

ADP ESSv4

Investment Proof Submission Manual

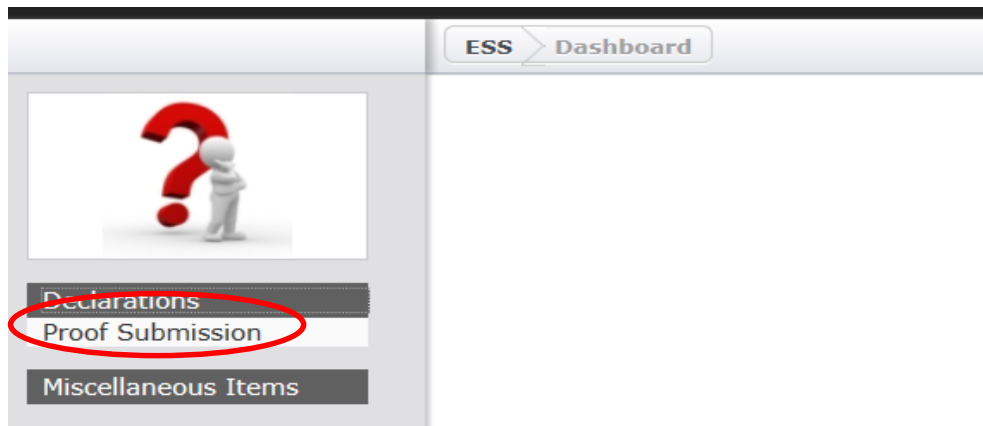


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Investment Proof Submission

To access the Investment Proof Submission page, click the tab in the left navigation pane of the ESS homepage, under declarations and click proof submission.



This opens the Guidelines / instructions page which gives a basic overview of the guidelines to be followed for the submission of the Investment proofs.

You will encounter this screen on every login.

Welcome, Sample10 Employee Self-Service

ESS Declaration Proof Submission Your Session expires in 44:56 seconds

Guidelines / Instructions For Submitting Investment Proofs

- Proof Submission Window:**
 - The proof submission window refers to the period during which you may submit your investment proof details.
 - Please ensure you "SUBMIT" your proof submission before the cut-off date.
- Sections:**
 - Please go through the various sections available in the submission page. E.g. "House Rent" is one section and "Invst. u/s 80C" is another section.

Prev. Emp. Income House Rent House Property Invst. u/s 80C Mediclaim Disability Edu. Loan Others Check List

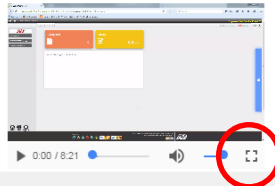
 - You will find notes, relevant documents to be submitted and self-declarations relevant to each section. A self-declaration is indicated by the ☒ and becomes mandatory only if the relevant details are entered by you. You need to tick the checkbox against the relevant self-declarations ☒ as acceptance of the same.
 - Always use the or button before navigating from one section to next section. You will lose the entered data if it is not saved.
- Tabular/Grid Entry:**
 - Within certain sections you will find tables(grid)s for entry of multiple line items like this:

Sl	Beneficiary Relationship	Policy Doc./Ref No.	Amount	Actual/Projection
1	Select			Actual

 - You are required to click the button to add a row for entry. After each row's details are entered please click on to save the row, or to cancel the entry. To edit a saved entry click the to delete the row.
- Preview and Submission of the form:**
 - Once you have completed the entry of details on the form, you may preview your submission by clicking the button.
 - If you are satisfied with the details entered and have reviewed your submission you may commit the form for final submission by clicking the button.

Instructions and Video Guide

A short navigational video guide has been incorporated at the top of this page. You can click on the bottom right corner to expand the video to full screen.



1. Proof Submission Window:
 - The proof submission window refers to the period during which you may submit your investment proof details.
 - Please ensure you "SUBMIT" your proof submission before the cut-off date.
2. Sections:
 - Please go through the various sections available in the submission page. E.g. "House Rent" is one section and "Invest. u/s 80C" is another section.

Prev. Emp. Income House Rent House Property Invest. u/s 80C Mediclaim Disability Edu. Loan Others Check List

By scrolling to the bottom of the page, you can take a print out of the instructions for late use. To navigate further, tick the box to confirm having read the instructions and click on the button "I Agree".

• ONCE THE FORM IS SUBMITTED IT CANNOT BE EDITED AGAIN DURING THE PROOF SUBMISSION WINDOW.

5. Instruction:

- Any penalties / Interest / damages / late fee paid for any premium and expenditure cannot be allowed as deduction under income tax act

6. Projected Investments:

- Projected investments refer to all investment values for which proofs are not immediately available, but would be made later in this financial year.
- To indicate that a particular investment value is a projection, use the drop down menu

Actual
Actual
Projection

- Based on company policy, projection of investment to be made will necessarily need to be accompanied by a self-declaration and relevant proofs. Please tick the ☒ against the self-declaration in the preview page.

7. Scan Attachment:

- Kindly upload your scanned receipts to facilitate faster addressal of your Investment Submissions. Please ensure that the attachment file size does not exceed 1MB.

[Click here](#) to take print out of these instructions.

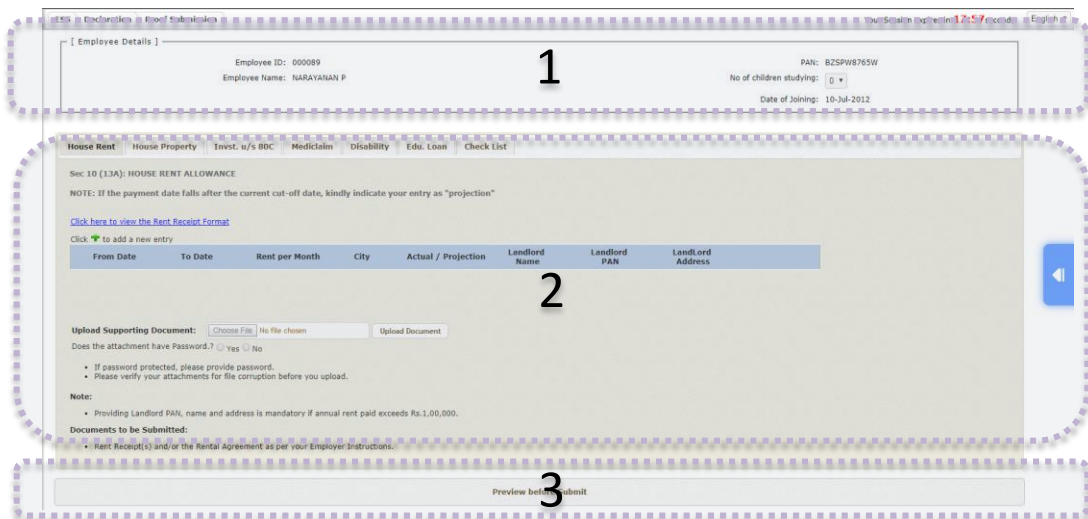
- ☐ I have read and understood the above instructions and would like to proceed to the Investment Proof submission form.

