



# Online Investment Proof Submission Form (IPSF) Walkthrough FY 2020-2021

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The screenshot displays the HRWorkways user interface. On the left is a sidebar with a dark blue header and a light grey body. The sidebar contains the following items: 'My Reports' (with a right-pointing arrow), 'My Transactions' (with a right-pointing arrow), 'Year End' (with a down-pointing arrow), 'IPSF Approval Report' (with a plus icon), 'IPSF 2020-2021' (with a plus icon and highlighted by a red rectangle), and 'Upload IPSF Proof Images' (with a plus icon). A black arrow points from a green box labeled 'Click here' to the 'IPSF 2020-2021' link. The main content area has a dark blue header with a white 'Hi' and a light grey body. The body contains a welcome message: 'Welcome to HRWorkways - your personal space of Payroll details!! We hope this is useful and navigation simple.' To the right of the welcome message is a dark blue button labeled 'What would you like to do today?'. Below this button is a light grey button labeled 'View Latest Payslip'.

Hi

Welcome to HRWorkways - your personal space of Payroll details!! We hope this is useful and navigation simple.

What would you like to do today?

View Latest Payslip

Click here

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# Section & Item Selection - Old Tax Regime

## Section A - HRA

- ☒ Rent paid details for claiming HRA exemption

## Section B - Chapter VI A - Deductions from Total Income

- ☒ Medical Insurance (SEC80D)
- ☒ Medical Treatment/Handicapped Dependent (U/s 80DD)
- ☒ Interest on Educational Loan (U/s 80E)
- ☒ Permanent Physical Disability (80U)
- ☒ Medical Treatment of Specified Diseases (80DDB)
- ☒ Additional NPS Employee Contribution(80CCD1B)
- ☒ Electric Vehicle Loan Interest Benefit (U/s 80EEB)
- ☒ Donation to Political Party (U/s 80GGC)

## Section C - Chapter VIA - Section 80C

- ☒ Contribution to Pension Fund ( 80CCC )
- ☒ Life Insurance Premium (Jeevan Dhara, Jeevan Akshay) etc
- ☒ Public Provident Fund (PPF)
- ☒ National Savings Certificate (NSC)
- ☒ Infrastructure Bonds
- ☒ Children Education Tuition fees
- ☒ Equity Linked Savings Scheme (ELSS)
- ☒ Tax Saving Mutual Funds
- ☒ Unit Linked Insurance Plan
- ☒ NPS Employee Contribution
- ☒ Sukanya Samriddhi Scheme
- ☒ Fixed Deposit Scheme (Block Period of 5 yrs)
- ☒ NSC Interest (Will also be considered as Other Income)

## Section D - Housing Loan

- ☒ Loss from House Property - SELF OCCUPIED
- ☒ Loss from House Property - LETOUT

## Section E - Previous Employer Details

- ☒ Previous Employer Details

## Section G - Other Income

- ☒ Other Income

### Key Points:

▪ **Sections will be displayed basis the Tax Regime that you had already opted during investment declaration process.**

▪ Select (tick) the item within the section for which you wish to submit proofs and click on 'Proceed' .

### Note:

▪ If no section is selected, post click of 'Proceed' button, you will be able to see only 'Employee Details Screen' and IPSF confirmation can not be done.

▪ Selection of Investment categories will not be allowed after the final confirmation of IPSF.

Click here to  
Proceed



Proceed

# Section & Item Selection - New Tax Regime

## Section C - Chapter VIA - Section 80C

- ☒ NSC Interest (Will also be considered as Other Income)

## Section D - Housing Loan

- ☒ Loss from House Property - SELF OCCUPIED
- ☒ Loss from House Property - LETOUT

## Section E - Previous Employer Details

- ☒ Previous Employer Details

## Section G - Other Income

- ☒ Other Income

### Key Points:

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- Select (tick) the item within the section for which you wish to submit proofs and click on 'Proceed' .

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- Selection of Investment categories will not be allowed after the final confirmation of IPSF.

Click here to  
Proceed



Proceed



# Section & Item Selection

Section A - HRA
<input checked="" type="checkbox"/> Rent paid details for claiming HRA exemption

Section B - Chapter VI A - Deductions from Total Income
<input checked="" type="checkbox"/> Medical Insurance (SEC80D)
<input checked="" type="checkbox"/> Medical Treatment/Handicapped Dependent
<input checked="" type="checkbox"/> Interest on Educational Loan (U/s 80E)
<input checked="" type="checkbox"/> Permanent Physical Disability (80U)
<input checked="" type="checkbox"/> Medical Treatment of Specified Diseases
<input checked="" type="checkbox"/> Additional NPS Employee Contribution
<input checked="" type="checkbox"/> Electric Vehicle Loan Interest Benefit (U/s 80EE)
<input checked="" type="checkbox"/> Donation to Political Party (U/s 80GGC)

Section C - Chapter VIA - Section 80C
<input checked="" type="checkbox"/> Contribution to Pension Fund (80CCC)
<input checked="" type="checkbox"/> Life Insurance Premium (Jeevan Dhara)
<input checked="" type="checkbox"/> Public Provident Fund (PPF)
<input checked="" type="checkbox"/> National Savings Certificate (NSC)
<input checked="" type="checkbox"/> Infrastructure Bonds
<input checked="" type="checkbox"/> Children Education Tuition fees
<input checked="" type="checkbox"/> Equity Linked Savings Scheme (ELSS)
<input checked="" type="checkbox"/> Tax Saving Mutual Funds
<input checked="" type="checkbox"/> Unit Linked Insurance Plan
<input checked="" type="checkbox"/> NPS Employee Contribution
<input checked="" type="checkbox"/> Sukanya Samriddhi Scheme
<input checked="" type="checkbox"/> Fixed Deposit Scheme (Block Period of 5 yrs)
<input checked="" type="checkbox"/> NSC Interest (Will also be considered as Other Income)

Section D - Housing Loan
<input checked="" type="checkbox"/> Loss from House Property - SELF OCCUPIED
<input checked="" type="checkbox"/> Loss from House Property - LETOUT

Section E - Previous Employer Details
<input checked="" type="checkbox"/> Previous Employer Details

Section G - Other Income
<input type="checkbox"/> Other Income

## Message from web page:

- Go through the guidelines document regarding the proof submission shared through e-mail.
- Please ensure to have all your investment proofs before proceeding further.
- Do not confirm the IPSF unless you fill the sections that are applicable to you.
- Use Save & View option for draft report.
- Click on confirm button after updating the relevant proofs. Once you confirm the IPSF, the IPSF submission will be locked for editing.

Read this note carefully and click here to proceed

OK

will be displayed basis the Tax it you had already opted during declaration process.

;) the item within the section for which you wish to submit proofs and click on 'Proceed'.

## Note:

- If no section is selected, post click of 'Proceed' button, you will be able to see only 'Employee Details Screen' and IPSF confirmation can not be done.
- Selection of Investment categories will not be allowed after the final confirmation of IPSF.

Click here to Proceed

Proceed



# Master Information & Employee Options

All the sections/items selected, can be viewed & navigated in this menu bar

## Master Information

Fields marked with ( \* ) are mandatory.

Employee ID :	14782	Employee Name :	Shakthi. R	Gender :	F
Date of Joining :	01/09/2016	Date of Birth :	15/09/1983	PAN * :	ABCPD1234T
No. of Children * :	1	Children Going to School * :	0	Children Staying in Hostel * :	0

Have a Query?

## Dependant Details

Fields marked with ( \* ) are mandatory.

Modify the No. of children (if required)

Dependant Name*	Relationship*	Age*	
Shakthi. R	Self	30	Delete
Rakesh	Father	60	Delete
Ragini	Mother	55	Delete
Rohan	Spouse	32	Delete
Sony	Daughter	3	Delete

Update all the master details. Fields with \* are mandatory

Click here to understand the requirement of the relevant section

Add New Row

Note : 1) Age to be rounded off to the nearest number.

Click here to delete rows (Except Self)

Click here to add new rows

Previous Save Next

Click here to save all the information

Click here to view the next page/section

## Employee Options

- [Employee Details Screen](#)
- [HRA Rent Details](#)
- [Medical Insurance \(SEC80D\)](#)
- [Medical Treatment \(SEC80DD\)](#)
- [Education Loan Interest \(SEC80E\)](#)
- [Physical Disability \(SEC80U\)](#)
- [Medical Treatment for Specific Disease \(SEC80ddb\)](#)
- [Additional NPS Employee Contribution](#)
- [Electric Vehicle Loan Interest Benefit \(SEC80EEB\)](#)
- [Donation to Political Party \(U/s 80GGC\)](#)
- [Pension Fund \(SEC80C\)](#)
- [LIC \(SEC80C\)](#)
- [PPF \(SEC80C\)](#)
- [NSC \(SEC80C\)](#)
- [Infrastructure Bonds \(SEC80C\)](#)
- [Children Education Fees \(SEC80C\)](#)
- [ELSS \(SEC80C\)](#)
- [Mutual Funds \(SEC80C\)](#)
- [ULIP \(SEC80C\)](#)
- [NPS Employee Contribution](#)
- [Sukanya Samriddhi Scheme](#)
- [Term Deposits \(SEC80C\)](#)
- [NSC Interest \(SEC80C\)](#)
- [Housing Loan - Self \(SEC24\)](#)
- [Housing Loan - Letout \(SEC24\)](#)
- [Previous Employer Details](#)
- [Other Income](#)
- [Employee Confirm Screen](#)

Section Page

## Key Points:

- If PAN is incorrect, please update the PAN using 'Update PAN' Link, under "My Personal Details" tab.
- Row containing 'Self' cannot be deleted.

**Note:** If you want to select additional Investment categories in any of the sections, while updating IPSF, click on 'Section Page' tab under 'Employee Options'.

# Master Information – Sample Page

Update for Master Details successfully saved.

You will receive this message upon 'saving' details on every screen

## Master Information

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Employee ID :	14782	Employee Name :	Shakthi. R	Gender :	F
Date of Joining :	01/09/2016	Date of Birth :	15/09/1983	PAN * :	ABCPD1234T
No. of Children * :	1	Children Going to School * :	0	Children Staying in Hostel * :	0

## Dependant Details

Fields marked with ( \* ) are mandatory.

Dependant Name*	Relationship*	Age*	
Shakthi. R	Self	30	Delete
Rakesh	Father	60	Delete
Ragini	Mother	55	Delete
Rohan	Spouse	32	Delete
Sony	Daughter	3	Delete

Add New Row

Note : 1) Age to be rounded off to the nearest number.

Previous Save Next

Father name is mandatory in Form 12BB. Please update the Father name, if the info is not available in Dependent Details. However, Father Name will be considered from the Employee Master info, if it is not updated in the IPSF Dependant Details' screen.

Entering Dependents' details is a one-time activity. This data will automatically appear in the other screens as applicable

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# HRA- Rent Payment Details

## Rent paid details for claiming HRA exemption

Fields marked with ( \* ) are mandatory.

