

## **GUIDELINES FOR SUBMISSION OF IT PROOF FOR - FY 2024-2025**

<b>I - FOR CLAIMING EXEMPTIONS UNDER SECTION 10</b>		
<b>EXEMPTION</b>	<b>PROOF TO BE SUBMITTED</b>	<b>GUIDELINES</b>
<b>HRA – Rent Receipts</b>	<p><b>Proof of occupation for the rented house of the period when the house is occupied (Rule 2A read with Section 10 (13A))</b></p> <p>I. Complete filled up &amp; self-attested "Form 12BB" is mandatory.</p> <p>II. Scanned copies of rent receipts issued by the landlord for the period from April 2024 to December 2024.</p> <p><b><i>Self-declaration on future proof (Only for the month of Jan, Feb &amp; Mar 2025) to be submitted in the prescribed format (Annexure – 1) if exemption is claimed for the mentioned period.</i></b></p> <p>III. <b>PAN number of Landlord is mandatory</b>, if rent paid exceeds Rs. 100,000/- p.a. Or Rs. 8333/- p.m.</p> <p><b><i>IV. In absence of Landlord PAN, Exemption of HRA wouldn't be considered whether rent paid exceeds Rs. 100,000/- P.A. OR Rs. 8333/- P.M.</i></b></p>	<ul style="list-style-type: none"> <li>• Please fill <b>Annexure – 1</b> to claim HRA exemption (format attached)</li> <li>• Receipts should be for the period with the current employer only. Exemptions for the period not with the current employer cannot be considered.</li> <li>• <b>Rent Declaration (under Form 12BB format) should be submitted along with the Original Rent Receipts.</b></li> <li>• photocopy of rent receipt allowed if Rent agreement copy attached otherwise disallowed.</li> <li>• Original rent receipt required if Rent paid between Rs. 3001 to 5000/-.</li> <li>• Revenue stamp should be affixed with rent receipt if payment done above Rs 5000/-</li> </ul>
<b>LTA Bills</b>	<p><b>Leave Travel Concession shall be supported by original tickets / receipts / Boarding Passes (Section 10(5) read with Rule 2B)</b></p> <ul style="list-style-type: none"> <li>• <b>Hard copies of Original</b> train tickets / flight tickets along with boarding passes.</li> <li>• In case of car rentals / travel by Taxi's – <b>Hard copies of original bill</b> clearly showing the places traveled, number of dependents travelled and the kilometers covered.</li> <li>• Proof of relationship should be submitted if Spouse &amp; children are accompanying the employee</li> <li>• <b>Annexure-9 should be duly filled to claim LTA</b></li> <li>• Exemption only considered if journey performed only in current Financial Year (April 2024 – March 2025)</li> </ul>	<ol style="list-style-type: none"> <li>1. Exemption is allowed for travel undertaken <b>within India only</b> for self, spouse, 2 children &amp; dependent parents.</li> <li>2. <b>During the period of travel, employee should be on Leave.</b></li> <li>3. First class a/c train fare - for the shortest possible distance. In case of travel by Train / Flight - Travel agent's bill without tickets does not constitute valid proof.</li> <li>4. In case of travel by Taxi – First class a/c train fare for the distance of the journey by the shortest route will be considered.</li> <li>5. For air ticket boarding pass should be attached.</li> </ol>