I Agree

Page Overview

The investment proof submission page has been enabled to help you submit your investments and valid deductions that are applicable to Income Tax. The page can be split in to three parts / panels.

1. Employee Details
2. Section-wise Navigation Pane
3. Navigation to **Final** investment submission Preview



The screenshot shows a web interface for submitting investment proof. It is divided into three numbered panels:

- Panel 1 (Employee Details):** Contains fields for Employee ID (000089), Employee Name (NARAYANAN P), PAN (BZSPW8765W), No of children studying (0), and Date of Joining (10-Jul-2012).
- Panel 2 (Section-wise Navigation Pane):** Features a navigation bar with tabs: House Rent, House Property, Invest. u/s BDC, Medical, Disability, Edu. Loan, and Check List. Below this is a section for 'Sec 10 (13A): HOUSE RENT ALLOWANCE' with a note about payment date and a link to view the rent receipt format. It includes a table with columns: From Date, To Date, Rent per Month, City, Actual / Projection, Landlord Name, Landlord PAN, and Landlord Address. Below the table is an 'Upload Supporting Document' section with a file upload button and a checkbox for 'Does the attachment have Password?'. A 'Note' section mentions that providing Landlord PAN, name and address is mandatory if annual rent paid exceeds Rs.1,00,000. A 'Documents to be Submitted' section lists 'Rent Receipt(s) and/or the Rental Agreement as per your Employer Instructions'.
- Panel 3 (Navigation to Final investment submission Preview):** Contains a button labeled 'Preview before submit'.

The first panel gives you general information about yourself. Do check your PAN and date of joining.

The second panel allows you to navigate between the various sections applicable within Income Tax guidelines.

The third panel comprises a button that takes you to a Checklist which shows the sections where you have added data. Clicking on the “preview” button from the checklist screen allows you to preview your final values of all investments to be considered for income tax computation. You must click the “Preview before Submit” button only after you have finished entering all your investment values across the various sections in panel 2.

Points to Remember

Projections:

Projected investments refer to all investment values for which proofs are not immediately available, but would be made later in this financial year.

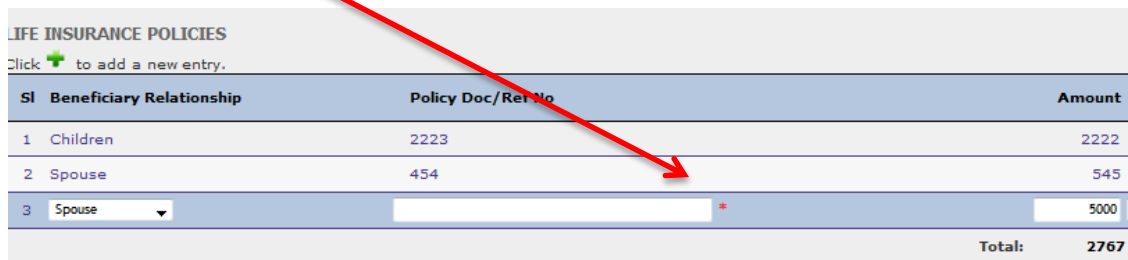
Projections are available for the following sections only, **however enabling of the same on the proof submission page is subject to your company's policy:**

- House Rent
- Invest. u/s 80C
 - LIC
 - ULIP
 - Pension Plan
 - ELSS

If you have questions on the same, please contact your HR / Payroll SPOC

Entry Field validation:

When you “save”, fields that have errors or are mandatory and not filled, will be marked with a red asterisk.



SI	Beneficiary Relationship	Policy Doc/Ref No	Amount
1	Children	2223	2222
2	Spouse	454	545
3	Spouse		5000
Total:			2767

Scan Document Uploads

The facility to upload individual scanned documents or digital documents have been enabled in all sections under the Investment Proof Submission page.

It is mandatory to attach a relevant scanned or digital proof document under each section where investment values are entered.

To attach a scanned or digital document, you will find the below in every section:

Upload Supporting Document: No file chosen



Does the attachment have Password.? ☐ Yes ☐ No

- If password protected, please provide password.
- Please verify your attachments for file corruption before you upload.

STEP 1: To upload a document click on “Choose File” and browse to the relevant file.

STEP 2: Once the file is selected click on “Upload document”. *Also remember to enter the password if the uploaded file is encrypted.*

STEP 3: When the document is successfully uploaded you will see it listed as shown below. You can click to download the document to review. You can also delete an uploaded document.

File Name	Password	Uploaded On
000089_HRA_1.pdf		Wed 29-Nov-2017, 01:01:00 PM  



Upload Supporting Document: No file chosen

Does the attachment have Password.? ☐ Yes ☐ No

- If password protected, please provide password.
- Please verify your attachments for file corruption before you upload.

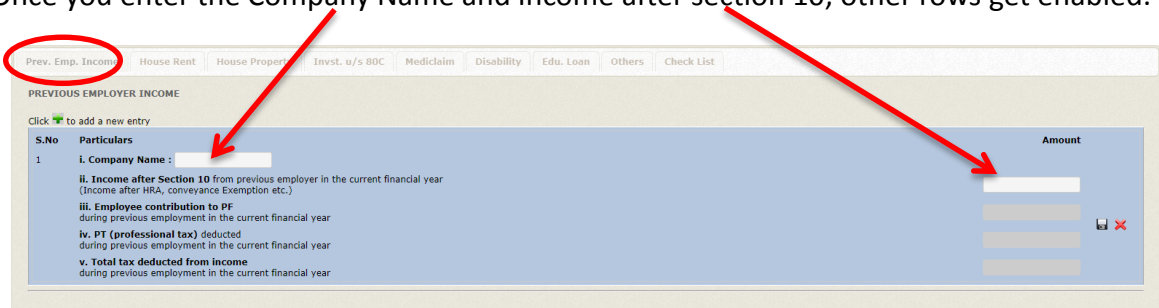
Note: You must enter a valid document type. The list of valid documents will be displayed as shown below in case of a failure.

Invalid file type.pptx
Allowed file type(s): txt,doc,docx,xls,xlsx,pdf,jpg,jpeg,png,gif and Maximum file size can't exceed 1MB

File Name	Password	Uploaded On
10024937_HRA_1.pdf		Tue 15-Nov-2016, 06:28:00 PM  

Previous Employer Income

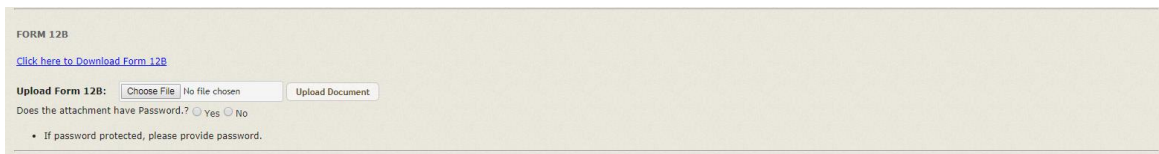
Previous Employer Income tab gets enabled if you have joined in the current Financial year. Once you enter the Company Name and Income after section 10, other rows get enabled.