Only Original rent receipts are valid proofs

[Have a Query?](#)

Property Id	From Date * (dd/mm/yyyy)	To Date * (dd/mm/yyyy)	Rent Per Month *	Period Rent		State *	City *	Other City	Metro
1	01/04/2020	31/03/2021	15000.00	180000.00	Padmanabhanagar	KARNATAKA	BANGALORE		N

To compliant with top 10 OWASP vulnerabilities following special characters are not allowed !@#\$%^&\*()+=[]\';:|/\";

Add New Row

Delete Last Row

## Land Lord Details

Property Id	Multiple Owners for Rented Property:	Landlord Name:	Landlord PAN:	Landlord Address:	Rent Per Month:	Mode Of Payment
1	Yes	Vadi	AYTPK1098T	PN Nagar	8000.00	Cheque / Demand Draft
	Multiple Owners for Rented Property:	Ma	AEFPT1234S	MN Nagar	7000.00	Debit Card / Credit Card

Select Multiple Landlords Yes or No

PAN of landlord is mandatory if Rent Per Month is greater than 8,333/-

Enter the number of documents that you will submit towards this section/item

Select the Mode of Payment

Number of supporting documents : 10

Previous

Save

Next

## Key Points:

- From & To Date must be within 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021
- If you have joined the organization after 1<sup>st</sup> April 2020, then your DOJ becomes the 'From Date'
- Delhi, Mumbai, Chennai, & Kolkata are 'Metro' cities

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# Medical Insurance Premium (U/s 80D)

## Medical Insurance (SEC80D)

Fields marked with ( \* ) are mandatory.

Have a Query?

Expense Type	Policy # Receipt No *	Date of Payment * (dd/mm/yyyy)	Status of Payment *	Name of Policy Holder *	Relationship	Age	Amount *	Mode *	Cheq/Ref #	
Medical Insurance Premiu ▼	123	05/10/2020	Paid ▼	Rahul ▼	Self	30	22000.00	Cheque ▼	123456	Delete
Preventive Medical Check ▼	777	08/08/2020	Paid ▼	Ramya ▼	Spouse	26	10000.00	Cash ▼		Delete
Medical Expenditure with ▼	456	08/09/2020	Paid ▼	Shankar ▼	Father	60	34000.00	e-Paymen ▼	456789	Delete

Add New Row

Note : 1) Rs.25000- In case of Individual, Spouse & Children.

2) Additional benefit of 25000/- in case of parents below 60 years and Rs.50000 in case of parents above 60 years (Senior citizens).

Number of supporting documents : 10

Previous

Save

Next

Dependent Details automatically appear upon selecting the name basis "Master Information" screen

## Key Points:

- Benefit under this section can be claimed for Self, Spouse, Children, & Parents
- Late Fee does not qualify for exemption.
- Medical expenditure incurred by an assessee on the health of a senior citizen aged 60 years and above can be claimed under the Expense Type "Medical Expenditure with No Insurance (Sr. Citizen)" provided that, no amount has been paid to effect or to keep in force an insurance on the health.

## Treatment/Handicapped Dependent (U/s 80DD)

**Medical Treatment/Handicapped Dependent (U/s 80DD)**

Fields marked with ( \* ) are mandatory.

Have a Query?

Name of Dependent *	Relationship	Percentage *	Amount *	
Manjula ▼	Spouse	More than or equal to 80% ▼	125000.00	Delete

Add New Row

**Note :**

- 1) Form 10-IA duly signed by a Government certified Medical Practitioner should be attached without which the benefit under this section will not be considered. [Download](#)
- 2) No benefit, if the disability is less than 40%.
- 3) Limited to Rs. 75000/-, if the disability is more than or equal to 40% and less than 80%.
- 4) If the disability is more than or equal to 80%, Rs. 125000/-.

Number of supporting documents : 1

Previous

Save

Next

### Key Points:

- Benefit under this section can be claimed for Dependents only



## Interest on Educational Loan (U/s 80E)

Interest on Educational Loan (U/s 80E)

Fields marked with ( \* ) are mandatory.

Have a Query?

Loan Repayment Start Date (dd/MM/yyyy) *	Name *	Relationship	Interest Amount *	
01/04/2014	Manjunath ▼	Self	200000.00	Delete

Add New Row

Number of supporting documents : 1

Previous

Save

Next

### Key Points:

- Benefit under this section can be claimed for Self, Spouse, & Children

## Permanent Physical Disability (80U)

### Permanent Physical Disability (80U)

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Name of the Assesse	Relationship	Percentage*	Amount	
Manjunath	Self	More than or equal to 80% ▼	125000.00	Delete

- Note :**
- 1) Form 10-IA duly signed by a Government certified Medical Practitioner should be attached without which the benefit under this section will not be considered. [Download](#)
  - 2) No benefit, if the disability is less than 40% .
  - 3) Limited to Rs. 75000/-, if the disability is equal to or more than 40% and less than 80%.
  - 4) If the disability is more than or equal to 80%, Rs. 125000/-.

Number of supporting documents :

1

Previous

Save

Next

### Key Points:

- Benefit under this section can be claimed for Self only

# Electric Vehicle Loan Interest Benefit (U/s 80EEB)

**Electric Vehicle Loan Interest Benefit (U/s 80EEB)**

Fields marked with ( \*) are mandatory.

**Have a Query?**

Sl No.	Loan Lender/Bank Name*	Address of the Lender*	State of the Lender*	City of the Lender*	Loan Sanction Date*	Whether it is the first electric vehicle?*	Vehicle Type*	Vehicle Number*	Interest*	PAN*
1	IOCI	Bannerghatta	KARNATAKA	BANGALORE	15/05/2019	YES	4 Wheeler	KA05 MV031	300000.00	ABCFD1234E

Delete LastRow

Number of supporting documents : 1

Previous Save Next

## Note:

- The deduction is available if the assessee does not already own any electric vehicle. The assessee can only claim the tax benefit towards interest paid on the loan taken for the purchase of the first electric vehicle.
- The loan must be taken from a financial institution or a non-banking financial company for buying an electric vehicle.
- The loan must be sanctioned anytime during the period starting from 1 April 2019 till 31 March 2023.
- “Electric vehicle” has been defined to mean a vehicle which is powered exclusively by an electric motor whose traction energy is supplied exclusively by traction battery installed in the vehicle and has such electric regenerative braking system, which during braking provides for the conversion of vehicle kinetic energy into electrical energy.
- A deduction for interest payment up to INR 1,50,000/-

# Medical Treatment for Specific Disease (U/s 80DDB)

## Medical Treatment of Specified Diseases (80DDB)

Fields marked with ( \* ) are mandatory.

Have a Query?

Name of Dependent *	Relationship *	Disease Name *	Age *	Actual Medical Expenses (A)	Max limit allowed (B)	Amount reimbursed by Employer/Insurance Company (if any) (C) *	Total Benefit amount	
Manoj ▼	Father	Parkinsons Disease ▼	63	350000.00	100000.00	70000.00	30000.00	Delete

Add New Row

**Note :** 1) Max limit should be based on the following criteria Minimum of Actual Medical Expenses (A) or max limit (If the age of dependent/self is less than 60 then benefit amount should be Rs. 40000) Minimum of Actual Medical Expenses (A) or max limit (If the age of dependent/self is 60 or above then benefit amount should be Rs. 100000).  
2) Max Limit Allowed (B) – Change limit upto 100000 for senior/very senior citizens i.e. age more then 60 years.

Select the specified diseases, as certified by the Specialist

Number of supporting documents : 1

Previous

Save

Next

### Note:

- The prescription containing 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 is sufficient along with original medical expenditure bills to claim 80DDB benefit.
- Deduction under this section shall be reduced by the amount received, if any, under an insurance from an insurer, or reimbursed by an employer.

## Additional National Pension Scheme Contribution (80CCD1B)

### Additional NPS Employee Contribution(80CCD1B)

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

NPS PRAN Number *	Date of Payment* (dd/mm/yyyy)	Name of Account Holder *	Relationship	Status Of Payment*	Amount *	
123456789234	12/12/2020	Manjunath ▼	Self	Future ▼	50000.00	Delete
908765432311	10/05/2020	Manjunath ▼	Self	Paid ▼	50000.00	Delete

Total :

Note : 1) Maximum eligibility criteria for Additional NPS Employee Contribution is Rs. 50000/-.

Number of supporting documents :

### Key Points:

- Benefit under this section can be claimed for Self only.
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date

# Donation to Political Party (U/s 80GGC)

Donation to Political Party (U/s 80GGC)

Fields marked with ( \* ) are mandatory.

Have a Query?

Political Party Name *	Registration Number *	PAN *	Date of Payment (dd/MM/yyyy) *	Name of Contributor *	Contribution Amount *	Payment Mode *	Transaction No. *	Status of Payment *	
ABC National Party	56/171/2013/PPS-I	ATUGM1234R	05/05/2020	Manjunath	260000.00	Demand Draft	MA1234567891797	Paid	Delete

Add New Row

Number of supporting documents : 1

Previous Save Next

## Note:

- In order to claim deduction under section 80GGC, the individual is required to make donations / contributions only to a political party or an electoral trust.
- It should be noted here that, the political party referred above covers only a political party which is registered under Section 29A of the Representation of the People Act, 1951. Any donation / contribution to any other political party would not qualify as a deduction under section 80GGC.
- The deduction cannot be claimed by local authorities and every artificial juridical person which is either wholly or partly funded by the Government.

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## Contribution to Pension Fund ( 80CCC )

### Contribution to Pension Fund ( 80CCC )

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Payments						
Policy#*	Date Of Payment* (dd/mm/yyyy)	Name Of Policy Holder*	Amount*	Status Of Payment*	Frequency *	
666	15/08/2020	Manjunath ▼	60000.00	Paid ▼	Quarterly ▼	Delete
111	12/12/2020	Manjunath ▼	30000.00	Future Payment ▼	Quarterly ▼	Delete

Total Amount :

90000.00

[Add New Row](#)

- Note :
- 1) Section 80CCC deduction is in respect of contribution to certain pension funds .
  - 2) Maximum eligibility criteria for Pension Policy - 80CCC is Rs. 150000/-.

Number of supporting documents : 1

[Previous](#)

[Save](#)

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### Key Points:

- Benefit under this section can be claimed for Self only
- Policy should specify that the benefit is eligible u/s 80CCC (Pension)
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date

# Life Insurance Premium

Life Insurance Premium (Jeevan Dhara, Jeevan Aks)

Fields marked with ( \* ) are mandatory.

Option provided to carry forward the previous FY LIC details, if any

☒ Click here to view the previous Financial Year details.

Have a Query?

Payments										
Policy # *	Policy Purchase Date * (dd/mm/yyyy)	Date of Premium Payment * (dd/mm/yyyy)	Status of Payment *	Name of Policy Holder *	Sum Assured *	Premium Amount * (Excluding Late Fee)	Frequency *	Single Premium Policy	Disabled/ Diseased	
234	01/11/2012	10/05/2020	Paid ▼	Manjula ▼	300000.00	50000.00	Quarterly ▼	No ▼	Select ▼	Delete
8888	01/11/2012	12/12/2020	Future ▼	Manjula ▼	500000.00	10000.00	Monthly ▼	No ▼	Select ▼	Delete
Total Premium Amount :						60000.00				

Add New Row

Summary appears upon saving the LIC premium details

Summary			
Policy #	Sum Assured	Total Premium Amount	Considered for 80C
234	300000.00	50000.00	30000.00
8888	500000.00	10000.00	10000.00
Total :		60000.00	40000.00

- Note :
- 1) Late Payment Fee will not qualify for deduction under section 80C.
  - 2) Tax benefit on LIC premium payment will be restricted to a max of 10% or 20% of sum assured based on the policy purchase date:
    - 20% of the sum assured for policy purchased before 1st April 2012
    - 10% of the sum assured for policy purchased after 1st April 2012
    - 15% of the sum assured for policy purchased after 1st April 2013 and Policy Holder either Disabled or Diseased

## Key Point:

- 3) Maximum eligibility criteria for Life Insurance Premium is Rs. 150000/-.

