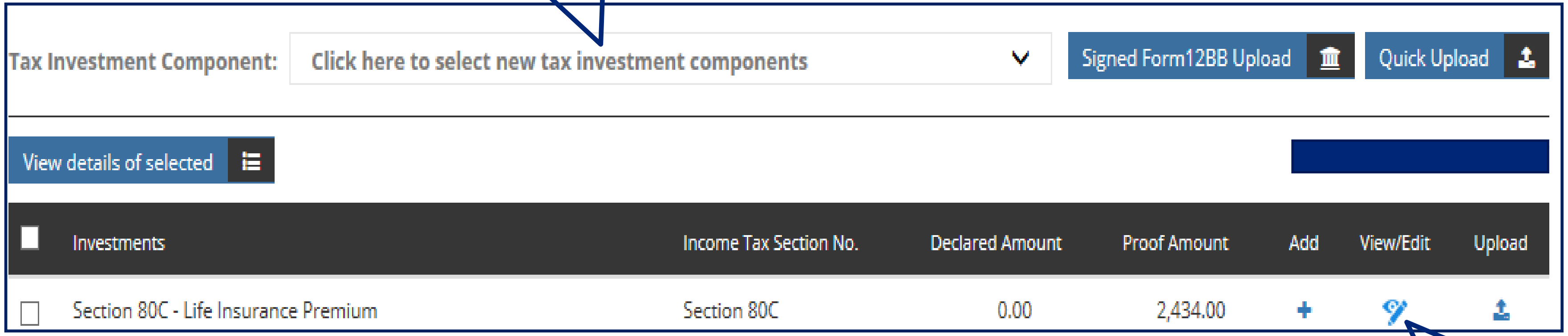
Click here to add actual investment details

Click here to view/edit investment proof details

Investment Proof Home Page

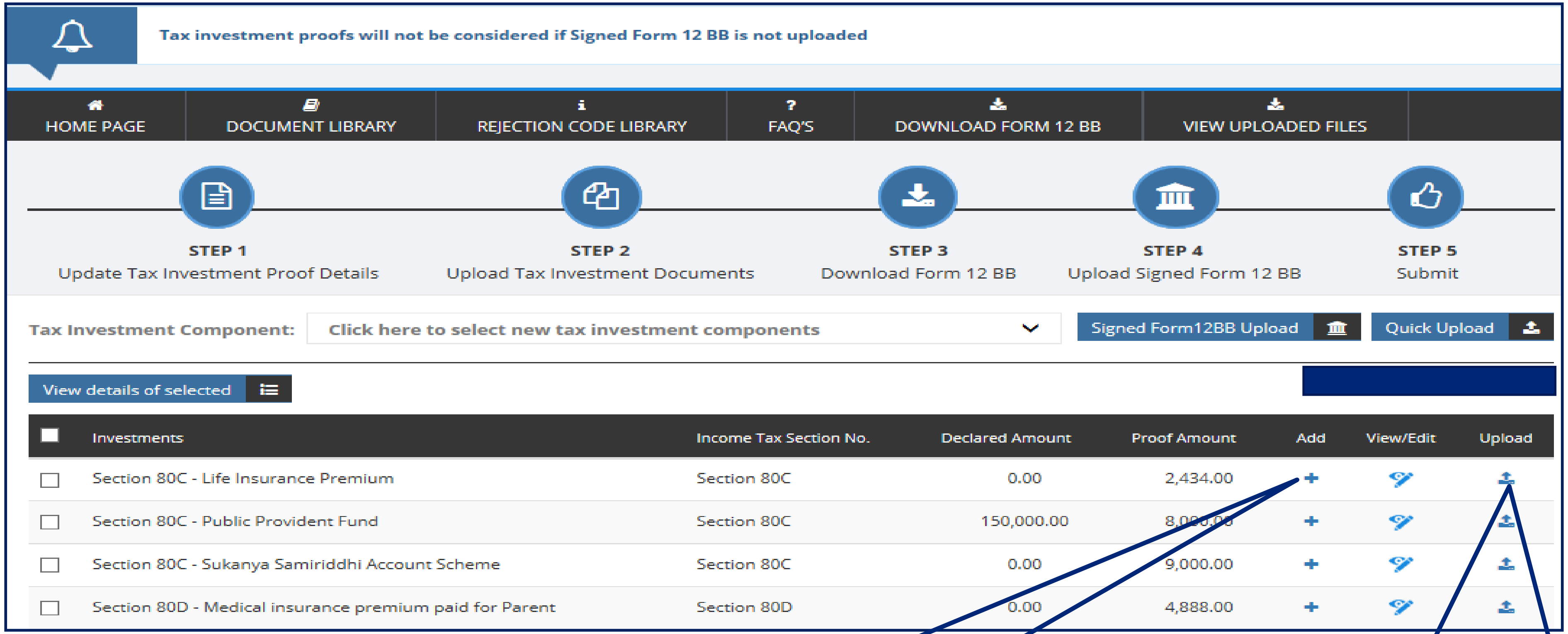
- You can select the investment type by clicking on “Tax investment Component” drop down option where you will find all investment components e.g. LIC, PPF, Fixed Deposit, ULIP, Housing loan, etc.
- Select the investment component which you wish to submit and it will be added to investment grid below.
- You will see master/basic details of the entries updated last year. e.g. in LIC, policy number, commencement date etc. will reflect automatically.

Click here to select the investment type for which you wish to make entry.



Click here to view/edit the last year master details of the investment entry.

Investment Proof Home Page



After adding the investment entries, screen will appear as above.

Step 1: Click on the '+' link to input the investment details.

Step 2: After entering the investment details, upload your proofs by clicking on this icon.

You can upload documents as per section.

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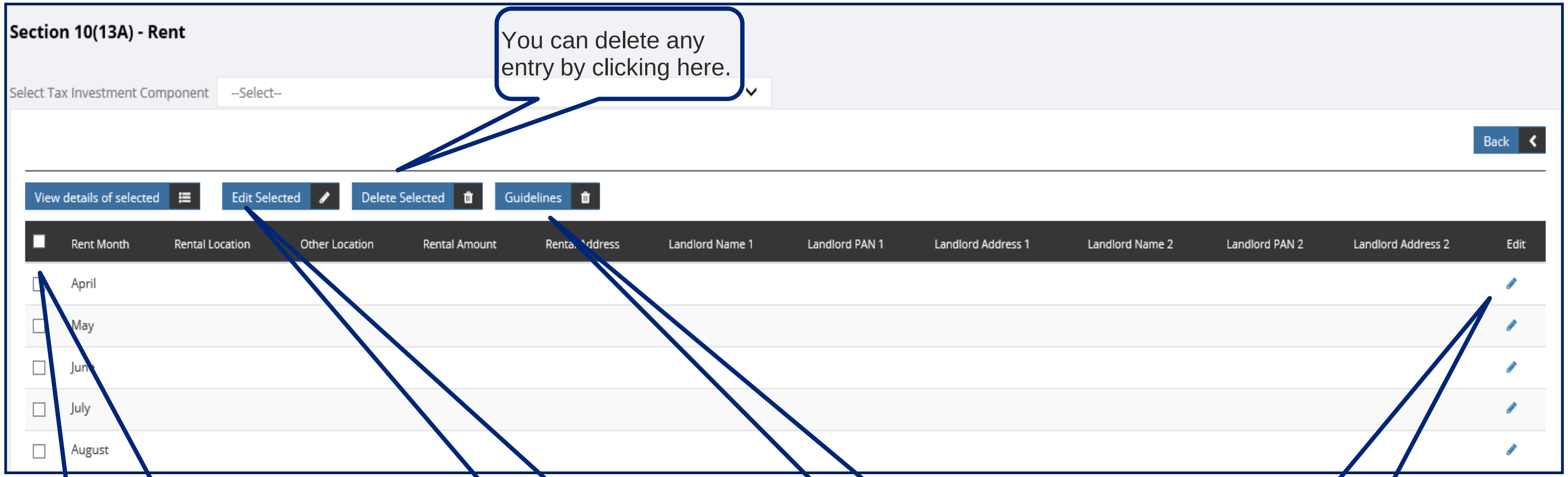
Investment Proof Page - House Rent Allowance



You can delete any entry by clicking here.

Tick this Check Box to select all months. If you wish to update rent detail for selected months, then tick the check box against those months separately.

After selecting months, click on “Edit Selected” button to enter the rent details.

Click here to view the guidelines for HRA submission.

In case, if you wish to edit entry for any particular month/s, click here

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Investment Proof Page - House Rent Allowance

Select rental location from Drop Down

Update Monthly rent amount

If ‘non metro city’ is selected above, update location manually in this text field.

Input Landlord’s name. In case of multiple landlords, mention details in Landlord Name 2

Update Landlord’s PAN

Click on ‘Save’ to finish this entry. You’ll be redirected to home page.

Input address of rented property here.

Input Landlord’s address in this field.

Click on this ‘down arrow’ button to replicate values to all subsequent months. In case of any change in Rent Amount, Property Detail, Landlord Detail during the year, change the value separately in the month in which the changes are required and click on ‘down arrow’ button to replicate same values to subsequent months.

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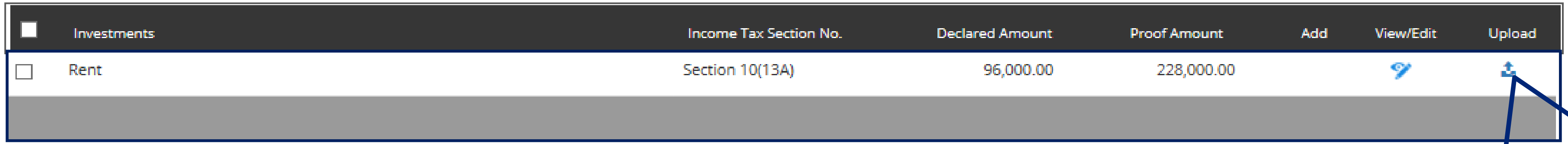
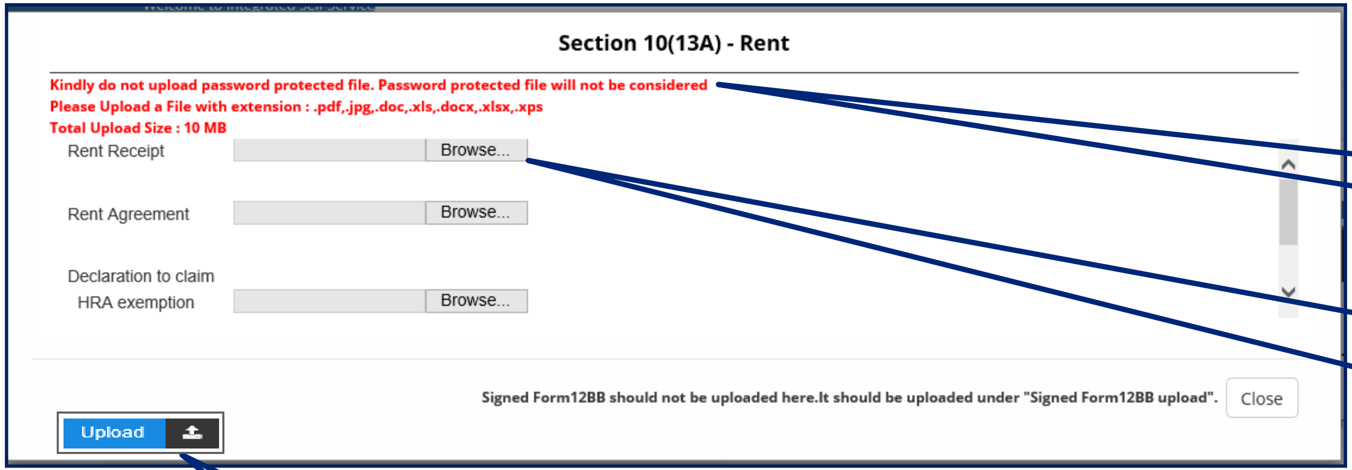
Investment Proof Page - House Rent Allowance



After updating HRA details, go to investment home page for uploading proofs. Click on this button to upload proofs.



Read the instructions for file size and format.

Click on 'Browse' to select the investment proofs. Rent receipt and rent agreement must be uploaded separately

Once file is selected, click on 'upload' button.

Important Note: If you are paying rent to more than one landlord and annual rent to both parties is more than INR 1,00,000 or monthly rent is more than INR 8,333, then mention the PAN of both landlords on HRA receipt.

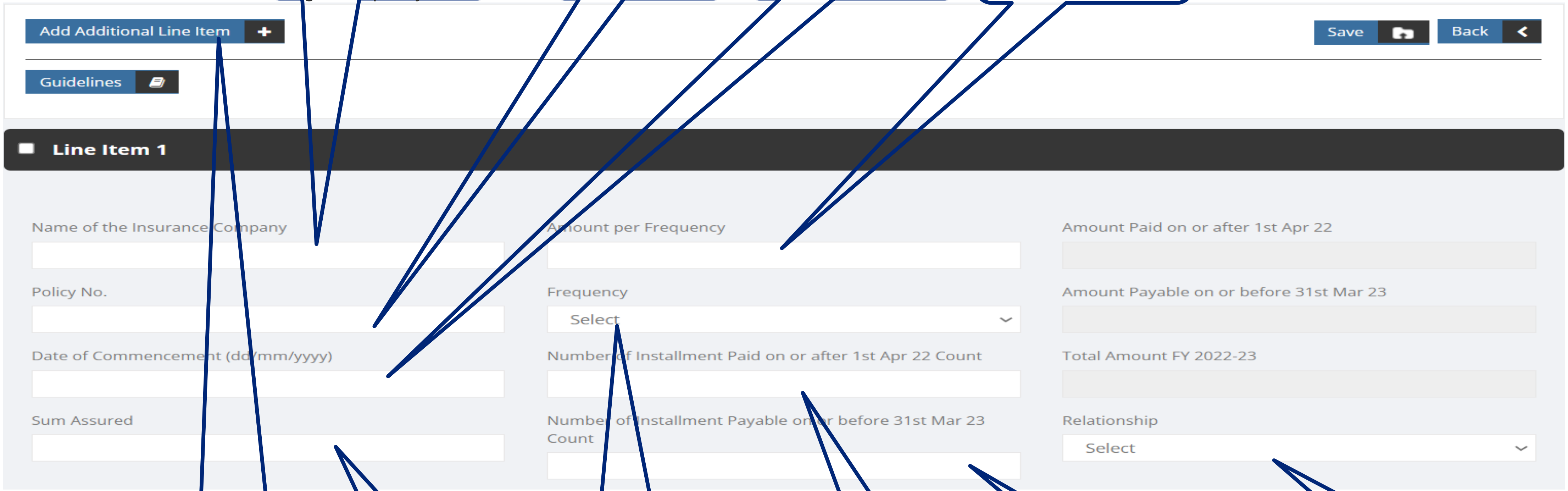
Investment Proof Page - Life Insurance Premium

Input name of insurance company from which you have bought the policy

Write policy or document reference number

Input the policy commencement date here

Input the Premium amount paid at each frequency



If you have more than one insurance policy, click 'Add Additional Line Item' to add more line item

Input the sum insured as per the policy document

Select frequency of Insurance Premium Payment from drop down.