The screenshot shows the 'Previous Employer Income' section of a form. At the top, there is a horizontal menu with tabs: 'Prev. Emp. Income', 'House Rent', 'House Property', 'Invest. u/s 80C', 'Mediclaime', 'Disability', 'Edu. Loan', 'Others', and 'Check List'. The 'Prev. Emp. Income' tab is selected and circled in red. Below the tabs, the section is titled 'PREVIOUS EMPLOYER INCOME'. It contains a table with two columns: 'S.No' and 'Particulars'. The first row has '1' in the 'S.No' column and the following text in the 'Particulars' column: 'i. Company Name :', 'ii. Income after Section 10 from previous employer in the current financial year (Income after HRA, conveyance Exemption etc.)', 'iii. Employee contribution to PF during previous employment in the current financial year', 'iv. PT (professional tax) deducted during previous employment in the current financial year', and 'v. Total tax deducted from income during previous employment in the current financial year'. To the right of the table, there is an 'Amount' column with input fields. Red arrows point to the 'Prev. Emp. Income' tab, the 'Company Name' field, and the 'Income after Section 10' field.

Enter your relevant details as per income and tax statement provided by your previous employer.

You will also be required to fill in a Form 12 B excel format and submit the same.



The screenshot shows the 'FORM 12B' section. It includes a link 'Click here to Download Form 12B'. Below that, there is an 'Upload Form 12B:' section with a 'Choose File' button, a 'No file chosen' status, and an 'Upload Document' button. Below the upload section, there is a question 'Does the attachment have Password?' with 'Yes' and 'No' radio buttons. A note below says 'If password protected, please provide password.'

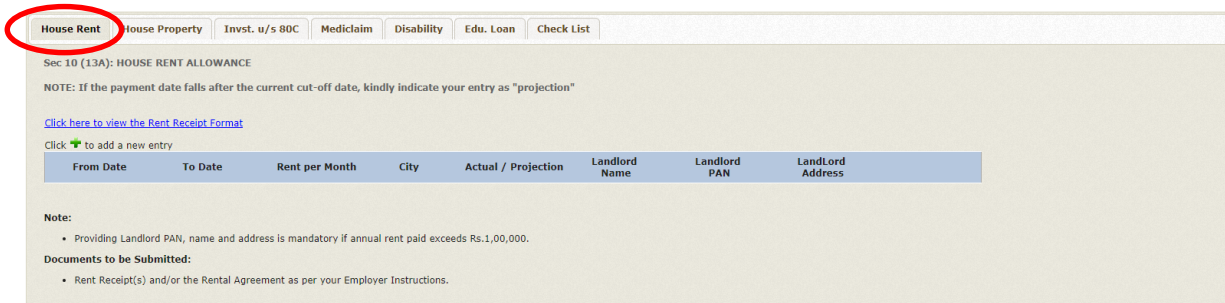
SECTION 10 (13A)

House Rent Allowance Exemption

Allowance is specifically granted to meet expenditure actually incurred on payment of rent for residential accommodation occupied and is exempt to the extent of limit

Extent of limit	Mumbai / Kolkata / Delhi / Chennai (Residential location)	Other Cities (Ghaziabad, Gurgaon, Noida etc.)
Min of {	Allowance actually received	Allowance actually received
	Rent paid less 10% of salary*	Rent paid less 10% of salary*
	50% of salary*	40% of salary*

STEP 1: To access the section pertaining to HRA exemption, click on the “House Rent” Tab in the Investment Proof Submission page. Click on the “+” icon. You may add multiple rows to add more than one period of rental details.



The screenshot shows the ADP Investment Proof Submission interface. The 'House Rent' tab is highlighted with a red circle. Below the tabs, the section is titled 'Sec 10 (13A): HOUSE RENT ALLOWANCE'. A note states: 'NOTE: If the payment date falls after the current cut-off date, kindly indicate your entry as "projection"'. A link 'Click here to view the Rent Receipt Format' is provided. Below this, there is a '+ Add a new entry' button and a table with the following columns: From Date, To Date, Rent per Month, City, Actual / Projection, Landlord Name, Landlord PAN, and Landlord Address. A 'Note:' section follows, stating: 'Providing Landlord PAN, name and address is mandatory if annual rent paid exceeds Rs.1,00,000.' Below this, a 'Documents to be Submitted:' section lists: 'Rent Receipt(s) and/or the Rental Agreement as per your Employer Instructions.'

SECTION 10 (13A)


House Rent Allowance Exemption

Note: The HRA exemption does not apply if

- House is owned by employee
- Employee has not actually incurred expenses for Rent


STEP 2: To claim HRA exemption, enter the actual rent paid in each month for the current financial year starting from APR 2017



[Click here to view the Rent Receipt Format](#)

Click  to add a new entry


From Date	To Date	Rent per Month	City	Actual / Projection	Landlord Name	Landlord PAN	Landlord Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	Actual	<input type="text"/>	<input type="text"/>	<input type="text"/>



Note: Once the record is saved, you will be prompted to provide landlord 's PAN details, if the total annual rent paid exceed INR 1,00,000. If you have not already entered the Landlord details, click edit on the existing record and enter the details.

Click  to add a new entry

From Date	To Date	Rent per Month	City	Actual / Projection	Landlord Name	Landlord PAN	Landlord Address
01-Apr-2017	31-Mar-2018	20000	Chennai	Actual			 

When entering the landlord's PAN details ensure you enter a valid PAN and the landlord's name and address, else the form will not save.


Click  to add a new entry





From Date	To Date	Rent per Month	City	Actual / Projection	Landlord Name	Landlord PAN	Landlord Address
01-Apr-2017	31-Mar-2018	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS  

SECTION 10 (13A)

House Rent Allowance Exemption

STEP 3: If the rent paid is different from a particular month, onwards, please enter the new rent amount for the respective months.