▪ Option has been provided to carry forward the previous FY LIC details, (if any). Only the master info like Policy No., Policy Purchase Date, Name of Policy Holder, Sum Assured, Frequency, Single Premium Policy, Disabled/Diseased will be carry forwarded, if the details were updated during the previous FY. You can also update the LIC details for the current FY with out selecting the option to carry forward.

# Public Provident Fund (PPF)

## Public Provident Fund (PPF)

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

PPF A/c Number *	Date of Payment* (dd/mm/yyyy)	Name of Policy Holder *	Relationship	Status Of Payment*	Amount *	
123456789112	10/05/2020	Manjula ▼	Spouse	Paid ▼	45000.00	Delete
908765432311	12/12/2020	Manjula ▼	Spouse	Future ▼	50000.00	Delete

Add New Row

Total : 95000.00

- Note : 1) Provident Fund (PF) & Voluntary Provident Fund (VPF) deducted from your salary will be automatically considered for exemption  
2) Maximum eligibility criteria for Public Provident Fund is Rs. 150000/-.

Number of supporting documents : 1

Previous

Save

Next

## Key Points:

- PPF can be in the name of Self, Spouse, & Children

# National Savings Certificate (NSC)

## National Savings Certificate (NSC)

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Certificate Number*	Date of Purchase* (dd/mm/yyyy)	Name of Policy Holder*	Amount*	
123	12/10/2020	Manjunath	80000.00	Delete

Add New Row

Total : 80000.00

**Note :** 1) Maximum eligibility criteria for National Savings Certificate - NSC is Rs. 150000/-.

Number of supporting documents : 1

Previous

Save

Next

### Key Points:

- NSC must be in the name of Self only

# Infrastructure Bonds

## Infrastructure Bonds

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Application No. *	Date of Payment * (dd/mm/yyyy)	Name of Person	Name of the Infrastructure Fund *	Amount *	
34566	10/05/2020	Manjunath	ICICI	120000.00	Delete

Total Amount : 120000.00

Add New Row

Note : 1) Maximum eligibility criteria for Infrastructure Bonds - IBOND is Rs. 150000/-.

Number of supporting documents : 1

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## Children Education Tuition fees

### Children Education Tuition fees

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Receipt Number *	Date of Payment* (dd/mm/yyyy)	Status of Payment	Name of Child *	Term / Tuition Fees Paid *	Frequency *	Class *	
1212	10/05/2020	Paid ▼	Krishna ▼	35000.00	Quarterly ▼	10	Delete
2233	12/12/2020	Future ▼	Ranjani ▼	13000.00	Quarterly ▼	9	Delete

Add New Row

Total Fees Paid : 48000.00

- Note :
- 1) Only Tuition / Term Fees will be considered for income tax benefit.
  - 2) Donations, Capitation fees, Development fees or payment of similar nature are not allowed.
  - 3) Tuition / Term Fees paid supported by receipts issued by the school, college, university or educational institution.

Number of supporting documents : 1

Previous

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Next

### Key Points:

- Benefit can be claimed on 'Tuition / Term Fees' only.
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date.

# Equity Linked Savings Scheme (ELSS)

## Equity Linked Savings Scheme (ELSS)

Fields marked with ( \* ) are mandatory.

Have a Query?

Company or Fund Name *	Allowed U/s 80C *	Date of Payment* (dd/mm/yyyy)	Name of Policy Holder	Folio # *	Total Amount for the period *	Status of Payment *	
HDFC	Yes ▼	10/07/2020	ABC026296	8899	62000.00	Paid ▼	Delete
HDFC	Yes ▼	12/01/2021	ABC026296	7979	28000.00	Future ▼	Delete
Total Amount :						90000.00	

Add New Row

Note : 1) Maximum eligibility criteria for Equity Linked Savings Scheme - ELSS is Rs. 150000/-.

Number of supporting documents : 1

Previous

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Next

## Key Points:

- Benefit can be claimed for Self only.
- Policy should specify that the benefit is eligible u/s 80C
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date.



# Mutual Funds

## Tax Saving Mutual Funds

Fields marked with ( \* ) are mandatory.

Have a Query?

Company or Fund Name *	Allowed U/s 80C *	Date of Payment* (dd/mm/yyyy)	Name of Policy Holder	Folio # *	Total Amount for the period*	Status of Payment *	
ICICI GOLD	Yes ▼	10/10/2020	ABC026296	7979	50000.00	Paid ▼	Delete
ICICI GOLD	Yes ▼	12/12/2020	ABC026296	8888	30000.00	Future ▼	Delete

Total Amount : 80000.00

Add New Row

Note : 1) Maximum eligibility criteria for Mutual Fund - MF is Rs. 150000/-.

Number of supporting documents : 1

Previous

Save

Next

### Key Points:

- Benefit can be claimed for Self only.
- Statement should specify that the benefit is eligible u/s 80C
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date.

# Unit Linked Insurance Plan

## Unit Linked Insurance Plan

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Payments						
Policy#*	Date Of Payment* (dd/mm/yyyy)	Name Of Policy Holder*	Premium Amount*	Frequency*	Status Of Payment*	
123	15/08/2020	Manjunath ▼	60000.00	Monthly ▼	Paid ▼	Delete
777	12/12/2020	Manjula ▼	30000.00	Monthly ▼	Future Payment ▼	Delete

Total Amount : 90000.00

[Add New Row](#)

Note : 1) Maximum eligibility criteria for Unit Linked Insurance Plan - ULIP is Rs. 150000/-.

Number of supporting documents :

1

[Previous](#)

[Save](#)

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### Key Points:

- Benefit can be claimed for Self, Spouse, & Children
- Policy should specify that the benefit is eligible u/s 80C
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date.

# National Pension Scheme (NPS)

**NPS Employee Contribution**

Fields marked with ( \* ) are mandatory.

**Have a Query?**

NPS PRAN Number *	Date of Payment* (dd/mm/yyyy)	Name of Account Holder *	Relationship	Status Of Payment*	Amount *	
123456789112	10/05/2020	Select Name ▼		Paid ▼	100000.00	Delete
908765432311	10/01/2021	Select Name ▼		Future ▼	140000.00	Delete

Add New Row

Total : 240000.00

**Note:** 1) Maximum eligibility criteria for NPS is Rs. 150000/-.

Number of supporting documents : 1

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## Key Points:

- Benefit under this section can be claimed for Self only.
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date

# Sukanya Samriddhi Scheme

## Sukanya Samriddhi Scheme

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

A/c Number *	Date of Payment* (dd/mm/yyyy)	Name of Policy Holder *	Relationship	Status Of Payment*	Amount *	
123456789112	10/05/2020	Ranjani ▼	Daughter	Paid ▼	100000.00	Delete
908765432311	12/12/2020	Ranjani ▼	Daughter	Future ▼	100000.00	Delete

Add New Row

Total : 200000.00

- Note :
- 1) If Sukanya Samriddhi Scheme deducted from your salary will be automatically considered for exemption
  - 2) Maximum eligibility criteria for Sukanya Samriddhi Scheme is Rs. 150000/-.

Number of supporting documents : 1

Previous

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## Key Points:

- Benefit can be claimed for Daughter only.
- Have an option of selecting Future Payment if the payment is due post IPSF cut off date

## Term/Fixed Deposit Scheme (Block Period of 5 years)

Term / Fixed Deposit Scheme (Block period of 5 years)

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Payments*						
Type of Deposit*	Allowed U/S 80C*	A/C Number*	Date of Payment(dd/mm/yyyy)*	Name of Policy Holder*	Amount*	
FDS ▼	Yes ▼	1234567	13/05/2020	Manjunath	100000.00	Delete

Total Amount : 100000.00

Add New Row

**Note :** FDS Fixed Deposit Scheme - Maximum eligibility criteria is Rs. 150000/-.  
FDSC Fixed Deposit Senior Citizen - Maximum eligibility criteria is Rs. 150000/-.  
POST Post Office Savings - Maximum eligibility criteria is Rs. 150000/-.

Number of supporting documents :

1

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### Key Points:

- Benefit can be claimed for Self only.
- Term deposits should be for a minimum period of 5 years

## NSC Interest (also considered as Other Income)

NSC Interest (Will also be considered as Other Income)

Fields marked with ( \* ) are mandatory.

Have a Query?

Certificate Number *	Date of Purchase* (dd/mm/yyyy)	Name of Policy Holder *	Amount *	Interest Earned *	Deduction under Section 80C *	
111	30/03/2016	Manjunath	10000.00	1211.00	0.00	Delete
222	01/08/2016	Manjunath	10000.00	1023.00	1023.00	Delete
333	01/02/2017	Manjunath	10000.00	1008.00	1008.00	Delete
444	30/05/2017	Manjunath	10000.00	920.00	920.00	Delete
555	30/11/2017	Manjunath	10000.00	906.00	906.00	Delete
666	31/01/2018	Manjunath	10000.00	880.00	880.00	Delete
777	01/06/2018	Manjunath	10000.00	818.00	818.00	Delete
888	01/01/2019	Manjunath	10000.00	864.00	864.00	Delete
999	01/05/2019	Manjunath	10000.00	800.00	800.00	Delete
1010	31/01/2020	Manjunath	10000.00	790.00	790.00	Delete

Add New Row

Total Interest: Total Deduction:

9220.00

8009.00

- Note :
- 1) The total interest would be considered as part of other income for income tax calculation.
  - 2) Maximum deduction allowed on interest on NSC u/s 80C is Rs.150000/-

Number of supporting documents :

1

### Key Points:

- Benefit can be claimed for Self only.
- NSC certificate should have been taken on or after April 01, 2015

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## Section wise Data Entry

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- Section B                      Chapter VI A - Deductions from Total Income
- Section C                      Chapter VIA - Section 80C
- Section D                      Housing Loan (Interest & Principal)
- Section E                      Previous Employer Details
- Section G                      Other Income

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# Loss from House Property – Self Occupied

Option provided to carry forward the previous FY Self Occupied Housing details, if any

☒ Click here to view the previous Financial Year details.

**PROPERTY 1**

☐ Stamp duty

Housing Loan Repayment Certificate\* ☒ Yes ☐ No

Click here to update stamp duty alone

Loan Lender/Bank Name ICICI

PAN Of The LENDER AATPN1122E

Address of the Property\* FG Nagar RR Nagar

State\* KARNATAKA

City\* BANGALORE

To comply with top 10 OWASP vulnerabilities following special characters are not allowed !@#\$%^&\*()+=[]\|;{}~` . <>?

Loan Sanction Date 20/03/2013 ( dd/mm/yyyy )

Other City

Purpose of Housing Loan Construction

Date of Occupation/Possession 12/12/2020 ( dd/mm/yyyy )

Stamp Duty/Reg. Charg Paid Date ( dd/mm/yyyy )

Stamp duty & Registration charges paid in current Financial Year

Loan Sanction Amount 0.00

Value of the Property 0.00

Is this your first Property ☐ (If Yes,check the box)

Total Interest Paid 400000.00

Total Principal Paid (Section 80C Benefit) 200000.00

Pre-EMI Interest Paid		Year Code	Amount	Year Code	Amount
		2020-2021	0.00	2019-2020	0.00
		2018-2019	0.00	2017-2018	0.00
		2016-2017	0.00	2015-2016	0.00
		Total :		0.00	

Loan Type ☒ Single ☐ Joint

Borrower Name	Percentage(%)
ABC504688	100

## Key Points:

- Interest and Pre EMI-Interest can be claimed only if the property has been occupied before 31<sup>st</sup> March 2021; however, Principal can be claimed.
- Lender PAN and Address of the Lender is mandatory to update.
- Stamp Duty/Registration charges can be claimed if they are paid in FY 2020-2021.
- If it's a Joint Loan, the percentage of benefit claimed by the individual must be specified.
- Maximum of Rs 50000/- benefit will be given U/S 80 EE if the housing loan sanctioned date in FY 2016-2017, loan sanctioned amount should not exceed Rs 35 lakhs and value of the property should not exceed Rs 50Lakhs.