Input the number of installments paid till date.

Input the number of installments to be paid till 31st Mar'23

Select Relationship with the insured person from drop down.

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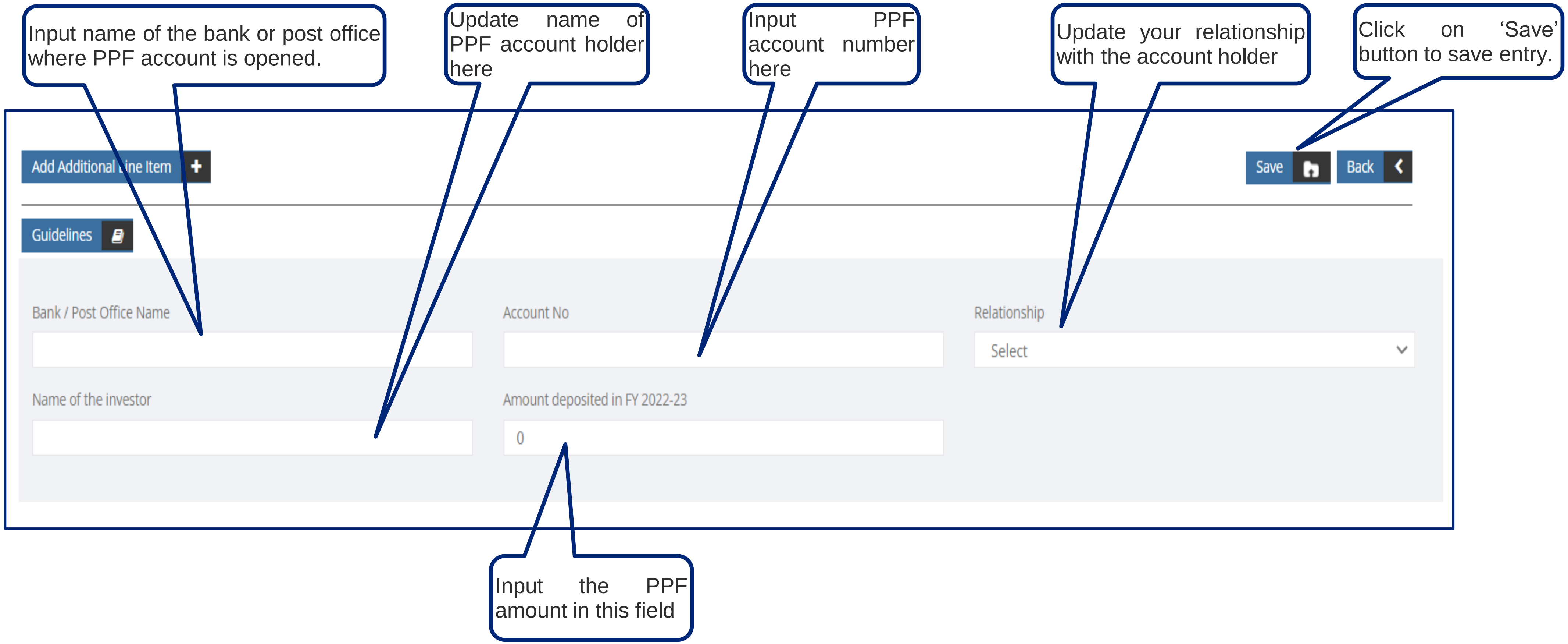
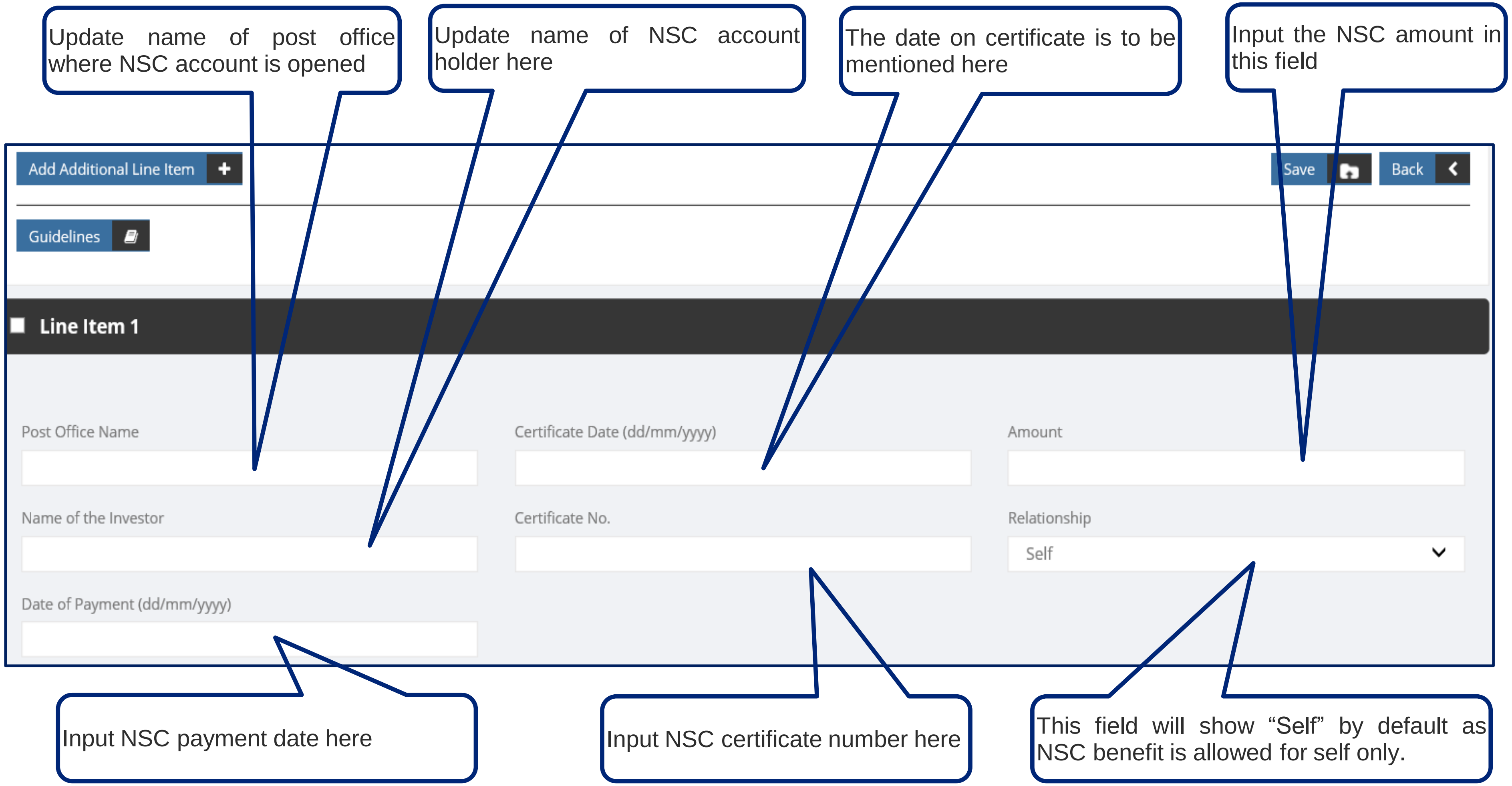
Investment Proof Page - Public Provident Fund



Investment Proof Page - National Savings Certificate



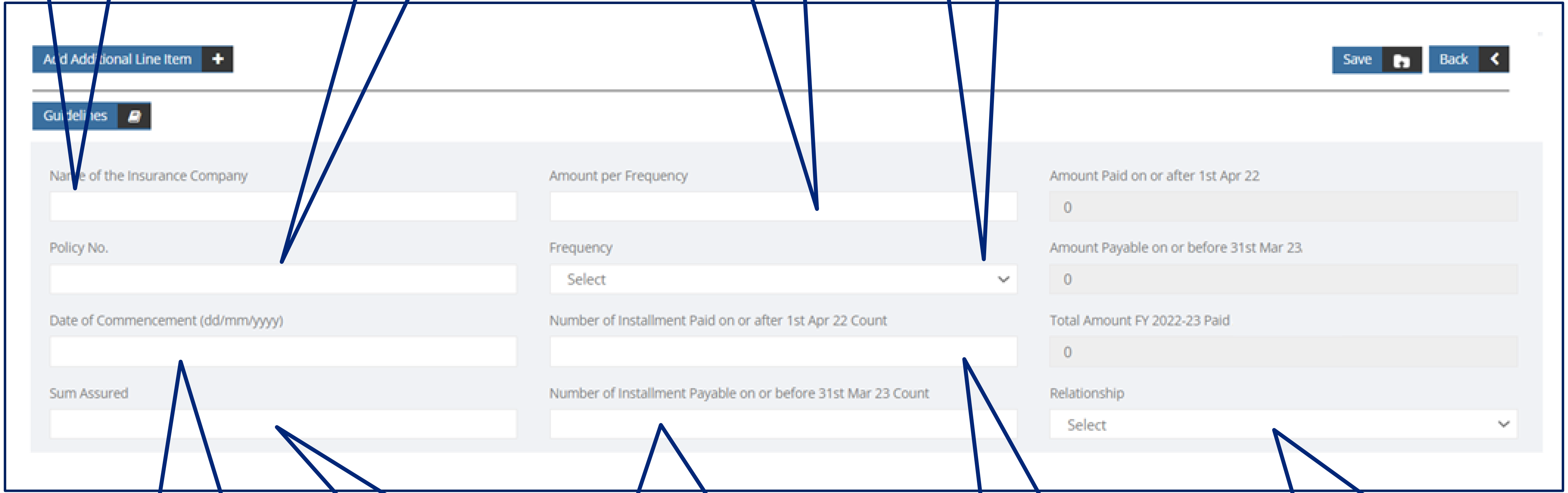
Investment Proof Page – Annuity Plan

Update the Name of the company from which Annuity plan is taken

Write policy / document reference number

Input the premium amount of the policy

Select the frequency of payment here



Input the Annuity Plan commencement date here

Input sum assured as per the policy document

Input the number of installments to be paid till 31st Mar'23

Input the number of installments paid till date.

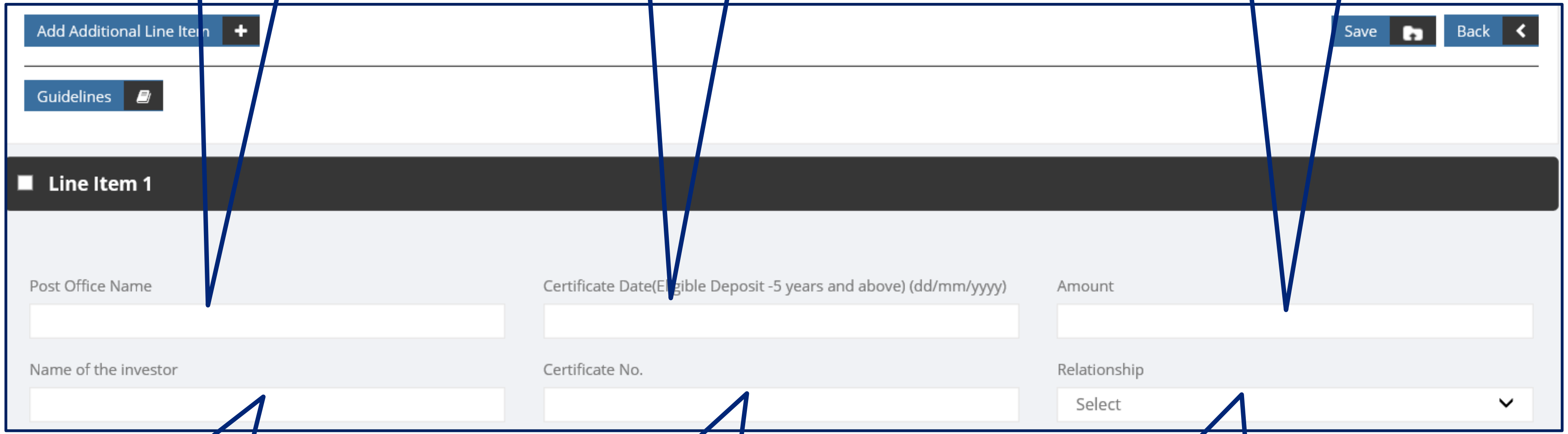
Select your relationship with the account holder from drop down

Investment Proof Page - Cumulative Term Deposit

Input name of post office where Term Deposit account is opened

Input date on which the account was opened

Input invested Term Deposit amount in this field



Update name of Term Deposit account holder here

Update certificate number of the Term Deposit

This field will show “Self” by default as CTD benefit is allowed for self only.