Click  to add a new entry

From Date	To Date	Rent per Month	City	Actual / Projection	Landlord Name	Landlord PAN	LandLord Address	
01-Apr-2017	31-Dec-2017	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS	 
<input type="text" value="01-Jan-2018"/>	<input type="text" value="31-Mar-2018"/>	<input type="text" value="25000"/>	<input type="text" value="Mumbai"/>	<input type="text" value="Actual"/>	<input type="text" value="OQR"/>	<input type="text" value="PQRPP1234S"/>	<input type="text" value="SAMPLE ADDRESS2"/>	 

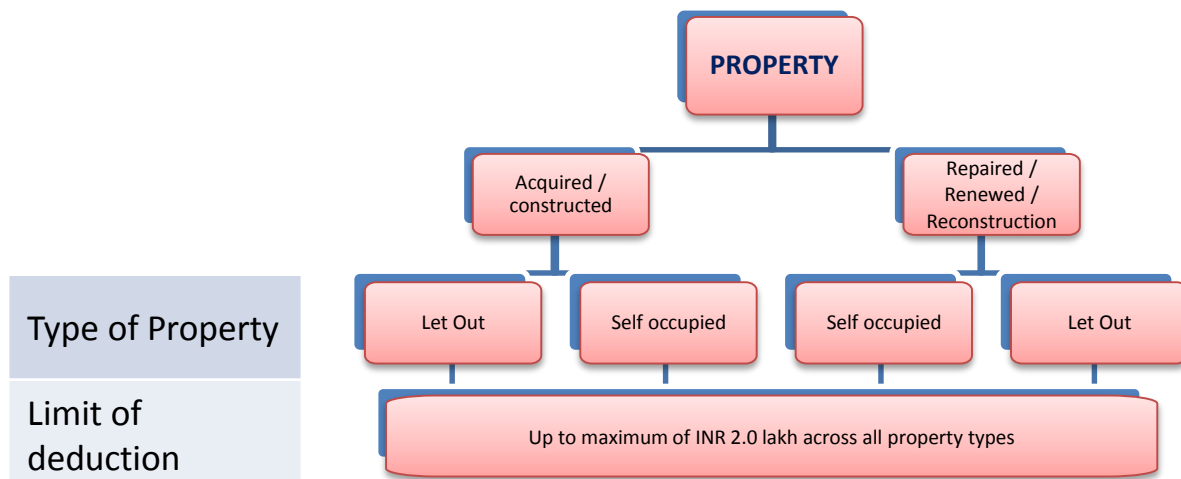
STEP 4: Check the amounts that are populated in the month-wise table based on data provided in the table above and edit the periods as needed

Month	Rent Per Month	City	Actual / Projection	Landlord Name	Landlord PAN	LandLord Address
2017 Apr	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 May	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Jun	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Jul	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Aug	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Sep	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Oct	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Nov	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2017 Dec	20000	Chennai	Actual	ABC	ABCP1234D	SAMPLE ADDRESS
2018 Jan	25000	Mumbai	Actual	OQR	PQRPP1234S	SAMPLE ADDRESS2
2018 Feb	25000	Mumbai	Actual	OQR	PQRPP1234S	SAMPLE ADDRESS2
2018 Mar	25000	Mumbai	Actual	OQR	PQRPP1234S	SAMPLE ADDRESS2
Total:		255000				

Record(s) Updated Successfully.

SECTION 24

Deductions – Income from house property (Interest Portion)



To claim deductions under Section 24 and also to claim deduction of principal amount of home loan (under Section 80C), click on the House Property section of the investment proof submission page

Prev. Emp. Income | House Rent | **House Property** | Invest. u/s 80C | Mediclaim | Disability | Edu. Loan | Check List

Sec 80C & Sec 24: HOME LOAN REPAYMENT DETAILS – PRINCIPAL & INTEREST
[Click here](#) for PAN information related to popular home loan providers
 Click to add a new entry

S.No Property	Address of Property	Lender/ Financial Institution Details	Date of	Annual Rent Received	Annual Municipal Tax Paid	30% Rebate & Maintenance Let-Out	Interest Paid Current Yr	Net Income /Loss	Amount Of Housing Loan Principal Deduction	Pre-Construction Interest (tot. interest paid prior to 1-Apr-2017)
Total Net Income / Loss :										

Note:
 Amount entered in "Amount of Housing Loan Principal Deduction" will be considered for 80C Deduction.

- Interest rebate can be claimed only after completion of the construction or possession of the house property.
- In Joint Home loan – Declaration of proportion % of share in the property is required basis which the exemption will be pro-rated
- The maximum amount of deduction is Rs. 200000/- If the loan is taken after 1st April 1999, and Rs. 30000/- If the loan is taken before the said date.
- In case of pre-construction period interest deduction is allowed in equal installments from the year in which the possession of the property is acquired or the construction of the said property is completed.
- If Date of Possession is more than 5 years from the end of the FY from which the loan was taken, then interest eligible for deduction is restricted to Rs.30000/-.
- Total loss from house property is restricted to maximum of Rs. 2,00,000 P.A. irrespective of number of properties and type(self & let-out) of house property. Unadjusted loss can be carried forward to 8 years

Documents to be Submitted:

- Latest Certificate of provisional Interest from Bank / bank payment schedule/ certificate or a copy of bank passbook stating clearly the amount of principal and interest separately.
- Previous year Interest certificate for claiming Pre-construction interest.

STEP 1: To add property details, click on the “+” icon. You may add multiple rows to add details of more than one property if applicable.

SECTION 24

Deductions – Income from house property (Interest Portion)

STEP 2: First you need to indicate whether the property is self occupied OR is let-out on rent. In addition, you will need to put in the address of the property.

S.No	Property	Address of Property	Lender/ Financial Institution Details	Date of
1	Type <input type="text" value="Self"/> Owner <input type="text" value="Self"/> Percentage Share In Property <input type="text"/>	<input type="text"/>	Name <input type="text"/> Pan Number <input type="text"/> Address <input type="text"/>	Possession/ Construction Completion <input type="text"/> Loan Taken <input type="text"/>

STEP 3: Also, the ownership of the property needs to be clarified. The property can be solely owned or jointly owned . If the property is jointly owned, you must mention what percentage of ownership is to be claimed.

S.No	Property	Address of Property	Lender/ Financial Institution Details	Date of
1	Type <input type="text" value="Self"/> Owner <input type="text" value="Joint"/> Percentage Share In Property <input type="text" value="50"/>	<input type="text" value="SAMPLE ADDRESS"/>	Name <input type="text"/> Pan Number <input type="text"/> Address <input type="text"/>	Possession/ Construction Completion <input type="text"/> Loan Taken <input type="text"/>


SECTION 24

Deductions – Income from house property (Interest Portion)

STEP 4: Next, the details of the Lender or Financial Institution providing the home loan needs to be mentioned. Then, you will need to enter the dates of possession (or completion of construction) as well as the date on which the loan was taken.