DEDUCTION	PROOF TO BE SUBMITTED	GUIDELINES
<b>Life Insurance Premium</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of premium paid receipt (NOT the policy) issued by the Insurance Company.</li> <li>• Policy Number should be clearly visible on the receipt</li> </ul>	<ul style="list-style-type: none"> <li>• Policy from any approved company by IRDA.</li> <li>• Late payment fees charged will not be included as premium paid.</li> <li>• Receipts should be of the current year only (Apr 2024 – Mar 2025)</li> <li>• If the premium amount is due for payment during Jan 2025, Feb 2025 or Mar 2025, self-declaration in <b>“Form-Declaration on future Investments”</b> should be submitted along with previous year receipts.</li> <li>• Proposal deposit receipts are not considered as premium receipts for providing exemption.</li> <li>• <b>Premium paid for Parents is not allowed.</b></li> <li>• Premium paid for self, spouse &amp; children are allowed.</li> <li>• Jivan dhara / Jivan Akshay policy premium allowed only for self.</li> <li>• The deduction is restricted to 10% of the actual capital sum assured.</li> </ul>
<b>NSC/NSS/ Postal Deposit</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of Receipts / Certificates</li> </ul>	<ul style="list-style-type: none"> <li>• Receipts / Statements should be of the current year only (Apr 2024–Mar 2025)</li> <li>• Receipts / Statements / Certificates should be of the current year only (Apr 2024–Mar 2025)</li> <li>• <b>Receipt should be in the name of the employee.</b></li> </ul>
<b>PPF</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of stamped challan or PPF passbook/ Deposit Receipt</li> <li>• <b>Investor name &amp; Investment date should be clearly visible</b></li> </ul>	<ul style="list-style-type: none"> <li>• Receipts / Statements should be of the current year only (Apr 2024–Mar 2025)</li> <li>• Copy of the passbook which contains the transaction after 1st April 2023 onwards (not being repayment of loan) along with Pass book covering page which contains account holder details for the financial year 2024-25</li> <li>• Amount paid for self, spouse &amp; children are allowed.</li> </ul>
<b>ULIP</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of Premium paid Receipt/ Bank statement showing policy number if paid through ECS</li> </ul>	<ul style="list-style-type: none"> <li>• Receipts / Statements should be of the current year only (Apr 2024–Mar 2025)</li> <li>• If the premium amount is due for payment during Jan 2025, Feb 2025 or Mar 2025, self-declaration in <b>“Form-Declaration on future Investments”</b> should be submitted along with previous year receipts.</li> <li>• Amount paid for self, spouse &amp; children are allowed.</li> </ul>

		<ul style="list-style-type: none"> <li>The deduction is restricted to 10% of the actual capital sum assured.</li> </ul>
<b>Mutual Funds / ELSS</b>	<ul style="list-style-type: none"> <li>Photo Copy/ Scanned Copy of amount paid towards SIP/Mutual Fund</li> <li>Proof showing that Mutual fund investment is with 3 years lock in period</li> </ul>	<ul style="list-style-type: none"> <li>Receipts / Statements should be of current year only (Apr 2024–Mar 2025)</li> <li>If the premium amount is due for payment during Jan 2025, Feb 2025 or Mar 2025, self-declaration in <b>“Form-Declaration on future Investments”</b> should be submitted along with previous year receipts.</li> <li>Mutual Funds / ELSS have to specify that investments are eligible for tax rebate u/s 80C</li> <li>If the investments are made through Systematic Investment Plan (SIP) route, attach copy of the SIP registration letter, unit statement provided by the mutual fund with the proof</li> <li><b>Receipt should be in the name of the employee &amp; Acknowledgement copy WILL NOT be considered.</b></li> </ul>
<b>Tax Saving Fixed Deposit with Scheduled Bank</b>	<ul style="list-style-type: none"> <li>Photo Copy/ Scanned Copy of Tax Saver FD Receipt issued by the Bank.</li> </ul>	<ul style="list-style-type: none"> <li>Receipts should be of the current year only (Apr 2024–Mar 2025)</li> <li>Tax Saver FD should be for a period of 5 years or more.</li> <li>In case of joint, the first name must be of the employee.</li> <li>Tax saver or section 80C mentioned certificate allowed in FD investment.</li> </ul>
<b>School fees</b>	<ul style="list-style-type: none"> <li>Photo Copy/ Scanned Copy of Tuition fees/Term Fees/Computer Fees/Lab Fee paid supported by receipts issued by the school, collage, university or educational institution within India.</li> </ul>	<ul style="list-style-type: none"> <li>Receipts should be of the current year only (Apr 2024–Mar 2025)</li> <li><b>Donations, Books, Amenities, Administration Fees, Bus, late fees &amp; other fees etc. are not allowed.</b></li> <li>Adopted Child’s tuition fees is also eligible for deduction.</li> <li>Only Tuition, School &amp; Term fees allowed.</li> <li>Tuition fees benefit allowed maximum for two children.</li> <li>Tuition fees for self/spouse are not allowed.</li> </ul>
<b>Housing Loan Principal Including Registration /Stamp Duty</b>	<ul style="list-style-type: none"> <li>Letter / Provisional certificate from the Housing Finance Company / Bank.</li> <li>Photocopy of sale deed and stamp duty paid receipts pertaining to current F.Y (Apr 2024 - Mar 2025)</li> </ul>	<ul style="list-style-type: none"> <li>Provisional certificate pertaining to current F.Y (Apr 2024 - Mar 2025) with breakup of interest and principal from the housing finance company / bank.</li> <li><b>In case of joint loan, declaration (Annexure 2) specifying the % of benefit claimed by individuals.</b></li> </ul>