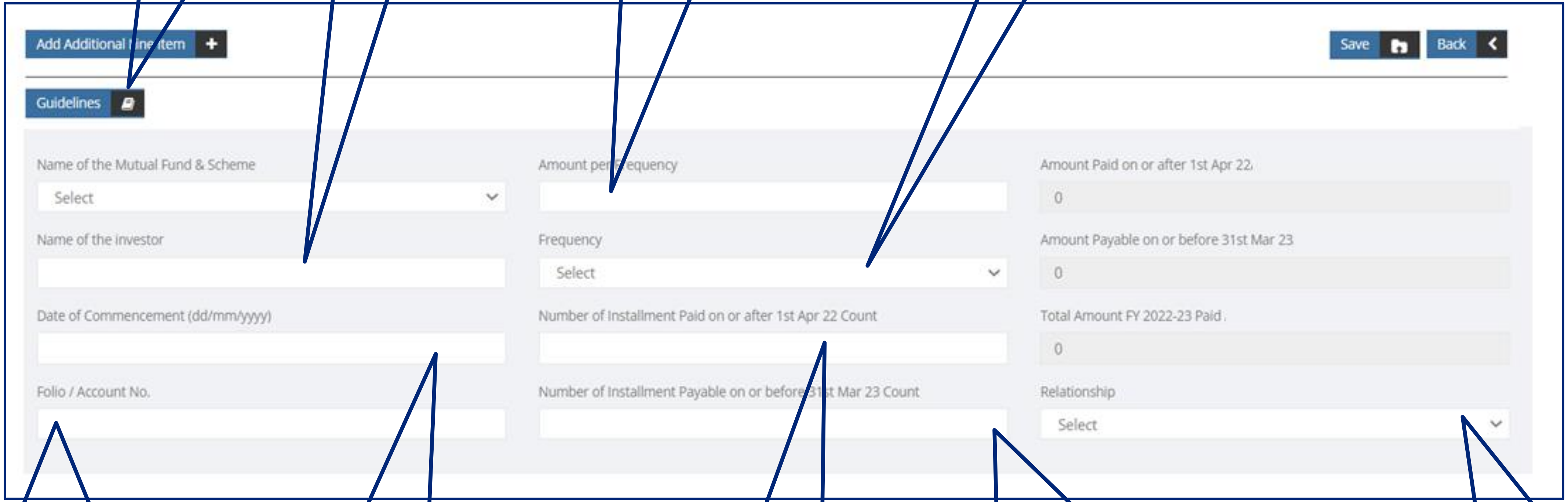
Investment Proof Page - ELSS / Mutual Fund

Update Mutual Fund name and scheme in this field

Update name of Mutual Fund / ELSS account holder here

Input invested ELSS / Mutual Fund amount in this field

Select frequency of payment here



The Mutual Fund / ELSS account / Folio number needs to be entered here

Input mutual fund / ELSS policy commencement date here

Input the number of installments paid till date.

Input the number of installments to be paid till 31st Mar'23

Select your relationship with the account holder from drop down option

Investment Proof Page - Housing Loan Principal Repayment

Input loan account number in this field

Select the purpose of loan taken from drop down

If house is self owned, this field will be non-editable. For joint loan, Input your ownership percentage

Select whether the house property is self occupied or Let out

This field will be auto-calculated basis principal paid and registration fee / stamp duty paid

Select whether the house is owned by self or jointly

Input date of possession of the property

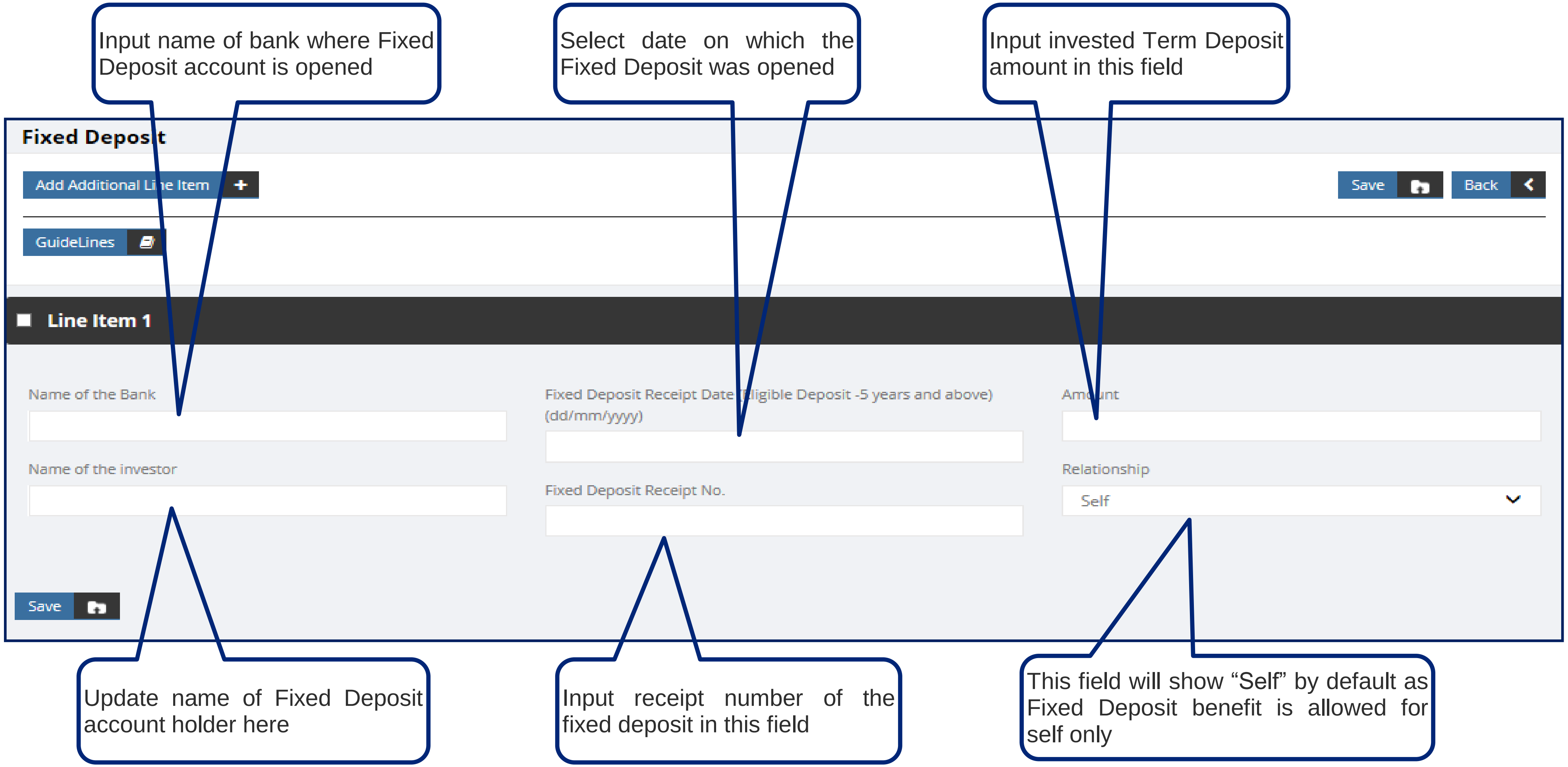
Update location of the property in this field

Select name of the bank from where the loan was taken

Input the total principal paid during the current Financial Year

Provide the registration fee/ Stamp duty paid in current Financial Year

Investment Proof Page– Fixed Deposit



Investment Proof Page - Tuition Fee

You may add additional row by clicking on this button (Benefit can be claimed for maximum two children)

Input name of school / college / institution where tuition fee has been paid in current Financial Year

Input frequency of payment here

Input name of the child in this field

Update tuition fee paid for this child.

Input number of installments paid till date.

Input number of installments to be paid till 31st Mar'23

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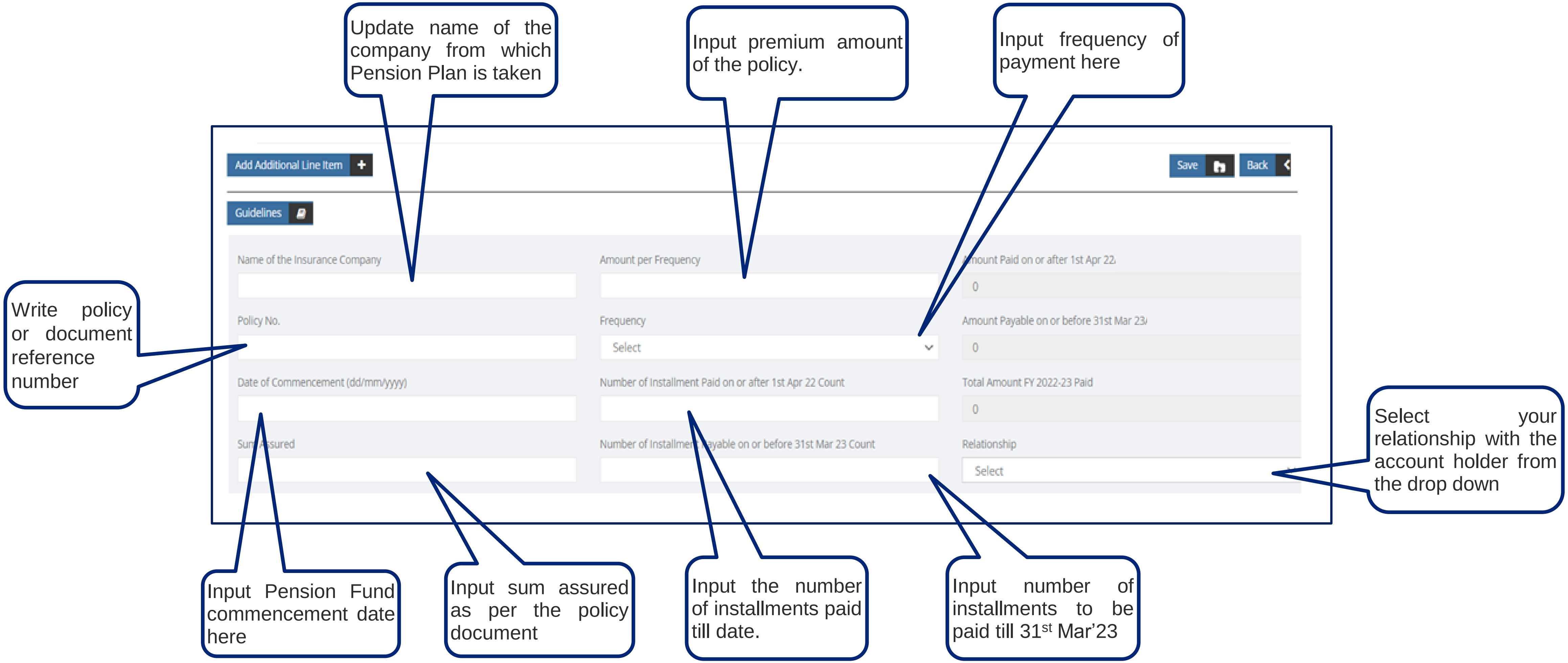
Investment Proof Page - Pension Fund Contribution (80CCC)



Investment Proof Page – Unit Linked Insurance Plan (ULIP)

Update name of the company from which ULIP is taken

Input premium amount of the policy.

Select number of frequency of payment here

Write policy or document reference number

Input Pension Fund commencement date here

Input sum assured as per the policy document

Input number of installments paid till date.

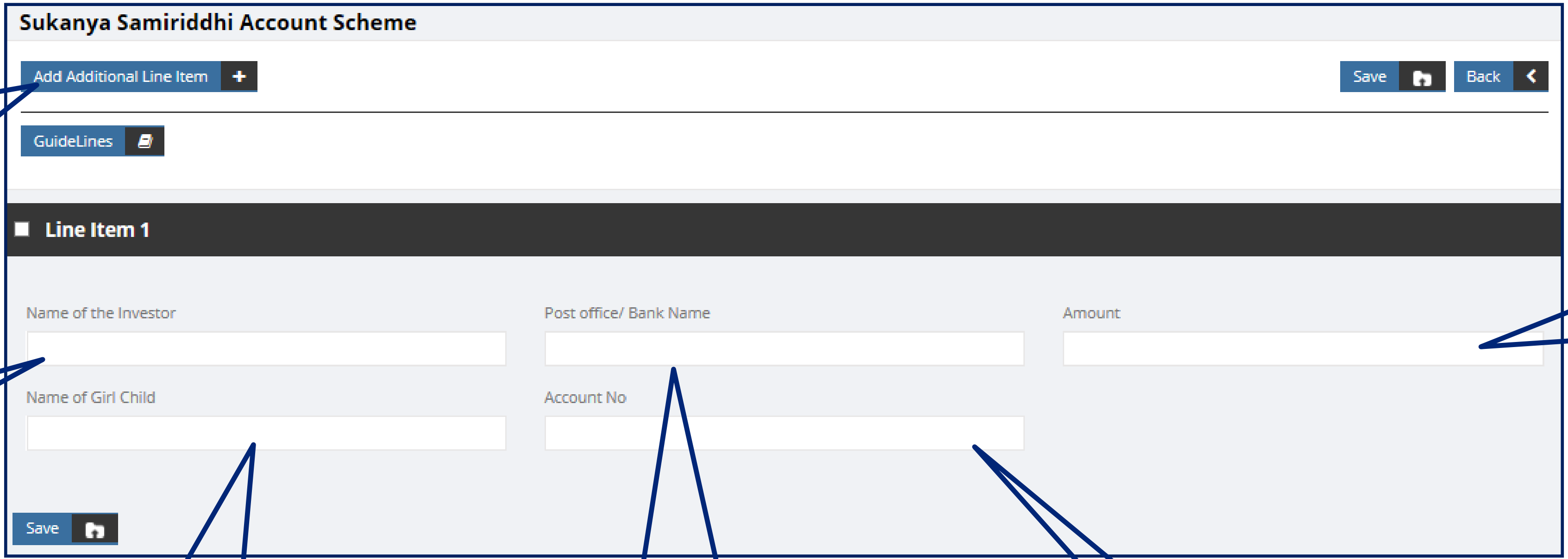
Input number of installments to be paid till 31st Mar'23

Select your relationship with the account holder from the drop-down option

Investment Proof Page– Sukanya Samriddhi Account(SSA) Scheme

You can add additional row by clicking on this button (Benefit can be claimed for maximum of two girl child).

