





**INVESTMENT PROOF GUIDELINES FOR THE CURRENT FINANCIAL YEAR**

Some of the major avenues for saving taxes are listed below. Please refer the guidelines & list of documents required to be submitted for claiming exemptions under various categories:

Particulars	Documents Required	Guidelines
House Rent Allowance (HRA)	<p>1) Rental Agreement is mandatory.</p> <p>2a) Original rent Receipts one for each (Month / Quarter / Year) pertaining to current financial year (Apr '16 to Mar '17)</p> <p>2b) Original rent receipts to attached along with system generated Form 12BB (hard copy) and dropped in the drop box.</p> <p>3) Rent Receipt should contain</p> <ul style="list-style-type: none"> <li>• Rent paid for the period</li> <li>• Name and signature of landlord</li> <li>• Complete address of the property</li> <li>• PAN of Landlord (in case rent is &gt; Rs.8333/- per month)</li> <li>• Revenue stamp to be affixed (Not mandatory for Karnataka)</li> <li>• Receipt to be signed by Landlord across revenue stamp.</li> </ul> <p>4) In case Leave and License Agreement is with relatives, Registered agreement to be submitted along with Rent receipts for all months.</p> <p>5) Declaration for rent due for the month of January, February and March to be submitted.</p> <div style="display: flex; justify-content: center; align-items: center; gap: 20px;"> <div style="text-align: center;">   Declaration for Rent due for Feb &amp; March. </div> <div style="text-align: center;">   Form 60 No PAN Declaration.pdf </div> </div>	<ul style="list-style-type: none"> <li>✓ HRA is exempt to the least of the following: <ul style="list-style-type: none"> <li>○ 40% of Basic (50% in case of Metro cities)</li> <li>○ HRA Received</li> <li>○ Rent paid less 10% of Basic</li> </ul> </li> <li>✓ Landlord PAN should be mandatory if the rent exceeds Rs 8333/- per month.</li> <li>✓ In case of non-availability of Landlord PAN employees are required to submit declaration in Form 60 (Format attached).</li> <li>✓ Rent agreement has to be in the name of the employee.</li> <li>✓ Auditors have the right to call for the original documents for scrutiny on case to case basis.</li> <li>✓ In case of multiple tenants, pro-rata rent will be considered, provided the employee's name is there in the agreement and employee must submit the rent receipt for the same.</li> <li>✓ Maintenance and other charges are not considered for HRA. Only actual rent paid will be considered.</li> <li>✓ If Loss on self-occupied property is claimed for the same period and same city, then HRA rent is disallowed for the overlapping period.</li> </ul>