S.No	Property	Address of Property	Lender/ Financial Institution Details	Date of
1	Type <input type="text" value="Self"/> Owner <input type="text" value="Joint"/> Percentage Share In Property <input type="text" value="50"/>	<input type="text" value="SAMPLE ADDRESS"/>	<input type="text" value="Name"/> <input type="text" value="Pan Number"/> <input type="text" value="Address"/>	<input type="text" value="Possession/ Construction Completion"/> <input type="text" value="Loan Taken"/>

Note: To find the PAN details of the lender, you may refer the list of generally available PAN details of lenders by clicking the link above the entry grid

Sec 80C & 80EE - HOME LOAN REPAYMENT DETAILS - PRINCIPAL & INTEREST
[Click here](#) for PAN information related to popular home loan providers
 Click  to add a new entry

S.No	Property	Address of Property	Lender/ Financial Institution Details	Date of	Annual Rent Received	Annual Municipal Tax Paid	30% Rebate & Maintenance Let-Out	Interest Paid Current Yr	Net Income /Loss	Amount Of Housing Loan Principal Deduction	Pre- Construction Interest (tot. interest paid prior to 1-Apr-2017)
1											

Note: If the dates for loan sanction and possession of property pertain to the previous financial year, you may be check eligibility and instructions for entry for exemptions under Section 80EE (Deductions with respect to Interest Paid on First House)

SECTION 24

Deductions – Income from house property (Interest Portion)

STEP 5:

- In the case of a self-occupied property, you will then need to enter the full interest paid on the home loan in the current financial year as per the certificate provided by the financial institution.
- In the case of a let-out property, in addition to the above, you will need to enter the income earned from rent, and the municipal taxes paid if any.
- You may also enter the full amount of principal paid on the home loan in the current financial year as per the certificate provided by the financial institution. This will be considered under section 80C deductions subject to limits therein.
- If you wish to claim Pre-construction interest, mention the full amount of interest applicable.

S.No Property	Address of Property	Lender/ Financial Institution Details	Date of	Annual Rent Received	Annual Municipal Tax Paid	30% Rebate & Maintenance Let-Out	Interest Paid Current Yr	Net Income / Loss	Amount Of Housing Loan Principal Deduction	Pre-Construction Interest (tot. interest paid prior to 1-Apr-2017)
1	Type: Let out Owner: Joint Share In Property: 50	Name: ABC Pan Number: ABCPP1224H Address: SAMPLE ADDRESS2	Possession/ Construction Completion: 01-Nov-2015 Loan Taken: 01-Oct-2015	Full Value	Full Value	Full Value 0	Full Value	Full Value 0	Full Value	Full Value
				Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0

Note: If you are claiming deduction on a jointly owned property, the applicable prorated values will be displayed in accordance to the percentage of share in the joint property.

STEP 6: Don't forget to click on the save icon once you have completed your entry. You will be prompted to check the declaration for the section of House Property before you save. Also, you will be provided an indication of the Total Income / Loss across all properties (Max of INR 2 Lakhs)

S.No Property	Address of Property	Lender/ Financial Institution Details	Date of	Annual Rent Received	Annual Municipal Tax Paid	30% Rebate & Maintenance Let-Out	Interest Paid Current Yr	Net Income / Loss	Amount Of Housing Loan Principal Deduction	Pre-Construction Interest (tot. interest paid prior to 1-Apr-2017)
1	Type: Let out Owner: Joint Percentage Share In Property: 50	Name: ABC Pan Number: ABCPP1224H Address: SAMPLE ADDRESS2	Possession/ Construction Completion: 01-Nov-2015 Loan Taken: 01-Oct-2015	Full Value	Full Value	Full Value 0	Full Value	Full Value 0	Full Value	Full Value
				Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0	Prorated 0

Total Net Income / Loss :

DECLARATION:

☐ I am sole/joint owner of the property/properties mentioned above and I am eligible to claim a deduction on account of interest on Housing Loan and/or Principal repayment paid by me for the current financial year to the extent I have mentioned above with as eligible.

☐ I will not transfer any House Property mentioned above before the expiry of five years from the end of the financial year in which possession of such house property is obtained by me.

SECTION 80EE

Deductions with respect to Interest Paid on First House

Individuals can claim an additional interest of ₹ 50,000 in case of self occupied property, if the following conditions are fulfilled:

- First time home buyer in FY 2016-17 i.e. assessee did not own any house property on the loan sanction date
- Loan sanction date as well as possession date must be in between 1st April, 2016 to 31st March, 2017
- Loan sanction amount doesn't exceed ₹ 35,00,000
- Value of house property doesn't exceed ₹ 50,00,000

To claim deductions under Section 80EE, you must enter the house property details as detailed in the previous section.

STEP 1: Enter all details of house property as indicated in the last section (refer Section 24). Ensure the dates for loan sanction and possession pertain to the last financial year. Don't forget to click "SAVE"

S.No	Property	Address of Property	Lender/ Financial Institution Details	Date of	Annual Rent Received	Annual Municipal Tax
1	Type Self	SAMPLE ADDRESS	Name ABC	Possession/ Construction Completion 01-Nov-2016	Full Value	
	Owner Joint		Pan Number ABCP1234K	Loan Taken 01-Nov-2016	Prorated 0	
	Percentage Share In Property 50.00		Address SAMPLE ADDRESS2			

You will then see an additional grip appear below the property details.

SECTION 80EE

Deductions with respect to Interest Paid on First House

STEP 2: You will need to confirm the conditions for consideration under Section 80EE by ticking the relevant boxes in the additional grid. Once done, you will be allowed to enter an amount to be considered for exemption. Don't forget to click "SAVE"

Section 80EE Additional Interest Paid on Home Loan
I hereby declare that I do not own any residential house property on the date of sanction of the loan as indicated above, and

Sl.	Loan sanction date is between 1st April 2016 to March 31st 2017.	Tick the Checkbox if your Loan Sanctioned amount doesn't exceed Rs 35,00,000	Tick the Checkbox if your house Property value doesn't exceed Rs 50,00,000	Additional interest paid under 80EE (in Rupees)
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0

DECLARATION:

- ☒ I am sole/joint owner of the property/properties mentioned above and I am eligible to claim a deduction on account of interest on Housing Loan and/or Principal repayment paid by me for the current financial year to the extent I have mentioned above with as eligible.
- ☒ I will not transfer any House Property mentioned above before the expiry of five years from the end of the financial year in which possession of such house property is obtained by me.

Note:
Amount entered in "Amount of Housing Loan Principal Deduction" will be considered for 80C Deduction.

- Interest rebate can be claimed only after completion of the construction or possession of the house property.
- In Joint Home loan – Declaration of proportion % of share in the property is required basis which the exemption will be pro-rated
- The maximum amount of deduction is Rs. 200000/- if the loan is taken after 1st April 1999, and Rs. 30000/- if the loan is taken before the said date.
- In case of pre-construction period interest deduction is allowed in 5 equal installments from the year in which the possession of the property is acquired or the construction of the said property is completed.
- If Date of Possession is more than 5 years from the end of the FY from which the loan was taken, then interest eligible for deduction is restricted to Rs.30000/-.
- Total loss from house property is restricted to maximum of Rs. 2,00,000 P.A irrespective of number of properties and type(self & let-out) of house property. Unadjusted loss can be carried forward to 8 years

Section 80EE Additional Interest Paid on Home Loan
I hereby declare that I do not own any residential house property on the date of sanction of the loan as indicated above, and

Sl.	Loan sanction date is between 1st April 2016 to March 31st 2017.	Tick the Checkbox if your Loan Sanctioned amount doesn't exceed Rs 35,00,000	Tick the Checkbox if your house Property value doesn't exceed Rs 50,00,000	Additional interest paid under 80EE (in Rupees)
1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	30000

DECLARATION:

- ☒ I am sole/joint owner of the property/properties mentioned above and I am eligible to claim a deduction on account of interest on Housing Loan and/or Principal repayment paid by me for the current financial year to the extent I have mentioned above with as eligible.
- ☒ I will not transfer any House Property mentioned above before the expiry of five years from the end of the financial year in which possession of such house property is obtained by me.