Update name of SSA account holder here



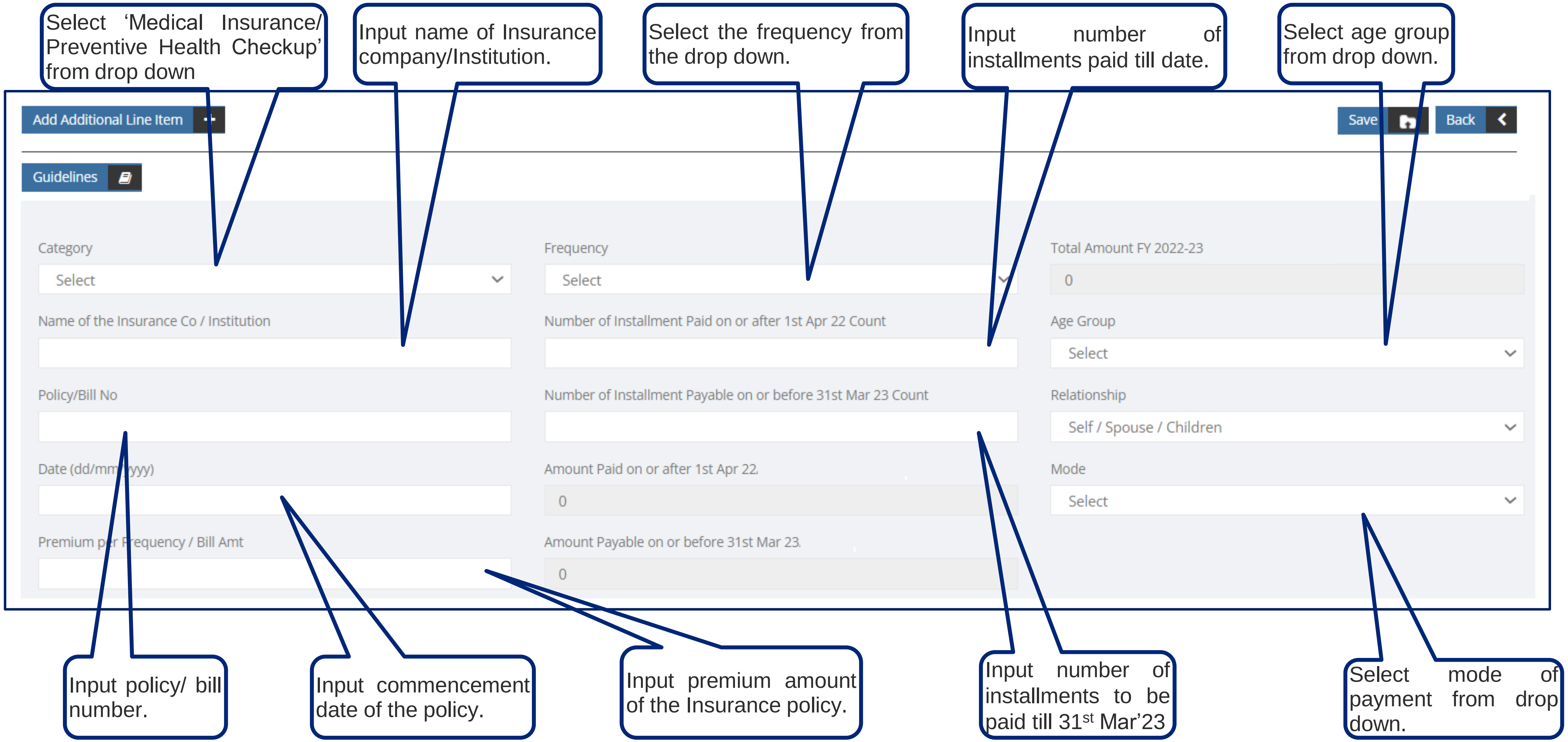
Input invested SSA Scheme amount in this field

Update name of the girl child here

Input name of the post office / bank where SSA account is opened

Input account number of the SSA Scheme

Investment Proof Page - 80D Medical Insurance premium paid for Self/ Spouse/ Children



Investment Proof Page - 80D Medical Insurance premium paid for Parent

Select 'Medical Insurance/ Preventive Health Checkup' from drop down

Select the frequency from the drop down.

Input number of installments paid till date.

Input name of Insurance company/Institution.

Select age group from drop down.

Input policy/ bill number.

Input commencement date of the policy.

Input premium amount of the Insurance policy.

Input number of installments to be paid till 31st Mar'23

Select mode of payment from drop down

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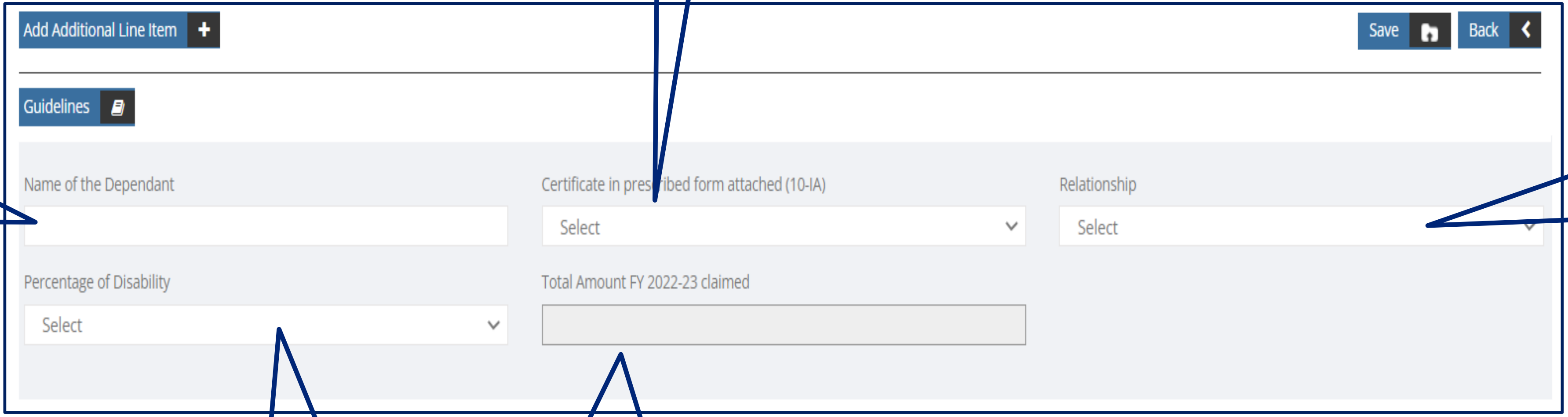
Investment Proof Page - Disabled Dependent (80DD)

Select "Yes" from drop down

Input name of disabled dependent person in this field



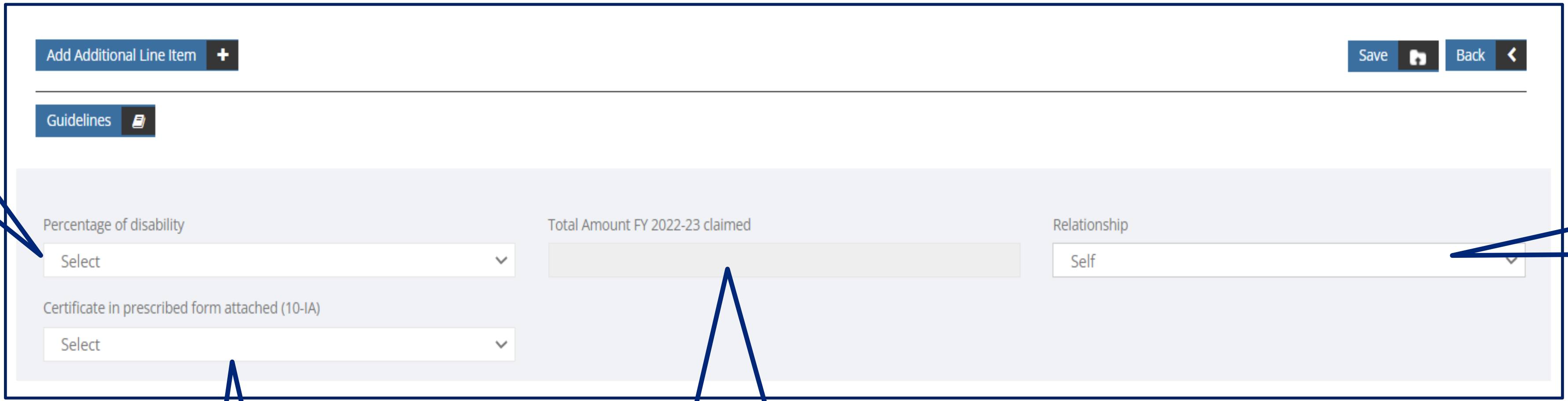
Select your relationship with dependent from drop down tab

Select percentage of disability from drop down as mentioned in Form 10IA

'Total Amount FY 2022-23 claimed' will be updated automatically as per disability percentage selected.

Investment Proof Page– Self with Physical Disability (80U)

Select disability percentage as per Form 10IA from the drop-down button



This field will show “Self” by default

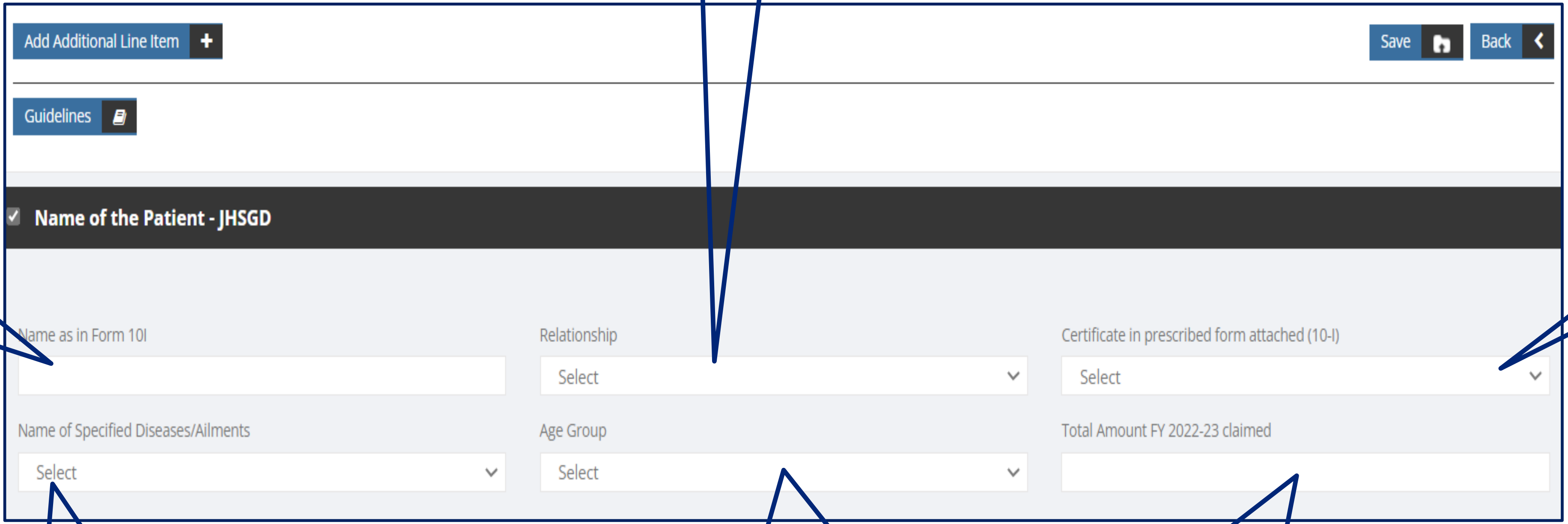
Select “Yes” from drop down

‘Total Amount FY 2022-23 claimed’ will be updated automatically as per disability percentage selected.

Investment Proof Page - Medical Treatment for Specified Diseases (80DDB)

Select your relationship with the dependent from the drop-down tab

Input name of the patient as mentioned in Form 10I



Select "Yes" in drop down

Select disease name in drop down

Select age category of the patient from the drop-down option. Refer to the footnotes for category description.

Total Amount FY 2022-23 claimed will be updated automatically as per the age group selected.

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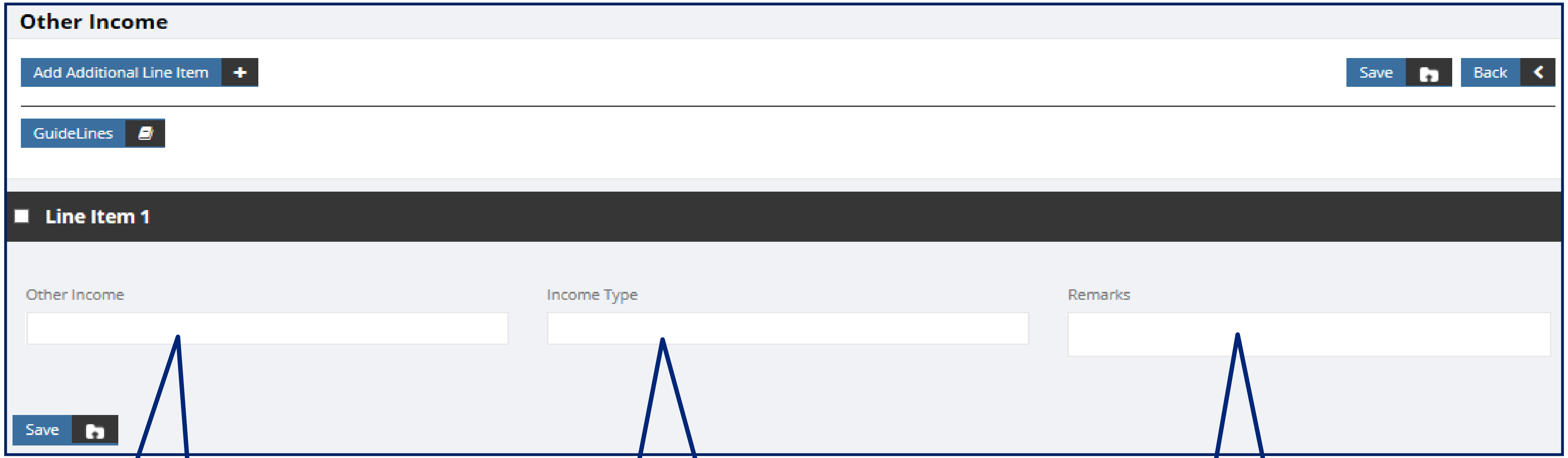
Investment Proof Page - Other Income

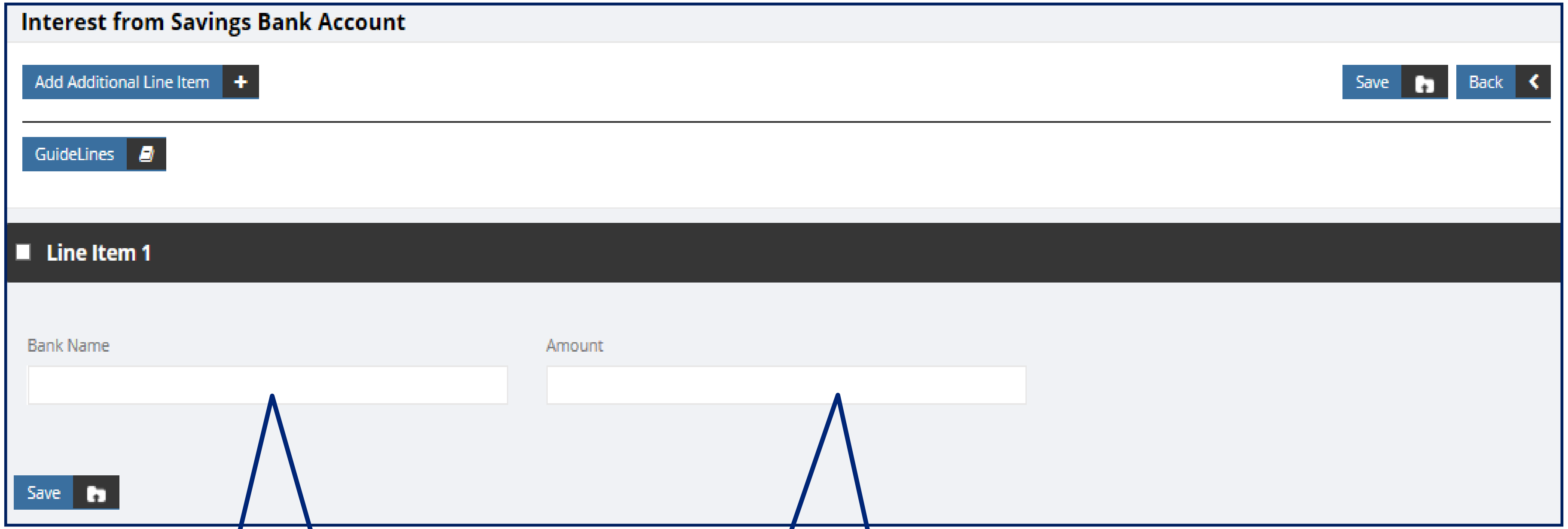


Input the other income received during the current Financial Year

Input type of income in this field, e.g. - Dividend, Capital Gain, Income from Horse Race, Lottery, etc.