<b>Housing Loan:</b>	<ul style="list-style-type: none"> <li>➤ Provisional Interest Certificate issued for the current Financial Year.</li> <li>➤ Declaration for Joint borrower of the Loan</li> <li>➤ Proof of Possession: <ul style="list-style-type: none"> <li>1. <b><u>New House Property: -</u></b> <ul style="list-style-type: none"> <li>➤ Possession letter</li> <li>➤ Municipal Tax Receipt</li> <li>➤ Electricity bill</li> <li>➤ Completion certificate from competent authority in case of self-constructed house property.</li> </ul> </li> <li>2. <b><u>Resale House Property: -</u></b> <ul style="list-style-type: none"> <li>➤ Sale Deed with Index-II</li> <li>➤ Municipal Tax Receipt</li> <li>➤ Electricity bill</li> </ul> </li> </ul> </li> </ul> <div style="text-align: center;">   Declaration for Joint Loan.pdf </div>	<ul style="list-style-type: none"> <li>➤ Interest amount up to a maximum amount of Rs. 2,00,000/- would be allowed as deduction u/s24(b).</li> <li>➤ Repayment of principal up to a maximum amount of Rs. 1,50,000/- u/s 80C would be allowed as deduction.</li> <li>➤ The certificate should be for the current financial year only.</li> <li>➤ Proof of Possession letter submitted should be unconditional.</li> <li>➤ In case the loan is jointly availed, % of benefit availed by the joint holder must be submitted in the attached format duly signed by both the parties.</li> <li>➤ In case the benefits are shared between co-borrowers, the % of Interest &amp; Principal should be the same.</li> <li>➤ Benefit of HRA and Housing loan interest on Self occupied property cannot be claimed simultaneously if both the properties are situated in the same city.</li> <li>➤ You can claim the benefit of HRA and Housing Loan, only if the possession of house property is received in current Financial Year. HRA will be restricted till the date of possession (Proof of possession is mandatory)</li> <li>➤ Name, Address and PAN of Lender is mandatory.</li> </ul>
<b>Section 80CCD (1B): Additional Deduction in respect of contribution to pension scheme of Central Government.</b>	<ul style="list-style-type: none"> <li>➤ Statement of NPS account with PRAN number</li> <li>➤ No Document required incase NPS employee contribution done through payroll.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Direct deposit of Individual's contribution towards NPS (not through payroll) as notified by Central Government is considered towards section 80CCD (1B), subject to maximum limit of Rs. 50,000/-</li> </ul>
<b>Section 80CCD (2): Deduction in respect of contribution to pension scheme of Central Government.</b>	<ul style="list-style-type: none"> <li>➤ No Document required. Details will be captured from Payroll records.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Employer's contribution towards Pension Fund is counted towards section 80CCD (2), subject to maximum up to 10% of Basic Salary.</li> </ul>
<b>Section 80CCG: - Equity Saving Scheme(ESS)</b>	<ul style="list-style-type: none"> <li>➤ Photocopy of the receipts or certificate</li> </ul>	<ul style="list-style-type: none"> <li>➤ The certificate should be for the current financial year only.</li> <li>➤ The certificate should specify "the investment is eligible for Tax Benefit u/s 80CCG".</li> <li>➤ The Gross total income should not exceed Rupees12 Lakh.</li> <li>➤ The assessee is a new retail investor</li> <li>➤ The amount of deduction is at 50% of amount invested in equity shares. Maximum benefit of Rs. 25,000/-. E.g.: - For availing the maximum exemption, the amount invested in equity shares should be Rs. 50,000/- or more.</li> </ul>

<b>Particulars</b>	<b>Documents Required</b>	<b>Guidelines</b>
<b>Section 80D: Medical Insurance Premium</b>	<ul style="list-style-type: none"> <li>➤ Photocopy of the Premium receipt.</li> </ul> <p><b><i>Any payment on account of preventive health check-up up to Rs. 5000/- per year is also exempted u/s 80D. However, the maximum amount that can be exempted under this section towards Medical Insurance Premium and Preventive Health Check-up for self and family* put together cannot exceed Rs. 25,000/- p.a</i></b></p>	<ul style="list-style-type: none"> <li>➤ Premium is paid via mode other than cash.</li> <li>➤ Payment for Preventive check-up can be in cash or cheque.</li> <li>➤ The Eligible amount:</li> </ul> <p>For <b>Employee/Family</b> =&lt; Rs. 25,000/-</p> <p>For <b>Parents</b> (age&lt; 60 years) =&lt; Rs. 25,000/-</p> <p>For <b>Parents</b> (age=&gt; 60 years) =&lt; Rs. 30,000/-</p> <p><b>*Family means the spouse and dependent children of the employee.</b></p>
<b>Section 80D: Preventive Health Check-up Self/Spouse/Children.</b>	<ul style="list-style-type: none"> <li>➤ Original bills for preventive health check-up of self, spouse, or children.</li> <li>➤ After entering the necessary bill details on SunPay site, click on submit button to print the summary of the preventive health checkup-section. The printout of the same need to be submitted along with original medical bills</li> </ul> <p><b>Note: - Please refer the “Process for e-submission of Investment Proofs” for submission of the documents</b></p>	<ul style="list-style-type: none"> <li>➤ Any payment made on account of preventive health check-up of self or his family* (spouse &amp; children).</li> <li>➤ The whole of the amount paid to effect or to keep in force an insurance on the health of self or his family* or any payment made on account of preventive health check-up of self or his family* does not exceed in the aggregate twenty-five thousand rupees and in case of senior citizen's parents thirty thousand rupees.</li> </ul> <p>Note: - Preventive health check- up for self or family* and preventive health check-up for parents should not exceed aggregate five thousand rupees.</p> <p>Eg: - Scenario – 1: -For claiming benefit under section 80 D, if an employee has a medical insurance of Rs. 22000/-, then the preventive health check -up bill for self or family can be maximum upto Rs. 3000/-.</p> <p>Scenario – 2 : -For claiming benefit under section 80 D, if an employee has a medical insurance of Rs. 17000/-, then the preventive health check -up bill for self or family can be maximum upto Rs. 5000/- .</p> <p>Scenario – 3 : -If an employee has a medical insurance of Rs. 25000/-, then preventive health check -up bill for self or family cannot be exempted under section 80 D.</p>
<b>Section 80D: Preventive Health Check-up Parents</b>	<ul style="list-style-type: none"> <li>➤ Original bills for preventive health check-up of parents.</li> <li>➤ After entering the necessary bill details on SunPay site, click on submit button to print the summary of the preventive health checkup-section. The printout of the same need to be submitted along with original medical bills</li> </ul> <p><b>Note: - Please refer the “Process for e-submission of Investment Proofs” for submission of the documents</b></p>	<ul style="list-style-type: none"> <li>➤ Any payment made on account of preventive health check-up of parents.</li> <li>➤ The whole of the amount paid to effect or to keep in force an insurance on the health of parents or any payment made on account of preventive health check-up of parents does not exceed in the aggregate twenty-five thousand rupees or thirty thousand in case of parents being senior citizens.</li> </ul> <p>Note: - Preventive health check- up for self or family* and preventive health check-up for parents should not exceed aggregate five thousand rupees</p> <p>Eg : - Scenario – 1: - If an employee claims Rs.</p>