Note:
Amount entered in "Amount of Housing Loan Principal Deduction" will be considered for 80C Deduction.

- Interest rebate can be claimed only after completion of the construction or possession of the house property.
- In Joint Home loan – Declaration of proportion % of share in the property is required basis which the exemption will be pro-rated
- The maximum amount of deduction is Rs. 200000/- if the loan is taken after 1st April 1999, and Rs. 30000/- if the loan is taken before the said date.
- In case of pre-construction period interest deduction is allowed in 5 equal installments from the year in which the possession of the property is acquired or the construction of the said property is completed.
- If Date of Possession is more than 5 years from the end of the FY from which the loan was taken, then interest eligible for deduction is restricted to Rs.30000/-.
- Total loss from house property is restricted to maximum of Rs. 2,00,000 P.A irrespective of number of properties and type(self & let-out) of house property. Unadjusted loss can be carried forward to 8 years


SECTION 80C

To claim deductions under Section 80C, click on the “Invst. u/s 80C” section of the investment proof submission page

Prev. Emp. Income
House Rent
House Property
Invst. u/s 80C
Mediclaime
Disability
Edu. Loan
Check List

NOTE:

- Housing Loan Principal Deduction is to be specified under the **Home Loan** section.
- If the payment date for your investment falls after the current cut-off date, kindly indicate your entry as “projection”.

LIFE INSURANCE POLICIES
Click  to add a new entry.


S.No	Beneficiary Relationship	Policy Doc/Ref No	Amount	Actual/ Projection
------	--------------------------	-------------------	--------	-----------------------

Note:

- Premium can be paid only for self, spouse or children
- E-Statement of account or a consolidated premium statement from Life Insurance Company for premiums paid can be accepted, however, it should clearly mention that the said policy is covered under Sec 80C.

Documents to be Submitted:

- Copy of Premium Receipt is mandatory. Late payment interest charged will not be included as premium paid.
- For the premium falling due later, previous year receipt with the declaration saying that the actual premium payment receipt will be submitted on or before 31st March.
- Premium receipts issued by Other Companies can be considered for qualifications if it specifies that the policy is covered under Sec 80C or 80D.

UNIT LINKED INSURANCE PLAN (ULIP)
Click  to add a new entry.

S.No	Beneficiary Relationship	Policy Doc/Ref No	Amount	Actual/ Projection
------	--------------------------	-------------------	--------	-----------------------

Documents to be Submitted:

- Copy of ULIP statement or Premium receipts issued by the insurance company.

You will be able to claim deduction under Section 80C for the following heads:


1. Life Insurance Policies
2. Unit Linked Insurance Plan
3. Pension Plan
4. Child Education Expenditure
5. Equity Linked Savings Scheme (ELSS) / Mutual Funds
6. Infrastructure Bond
7. Public Provident Fund (PPF)
8. National Savings Certificate (NSC)
9. National Savings Certificate - Accrued Interest (NSCAI)
10. Other Eligible Deposits
11. Sukanya Samriddhi Yojana
12. National Pension Scheme – excluding employer contribution

SECTION 80C

General Instructions: To claim a deduction amount, under the relevant investment, click the “+” icon to add a row. You may add multiple rows to add further investment entries.

STEP 1: Select the beneficiary of the investment. The beneficiary can either be yourself, your spouse or children


Also enter the document reference number, e.g. the policy number or the bill number

Click  to add a new entry.

S.No	Beneficiary Relationship	Policy Doc/Ref No	Amount	Actual/Projection
1	--Select--			Actual

I will not terminate the Insurance contract within two years of its commencement. In the event of termination, I agree to pay the entire tax liability for the period and revise my tax return immediately

STEP 2: Enter the full amount of the respective investment

Click  to add a new entry.

S.No	Beneficiary Relationship	Policy Doc/Ref No	Amount	Actual/Projection
1	--Select--			Actual

I will not terminate the Insurance contract within two years of its commencement. In the event of termination, I agree to pay the entire tax liability for the period and revise my tax return immediately

STEP 3: You must indicate whether the investment has already been made in the current financial year, by choosing the option “Actual.” in the last column.

In case the investment is yet to be made but will be made in the remainder of this financial year, choose the option “Projection “ in the last column. You should produce relevant proof to authenticate if a projected investment will be honored.

Click  to add a new entry.

S.No	Beneficiary Relationship	Policy Doc/Ref No	Amount	Actual/Projection
1	--Select--			Actual

I will not terminate the Insurance contract within two years of its commencement. In the event of termination, I agree to pay the entire tax liability for the period and revise my tax return immediately

STEP 4: Don't forget to click on the “Save” icon to complete your entry

SECTION 80C

Note: In the case of Child Expenditure Expense (Tuition Fee), you must make sure you have made a relevant selection for number of children at the top of the page.

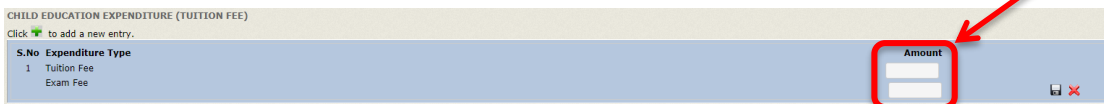


[Employee Details]


Employee ID: _____
Employee Name: _____

No of children studying:

STEP 1: Once you have selected the number of children studying, you will be able to add only one row under Child Expenditure Expense (Tuition Fee)
Enter the total amount payable for the current financial year for all your children in a single row.



CHILD EDUCATION EXPENDITURE (TUITION FEE)

Click  to add a new entry.

S.No	Expenditure Type	Amount
1	Tuition Fee Exam Fee	<input type="text"/>

Note: The amount for Tuition fee and Exam Fee must be separately mentioned as per proof document.

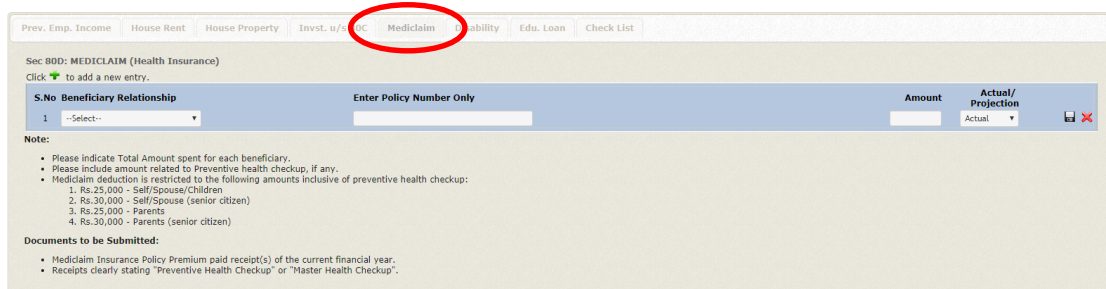
SECTION 80D

Deductions with respect to Health Insurance Premium paid, etc.