Input any remarks if you wish to submit regarding this particular head

Investment Proof Page - Interest from Savings Bank Account



Bank name (in which savings account interest has been received) needs to entered here.

Input interest on saving bank account received during the current Financial Year

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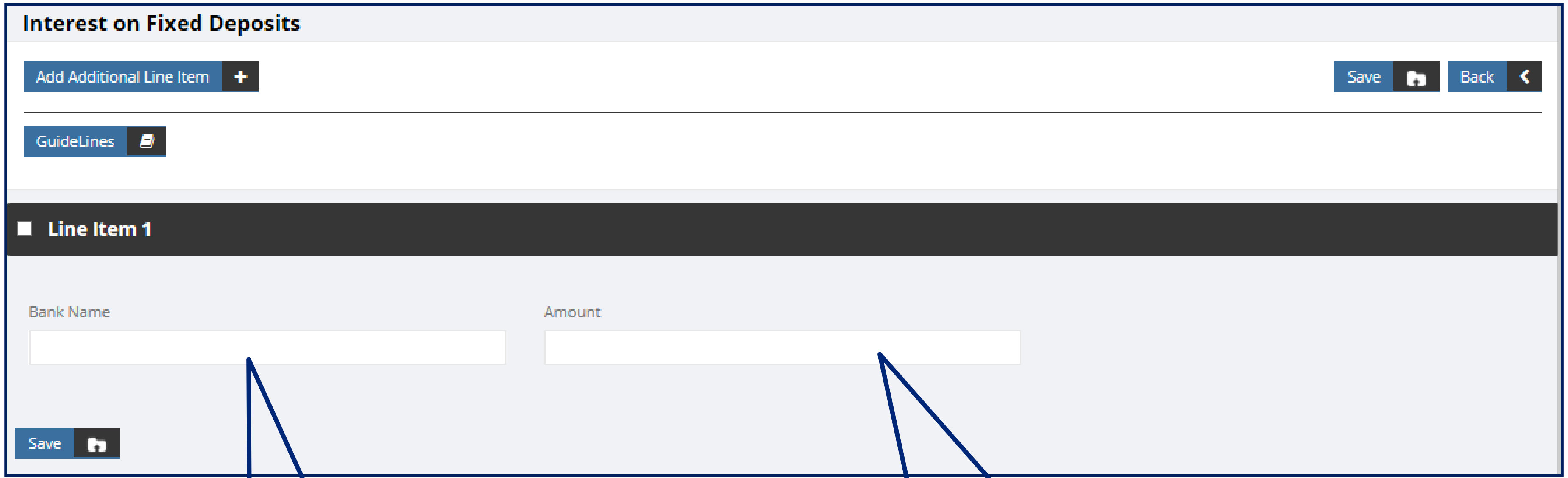
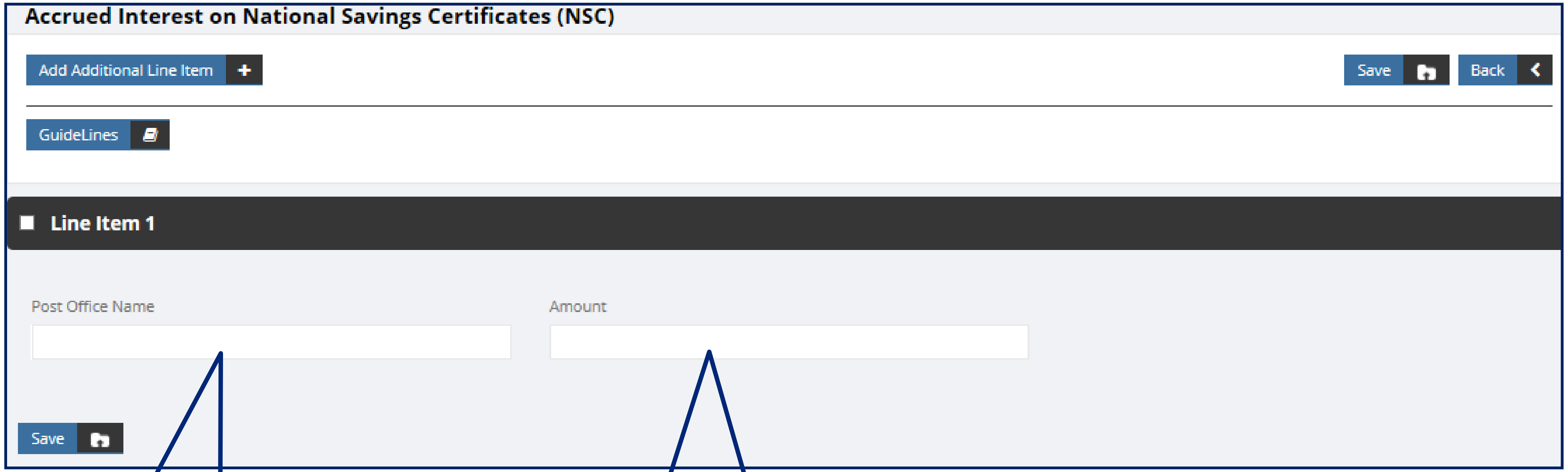
Investment Proof Page - Interest on Fixed Deposits



Input bank name where interest on fixed deposits is received

Input interest on fixed deposit received during the current Financial Year. Also make sure that if bank has already deducted TDS on interest, then update the amount after TDS here.

Investment Proof Page - Accrued Interest on National Savings Certificates (NSC)



Update name of post office from where the National Savings Certificate was purchased

Input accrued interest on National Savings Certificates received during the current Financial Year

Investment Proof Page - Interest on Housing loan-Self Occupied

Select name of financial institution from drop down. In case institution name is not available, select "Lender" and input the PAN manually

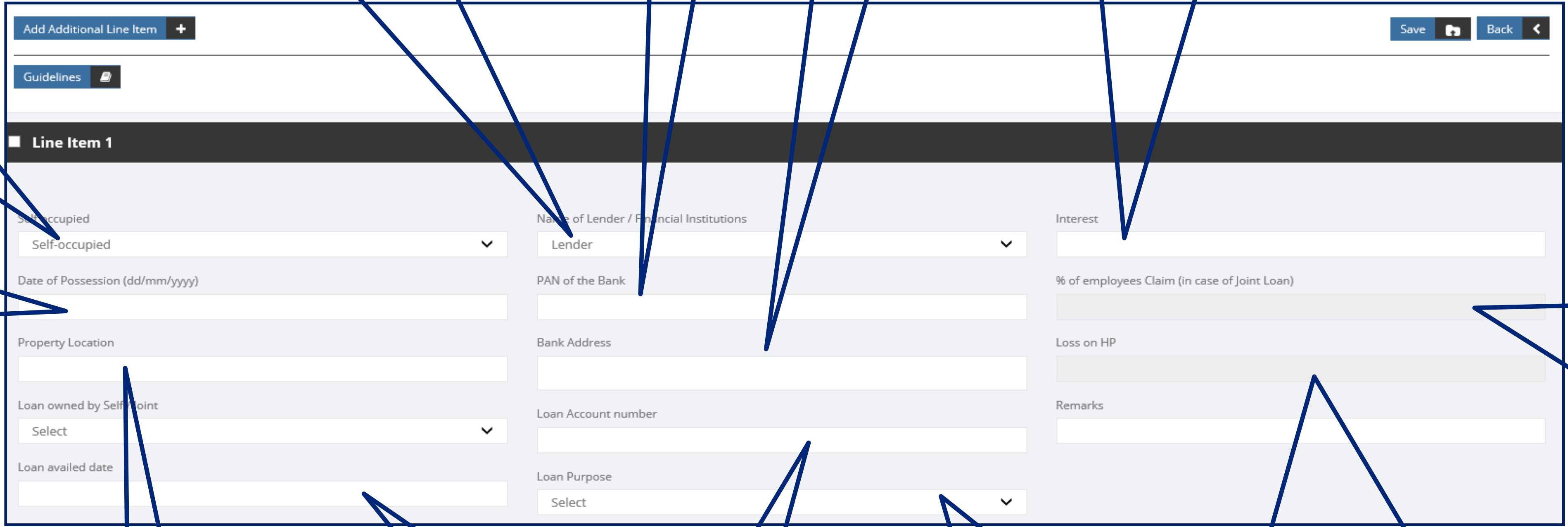
PAN field will be auto-populated

Input address of the financial institution/ lender.

Input amount of interest paid during Financial Year 2022-23. If there is any pre-emi interest, add in this only

Select 'Self/Joint' in drop down.

Input possession date



This will depict % of benefit that you want to claim. If selected 'Joint' then system will ask you to Input % of share.

Input location of property.

Input date of loan taken.

Input loan account number.

Select loan purpose from drop down

This will reflect interest benefit that employee will get. If amount is a positive number, then it will be a loss and if amount is a negative then it will be considered as income from house property.

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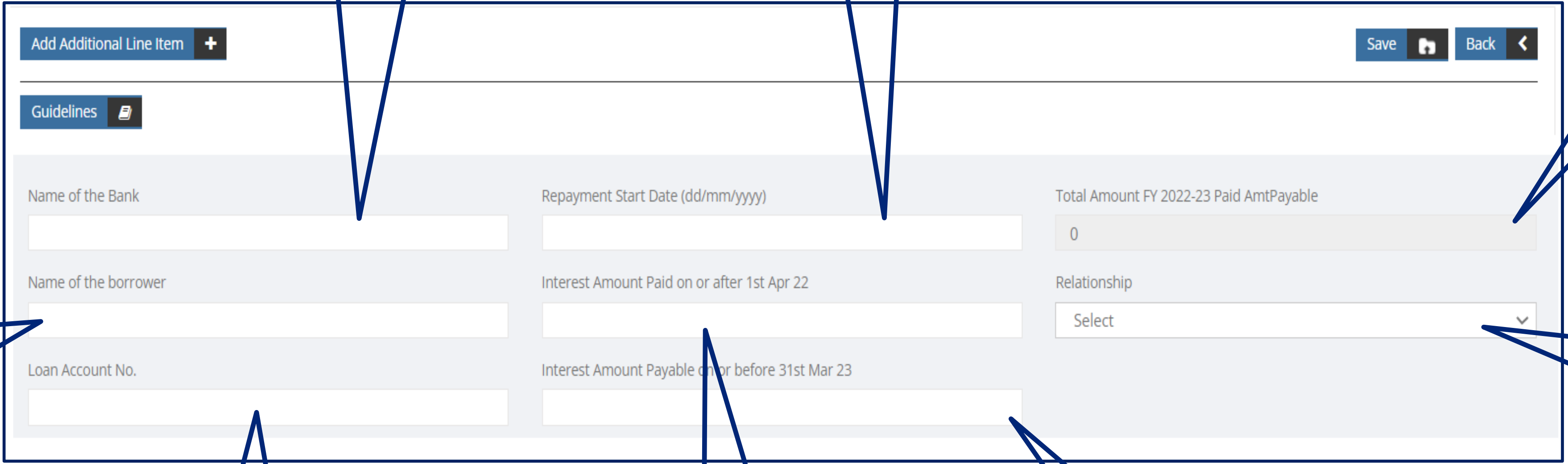
Investment Proof Page - Education Loan (80E)

Input name of the bank from where the education loan is taken

Select loan taken date in this field

This field will be auto-calculated basis the interest paid and payable in current FY



Update name of the borrower

Select your relationship with the borrower

Mention Loan Account Number in this field

Input interest on education loan paid till date in current Financial Year

Input interest on education loan to be paid till 31st Mar'23

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Investment Proof Page– Contribution to NPS (80CCD)

Input number of frequency of payment here

This field will show "Self" as 80CCD can be claimed for self only

Input name of the pension fund where contribution has been made

Update name of the borrower in this field

Input Permanent Retirement Account Number (PRAN) which is linked to the pension fund

Update contribution amount per frequency in this field

Input number of installments paid till date.

Input number of installments to be paid till 31st Mar'23

Investment Proof Page – Income/ Loss from Let out House Property

Select Loan category from drop down. In case, if you wish to show rental income only, then select “No Loan/ Loan Closed” and enter the required details

Select ‘Self/Joint’ in drop down.

Input date of loan taken.

Input location of property.