		<p>3500/- for preventive health check-up for self or family, then he can avail maximum benefit of Rs.1500/- for preventive health check-up for parents.</p> <p>Scenario – 2 : - If an employee claims medical insurance for self or family Rs. 25000/- and Rs.25000/- medical insurance for parents, then preventive health check-up up to Rs. 5000/- can be claimed for parents if they are senior citizens.</p>
<p><b>Section 80DD: Maintenance / Medical treatment of a dependent with disability (Rule 11A)</b></p>	<ul style="list-style-type: none"> <li>➤ Copy of the certificate issued by the Medical Authority clearly mentioning Severity. (Form 10IA is attached for reference)</li> <li>➤ Certificate should be Valid as on the date of submission.</li> </ul> <p>Note : "Medical Authority" means the medical authority as referred to in clause (p) of section 2 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (1 of 1996) or such other medical authority as may, by notification, be specified by the Central Government for certifying "autism", "cerebral palsy", "multiple disabilities", "person with disability" and "severe disability" referred to in clauses (a), (c), (h), (j) and (o) of section 2 of the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (44 of 1999);</p> <p>Where the condition of disability is temporary and requires reassessment after a specified period, the certificate shall be valid for the period starting from the assessment year relevant to the previous year during which the certificate was issued and ending with the assessment year relevant to the previous year during which the validity of the certificate expires.</p>	<ul style="list-style-type: none"> <li>➤ Dependent means the spouse, children, parents, dependent brothers &amp; sisters of the individual.</li> <li>➤ The amount eligible would be Rs 75000/- (Disability ranging between 40% to 80%)</li> <li>➤ In case of severe disability Rs 125,000/- (Disability above 80%)</li> </ul> <div style="text-align: center;">   Form10IA.pdf </div>
<p><b>Section 80 DDB: Medical treatment of self/dependent relative (Specified disease/Ailment) (Rule 11DD)</b></p>	<ul style="list-style-type: none"> <li>➤ Certificate from the treating doctor (as prescribed in the IT rule) along with original prescription for such medical treatment from a neurologist, an oncologist, a urologist, a hematologist, an immunologist or such other specialist, as may be prescribed along with original medical bills.</li> <li>➤ After entering the necessary bill details on SunPay site, a form will be generated and the printout of same needs to be submitted along with original medical bills.</li> <li>➤ The prescription in respect of the diseases or ailments specified in sub-rule (1) shall be issued by the following specialists</li> <li>➤ For diseases or ailments</li> </ul>	<ul style="list-style-type: none"> <li>➤ Dependent means the spouse, children, parents, dependent brothers &amp; sisters of the individual.</li> <li>➤ The amount eligible would be Rs 40,000/-.</li> <li>➤ In case of senior citizen (=&gt; 60 years) Rs 60,000/-</li> <li>➤ In case of very senior citizen (=&gt; 80 years) Rs. 80,000/-</li> <li>➤ List of Diseases are as follows: <ul style="list-style-type: none"> <li>• Neurological Diseases where the disability level has been certified to be of 40% and above <ul style="list-style-type: none"> <li>▪ Dementia</li> <li>▪ Dystopia                      Muscular Deformans</li> <li>▪ Motor Neuron Disease</li> <li>▪ Ataxia</li> <li>▪ Chorea</li> <li>▪ Hemiballismus</li> <li>▪ Aphasia</li> </ul> </li> </ul> </li> </ul>