# Loss from House Property – Self Occupied (Continued..)

PROPERTY 1

Option provided to carry forward the previous FY Self Occupied Housing details, if any
 [Click here to view the previous Financial Year details.](#)

☐ Stamp duty

Housing Loan Repayment Certificate\* ☒ Yes ☐ No

Address of the LENDER FG Nagar

Loan Lender/Bank Name ICICI

Address of the Property\* RR Nagar

PAN Of The LENDER AATPN1122E

State\* KARNATAKA

City\* BANGALORE

To comply with top 10 OWASP vulnerabilities following special characters are not allowed !@#\$%^&\*()+=[]\';{}|":<>?

Loan Sanction Date	20/03/2013 ( dd/mm/yyyy )	Other City	
Purpose of Housing Loan	Construction	Date of Occupation/Possession	12/12/2020 ( dd/mm/yyyy )
Stamp Duty/Reg. Charg Paid Date	( dd/mm/yyyy )	Stamp duty & Registration charges paid in current Financial Year	
Loan Sanction Amount	0.00	Value of the Property	0.00
Is this your first Property <input type="checkbox"/> (If Yes,check the box)			
Total Interest Paid	400000.00	Total Principal Paid (Section 80C Benefit)	200000.00

Pre-EMI Interest Paid		Year Code		Amount	
	2020-2021		0.00	2019-2020	0.00
	2018-2019		0.00	2017-2018	0.00
	2016-2017		0.00	2015-2016	0.00
		Total :		0.00	

Loan Type ☒ Single ☐ Joint

Borrower Name	Percentage(%)
ABC504688	100

## Key Points:

- Option has been provided to carry forward the previous FY Self Occupied Housing Loan details, (if any).
- Only the master info like Lender Name, PAN & Address of the Lender, Address of the Property, State, City, Other City, Loan Sanction Date, Purpose of Housing Loan, Date of Occupation/Possession, Loan Sanction Amount, Value of the Property, Loan Type, Borrower Name with Percentage will be carry forwarded, if the details were updated during the previous FY. You can also update the Housing Loan details for the current FY without selecting the option to carry forward.

# Loss from House Property – Self Occupied (Continued..)

**PROPERTY 2**

Stamp duty ☐ Yes ☐ No

Housing Loan Repayment Certificate ☒ Yes ☐ No

Loan Lender/Bank Name: HDFC

PAN Of The LENDER: AMYPT2345T

Address of the Property: HT Nagar

State: GUJARAT

City: ANJAR

Loan Sanction Date: 25/02/2020 (dd/mm/yyyy)

Other City:

Purpose of Housing Loan: Construction

Date of Occupation/Possession: 20/03/2021 (dd/mm/yyyy)

Stamp Duty/Reg. Chrg Paid Date: (dd/mm/yyyy)

Stamp duty & Registration charges paid in current Financial Year:

Loan Sanction Amount: 1300000.00

Value of the Property: 1200000.00

Is this your first Property ☒ (If Yes, check the box)

Total Interest Paid: 350000.00

Total Principal Paid (Section 80C Benefit): 110000.00

Pre-EMI Interest Paid	Year Code	Amount	Year Code	Amount
	2020-2021	0.00	2019-2020	0.00
	2018-2019	0.00	2017-2018	0.00
	2016-2017	0.00	2015-2016	0.00
	Total :		0.00	

Loan Type: ☒ Single ☐ Joint

Borrower Name	Percentage(%)
ABC504688	100

Qualifying Pre-EMI Interest Paid	Year Code	Amount	Year Code	Amount
	2020-2021	0.00	2019-2020	0.00
	2018-2019	0.00	2017-2018	0.00
	2016-2017	0.00	2015-2016	0.00
	Total :		0.00	

**Housing Loan Interest & Principal considered for Tax Benefit**

Total Interest	Total Principal	Benefit U/S 80EE	Benefit U/S 80EEA
200000.00	310000.00	0.00	150000.00

Option has been given to update the details of Self Occupied Property - 2

## Key Points:

- No tax on notional rent of second self-occupied house i.e., up to two self-occupied house properties can be considered for benefit while calculating the income from house property from the FY 2019-20.
- An assessee can claim that he has two self-occupied house properties and hence deduction with respect to interest on borrowed capital for self occupied house property can be claimed with respect to both the houses. However, there is no change in the aggregate limit for the deduction on account of interest which remains the same, i.e. Rs. 2,00,000.
- The Finance (No. 2) Act, 2019 has inserted a new Section 80EEA under the Income Tax Act for those individuals who are not eligible to claim deduction under Section 80EE. An individual can claim deduction up to Rs. 150,000 under section 80EEA subject to following conditions:
  - Loan should be sanctioned by the financial institution during the period beginning on 01-04-2019 and ending on the 31-03-2021;
  - Value of residential house property should not exceed Rs. 45 lakhs;
  - The assessee should not own any residential house property on the date of sanction of loan; and
  - The assessee should not be eligible to claim deduction under Section 80EE.

# Loss from House Property – Let Out

Option provided to carry forward the previous FY Self Occupied Housing details, if any

☒ Click here to view the previous Financial Year details.

Let Out Property #	Stamp/Income Check	Provisional Certificate Attached	Loan Lender/Bank Name	PAN Of Lender	Address of the Lender *	Address of the Property *	State *	City *	Loan Sanction Date †	Loan Sanction Amount	Value of the Property	Is this your first Property	Purpose of Housing Loan	Date of Occupation/Possession †	Stamp Duty/Reg. Chrg Paid Date †	Stamp Duty/Reg. Chrg Paid Amt	Total Principal Paid	Total Interest Paid
Let Out Property 1	<input type="checkbox"/> Stamp <input checked="" type="checkbox"/> Income	Yes	CICI				KARNATAKA	Bangalore	14/01/2020	2000000.00	3000000.00	<input checked="" type="checkbox"/>	Construction	15/12/2020				400000.00

Click here to update stamp duty alone

Click here to update Let-out Income

Previous year's unadjusted loss can be adjusted against income chargeable to tax under the head "Income from house property in the current year"

Pre-EMI Interest Paid	Paid	Qualifying
2020-2021	0.00	0.00
2019-2020	0.00	0.00
2018-2019	0.00	0.00
2017-2018	0.00	0.00
2016-2017	0.00	0.00
2015-2016	0.00	0.00
Rental Income Received for 2020-2021		100000.00
Municipal Tax Paid For the Year		0.00
Net Annual Value		100000.00
Repair and Maintenance Charges (30%)		30000.00
Loan Type	Joint	
Self Percentage		100
Total Interest Portion		400000.00
Income / Loss on House Property		-330000.00
Total Loss Amount from Previous Years		0.00
Loss claimed during the Previous Years		0.00
Carry Forward Amount for FY 2020-2021		0.00
Total Principal		100000.00
Total Income / Loss for all Properties		-185000.00
Total Principal for all Properties		360000.00
Benefit U/S 80EE		0
Benefit U/S 80EEA		130000

## Loss from House Property – Let Out (Continued..)

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### Key Points:

- Interest and Pre-EMI Interest can be claimed only if the property has been occupied before 31<sup>st</sup> March 2021; however, Principal can be claimed.
- Lender PAN and Address of the Lender is mandatory to update.
- If it's a Joint Loan, the percentage of benefit claimed by the individual must be specified
- Stamp Duty/Registration charges can be claimed if they are paid in FY 2020-2021
- Rental income/notional income is mandatory to claim tax benefit under this section
- Option has been provided to carry forward the previous FY Self Occupied Housing Loan details, (if any).
- Only the master info like Lender Name, PAN & Address of the Lender, Address of the Property, State, City, Other City, Loan Sanction Date, Purpose of Housing Loan, Date of Occupation/Possession, Loan Sanction Amount, Value of the Property, Loan Type, Borrower Name with Percentage will be carry forwarded, if the details were updated during the previous FY. You can also update the Housing Loan details for the current FY without selecting the option to carry forward.

# Housing Loan Tax Deduction Benefits under New Tax Regime

---

## **Key Points related to Housing Loan tax deduction benefits under New Tax Regime:**

- In case of New Tax Regime, no tax benefit will be provided for Principal, Stamp Duty, and Registration Charges under Sec 80C for both Self Occupied and Let Out Properties.
- In case of New Tax Regime, Loss from Self Occupied Property will not be considered for tax benefit. Loss from Self Occupied Property can be used for intra-head sett-off only in case of income from Let Out Property. However, loss from both Self Occupied and Let Out Properties cannot be set-off with the other head of Income.
- Intra head set-off of loss - Intra head adjustment will happen first, then inter head, not the other way around. Hence, loss from self occupied house property shall be set off against income from house property first, then if any loss remains after the set off, it shall be set off against other heads of income. Let's try to understand this with an example:
- 1st case Self Occupied Property having home loan, interest Rs 3,00,000. Let Out Property Income after 24(a) Rs 2,10,000. Salary Income Rs 10,00,000
- Loss on account of Self Occupied Property allowable Rs 2,00,000. Set this off with Income of Rs 2,10,000. The net result of this will be Income from house property Rs 10,000. Which will lead to income addition of Rs 10,000. So the GTI shall be Rs 10,10,000
- 2nd case Self Occupied Property having home loan, interest Rs 3,00,000. Let Out Property Income after 24(a) Rs 84,000 Salary Income Rs 10,00,000
- Loss on account of Self Occupied Property allowable Rs 2,00,000. Set this off with Income of Rs 84,000. The net result of this will be loss from house property Rs 1,16,000. Which will lead to loss adjustment of Rs 1,16,000. So the GTI shall be Rs 8,84,000.

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Tax Regime wise Section(s) & Item(s) Selection & Master Information

## Section wise Data Entry

- Section A                      HRA
- Section B                      Chapter VI A - Deductions from Total Income
- Section C                      Chapter VIA - Section 80C
- Section D                      Housing Loan (Interest & Principal)
- Section E                      Previous Employer Details
- Section G                      Other Income

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# Previous Employer Details

## Previous Employer Details

Fields marked with ( \* ) are mandatory.