Deductions under Section 80D are limited to the below amounts; in line with the beneficiary of the medical insurance policy.

MAXIMUM AMOUNT ALLOWED					
S No	Self, spouse, dependent children	Maximum Eligible in INR	Parents	Maximum Eligible in INR	Maximum Eligible deduction in INR (inclusive of Preventive Health Check up)
1	Senior Citizen	30,000/-	Senior Citizen	30,000/-	30,000/- + 30,000/- = 60,000/-
2	Other than Senior Citizen	25,000/-	Senior Citizen	30,000/-	25,000/- + 30,000/- = 55,000/-
3	Other than Senior Citizen	25,000/-	Other than Senior Citizen	25,000/-	25,000/- + 25,000/- = 50,000/-

To claim deductions under Section 80D, click on the “Mediclaime” section of the investment proof submission page



Prev. Emp. Income | House Rent | House Property | Invest. u/s 80C | **Mediclaime** | Disability | Edu. Loan | Check List

Sec 80D: MEDICLAIM (Health Insurance)
Click + to add a new entry.

S.No	Beneficiary Relationship	Enter Policy Number Only	Amount	Actual/Projection
1	--Select--			Actual

Note:

- Please indicate Total Amount spent for each beneficiary.
- Please include amount related to Preventive health checkup, if any.
- Mediclaime deduction is restricted to the following amounts inclusive of preventive health checkup:
 - Rs.25,000 - Self/Spouse/Children
 - Rs.20,000 - Self/Spouse (senior citizen)
 - Rs.25,000 - Parents
 - Rs.30,000 - Parents (senior citizen)

Documents to be Submitted:

- Mediclaime Insurance Policy Premium paid receipt(s) of the current financial year.
- Receipts clearly stating "Preventive Health Checkup" or "Master Health Checkup".

STEP 1: In line with the relevant beneficiary , you must enter the amount to be claimed in the next column.

Do note that you will not be allowed to enter an amount greater than the eligibility for the respective category

STEP 2: Don't forget to click the “Save” button to save the information

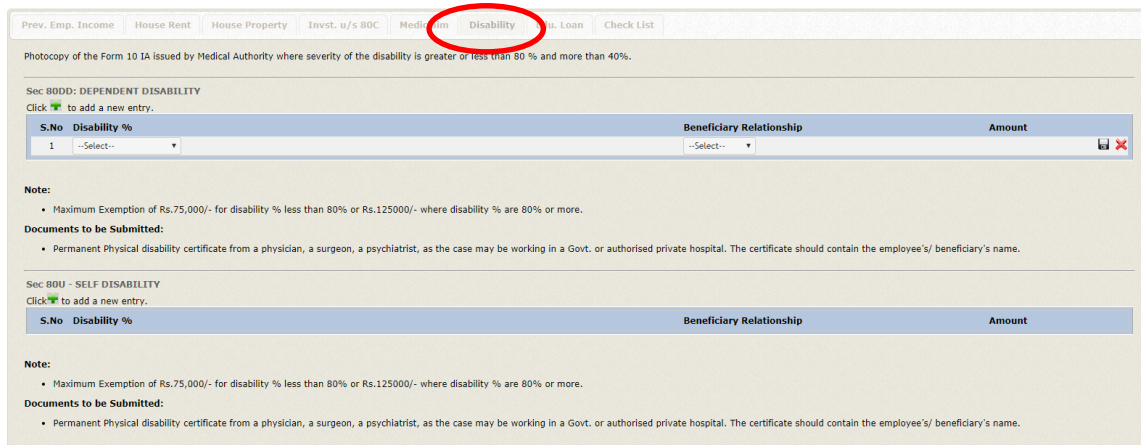
SECTION 80DD / 80U

Medical Treatment for Person with Disability

Deductions under Section 80DD and 80 U are limited to the below amounts

PARTICULARS	80DD	80U
Eligible Person	Resident Individual	Resident Individual
Allowable for	Spouse, children, parents, brothers and sisters of the individual or any of them dependent on him.	Self
Disability less than 80 % and greater than 40%	INR 75,000/-	INR 75,000/-
Severe disability more than equal to 80 %	INR 1,25,000/-	INR 1,25,000/-
Documents Requirement	<ul style="list-style-type: none"> Incurred expenditure or paid /deposited amount as specified. (Bills required) Certificate from the medical authority in FORM NO. 10-IA. 	<ul style="list-style-type: none"> Certificate from the medical authority in FORM NO. 10-IA

To claim deductions under Section 80DD & 80U, click on the “Disability” section of the investment proof submission page



Prev. Emp. Income | House Rent | House Property | Invest. u/s 80C | Medical | **Disability** | Edu. Loan | Check List

Photocopy of the Form 10 IA issued by Medical Authority where severity of the disability is greater or less than 80 % and more than 40%.

Sec 80DD: DEPENDENT DISABILITY
Click + to add a new entry.

S.No	Disability %	Beneficiary Relationship	Amount
1	--Select--	--Select--	

Note:

- Maximum Exemption of Rs.75,000/- for disability % less than 80% or Rs.125000/- where disability % are 80% or more.

Documents to be Submitted:

- Permanent Physical disability certificate from a physician, a surgeon, a psychiatrist, as the case may be working in a Govt. or authorised private hospital. The certificate should contain the employee's/ beneficiary's name.

Sec 80U: SELF DISABILITY
Click + to add a new entry.

S.No	Disability %	Beneficiary Relationship	Amount

Note:

- Maximum Exemption of Rs.75,000/- for disability % less than 80% or Rs.125000/- where disability % are 80% or more.

Documents to be Submitted:

- Permanent Physical disability certificate from a physician, a surgeon, a psychiatrist, as the case may be working in a Govt. or authorised private hospital. The certificate should contain the employee's/ beneficiary's name.