	<p>mentioned in clause (i) of sub-rule (1) - a Neurologist having a Doctorate of Medicine (D.M.) degree in Neurology or any equivalent degree, which is recognized by the Medical Council of India;</p> <p>➤ For diseases or ailments mentioned in clause (ii) of sub-rule (1) - an Oncologist having a Doctorate of Medicine (D.M.) degree in Oncology or any equivalent degree which is recognized by the Medical Council of India;</p> <p>➤ For diseases or ailments mentioned in clause (iii) of sub-rule (1) – any specialist having a post-graduate degree in General or Internal Medicine, or any equivalent degree which is recognised by the Medical Council of India;</p> <p>➤ For diseases or ailments mentioned in clause (iv) of sub-rule (1) - a Nephrologist having a Doctorate of Medicine (D.M.) degree in Nephrology or a Urologist having a Master of Chirurgiae (M.Ch.) degree in Urology or any equivalent degree, which is recognised by the Medical Council of India;</p> <p>➤ For diseases or ailments mentioned in clause (v) of sub-rule (1) - a specialist having a Doctorate of Medicine (D.M.) degree in Hematology or any equivalent degree, which is recognised by the Medical Council of India :</p> <p>➤ Provided that where in respect of any diseases or ailments specified in sub-rule (1), the patient is receiving the treatment in a Government hospital, the prescription may be issued by any specialist working full-time in that hospital and having a post-graduate degree in General or Internal Medicine or any equivalent degree, which is recognised by the Medical Council of India.]</p> <p>[ (3) The prescription referred to in sub-rule (2) shall contain the name and age of the patient, name of the disease or ailment along with the name, address, registration number and the qualification of the specialist issuing the prescription:</p> <p>Provided that where the patient</p>	<ul style="list-style-type: none"> <li>▪ Parkinson's Disease</li> <li>• Malignant Cancers</li> <li>• Full Blown Acquired Immune-Deficiency Syndrome (AIDS)</li> <li>• Chronic Renal failure</li> <li>• Hematological disorders: <ul style="list-style-type: none"> <li>▪ Hemophilia</li> <li>▪ Thalassaemia</li> </ul> </li> </ul>
--	---	--

	is receiving the treatment in a Government hospital, such prescription shall also contain the name and address of the Government hospital.]	
<b>Section 80 E: Interest on Loan taken for higher education</b>	<ul style="list-style-type: none"> <li>➤ Final Certificate issued by the Bank showing the interest component separately. The Certificate should be for the current financial year issued after 1st April.</li> <li>➤ Interest will be considered only for the period for which the actual payment has been done.</li> <li>➤ Future installments due will not be considered.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Loan should be taken for pursuing higher education only for self or spouse or children.</li> <li>➤ "Higher education means any course of study pursued after passing the Senior Secondary Examination or its equivalent from any school, board or university recognised by the Central Government or State Government or local authority or by any other authority authorised by the Central Government or State Government or local authority to do so.].</li> <li>➤ Only the interest component paid during the year will be eligible for deduction.</li> <li>➤ The deduction specified in sub-section (1) shall be allowed in computing the total income in respect of the initial assessment year and seven assessment years immediately succeeding the initial assessment year or until the interest referred to in sub-section (1) is paid by the assessee in full, whichever is earlier.</li> </ul>