Select loan purpose from drop down

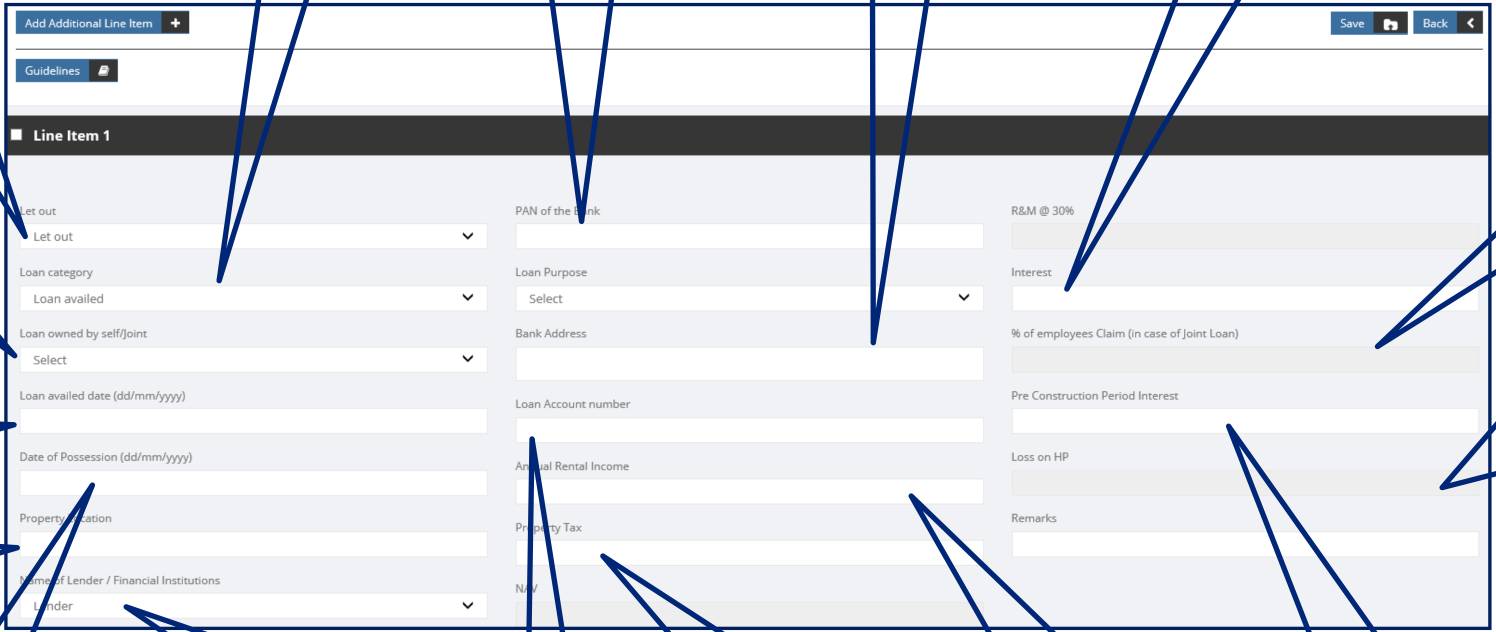
PAN of Financial Institution/Lender will be auto-populated

Input address of the financial institution/ lender.

Input amount of interest paid during Financial Year 2022-23.

This will depict % of benefit that you want to claim. If selected ‘Joint’ then system will ask you to Input % of share.

This will reflect interest benefit that employee will get. If amount is a positive number, then it will be a loss and if amount is a negative then it will be considered as income from house property.



Input possession date

Select name of financial institution/ lender in drop down

Input loan account number.

Input property tax paid during this FY

Input annual rental income received from the let-out property

Input Pre-Emi interest, if any, under this option

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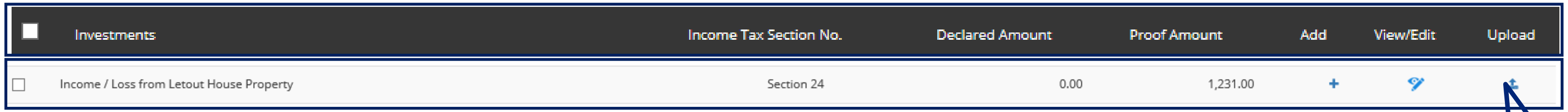
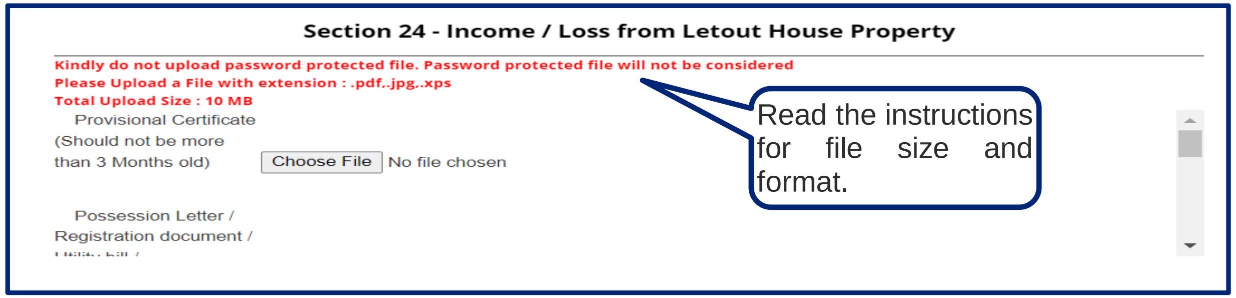
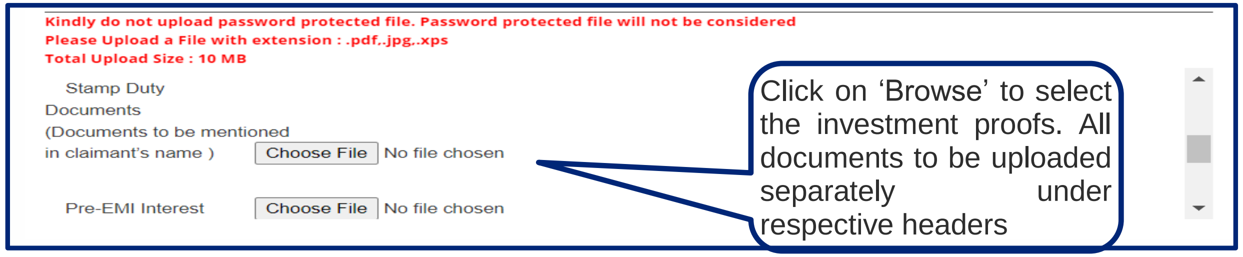
Investment Proof Page – Income/ Loss from Let out House Property



After updating housing loan details, go to investment home page for uploading proofs. Click on this button to upload proofs.



Read the instructions for file size and format.



Click on 'Browse' to select the investment proofs. All documents to be uploaded separately under respective headers

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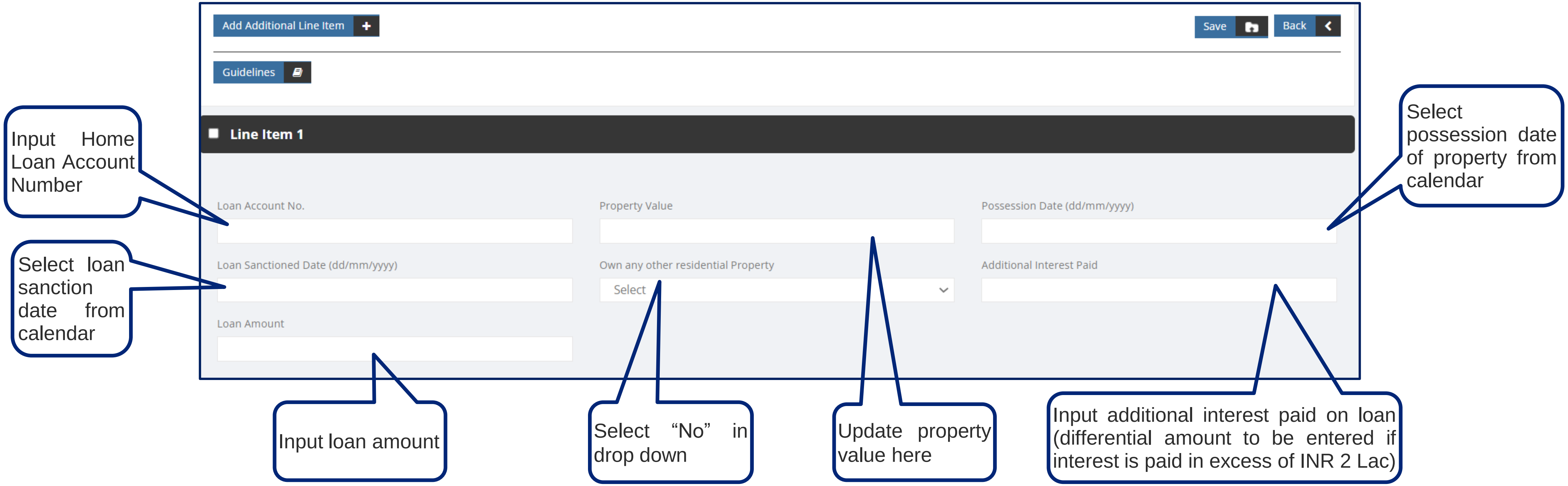
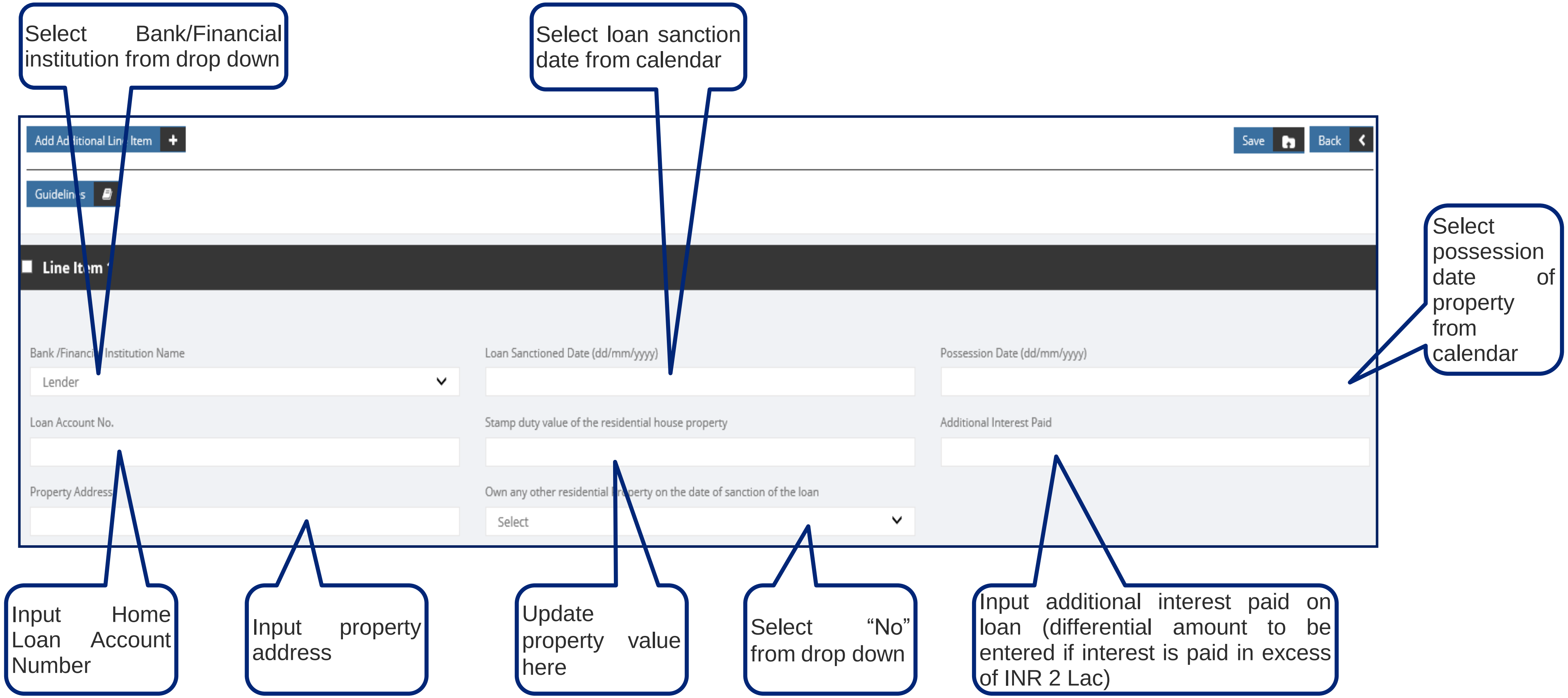
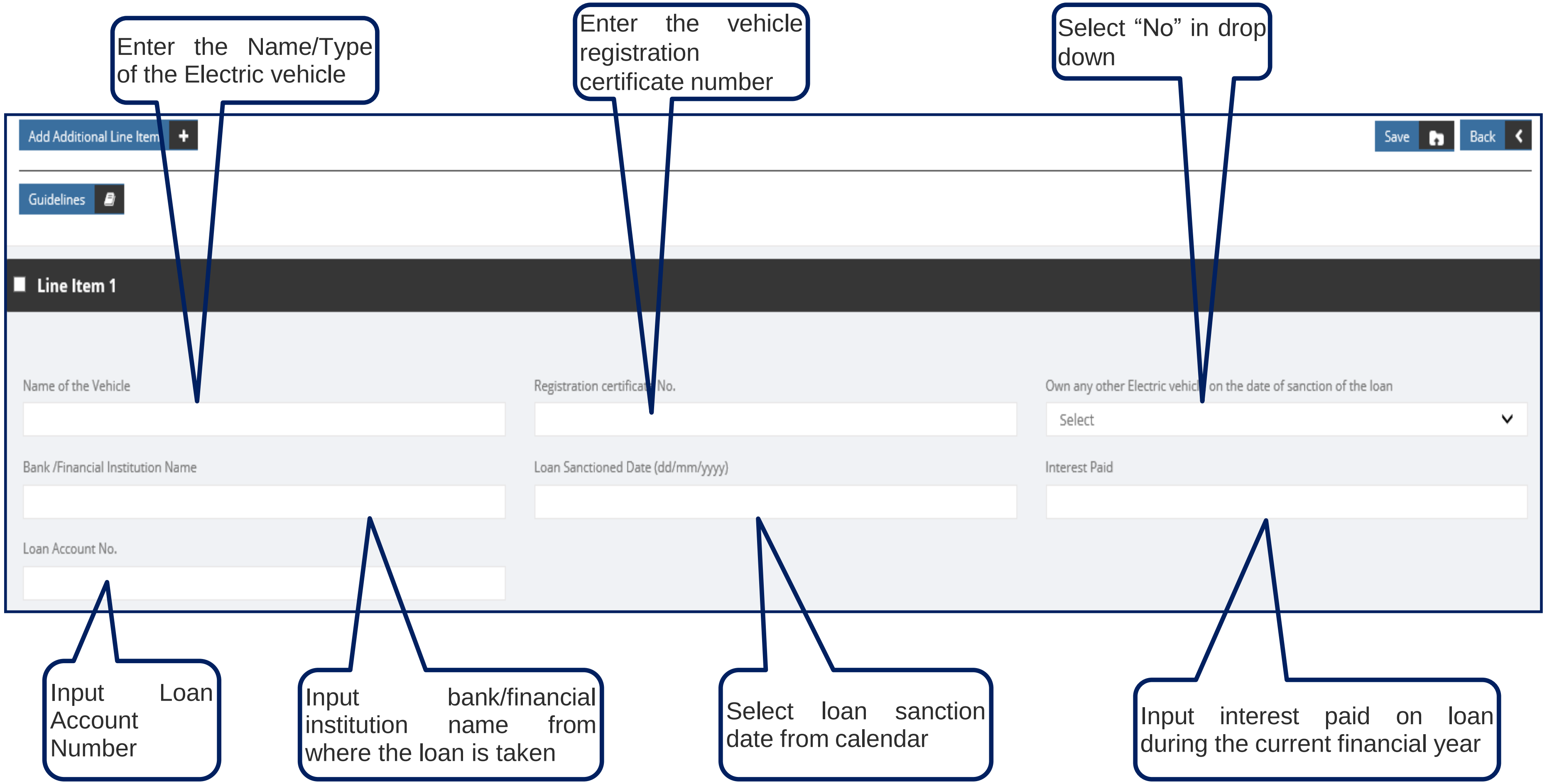
Investment Proof Page - Additional Deduction on Home Loan Interest (80EE)