STEP 1: To add a row, click the “+” icon. For both dependent and self disability, choose the percentage of disability . Only in the case of dependent disability, you will need to choose the relationship of the beneficiary. **Don't forget to click on “Save”.**

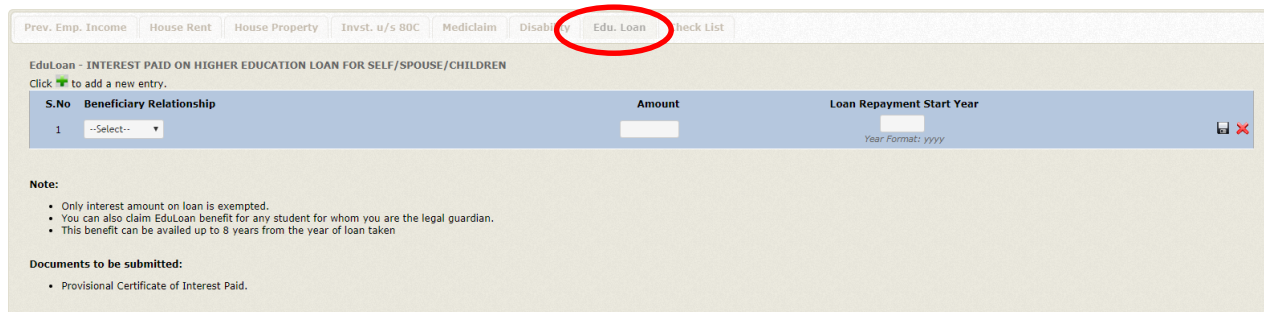
SECTION 80E

Deductions with respect to Interest on Loan taken for Higher Education


Deductions under Section 80E are applicable to repayment of interest on loan taken for higher education from a financial institution or any approved charitable institution. It is allowed for self, spouse or children or for a legal ward.

This benefit can be availed up to 8 years from the year on which repayment of the loan was started

To claim deductions under Section 80E, click on the “Edu. Loan” section of the investment proof submission page



Prev. Emp. Income House Rent House Property Invest. u/s 80C Mediclaim Disabil **Edu. Loan** Check List

EduLoan - INTEREST PAID ON HIGHER EDUCATION LOAN FOR SELF/SPOUSE/CHILDREN
Click  to add a new entry.

S.No	Beneficiary Relationship	Amount	Loan Repayment Start Year
1	--Select--		<input type="text"/> <small>Year Format: yyyy</small>

Note:

- Only interest amount on loan is exempted.
- You can also claim EduLoan benefit for any student for whom you are the legal guardian.
- This benefit can be availed up to 8 years from the year of loan taken

Documents to be submitted:

- Provisional Certificate of Interest Paid.

STEP 1: To add a row, click the “+” icon.

STEP 2: Select the relationship of the beneficiary of the loan as well as the amount.

It is also required to mention the year in which repayment of the loan was started.

Note: If you wish to claim Exemption for your legal ward choose beneficiary relationship as “Children”.

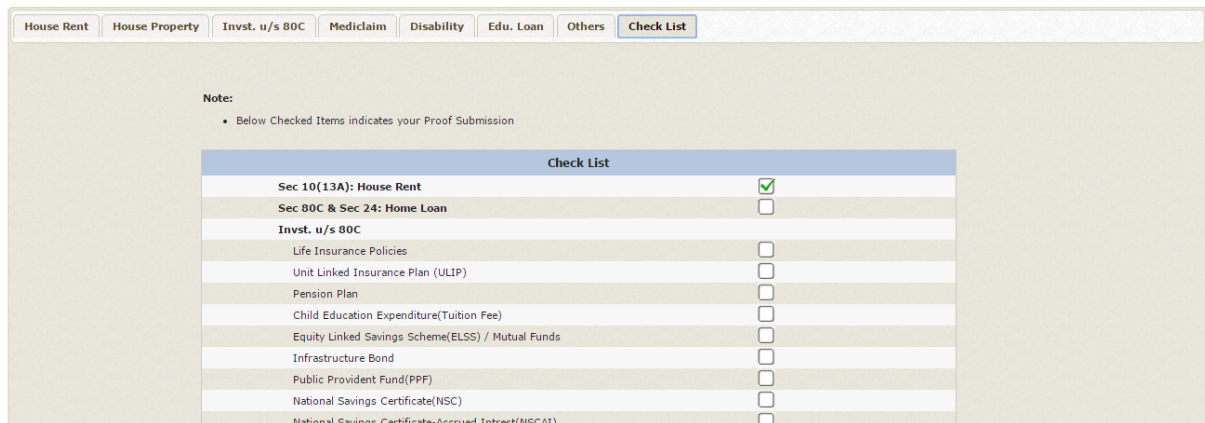
STEP 3: Don’t forget to click the “Save” icon

Preview and Submission

When all entries have been made and saved, you could use the “preview before Submit” option to preview all details entered.

You are also advised to review the Checklist available prior to submission

The checklist will display every time “Preview before Submit” is pressed. You can also navigate to the checklist by clicking the last tab



Check List	
Sec 10(13A): House Rent	<input checked="" type="checkbox"/>
Sec 80C & Sec 24: Home Loan	<input type="checkbox"/>
Invst. u/s 80C	
Life Insurance Policies	<input type="checkbox"/>
Unit Linked Insurance Plan (ULIP)	<input type="checkbox"/>
Pension Plan	<input type="checkbox"/>
Child Education Expenditure(Tuition Fee)	<input type="checkbox"/>
Equity Linked Savings Scheme(ELSS) / Mutual Funds	<input type="checkbox"/>
Infrastructure Bond	<input type="checkbox"/>
Public Provident Fund(PPF)	<input type="checkbox"/>
National Savings Certificate(NSC)	<input type="checkbox"/>
National Savings Certificate-Accrued Interest(NSCAI)	<input type="checkbox"/>

Once you have reviewed the checklist, you may press the “Preview before Submit”

The below preview screen appears. You must enter your address at the top of the form as per requirements for declaration.



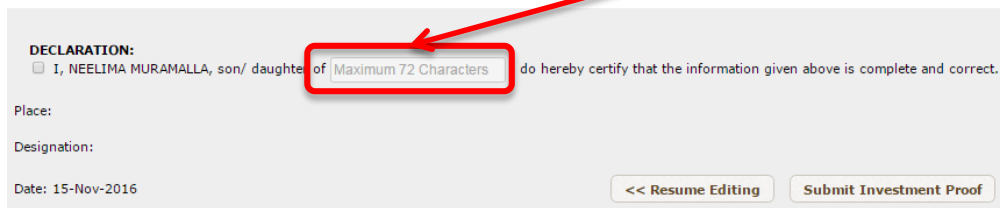
[Employee Details]

Employee ID: 10024937
Employee Name: NEELIMA MURUGULA
Employee Address:

PAN: ADFDR5685G
No of children studying: 0
Date of Joining: 04-Feb-2013

Preview and Submission

Once you have verified all the details entered and are sure to submit the data, click on “Submit investment Proof” at the bottom of the Preview page. You must also enter relevant details required in the declaration.



DECLARATION:
☐ I, NEELIMA MURAMALLA, son/ daughter of do hereby certify that the information given above is complete and correct.

Place:
Designation:
Date: 15-Nov-2016

<< Resume Editing Submit Investment Proof

**** Once you submit the form you will not be able to edit or re-submit or edit the data. ****

If you wish to go back to the entry page and are not ready to close submission, click on “Resume Editing”