[Have a Query?](#)

Employer Details						
No of Companies	Company Name*	Company PAN*	Company TAN*	From Date* (dd/mm/yyyy)	To Date* (dd/mm/yyyy)	
Company 1	ABC	ATUPM6696Q	BLRN01276B	01/04/2020	05/04/2020	Delete

Salary Details								
Company Name	Earnings (After Sec 10 Exemption)* (A)*	PF-NPS-SAF Perquisite* (B)*	Final Earnings (After Sec 10 Exemption) (A-B)*	Professional Tax*	Taxable Income*	Provident Fund*	Vol. Provident Fund*	Income Tax*
ABC	600000.00	100000.00	500000.00	400.00	320000.00	1800.00	400.00	5000.00
<b>Total:</b>	600000.00	100000.00	500000.00	400.00	320000.00	1800.00	400.00	5000.00

### Chapter VIA Investments - Salary Deduction Details (as applicable, if any)

Company Name	Life Insurance Premium (Sec 80C)	National Pension Scheme (Sec 80CCD1) - Employee Contribution	National Pension Scheme (Sec 80CCD1B) - Additional Employee Contribution	80D SI - Medical Insurance - Self / Spouse / Children (<60 yrs)	80D SSI - Medical Insurance - Self / Spouse / Children (>=60 yrs)	for Parents (<60yrs)	Insurance for Parents (>=60yrs)
ABC	7000.00	6000.00	5000.00	4000.00	3000.00	2000.00	1000.00
<b>Total:</b>	7000.00	6000.00	5000.00	4000.00	3000.00	2000.00	1000.00

Block provided to update Previous Employer Salary Details

Employer Contribution Details			
Company Name	Employer Contribution to Provident Fund	Employer Contribution to Superannuation	Employer Contribution to NPS (Sec 80CCD2)
ABC	1000.00	5000.00	1500.00
<b>Total:</b>	1000.00	5000.00	1500.00

Block provided to update Previous Employer Chapter VIA Salary Deduction Details

Block provided to update Previous Employer Contribution to Retirement Schemes Details

## Key Points:

- The information must pertain from 1st April 2020 to the Date of Leaving with the previous employer.



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Tax Regime wise Section(s) & Item(s) Selection & Master Information

## Section wise Data Entry

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- Section E                      Previous Employer Details
- Section G                      Other Income

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## Other Income

### Other Income

Fields marked with ( \* ) are mandatory.

Have a Query?

Income Details *	Income Received Date* (dd/mm/yyyy)	Amount *	
NSC Interest		5600.0	
Interest on Deposits in Savings Bank account (Maximum deduction is allowed under Sec-80TTA is Rs.10,000/-) ▼	10/05/2020	12000.00	Delete
Bank Interest (excluding interest on savings account) ▼	12/12/2020	20000.00	Delete
Interest Income to Senior Citizen(Considered as deduction u/s 80TTB upto Rs.50000) ▼	10/06/2020	10000.00	Delete
Add New Row		Total :	47600.00

Note : 1) NSC Interest if any would also be considered under Other Income for Tax Purpose.

Number of supporting documents : 1

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### Key Points:

- NSC Interest will automatically be considered as Other Income.
- Maximum deduction is allowed under Sec-80TTA is INR 10,000. Section 80TTB will allow a deduction up to INR 50,000 in respect of interest income from deposits held by Senior Citizen employee. However, no deduction under Section 80TTA shall be allowed in these cases.
- Interest from savings account or interest income from deposits declared will also be accounted as "Other Income".

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Tax Regime wise Section(s) & Item(s) Selection & Master Information

## Section wise Data Entry

- Section A                      HRA
- Section B                      Chapter VI A - Deductions from Total Income
- Section C                      Chapter VIA - Section 80C
- Section D                      Housing Loan (Interest & Principal)
- Section E                      Previous Employer Details
- Section G                      Other Income

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# IPSF Confirmation Screen

Investment Proofs Submission Form 2020-2021						
IPSF Confirmation Screen						
Section A - Rent paid details for claiming HRA exemption						
From Date	To Date	Rent per Month	Rent per Year	Location	Metro Flag	Property ID
01/04/2020	31/08/2020	15000.00	75000.00	BANGALORE	N	1
01/09/2020	31/01/2021	22000.00	110000.00	BANGALORE	N	2
01/02/2021	31/03/2021	30000.00	60000.00	KANNUR	N	3
Section B - Chapter VI A - Deductions from Total Income						
Particulars	Amount					
Medical Insurance (SEC80D)	46000.00					
Medical Treatment/Handicapped Dependent (U/s 80DD)	125000.00					
Interest on Educational Loan (U/s 80E)	200000.00					
Permanent Physical Disability (80U)	125000.00					
Medical Treatment of Specified Diseases (80DDB)	30000.00					
Additional NPS Employee Contribution(80CCD1B)	100000.00					
Electric Vehicle Loan Interest Benefit (U/s 80EEB)	2500000.00					
Donation to Political Party (U/s 80GGC)	260000.00					
Deduction for Interest on Deposits in Savings Account (U/s 80TTA)	8000.00					
Section B - Total	3394000.00					
Section C - Chapter VIA - Section 80C						
Particulars	Amount					
Life Insurance Premium (Jeevan Dhara, Jeevan Akshay) etc	40000.00					
Public Provident Fund (PPF)	95000.00					
National Savings Certificate (NSC)	80000.00					
Infrastructure Bonds	120000.00					
Children Education Tuition fees	48000.00					
Equity Linked Savings Scheme (ELSS)	90000.00					
Tax Saving Mutual Funds	80000.00					
Unit Linked Insurance Plan	90000.00					
NPS Employee Contribution	240000.00					
Sukanya Samridhi Scheme	200000.00					
Fixed Deposit Scheme (Block Period of 5 yrs)	100000.00					
NSC Interest (Will also be considered as Other Income)	8009.00					
Section C - Total	1191009.00					
Section D - Housing Loan						
Particulars	Interest Amount	Principal Amount				
Loss from House Property - SELF OCCUPIED	0.00	6766.00				
Loss from House Property - LETOUT	-536000.00	1620000.00				
Section G - Other Income						
Particulars	Amount					
Bank Interest (excluding interest on savings account)	20000.00					
Dividend	3000.00					
Interest on Deposits in Savings Bank account (Maximum deduction is allowed under Sec-80TTA is Rs. 10,000/-)	8000.00					
Section G - Total	31000.00					

All your inputs  
get consolidated  
into one

# IPSF Confirmation Process

Contribution to Pension Fund ( 80CCC )  
 Life Insurance Premium (Jeevan Dhara, Jeevan Akshay) etc  
 Public Provident Fund (PPF)  
 Children Education Tuition fees  
 Equity Linked Savings Scheme (ELSS)  
 Mutual Funds  
 Unit Linked Insurance Plan  
 NPS Employee Contribution  
 Sukanya Samridhi Scheme  
 Section C - Total

ess.excelityglobal.com says  
 This is only a draft copy and does not confirm your proofs. Do not take the print of this form. To confirm your IPSF & generate a bar coded form, you are required to click on 'Confirm & Print' button available in the 'Employee Confirm Screen' tab

60000.00  
 27000.00  
 100000.00  
 70000.00  
 50000.00  
 30000.00  
 60000.00  
 100000.00  
 150000.00  
 647000.00

OK

4. Click OK to continue

Section D - Housing Loan

Particulars	Interest Amount	Amount
Loss from House Property - SELF OCCUPIED	-20	700000.00

Section G - Other Income

Particulars	Amount
1. Check the box if you wish to confirm (on savings account)	10000.00
	10000.00

Particulars	Amount
Life Insurance Premium - Salary Deduction	20415.00
Provident Fund	154273.00
Payroll Deduction - Total	174688.00

☐ I hereby declare that I have read and understood the guidelines provided in 'Proofs Option Document' and that, all information/proofs provided above is true and correct in all respects. I also undertake to indemnify the company for any loss/ liability that may arise, in the event of any incorrect information provided by me.

## Key Points:

- Confirm gets enabled only after the box is checked (Step 2).
- If any of the sections are selected in Section Page but no details are updated / submitted, then IPSF can not be confirmed.
- Once confirmed, the IPSF screens are non editable.
- The IPSF Report gets generated only after confirming the IPSF (Step 4).
- Save and View Option does not confirm the IPSF, hence, screens are editable.

## Note:

If you want to select additional Investment categories in any of the sections, go back to the “**IPSF 2020-2021**” link on the home page under the Year End tab or click on ‘Section Page’ on ‘Employee Options’ tab. This must be done before confirming the IPSF.

## 'Save & View' in PDF format

Note: This is just a draft copy of IPSF. Click 'Back' to go to 'Employee Confirm Screen' to 'Confirm' IPSF. [Back](#)

ServletController 1 / 14

This is just a draft copy; bar code will not appear

Download & Print IPSF options are provided

All the proofs have to be accepted. Please ensure to consolidate all the images of your investment proofs; create a ZIP file and upload it using the link "Upload IPSF Proof Images". No hard copy proofs will be accepted.

Private Limited

Investment Proofs Submission Form for the Year 2020-2021

Employee ID*		Gender*	F	No. of Children Going to School*	
Name*	ABC026			No. of Children Going to College*	
Pan*					

Section A - Rent Paid for claiming HRA exemption (Only Rent Receipts will be considered)

From Date	To Date	Address	Rent Paid Per Month	Rent Paid Per Annual	Property ID
01/04/2020	31/08/2020	Padmanabhanagar, BANGALORE, KARNATAKA	15000.00	75000.00	1
01/09/2020	31/01/2021	BTM Lay Out, BANGALORE, KARNATAKA	22000.00	110000.00	2
01/02/2021	31/03/2021	Vadira Nagar, KANNUR, KERALA	30000.00	60000.00	3

As Per Last Declaration

Section B - Chapter VIA - Deductions from Total Income	Value of Proof Attached.
0 Medical Insurance - Self / Spouse / Children (<60 yrs) - With Insurance	11000.00
0 Medical Insurance for Parents (>=60yrs) - Without Insurance	35000.00
0 Medical Treatment/Handicapped Dependent (U/s 80DD) > 80%	125000.00
0 Interest on Educational Loan (U/s 80E)	200000.00
0 Permanent Physical Disability Severe Disability (80U) > 80%	125000.00
0 Medical Treatment of senior citizen (80DD)	30000.00
01 Additional NPS Employee Contribution (80CCD1B)	100000.00

### Key Points:

- This is just a draft copy of IPSF. Hence, bar code will not get generated.
- Please go back to 'Employee Confirm Screen' to 'Confirm' IPSF.
- This is the new feature that has been provided. Now the IPSF 'Save & View' and IPSF Confirmed Bar Coded sheet along with annexures will be available in PDF format which can be downloaded / printed.

# Content Tracker

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## Locating the IPSF 2020-2021 Link

## Tax Regime wise Section(s) & Item(s) Selection & Master Information

### Section wise Data Entry

- Section A               HRA
- Section B               Chapter VI A - Deductions from Total Income
- Section C               Chapter VIA - Section 80C
- Section D               Housing Loan (Interest & Principal)
- Section E               Previous Employer Details
- Section G               Other Income

## IPSF Confirmation

## Bar-coded IPSF Report

## Forms & Annexures

## Scan Image Upload

# Downloadable and Printable IPSF in PDF

The screenshot displays the 'ServletController' interface for submitting an Investment Proof Submission Form (IPSF) for the year 2020-2021. The left sidebar contains navigation links: 'My Reports', 'My Transactions', 'Year End', 'IPSF Approval Report', 'IPSF 2020-2021' (highlighted with a red box), and 'Upload IPSF Proof Images'. The main content area shows a form titled 'Investment Proofs Submission Form for the Year 2020-2021'. The form includes a 'Unique Barcode' (highlighted with a green box) and a table for 'Section A - Rent Paid for claiming HRA exemption'. A green callout box on the right indicates 'Download & Print IPSF options are provided', with an arrow pointing to the download and print icons in the top right corner of the interface.