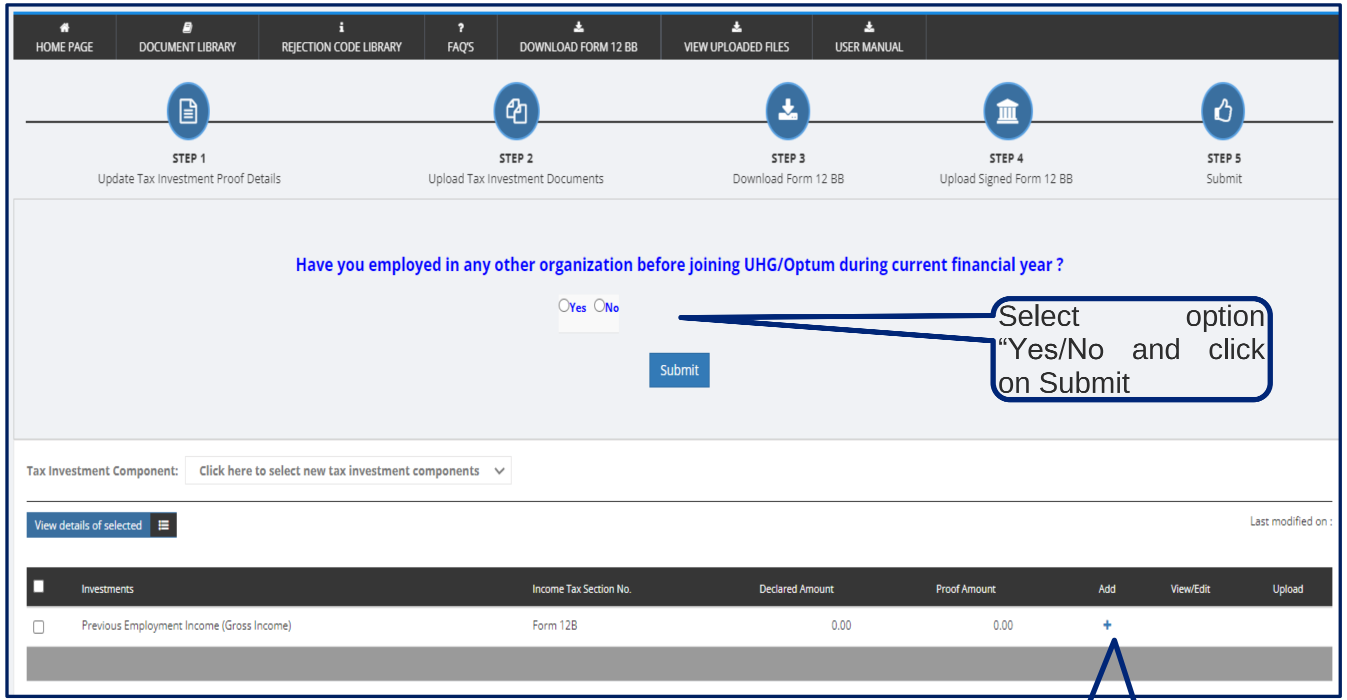
Investment Proof Page - Additional Deduction on Home Loan Interest (80EEA)



Investment Proof Page - Deduction on Electric Vehicle Loan Interest (80EEB)



Investment Proof Page – Previous Employment Income



Select option "Yes/No and click on Submit

Click add to submit the previous employer income details

1. Declaration of previous employer income is mandatory :
   - **Opted YES:** Please fill the form 12B using the tax sheet (Final F&F tax sheet) as issued by previous employer.
   - **Opted NO:** Please fill the form 12B as NIL (i.e declare previous employer's details as NIL)

2. Also, submit Dully filled and signed Form 12B in both options.

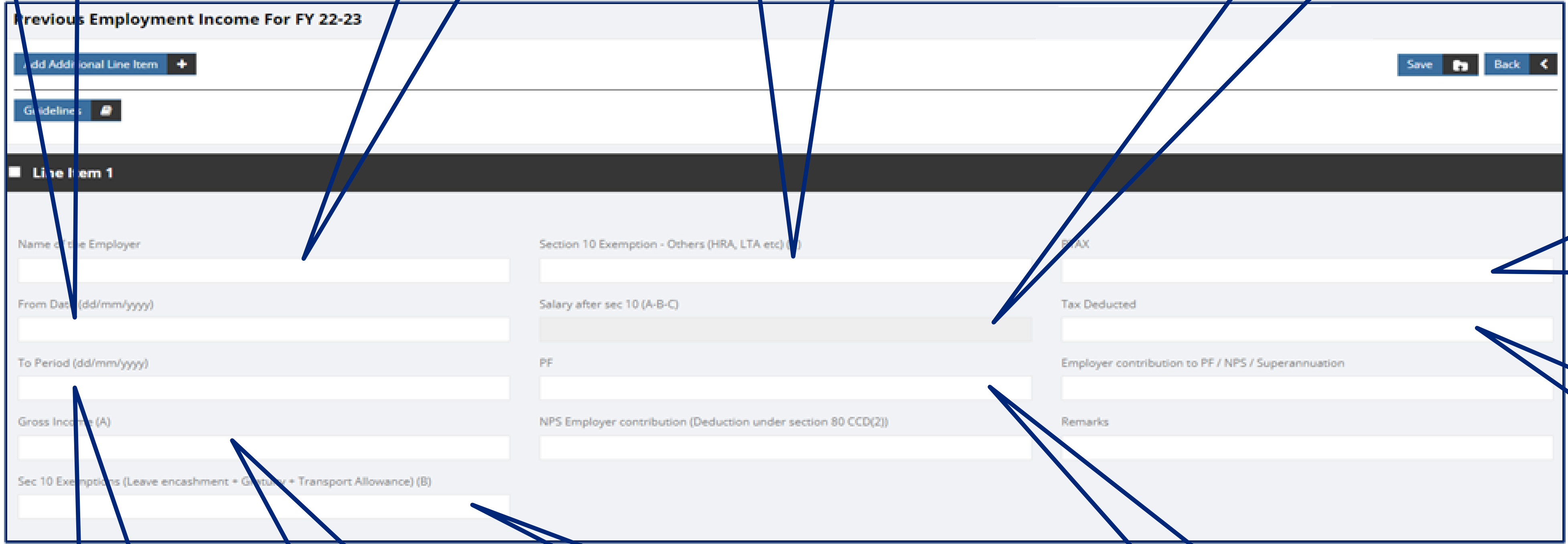
Investment Proof Page – Previous Employment Income

Select your Date of Joining in previous employer

Input your previous employer's name here

Enter the Sec 10 Exemption amount provided by your previous employer for (HRA, LTA etc)

This field will be auto calculated by deducting the value of Sec 10 exemptions from Gross Income



Enter the Professional Tax deducted in your previous employer, if any

Input the Income Tax deducted in your previous employer

Select your Date of Leaving in previous employer

Input your Gross Income as per your Full & Final Tax sheet

Enter the Sec 10 Exemption amount provided by your previous employer for (HRA, LTA etc)

Enter the Provident Fund deducted in your previous employer

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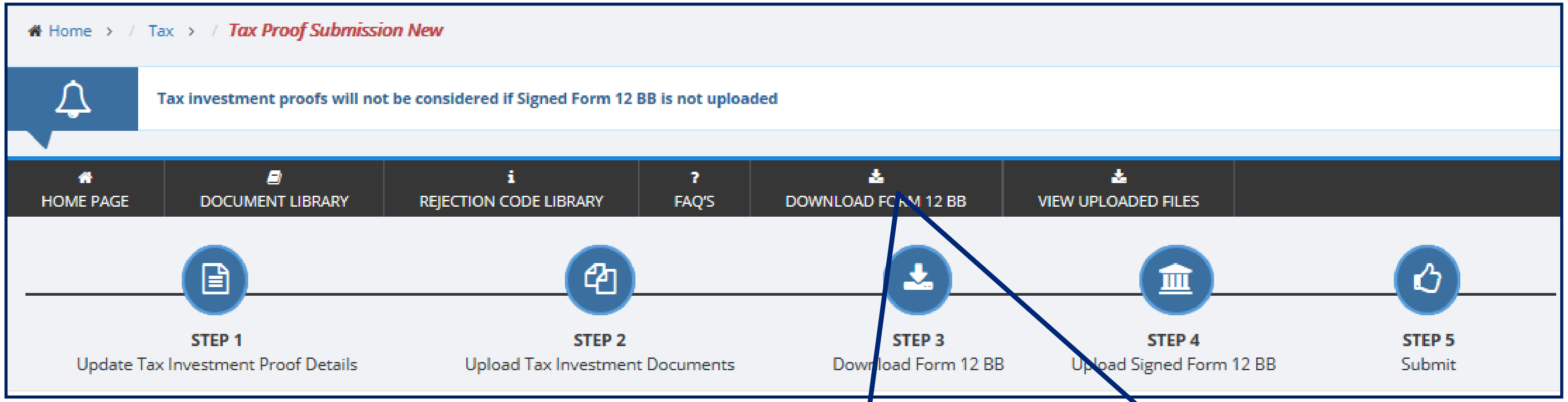
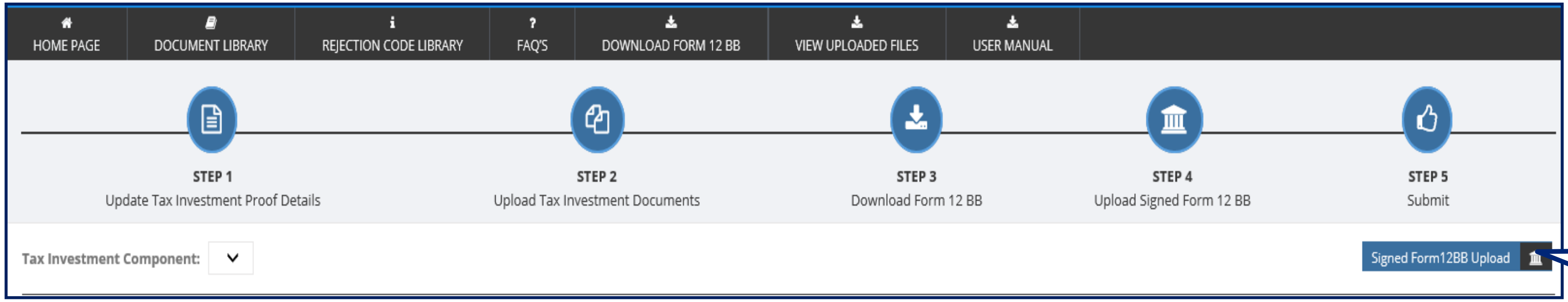
Form 12BB- Download & Upload



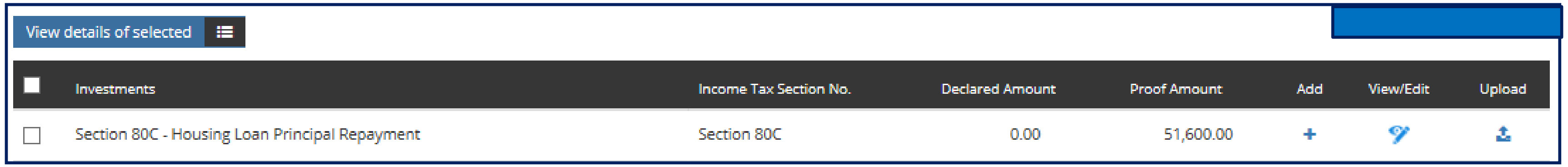
After filling all details and uploading all documents, click on “Download Form 12 BB” tab. It will ask you to open or save the document. Please save this document and follow below steps :

- Check the investment details in Form 12BB to ensure all your investments have been recorded accurately.
- Upload Signed Form 12BB under respective head.

Final Step



Click on this button to upload copy of Form 12BB.



	Investments	Income Tax Section No.	Declared Amount	Proof Amount	Add	View/Edit	Upload
	Section 80C - Housing Loan Principal Repayment	Section 80C	0.00	51,600.00	+		

- After uploading copy of Form 12BB, kindly submit the investment page by clicking on “Submit” button given at the bottom of investment home page. This button will not appear until Form 12BB is not uploaded.
- Note that once the submission is done, you’ll not be allowed to do any changes/ modifications to your investment details.