<b>SUKANAYA SAMRIDDHI SCHEME(SSAY)</b>	<ul style="list-style-type: none"> <li>Photocopy/ Scanned Copy of stamped challan or SSAY passbook</li> </ul>	<ul style="list-style-type: none"> <li>Copy of the passbook which contains the transaction after 1st April 2024 onwards along with Pass book covering page which contains account holder details for the financial year 2024-25</li> <li>Only girl child is allowed.</li> <li>Minimum deposit amount is INR 1,000/- and maximum INR 1,50,000/- in a year.</li> <li>Minimum maturity duration is 21 year from the date of opening the account.</li> <li>Minimum contribution is 14 year.</li> <li>A/c can be opened anywhere in India in Post office OR Bank.</li> </ul>
<b>80CCC (Pension Policy)</b>	<ul style="list-style-type: none"> <li>Photocopy/ Scanned Copy of premium receipt issued by the Insurance Company</li> </ul>	<ul style="list-style-type: none"> <li>Policy from any approved company by IRDA.</li> <li>Late payment fees charged will not be included as premium paid.</li> <li>Receipts should be of the current year only (Apr 2024 – Mar 2025)</li> <li><b>Premium paid for Parents is not allowed.</b></li> </ul>

<b>III - FOR CLAIMING DEDUCTIONS UNDER CHAPTER VI-A - 80CCD(1) to 80U</b>		
<b>DEDUCTION</b>	<b>PROOF TO BE SUBMITTED</b>	<b>GUIDELINES</b>
<b>80CCD(1)- NATIONAL PENSION SCHEME (NPS)</b>	<ul style="list-style-type: none"> <li>Photocopy/ Scanned Copy of Deposit receipt</li> </ul>	<ul style="list-style-type: none"> <li>Under section 80CCD (1A) of the Income Tax Act, 10% of the salary(basic) contributed by the employee in NPS is eligible for a tax deduction of upto 1.5 Lakh. Over and above this, employee can contribute additional Rs.50,000/- and avail an additional deduction u/s.80CCD(1B) taking the total deduction upto 2 Lakhs.</li> <li>Additional Rs.50,000/- benefit will be given only if limit u/s 80CCD(1) is exhausted.</li> </ul>

<b>80D Mediclaime Policy</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of premium paid receipt issued by the Insurance Company.</li> <li>• <b><i>In case of family plan then premium paid with breakup of members covered with their age should be clearly visible.</i></b></li> <li>• <b><i>Hard copies of Original bills of the tests undertaken at hospital/lab need to be submitted.</i></b></li> <li>• <b><i>if the dependent parents are senior citizen (aged 60 years and above), then medical expenditure incurred can also be claimed within the limit of Rs. 50000/-, provided no amount has been paid towards insurance on the health of such person.</i></b></li> </ul>	<ul style="list-style-type: none"> <li>• Mediclaime premium paid for Self, Spouse or dependent children. Maximum deduction is Rs 25,000. In case any of the persons specified above is a senior citizen (i.e. 60 years or more) and premium is paid for such senior citizen, deduction amount is enhanced to Rs. 50,000.</li> <li>• Receipts should be of the current year only (Apr 2024 – Mar 2025)</li> <li>• Policy covers only Self, Spouse, Dependent parent and Children. Dependent name, relationship &amp; age should be specified on the copy of the receipt</li> <li>• If single Mediclaime policy taken to multiple insured person, then Mediclaime deduction will get only Rs.25,000.</li> <li>• The preventive health check-up of Rs. 5000/- (to qualify for the tax deduction) can be for self, spouse, parents and dependent children only. The limit of Rs. 5000 is subsumed within the overall limit of Rs. 25,000 or Rs. 50,000 for Mediclaime Insurance Premium.</li> <li>• <b>Premium paid through cash is not eligible for deduction.</b></li> <li>• In case of Single premium policy having cover of &gt; 1-year deduction will be on proportionate basis for the years for which cover is provided, subject to limits.</li> <li>• Service tax/GST won't be considered.</li> </ul>
<b>80DD - Handicapped Dependent</b>	<ul style="list-style-type: none"> <li>• Photo Copy/ Scanned Copy of certificate issued by the medical authority, with a self-declaration, certifying expenses on treatment, training or rehabilitation of a disabled dependent, or receipt of the amount paid to Life Insurance Corporation / Unit Trust of India for the policy.</li> <li>• Disability Certificate issued by government hospital mentioning the percentage of disability.</li> </ul>	<ul style="list-style-type: none"> <li>• Medical Expenses of disabled dependent for the tax deduction.</li> <li>• Disability (suffering from not less than 40%) and Severe Disability (80% or more).</li> <li>• Deduction not allowed if disability less than 40%</li> <li>• Limited to Rs. 75,000 (&lt;=80% disability), Rs.1,25,000 (&gt;80% disability)</li> <li>• Where condition of disability requires reassessment, fresh certificate to be obtained after its expiry to continue claiming the deduction.</li> <li>• Covers only handicapped dependant person (spouse, son / daughter (any child), parents and brother / sister (siblings) can be your handicapped dependants.)</li> <li>• The disabled person should be wholly or mainly dependant on you for his / her support and</li> </ul>