ServletController 1 / 20

PGBRK IPSF Unique Barcode

All the proofs have to be uploaded using the scan image option using the link "Upload IPSF Proof Images". No hard copy proofs will be accepted. Please ensure to consolidate all the images of your investment proofs; create a ZIP file & upload.

Private Limited IPSF ID : 761

Investment Proofs Submission Form for the Year 2020-2021

Employee ID*	Gender*	M	Date of Joining	06/04/2020
Name*	ABC5	No.of Children Going to School	0	
Pan*	AIWPM99999	No.of Children Going to Hostel	0	

Section A - Rent Paid for claiming HRA exemption (Only Rent Receipts will be considered)

From Date	To Date	Address	Rent Paid Per Month	Rent Paid Per Annual	Property ID
06/04/2020	31/03/2021	ABC DIBRUGARHASSAM	15000.00	177500.00	1

As Per Last Declaration Section B - Chapter VI A - Deductions from Total Income Value of Proof Attached.

0 Medical Insurance - Self / Spouse / Children (<60 yrs) - With Insurance	57000.00
0 Medical Insurance - Self / Spouse / Children (>=60 yrs) - With Insurance	0.00
0 Medical Insurance - Self / Spouse / Children (>=60 yrs) - Without Insurance	0.00
0 Medical Insurance for Parents (<60yrs) - With Insurance	0.00
0 Medical Insurance for Parents (>=60yrs) - With Insurance	0.00
0 Medical Insurance for Parents (>=60yrs) - Without Insurance	0.00
0 Medical Treatment/Handicapped Dependent (U/s 80DD) < 80%	0.00

an Excelity Global eSolution Copyright © 2015-2015 Payfront Technologies India Pvt. Ltd. Print this page

Download & Print IPSF options are provided

## Key Points:

- The Printable IPSF has a unique Barcode that identifies every individual, hence, print or download the IPSF along with the Barcode.
- Do not staple/scratch/write on the Barcode.
- Proofs submitted without the online IPSF (as covering) will not be accepted.



## Printable IPSF Contd...

Dependent Details  
will also appear on  
IPSF confirmed  
page

Dependant Details:

Dependant Name	Relationship	Age
Rajesh L Rao	Self	47
Shilpa V Rao	Spouse	44
Anishka R Rao	Daughter	14
Laxminarayan Mairpady Rao	Father	84
Laxmi Mairpady Rao	Mother	69

**Declaration:**

1. I hereby declare that I have read and understood the guidelines provided in 'Proofs Option Document' and that, all information, documents provided above is true and correct in all respects.
2. LTA exemption claimed by me(if applicable) is as per IT rule which specifies that exemption can be claimed twice in a block of 4 years. (irrespective of the number of employers in the block period)
3. I also undertake to indemnify the company for any loss/ liability that may arise, in the event of any incorrect information ,documents provided by me.

Date:

Place:

\* Indicates \_\_\_\_\_ for database. Please verify the same and if blank, please fill and submit the form.

Either e-Sign Note  
**OR** a manual  
signature  
mandatory

Signature of Employee \* \_\_\_\_\_

Note: This is a system generated document. Hence, does not require manual signature.  
EPSF Confirmed on :30-11-2020 20:54:36

# Content Tracker

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Locating the IPSF 2020-2021 Link

Tax Regime wise Section(s) & Item(s) Selection & Master Information

## Section wise Data Entry

- Section A               HRA
- Section B               Chapter VI A - Deductions from Total Income
- Section C               Chapter VIA - Section 80C
- Section D               Housing Loan (Interest & Principal)
- Section E               Previous Employer Details
- Section G               Other Income

IPSF Confirmation

Bar-coded IPSF Report

## Forms & Annexures

Scan Image Upload

# Computation of Income/ Loss from House Property - Let Out

COMPUTATION OF INCOME / LOSS FROM HOUSE PROPERTY - LETOUT					
Name and Address of the Employee	ABC				
Permanent Account Number	AIWPM99999				
House Property U/s 24	Amount				
	Property 1		Property 2		Property 3
(a) Housing Interest paid for 2020-2021 as per certificate		400000		290000	300000
(b) Rental Income / Notional rental income for the year 2020-2021	100000		50000		1000000
(c) Less: Municipal Tax Paid to the authorities	0		0		0
(d) Net Income from House Property (b - c)	100000		50000		1000000
(e) Less: Repairs and Renewals @30% on Net Income (d * 30%)	30000		15000		300000
(f) Net Actual Income to be set off (d - e)		70000		35000	700000
(g) Net value of Loss / Income for the year (a - f)	(330000.0)		(255000.0)		400000
(h) Total Loss Amount from Previous Years		0		0	100000
(i) Loss claimed during the Previous Years		0		0	90000
(j) Carry Forward Amount for 2020-2021		0		0	10000
(k) Final Net value of Loss / Income for the year 2020-2021 (g-j) - after adjusting Previous Year Carried Forward Loss Amount, if any (applicable and adjusted only in case of Income from Let Out Property for the year 2020-2021)	(185000.0)				
<b>Note: If the Net Value exceeds interest paid for the year, then it would be treated as Income from House Property</b>					
Place:					
Date:			Signature of Employee *		

# Form for sending Particulars of income under section 192(2B)

## Form for sending Particulars of income under section 192(2B) for the year ending 31/03/2021

[See Rule 26B]

1. Name and address of the employee	ABC.
2. Permanent Account No.	AIWPM99999
3. Residential status:	ROR
4. Particulars of income under any head of income other than "salaries" (not being a loss under any such head other than the loss under the head "Income from house property") received in the financial year - 2020-2021	
(i) Income from house property (in case of loss, enclose computation thereof)	0.0
(ii) Profit and gain of business or profession	0.0
(iii) Capital Gains	0.0
(iv) Income from other sources	0.0
(a) Bank Interest (excluding interest on savings account)	20000.0
(b) Bank Interest (excluding interest on savings account)	10000.0
(c) Interest on Deposits in Savings Bank account (Maximum deduction is allowed under Sec-80TTA is Rs.10,000/-)	12000.0
(d) NSC Interest (Other Income)	5600.00
5. Aggregate of sub-items (i) to (iv) of item 4	Total Rs. 47600.00

### Verification

I **ABC504688**, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the       day of.

Place :

Signature of the employee

# Declaration for Premium falling due after proof cut-off date

## DECLARATION FOR PREMIUMS FALLING DUE AFTER PROOF CUT OFF DATE OF 31-12-2020

Employee ID : 50

Employee Name : ABC

Given below are the details of premiums that are due for payment after the proof cut off date, but are payable before the financial year-end 2020-2021. Please consider these premiums payable for the tax benefit in the current financial year 2020-2021.

Life Insurance Premium (Jeevan Dhara, Jeevan Akshay) etc					
Policy #	Expected Date of Payment	Name of Policy Holder	Sum Assured	Premium Amount(Excluding Late Fee)	Frequency
8888	12/12/2020	ABC504688	200000	33000.00	M
Total					33000.00

Medical Insurance Premium			
Policy #	Expected Date of Payment	Name of Policy Holder	Amount
777	12/12/2020	ABC504688	32000.00
Total			32000.00

**Note:** Benefit would be extended only on submission of this Form for any premiums falling due after the proof cut off date.

### Employee Declaration

I here by declare that the information provided above is true and correct and will be solely responsible for any situation arising out of non-payment of the above premiums before 31/03/2021

Signature of the Employee :

Date :

# Self-declaration for claiming Sec 80GGC deduction

## Self-declaration for claiming Sec 80GGC deduction

This is to declare that, I ABC, have contributed to the following Political Party/Parties during the Financial Year 2020-2021.  
The amount was paid through a different payment mode other than 'Cash' or 'Kind'.

Political Party Name	Political Party Registration Number	PAN of Political Party	Date of Payment	Contribution Amount	Payment Mode	Transaction No.
Manvadhikar National Party	29AABCU9603R1ZJ	ATUGM1234R	12/10/2020	260000	Debit Card	1234567891

The Political Party/Parties referred in the above list is/are the Party/Parties which is/are registered under Section 29A of the Representation of the People Act, 1951.  
These are not the local authorities and not an artificial juridical person which is/are either wholly or partly funded by the Government.  
I here by declare that, the information provided above is true and correct and will be solely responsible for any situation arising out of false information.

Date :

Signature of the Employee: .....

### Note:

- (i) In order to claim deduction under section 80GGC, the individual is required to make donations / contributions only to a political party or an electoral trust.
- (ii) It should be noted here that, the political party referred above covers only a political party which is registered under Section 29A of the Representation of the People Act, 1951. Any donation / contribution to any other political party would not qualify as a deduction under section 80GGC.
- (iii) The deduction cannot be claimed by local authorities and every artificial juridical person which is either wholly or partly funded by the Government.

# Self-declaration for Previous Employer's Payroll Deductions

Self-declaration given for claiming tax benefit for Previous Employer's Payroll Deductions							
This is to declare that, I ABC, had invested in the following Chapter VIA investments which were part of Previous Employer's payroll deductions for the Financial Year 2020-2021. The amount was paid by me as part of monthly salary deductions.							
Chapter VIA Investments - Previous Employer Salary Deduction Details (as applicable, if any)							
Company Name	Life Insurance Premium (Sec 80C)	National Pension Scheme (Sec 80CCD1) - Employee Contribution	National Pension Scheme (Sec 80CCD1B) - Additional Employee Contribution	80DSI-Medical Insurance - Self / Spouse / Children (<60 yrs)	80DSSCI - Medical Insurance - Self / Spouse / Children (>=60 yrs)	80DPI-Medical Insurance for Parents (<60yrs)	80DPSCI-Medical Insurance for Parents (>=60yrs)
ABC	7000.00	6000.00	5000.00	4000.00	3000.00	2000.00	1000.00
This declaration is being submitted in the absence of submission of specific proof (except the Full & Final Income Tax Computation Sheet & Form 12B) towards the above-mentioned investment details.							
I hereby declare that, the information provided above is true and correct and will be solely responsible for any situation arising out of false information.							
Date: .....							
Signature of the Employee: .....							
Employee Name : ABC							
Employee PAN : AIWPM99999							
Employee PRAN : 110131904032							
Notes:							
1. This declaration to be submitted mandatorily only in case of non-submission of specific proof (except the Full & Final Income Tax Computation Sheet & Form 12B) related to Previous Employer's deduction towards LIC, Medical Insurance, National Pension Scheme (Employee Contribution).							
2. The amount so declared as part of IPSF will be considered for tax benefit under Chapter VIA for overall tax calculation for the Financial Year.							

# Self-declaration for Previous Employer Contribution to Retirement Schemes

## Self-declaration given towards Previous Employer Contribution to Retirement Fund or Schemes

This is to declare that, following are the details of Previous Employer/s Contribution towards Recognized Provident Fund, Approved Superannuation Fund, and National Pension Scheme for the Financial Year **2020-2021**.

**Previous Employer Contributions towards retirement schemes:**

Company Name	Employer Contribution to Provident Fund	Employer Contribution to Superannuation Fund	Employer Contribution to National Pension Scheme (Sec 80CCD2)
ABC	1000.00	5000.00	1500.00

This declaration is being submitted in the absence of submission of specific proof (except the Full & Final Income Tax Computation Sheet & Form 12B) towards the above-mentioned Previous Employer's contribution details.

I hereby declare that, the information provided above is true and correct and will be solely responsible for any situation arising out of false information.

Date: .....

Signature of the Employee: .....