Things to Remember

1. Ensure that all required proof documents for each investment entry you have made is uploaded under relevant sections on the portal.
2. Please validate the data in Form 12BB with the entries that you made in the portal. In case, you find any discrepancy in the data, do contact Helpdesk.
3. Ensure that you have uploaded **Signed Form 12BB** along with scanned copies of investment documents.
4. Form 12BB must be uploaded in “Signed Form 12BB Upload” tab only.
5. Guidelines can be accessed by clicking on the GuideLines button in each section.
6. Tax Proof User Guide and declaration templates are available under “Document Library” for your use and reference.
7. If you are uploading investment proofs copies by clicking photo from cell phone, ensure to compress the image size as maximum size allowed on portal is 10MB.
8. **Please raise consolidated query (Raise all the query in a single ticket) on help desk as second query can not be raised on help desk until the first query is resolved.**
9. In case you are on planned leave during investment proof submission period, plan to complete your submission accordingly. **No exception will be provided.**

Do’s / Don’ts

Do’s

- Submit your investment details and proof documents early to avoid last minute rush.
- Keep a copy of tax proof document for reference.
- In case of any query, please raise it via ‘Add a Case’ available on ‘Helpdesk’ tab.
- Please go through the Investment guidelines before submitting the proofs (as the documents required are clearly mentioned in the Investment guidelines) to avoid rejections.
- Please raise consolidated query (Raise all the query in a single ticket) on help desk as second query can not be raised on help desk until the first query is resolved.
- In case you are on planned leave during investment proof submission period, plan to complete your submission accordingly. **No exception will be provided.**

Don’ts

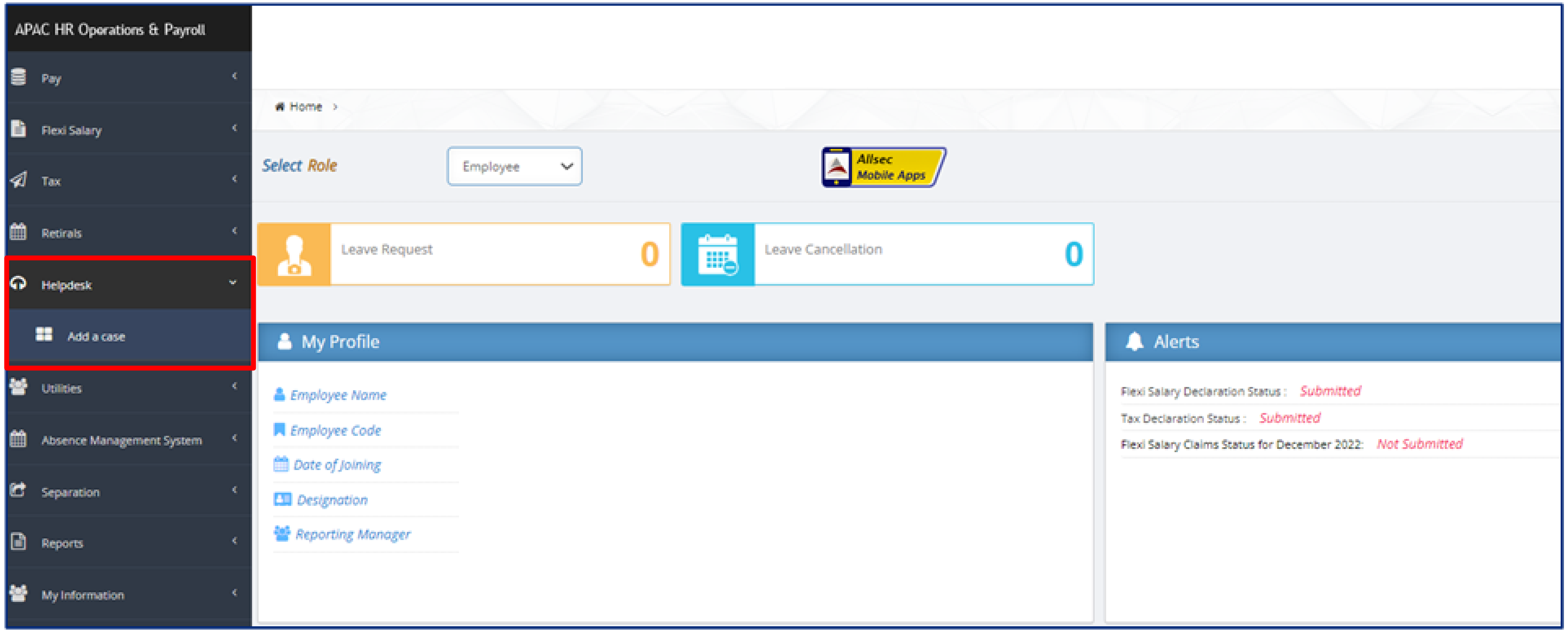
- Do not upload file type other than .PDF, .jpg, xls, .xlsx, xps.
- Do not upload files more than 10 MB
- Do not upload password protected files.
- Do not wait for last date to upload your document, as it increases the load on to the Server / Scanner which impacts the server response time.
- Do not upload Medical/Fuel/LTA reimbursement bills.
- Do not submit tempered proofs.

Helpdesk Guide

For Investment Proof Query only

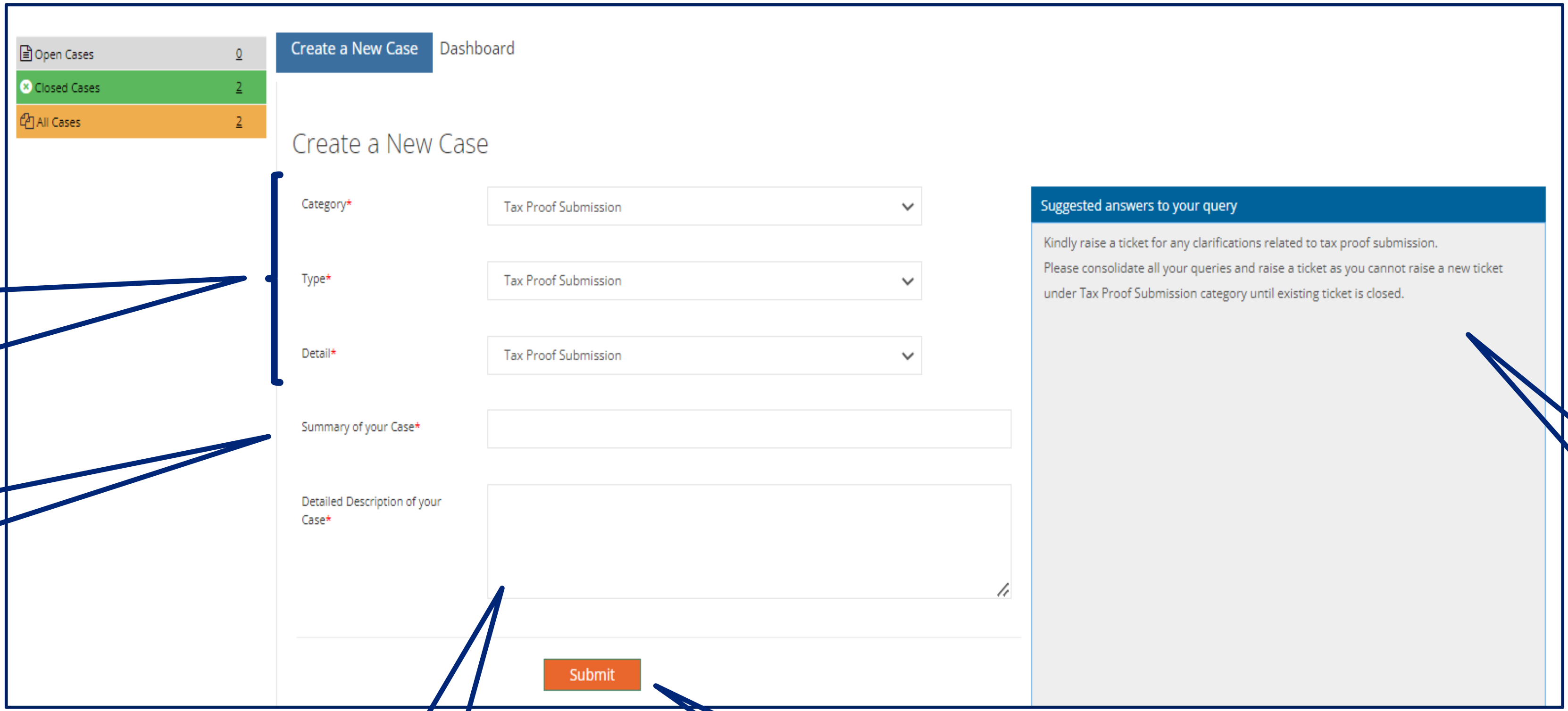
Navigation to Query Helpdesk

1. Go to “Helpdesk” menu of Self-Service Portal.
2. Click on “Add a case” option to go to raise a query regarding investment.



Optum

Query Helpdesk Home Page



Select the category “Tax Proof Submission” in all 3 options (Category, Type & Details)

Enter the query summary in this field.

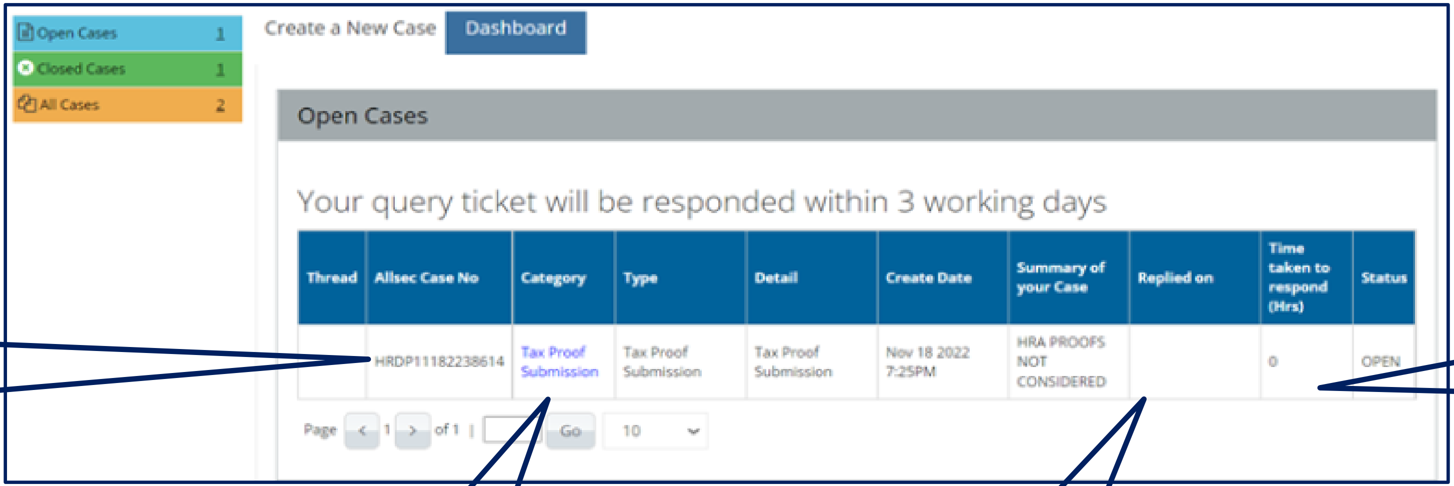
Share your query in detail in this field.

Click on Submit once the above fields are completed

Read the instructions while raising the query.

Optum

Helpdesk Dashboard Home Page



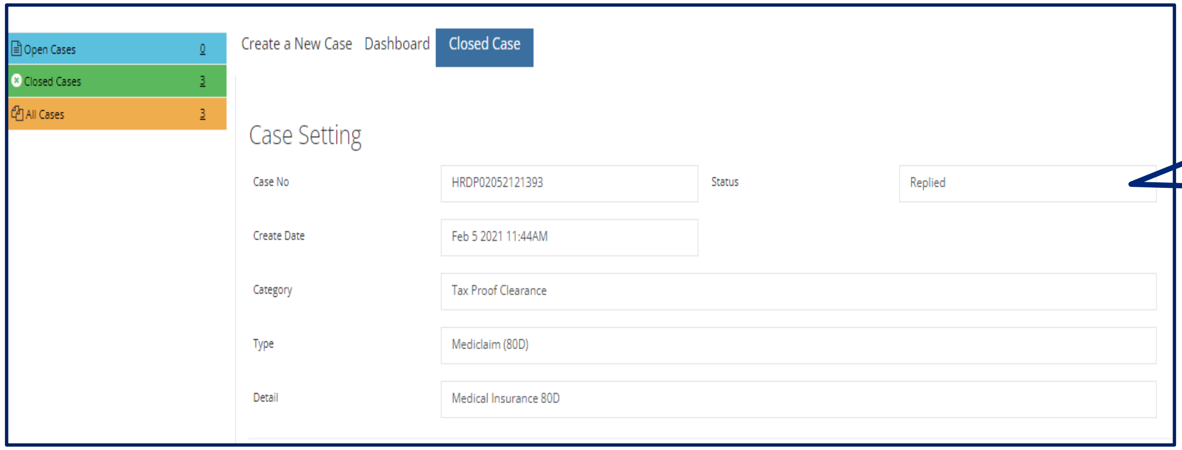
This is the AllSec Case No. assigned for your case

Click on this to go to the query resolution page

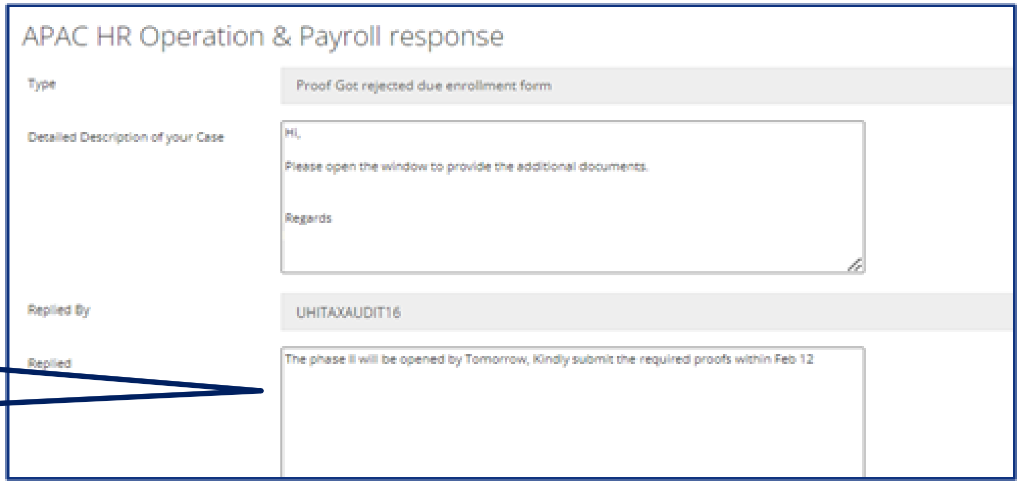
This column will reflect the date when Allsec replies to your query

This field will be auto populated basis the time taken by AllSec to respond to your query

Helpdesk Resolution Page



This will show the current status of the case



This box will show the resolution provided to you for your query