		<p>maintenance, and should not have claimed deduction under section 80U.</p> <ul style="list-style-type: none"> <li>• Certificate in <b>form 10-IA</b> required from competent prescribed authority certifying that such a dependant is a person with disability / Severe disability</li> </ul>
<b>80 DDB Treatment Of Special Diseases</b>	<ul style="list-style-type: none"> <li>• Photocopy/ Scanned Copy for Proof of expenditure for medical treatment of specified illness (see rule 11DD for prescribed disease or ailment) and Photo Copy/ Scanned Copy of certificate in Form 10-I by a doctor registered with Indian Medical Association with post graduation qualification.</li> <li>• Few illness are : <u>Neurological Disease, Ataxia, Parkinson's Disease, Malignant Cancers, AID's, Chronic Renal Failure, Hemophilia, Thalassaemia, Hematological Disorders etc</u></li> </ul>	<ul style="list-style-type: none"> <li>• Deductions of expenses on medical treatment of specified ailments (such as AIDS, cancer and neurological diseases) can be claimed under Section 80DDB.</li> <li>• Deduction is available for Rs. Rs 40,000 (Rs 1,00,000 in case of Sr. Citizen) or amount actually paid, whichever is less. (It will be reduced from the amount reimbursed to taxpayer by employer or by insurer. If any)</li> <li>• Receipts of the expenses should be incurred for the current year only (Apr 2024 – Mar 2025).</li> <li>• Covers only special disease dependant person. (An employee "dependant" means individual, the spouse, children, parents, brothers and sisters of the employee or any of them, dependant wholly or mainly on the employee for his support and maintenance.)</li> <li>• Certificate in <b>form 10-I</b> required.</li> </ul>
<b>80E Education Loan Repayment</b>	<p>Letter / certificate from the Bank / Financial Institution specifying the following:</p> <ul style="list-style-type: none"> <li>• Said loan should be in subject of an Educational Loan</li> <li>• Amount of interest paid on the loan in the current year (Apr 2024–Mar 2025)</li> <li>• <b>Loans taken for higher education in a foreign institute or university (outside India) do not qualify for the exemption</b></li> </ul>	<ul style="list-style-type: none"> <li>• Deduction for interest paid on Education Loan to higher studies.</li> <li>• Covers only self or spouse, children or for the student of whom you are legal guardian.</li> <li>• Educational loan should be taken by him from any <b>financial institution</b> or any <b>approved charitable institution</b> for the purpose of pursuing his <b>higher education</b>. Interest on Loan taken from relatives or friends will not be eligible for deduction.</li> <li>• There is no cap on the amount of interest to be deducted.</li> <li>• It can be claimed up to a maximum of 8 Years.</li> <li>• Deduction is interest paid in the current year only (Apr 2024 – Mar 2025)</li> <li>• No benefit available on the repayment of principal amount of the loan.</li> </ul>