Employee Name : ABC

Employee PAN : AIWPM99999

Employee PRAN : 110131904032

**Notes:**

1. This declaration to be submitted mandatorily only in case of non-submission of specific proof (except the Full & Final Income Tax Computation Sheet & Form 12B) related to Previous Employer's Contribution towards Recognized Provident Fund, Approved Superannuation Fund, National Pension Scheme.
2. The contribution mentioned in the declaration is Employer contribution and not the Employee contribution.
3. Any Employer/s contribution (including Previous Employer/s and Current Employer) to these retirement schemes exceeding a combined cap of INR 7,50,000 for the Financial Year will be taxed as perquisite in the hands of an employee.
4. Any annual accretion by way of interest, dividend, or any other amount of similar nature during the Financial Year to the balance at the credit of these funds or schemes will be treated as perquisite to the extent it relates to the employer's contribution which will be included in total taxable income.



# Previous Employer Details - Form 12 B

**FORM NO. 12B**

[See Rule 26A]

Form for furnishing details of income under section 192(2) for the year ending 31/03/20

Name and address of the employee : ABC

Permanent Account No.: AIWPM99999

Residential status :

Serial Number	Name and address of Employer(s)	TAN of the Employer(s) as allotted by the ITO	Permanent Account Number of the Employer(s)	Period of Employment	Total amount of salary excluding amounts required to be shown in Col. 7 and Col. 8	Total amount of house rent allowance, conveyance allowance and other allowances to the extent chargeable to tax [See section 10(13A) rule 2A and section 10(14)]	Value of Perquisites and amount of accretion to employee's Provident Fund Account (give details in the annexure)	Total of col.6,7 and 8	Amount deducted in respect of life insurance premium, provident fund contribution etc. to which Sec. 80C applies (Give details)	Total amount of tax deducted during the year (enclose certificate issued under sec. 203)	Remarks
1	2	3	4	5	6	7	8	9	10	11	12
1	ABC	BLRN01276 B	ATUPM669 6Q	5 days	-	-	-	500000	2200	5000	Professional Tax Rs. 400

.....  
Signature of the Employee

## Verification

I ABC504688 ,do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the       day of.

Place :

# Annexure

ANNEXURE

[See column 8 of Form No. 12B]

Particulars of value of perquisites and amount of accretion to employee's provident fund account

Name and address of the employee: ABC

Permanent Account No.:AIWPM99999

Period Year ending:31/03/2021

Name of Employee	TAN/PAN of the Employer	Where accommodation is unfurnished	Value as if accommodation is unfurnished	Cost of furniture (including television sets, radio sets, refrigerators and other household appliances and air conditioning plant or equipment) OR hire charges if hired from a third party	Perquisite value of furniture (10% of column 5) OR actual hire charges payable	Total of columns 4 and 6	Rent, if any paid by employee	Value of Perquisite (Col. 3 minus Col. 8) or (Col. 7 minus Col. 8) as applicable
1	2	3	4	5	6	7	8	9

## Annexure Continued...

### ANNEXURE

(Contd.)

Whether any conveyance has been provided by the employer free or at a concessional rate or where the employee is allowed the use of one or more motor cars owned or hired by the employer, estimated value of perquisite (give details) [See Rule 3 (c)]	Remuneration paid by employer for domestic and/or personal services provided to the employee (give details) [See rule 3(g)]	Value of free or concessional passages on home leave and other travelling to the extent chargeable to tax (give details)[See rule 2B read with section 10(5)(ii)]	Estimated value of any other benefit or amenity provided by the employer, free of cost or at concessional rate not included in the preceding columns (give details), e.g. supply of gas, electricity or; estimated value of water for household perquisite (give details) consumption, free;[See rule 3(c)] educational facilities.; transport for families,etc.; [See rules 3(d), 3(e) and 3(f)]	Employer's contribution to recognized provident fund in excess of 10% of the employee's salary [See Schedule IV – Part A]	Interest credited to the assessee's account in recognized provident fund in excess of the rate fixed by the Central Government [See Schedule IV – Part A]	Total of columns 9 to 15 carried to column 8 of Form No. 12B
10	11	12	13	14	15	16

### Key Points:

- The IPSF, Forms, Annexure, & supporting documents must have either e-Sign Note **OR** a manual signature mandatorily.

## Annexure Continued...

### Self declaration given for possession of Housing property(in the absence of Possession certificate) - Self Occupied(1)

(Applicable if housing loan interest /principal deduction benefit is claimed u/s 24)

This is to declare that I ABC ,have gained the ownership/possession of my house property located at the following address, on 12/03/2021 (DD/MM/YYYY).

**Address :**

RR Nagar

BANGALORE

**Loan Lender/Bank Name :** ICICI

**Loan Sanction Date :** 11/07/2019

**Date :**

Signature of the Employee: .....

**Note: Section 24(b) of the Act allows deduction from income from house property on interest on borrowed capital as under:-**

- (i) The deduction is allowed only in case of house property which is owned and in the occupation of the employee for his own residence. However, if it is not actually occupied by the employee in view of his place of the employment being at other place, his residence in that other place should not be in a building belonging to him.
- (ii) The house so acquired or constructed should be completed within 3 years from the end of the FY in which the capital was borrowed. Hence it is necessary for the DDO to have the completion certificate of the house property against which deduction is claimed either from the builder or through self-declaration from the employee.

## Annexure Continued...

### Self declaration given for possession of Housing property (in the absence of Possession certificate) - Letout 1

(Applicable if housing loan interest/principal deduction benefit is claimed u/s 24)

This is to declare that I ABC ,have gained the ownership/possession of my house property located at the following address, on 15/12/2020 (DD/MM/YYYY).

**Address :**

LK Nagar  
CHITTOR,TRIPURA

**Loan Lender/Bank Name :** HDFC

**Loan Sanction Date :** 10/12/2020

Date :

Signature of the Employee: .....

**Note: Section 24(b) of the Act allows deduction from income from house property on interest on borrowed capital as under:**

- (i) The deduction is allowed only in case of house property which is owned and in the occupation of the employee for his own residence. However, if it is not actually occupied by the employee in view of his place of the employment being at other place, his residence in that other place should not be in a building belonging to him.
- (ii) The house so acquired or constructed should be completed within 3 years from the end of the FY in which the capital was borrowed. Hence it is necessary for the DDO to have the completion certificate of the house property against which deduction is claimed either from the builder or through self-declaration from the employee.

# Annexure Continued...

## FORM NO. 12BB

(See rule 26C)

Statement showing particulars of claims by an employee for deduction under section 192

1. Name and address of the employee
2. Permanent Account Number of the employee : 99999
3. Financial year : 2020-2021

Details of claims and evidence thereof			
Sl. No.	Nature of claim	Amount(Rs.)	Evidence/Particulars
(1)	(2)	(3)	(4)
1.	<b>House Rent Allowance:</b> (i) Rent paid to the landlord : Rs.177500 (i) Property No :1 (ii) Name of the landlord :Vadi (iii) Address of the landlord :NM Nagar (iv) Permanent Account Number of the Landlord :PANOTAVBL (v) Annual Rent :177500	Rs.177500	House Rent Receipts
2.	<b>Leave Travel Concessions or Assistance</b> <b>Deduction of Interest on Borrowing:</b> (i) Interest Payable/Paid to the Lender Self Occupied Interest - Property 1 :Rs.-400000 Self Occupied Interest - Property 2 :Rs.-280000 Self Occupied Interest :Rs.-200000 Let-Out Interest - Property 1 :Rs.-330000 Let-Out Interest - Property 2 :Rs.-255000 Let-Out Interest - Property 3 :Rs.400000 (ii) Name of the Lender Self Occupied - Property 1 : ICICI Self Occupied - Property 2 : HDFC Let-Out - Property 1 : ICICI Let-Out - Property 2 : SBI	Rs.61000	Travel Receipts/Tickets

## Annexure Continued...

4.	(h) Housing Loan - Principal Amount paid, Registration Fees, Stamp duty	: Rs. 51,2000	Rs. 4668880.0	Photocopy of the investment proofs
	(i) NSC Interest (Will also be considered as Other Income)	: Rs. 5600		
	(j) National Savings Certificate (NSC)	: Rs. 300000		
	(k) Unit Linked Insurance Plan	: Rs. 60000		
	(ii) Section 80CCC	: Rs. 90,000.00		
	(iii) Section 80CCD	: Rs. 100,000.00		
	(B) Other sections (e.g. 80E, 80G, 80TTA, etc.) under Chapter VI-A.			
	(a) Additional NPS Employee Contribution(80CCD1B)	: Rs. 45000		
	(b) Medical Insurance (SEC80D)	: Rs. 57000		
	(c) Electric Vehicle Loan Interest Benefit (U/s 80EEB)	: Rs. 2300000		
	(d) Medical Treatment of Specified Diseases (80DDB)	: Rs. 40000		
	(e) Deduction for Interest on Deposits in Savings Account (U/s 80TTA)	: Rs. 10000		
	(f) Donation to Political Party (U/s 80GGC)	: Rs. 260000		
	(g) Interest on Educational Loan (U/s 80E)	: Rs. 260000		
(h) Permanent Physical Disability (80U)	: Rs. 75000			
<b>Verification</b>				
I, <b>ABC</b> , Son/Daughter of . do hereby certify that the information given above is complete and correct.				
Place : Bangalore				
Date : 30-11-2020			<div style="border: 2px solid red; width: 150px; height: 50px; margin: 0 auto;"></div> (Signature of the Employee)	
Designation : Mgr Internal Audit 3				

**Note:** The information/details above, as required for deduction of tax u/s 192 of the Income Tax Act, has been entered by the employee through an authorized login on the portal. The information submitted above is deemed to be e-signed by the employee.

## Annexure Continued...

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Payroll Deduction	
Particulars	Amount
Provident Fund	260280.00
<b>Payroll Deduction - Total</b>	<b>260280.00</b>

### Key Points:

- Any deduction through pay slip like PF, VPF and Medical Insurance etc., will be considered directly for Income Tax benefits and no need of submitting the proof for this.



# Content Tracker

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Locating the IPSF 2020-2021 Link

Tax Regime wise Section(s) & Item(s) Selection & Master Information

## Section wise Data Entry

- Section A               HRA
- Section B               Chapter VI A - Deductions from Total Income
- Section C               Chapter VIA - Section 80C
- Section D               Housing Loan (Interest & Principal)
- Section E               Previous Employer Details
- Section G               Other Income

IPSF Confirmation

Bar-coded IPSF Report

Forms & Annexures

**Scan Image Upload**

# Scan Image Upload

- Please download IPSF and other annexures in PDF format. The IPSF and annexures to have an e-Sign Note **OR** a manual signature mandatorily.
- Save all scanned images of proofs including IPSF and annexures in one folder.
- Zip the folder.
- Name the zip file without any space example:

Correct- "EMPIDIPSF202021.zip".

Incorrect- "EMPID IPSF 2020 21.zip"

- Open the zipped folder and ensure all the documents are saved /can open from the zipped folder.
- Log on the link Year End>>Upload IPSF Proof Images.
- Please go through the following slides to upload the zipped file.
- You will not be able to upload the proof images if the IPSF is not confirmed.