<p><b>Section 80U: Deduction in case of a person with disability</b></p>	<ul style="list-style-type: none"> <li>➤ Copy of the certificate issued by the Medical Authority clearly mentioning Severity. (Form 10IA is attached for reference)</li> <li>➤ Certificate should be Valid as on the date of submission.</li> </ul> <p>Note : "Medical Authority" means the medical authority as referred to in clause (p) of section 2 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (1 of 1996) or such other medical authority as may, by notification, be specified by the Central Government for certifying "autism", "cerebral palsy", "multiple disabilities", "person with disability" and "severe disability" referred to in clauses (a), (c), (h), (j) and (o) of section 2 of the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (44 of 1999);</p> <p>Where the condition of disability is temporary and requires reassessment after a specified period, the certificate shall be valid for the period starting from the assessment year relevant to the previous year during which the certificate was issued and ending with the assessment year relevant to the previous year during which the validity of the certificate expires.</p>	<ul style="list-style-type: none"> <li>➤ The amount eligible would be Rs. 75,000/- (Disability ranging between 40% to 80%)</li> <li>➤ In case of severe disability Rs. 125,000/- (Disability above 80%)</li> </ul> <p><b>Severe Disability: a person with eighty per cent or more of one or more disabilities</b></p> <div data-bbox="1161 457 1226 520" data-label="Image"> </div> <p>Form10IA.pdf</p>
<p><b>Section 80EE: Deduction in respect of interest on loan taken for residential house property</b></p>	<ul style="list-style-type: none"> <li>➤ Provisional Interest Certificate issued for the current Financial Year.</li> <li>➤ Declaration for Joint borrower of the Loan</li> <li>➤ Loan Sanction letter from the lending institution. (specifying the date of sanction and loan amount)</li> <li>➤ Copy of Index-II (specifying the value of the house property)</li> <li>➤ Declaration for New House property</li> </ul> <div data-bbox="657 1501 706 1543" data-label="Image"> </div> <div data-bbox="613 1545 743 1585" data-label="Text"> <p>Declaration for New House- 80EE.pdf</p> </div> <div data-bbox="803 1501 852 1543" data-label="Image"> </div> <div data-bbox="755 1545 901 1585" data-label="Text"> <p>Declaration for Joint Loan.pdf</p> </div>	<ul style="list-style-type: none"> <li>➤ Interest amount up to a maximum amount of Rs. 50,000/- would be allowed over and above the normal deduction of 2,00,000/-.</li> <li>➤ The certificate should be for the current financial year only.</li> <li>➤ In case the loan is jointly availed, % of benefit availed by the joint holder must be submitted in the attached format duly signed by both the parties.</li> <li>➤ Name, Address and PAN of Lender is mandatory</li> <li>➤ 80EE exemptions are allowed on following conditions: - <ul style="list-style-type: none"> <li>• Loan should have sanctioned during the period 1st April 2016 to 31st March 2017</li> <li>• Loan amount should not exceed Rs. 35 lakhs</li> <li>• Acquisition of the house property should not exceed Rs. 50 lakhs (inclusive of all charges)</li> <li>• Individual should not possess any residential house property on the date of sanction of the loan. Please submit the attached format duly signed by you.</li> </ul> </li> </ul>