<b>80EEA Additional Home Loan Deduction</b>	<ul style="list-style-type: none"> <li>• Letter / Provisional certificate from the Housing Finance Company / Bank and calculation of loss clearly specifying the Interest, Principal and Pre-EMI interest separately.</li> <li>• Loan Sanction letter from Bank</li> <li>• Home Agreement copy.</li> <li>• Declaration of Own Residential Property</li> </ul>	<ul style="list-style-type: none"> <li>• The loan is sanctioned by the financial institution during the period beginning on 1st April 2019 and ending on 31st March, 2022;</li> <li>• The Stamp Duty value of the residential house property does not <b>exceed Forty-Five Lakh rupees (45 Lakh rupees)</b>.</li> <li>• This should be 1<sup>st</sup> house of a taxpayer.</li> <li>• The assessee does not own any residential house property on the date of sanction of the loan.</li> <li>• Max Limit of Rs 1,50,000/-</li> <li>• Declaration required with supporting document as per <b>(Annexure – 8)</b></li> </ul>
<b>80 G Donation</b>	<ul style="list-style-type: none"> <li>• <b>Not Considered for IT Proof Purpose. It should be claimed only at the time of filing your personal IT Returns.</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Not Considered for IT Proof Purpose. It should be claimed only at the time of filing your personal IT Returns.</b></li> </ul>
<b>80 U Self Handicapped</b>	<ul style="list-style-type: none"> <li>• Photocopy/ Scanned Copy certificate issued by the medical authority along with the return of income.</li> <li>• Disability Certificate issued by government hospital mentioning the percentage of disability.</li> </ul> <p>(80DD deduction is in case of the dependent of the employee whereas 80U deduction is in case of the employee himself.)</p>	<ul style="list-style-type: none"> <li>• Deduction not allowed if disability less than 40%.</li> <li>• Limit to Rs 75,000 (&lt;= 80% disability), Rs 1,25,000/- (&gt;80% Severe disability)</li> <li>• Where condition of disability requires reassessment, fresh certificate to be obtained after its expiry to continue claiming the deduction.</li> <li>• Covers only self. Certificate in <b>form 10-IA</b> required from competent prescribed authority certifying that you are person with disability / Severe disability.</li> </ul>

#### IV - FOR CLAIMING LOSS ON HOUSE PROPERTY

LOSS FROM PROPERTY	PROOF TO BE SUBMITTED	GUIDELINES
<b>Loss on House Property</b>	<ul style="list-style-type: none"> <li>Letter / <b>Provisional certificate</b> from the Housing Finance Company / Bank and calculation of loss clearly <b>specifying the Interest, Principal and Pre-EMI interest separately.</b></li> <li>Restriction on set-off of loss from House property to Rs. 2,00,000 with effect 1st April 2018</li> <li><b><u>Amortization schedule sheet or loan account statement is not a valid document.</u></b></li> <li>In case the home loan is held under joint names then <b>Declaration in case of Joint Ownership (Annexure 2)</b> for % of benefit being availed by the employee &amp; the joint holder in the respective investment required. In absence of such declaration only 50% of the benefit will be considered.</li> </ul>	<ul style="list-style-type: none"> <li>Interest paid/ Payable the current year only (Apr 2024 – Mar 2025) is eligible.</li> <li>Self-declaration for possession of house property is required in prescribed format <b>Annexure 2.</b></li> <li>Pre-EMI interest is deductible in 5 equal installments starting from the year when the construction is completed or property is acquired.</li> <li>Deduction is available up to 2,00,000 only whether it is self-occupied or let out property.</li> <li>If loan taken for home renovation, repairs, then deduction will get up to Rs.30,000 (Interest only) but if employee has already taken housing loan so it will be included in 2,00,000/- not additional and benefit of principle amount of loan taken on house repairs cannot be claimed under 80C.</li> <li>In case of let out property, then provide House property calculation, in the Format attached – <b>Annexure 2.</b></li> <li>In case both Housing Loan Benefit and Rent Paid (HRA Benefit) is claimed, <b>Declaration is required in prescribed format Annexure 4.</b></li> </ul>



## V – INCOME FROM PREVIOUS EMPLOYMENT (FY 2024-25)

PREVIOUS SALARY	PROOF TO BE SUBMITTED	GUIDELINES
<b>Income from previous employment</b>	<ul style="list-style-type: none"> <li>Form 16 (Part B) from the previous employer</li> <li>Signed Tax computation sheet till the date of leaving from the previous employer with a declaration in Form 12B</li> </ul>	<ul style="list-style-type: none"> <li>Employment period should be between April 24–December 24</li> <li><b>Exemptions (HRA /LTA/Leave Encashment/Gratuity) for the period of the employment with previous employer cannot be considered.</b></li> <li>Form 12B will be considered only when form -16 or tax computation sheet duly attested is provided</li> </ul>