**Section 80 C : Total Limit under this Section in 1,50,000/-**

<ul style="list-style-type: none"> <li>• <b>Provident Fund Contribution and VPF</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ No Document required. Details will be captured from Payroll records.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Both you and your employer contribute to PF. While employer's contribution is exempt from tax, your contribution along with VPF (i.e., employee's contribution) is counted towards section 80C, subject to maximum limit of Rs. 1,50,000/- .</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Superannuation Fund Contribution.</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ No Document required. Details will be captured from Payroll records.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Employee's contribution towards Superannuation Fund is counted towards section 80C, subject to maximum limit of Rs. 1,50,000/- .</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Sukanya Samridhi Yojna</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the passbook/ bank statement showing the payment</li> </ul>	<ul style="list-style-type: none"> <li>➤ Any amount that you pay towards Sukanya Samridhi Yojna for girl child is eligible for 80C deduction subject to maximum limit of Rs. 1,50,000/- .</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Life Insurance Premium, Deferred Annuity, etc.</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the premium paid receipts/certificate.</li> </ul>	<ul style="list-style-type: none"> <li>➤ The benefit can be claimed up to two dependent girl children.</li> <li>➤ Any amount that you pay towards life insurance premium for yourself, your spouse or your children can be included in Section 80C deduction.</li> <li>➤ Proposal deposit receipt will not be accepted.</li> <li>➤ In case of online receipts, the employee name and date must be clearly mentioned on the same.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>National Certificate: Saving</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the NSC Certificate purchased. (Purchase date should be after 1<sup>st</sup> April of the current financial year)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Only self-Investment is accepted. Investments made on behalf of dependents (spouse/Children) are not eligible for tax benefit.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Accrued Interest on NSC</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the NSC Certificate purchased in the previous year/s.</li> <li>➤ Refer Point no (iv) (Important Notes mentioned below)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Only self-Investment is accepted. Investments made on behalf of dependents (spouse/Children) are not eligible for tax benefit.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Public Provident Fund (PPF)</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the PPF Challan or photocopy of the Bank Passbook</li> </ul>	<ul style="list-style-type: none"> <li>➤ Investments made in the name of self, dependents (spouse/Children) are eligible for tax benefit.</li> <li>➤ Max. amount eligible for deduction is Rs. 150,000/-</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Unit linked Insurance Plan (ULIP):</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the premiums paid receipts/certificate.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Investments made in the name of self, dependents (spouse/Children) are eligible for tax benefit</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Mutual fund(ELSS) schemes)</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Mutual Fund statement giving details of investment made on various dates and clearly reflecting the employee's name.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Only self-Investment is accepted. Investments made on behalf of dependents (spouse/Children) are not eligible for tax benefit.</li> </ul>

<ul style="list-style-type: none"> <li>• <b>Tuition Fees for children</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the receipt of the tuition fees paid.</li> <li>➤ Receipt must specify payment towards tuition fees.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Tuition fees paid does not include payment made towards development fees, donation or capitation fees or payment of similar nature.</li> <li>➤ The benefit can be claimed upto two dependent children.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Pension Plan</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the premium paid receipts/certificate</li> </ul>	<ul style="list-style-type: none"> <li>➤ Investments made in the name of self, dependents (spouse/Children) are eligible for tax benefit.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Repayment of Housing Loan.</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Refer Housing Loan repayment clause as mentioned above</li> </ul>	<ul style="list-style-type: none"> <li>➤ Repayment of principal up to a maximum amount of Rs. 1,50,000/- u/s 80C would be allowed as deduction</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Stamp duty and Registration Charges Paid</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of Registration Receipt/Agreement/Index II may be submitted.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Benefit of stamp duty can be claimed subject to the expense incurred in the same financial year.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Fixed Deposit with Scheduled Bank.</b></li> </ul>	<ul style="list-style-type: none"> <li>➤ Photocopy of the fixed deposit receipt.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Investments made by self with minimum tenure of five years are acceptable.</li> <li>➤ The fixed deposit receipt/certificate should clearly state that "this investment is exempted under section 80 C of the income tax Act".</li> </ul>

**Points to be taken care of while submitting the Actual Proofs: -**

- (i) **Submission of form 12BB duly signed hard copy is mandatory. In absence of the same no investment will be considered for exemption.**
- (ii) Proposal Deposit /acknowledgement receipts will not be accepted in case of Insurance/Pension / Mediclaim policies. Employees are required to submit the proper premium paid receipts to claim the benefit.
- (iii) Tax Benefit u/s 80G for donation given in personal capacity needs to be claimed while filing the tax returns.
- (iv) NSC Accrued interest will be shown as income and also as deduction under Section 80C.
- (v) Housing loan benefit under section 24(b) can be extended only on the submission of the possession proof.
- (vi) The above list is illustrative, for more details please refer to the relevant provisions of Income Tax Act, 1961
- (vii) Benefits of all investments made after the investment submission cut-off date will have to be claimed by individual while filing the income tax return.