All the proofs have to be uploaded using the scan image option using the link "Upload IPSF Proof Images". No hard copy proofs will be accepted. Please ensure to consolidate all the images of your investment proofs; create a ZIP file & upload.					
NetApp India Private Limited				IPSF ID : 605761	
Investment Proofs Submission Form for the Year 2020-2021					
Employee ID*	Gender*		M	Date of Joining	06/04/2020
Name*	ABC504688		No. of Children Going to School	0	
Pan*	AIWPM99999		No. of Children Going to Hostel	0	
Section A - Rent Paid for claiming HRA exemption (Only Rent Receipts will be considered)					
From Date	To Date	Address	Rent Paid Per Month	Rent Paid Per Annual	Property ID
06/04/2020	31/03/2021	ABC, DIBRU GARHASSAM	15000.00	177500.00	1
As Per Last Declaration			Section B - Chapter VI A - Deductions from Total Income		Value of Proof Attached.
0 Medical Insurance - Self / Spouse / Children (<60 yrs) - With Insurance					57000.00
0 Medical Insurance - Self / Spouse / Children (>=60 yrs) - With Insurance					0.00
0 Medical Insurance - Self / Spouse / Children (>=60 yrs) - Without Insurance					0.00
0 Medical Insurance for Parents (<60yrs) - With Insurance					0.00
0 Medical Insurance for Parents (>=60yrs) - With Insurance					0.00
0 Medical Insurance for Parents (>=60yrs) - Without Insurance					0.00
0 Medical Treatment/Handicapped Dependent (U/s 80DD) < 80%					0.00
0 Medical Treatment/Handicapped Dependent (U/s 80DD) > 80%					0.00
0 Interest on Educational Loan (U/s 80E)					260000.00
0 Permanent Physical Disability (80U) < 80%					75000.00
0 Permanent Physical Disability Severe Disability (80U) > 80%					0.00
0 Medical Treatment of Specified Diseases (80DDB)					40000.00
0 Medical Treatment of very senior citizen (80DDB)					0.00
0 Medical Treatment of senior citizen (80DDB)					0.00
0 Additional Housing Loan Interest Benefit (U/s 80EE)					0.00
15000 Additional NPS Employee Contribution (80CCD1B)					45000.00
0 Electric Vehicle Loan Interest Benefit (U/s 80EEB)					250000.00
0 Additional Housing Loan Interest Benefit (U/s 80EEA)					0.00
0 Donation to Political Party (U/s 80GGC)					260000.00
0 Deduction for Interest on Deposits in Savings Account (U/s 80TTA)					10000.00
0 Deduction for Interest on Deposits in case of Senior Citizens (U/s 80TTB)					0.00
Section C - Chapter VIA - Section 80C					
0 Contribution to Pension Fund ( 80CCC )					90000.00

# Scan Image Upload - Preview of Proofs

▼ Year End

→ IPSF Approval Report

→ IPSF 2020-2021

→ Upload IPSF Proof Images

Employee ID  Employee Name  Year Code 2020-2021

**Image Upload - IPSF Proofs**

IPSF ID \*

Upload File \*  IPSF Proofs.zip

☐ Disclaimer : I hereby declare that I have read and understood the guidelines provided in 'Proofs Option Document' and that, all information/proofs provided above is true and correct in all respects. I also undertake to indemnify the company for any loss/ liability that may arise, in the event of any incorrect information provided by me.

☐ I hereby declare that, I have verified & uploaded the signed copy of Form 12BB comprising of all my investment proofs and related Forms & Annexures to be accounted for income tax calculations.

## IPSF Proof Images - Upload File Content :

Zip File Name :IPSF Proofs.zip

Preview of IPSF Proofs

form12c.pdf

**FORM NO. 12C**  
(New rule 200)

Form for sending particulars of income under section 192(2B) for the year ending 31st March, --

- Name and address of the employee
- Permanent Account Number
- Residential status
- Particulars of income under any head of income other than "salaries" (not being a loss under any such head other than the loss under the head "Income from house property") received in the financial year

(i) Income from house property (in case of loss, enclose computation thereof) -----

(ii) Profits and gains of business or profession -----

(iv) Capital gains -----

(v) Income from other sources -----

FORM 12B.pdf

**FORM NO. 12B**  
(New rule 200)

Form for furnishing details of income under section 192(2) for the year ending 31st March.

State and address of the employee  
Permanent Account Number or Indian Number  
Residential status

Sl. No.	Particulars of income	Amount	Amount in words	Signature of the employee
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				

I/We declare that the information furnished above is true to the best of my knowledge and belief.

Signature of the employee

IPSF.pdf

All the proofs have to be uploaded using the scan image option using the link "I uploaded IPSF Proof Images". No hard copy proofs will be accepted. These proofs to be uploaded of the images of scan documents only to create a PDF file & submit.

Form No. 12B (New Rule 200)

Employee Name: Mr. X  
Address: Mr. X, 123, 4th Street, New Delhi, India  
PAN: ABCDEFGH  
Date: 10/10/2020

Signature of the employee: Mr. X

Sl. No.	Particulars of income	Amount	Amount in words	Signature of the employee
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				

I/We declare that the information furnished above is true to the best of my knowledge and belief.

Signature of the employee

- Please refer next slide for details.

# Scan Image Upload - Preview of Proofs (Continued..)

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## Key Points:

- The image upload module helps the user to upload the scanned images of the IPSF proofs online. To access this module navigate to Year End >> Upload IPSF Proof Images.
- Select the IPSF ID from the drop down (which is confirmed for the current year).
- When the zip folder containing the IPSF, annexures, copies of investment proofs is browsed and selected, the preview of files contained in the zip folder will be shown as thumbnails on the same screen of 'Upload IPSF Proof Images'.
- No zip file to be placed in a zip file. System will not be able to read the zip file inside another zip file. This will give an error in preview.
- All file images with the file extensions like .jpeg, .pdf, .jpg, .png, .bmp, .tif will be read and preview will be shown on the screen.
- This feature will not support for the browsers which are older versions e.g., IE8 and other older versions.
- In IE 9,10,11 only individual images will be shown as a preview. However, in case of zip file, only the individual file names will be displayed.
- This feature will work in all other browsers like MS Edge, Chrome, Mozilla, OPERA, Safari.

# Scan Image Upload Contd...

This screenshot shows a web application interface. On the left is a sidebar with navigation links: 'My Reports', 'My Transactions', and 'Year End'. Under 'Year End', there are links for 'IPSF Approval Report', 'IPSF 2020-2021', and 'Upload IPSF Proof Images'. The main content area has a header with 'Employee ID', 'Employee Name', and 'Year Code' (set to '2020-2021'). Below this is a section titled 'Image Upload - IPSF Proofs'. It contains a form with 'IPSF ID \*' (set to '0078605761') and 'Upload File \*' (with a 'Choose File' button and the text 'Dated If formula.xls'). There are two checked checkboxes with disclaimer text. A 'Save' button is at the bottom. A red-bordered message box at the top right says 'Message from Web: Only ZIP files should be uploaded.' with an 'OK' button.

Message from Web:  
Only ZIP files should be uploaded.

OK

This screenshot shows the same web application interface as the previous one, but the 'Upload File \*' section now shows 'Dated If formula.xls' instead of the 'Choose File' button. The 'Save' button is still present at the bottom of the form.

This screenshot shows the same web application interface, but with an error message. A red-bordered box at the top of the main content area contains the text: 'One or more entries in the uploaded ZIP file is/are not in supported format.' Below this, the 'Image Upload - IPSF Proofs' section is visible. The 'IPSF ID \*' is set to '- Select any one -' and the 'Upload File \*' section shows 'No file chosen' instead of a file name. The disclaimer checkboxes are now unchecked. The 'Save' button is at the bottom.

One or more entries in the uploaded ZIP file is/are not in supported format.

## Key Points:

- Only .zip files can be uploaded. If the user attempts to upload any other file format, then the system throws an error message.
- The format of the proofs (scanned images) should be either tif, pdf, bmp, png, jpg, jpeg only. Any attempt to upload files of any other formats will result in error.

## Scan Image Upload Contd...

Employee ID		Employee Name		Year Code	2020-2021
File Transfer has failed. because one or more entries in the uploaded Zip file is either corrupted or secured/Password Protected.					
Image Upload - IPSF Proofs					
IPSF ID *	- Select any one -				
Upload File *					Browse....
<input type="checkbox"/> Disclaimer : I hereby declare that I have read and understood the guidelines provided in 'Proofs Option Document' and that, all information/proofs provided above is true and correct in all respects. I also undertake to indemnify the company for any loss/ liability that may arise, in the event of any incorrect information provided by me.					
Save					

### Key Points:

- The upload of scan image with secured mode or with password encrypted / with null password will result in error. Convert the pdf file which is password protected into (.tif / .pdf / .jpg / .bmp) format or re-scan PDF file and upload.

## Scan Image Upload Contd...

Employee ID [ ] Employee Name [ ] Year Code 2020-2021

**File Transfer has failed, because File Size exceeds its max size(20 MB)**

**Image Upload - IPSF Proofs**

IPSF ID \* - Select any one - [v]  
Upload File \* [Browse...]

**Save**

**Note :**  
Please ensure that, all the documents have to be uploaded at the same time.  
If the IPSF Id does not appear in the drop down, it means,  
1. The IPSF has not been confirmed, OR  
2. The proofs have already been uploaded.

Employee ID [ ] Employee Name [ ] Year Code 2020-2021

**The file has been successfully uploaded.**

**Image Upload - IPSF Proofs**

IPSF ID \* - Select any one - [v]  
Upload File \* [Browse...]

**Save**

**Note :**  
Please ensure that, all the documents have to be uploaded at the same time.  
If the IPSF Id does not appear in the drop down, it means,  
1. The IPSF has not been confirmed, OR  
2. The proofs have already been uploaded.

Fields marked with ( \* ) are mandatory.

### Key Points:

- The size of the zip file containing the proofs should not exceed **20MB**. Any attempt to upload files larger than 20MB will result in error.
- Once the file is successfully uploaded, the screen will display a successful upload message.

## Scan Image Upload Contd...

The screenshot displays a web form titled "Image Upload - IPSF Proofs". At the top, there are input fields for "Employee ID", "Employee Name", and "Year Code" (set to "2020-2021"). A red rectangular box highlights an error message: "File Transfer has failed, because You have already uploaded the zip file for the ID". Below this, the form has a section for "IPSF ID" with a dropdown menu showing "- Select any one -". Underneath is an "Upload File" section with a file input field and a "Browse..." button. A "Save" button is located below the upload section. A "Note" section at the bottom provides instructions: "Please ensure that, all the documents have to be uploaded at the same time. If the IPSF Id does not appear in the drop down, it means, 1. The IPSF has not been confirmed, OR 2. The proofs have already been uploaded."

### Key Points:

- If the user attempts to upload a file after successful upload, then the system throws an error.
- Only one consolidated zip file (including all bar coded IPSF, annexures, proofs) can be uploaded. Once uploaded, the system will be locked. No further uploads are allowed.



## Scan Image Upload Contd...

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Do's and Don'ts		
Sl. No.	Do's	Don'ts
1	The files to be uploaded should be a valid .zip file	Do not upload files without zipping them
2	The .zip file size should be less than 20MB	Do not upload a .zip file which exceeds 20MB in size
3	Consolidate all the scanned files into a single .zip file before uploading it	Do not try to upload a corrupted file
4	The file format of scanned files should only be any of these : <b>.tif / .pdf/ .jpg/ .bmp</b>	Do not upload a .zip file which consists of files with format any other than one accepted
5	All the scanned files in the .zip file should be in Black and White	Do not protect files with passwords
6	Make sure that .thumb.db is not included in zip folder	Do not upload any document which has digital signature instead, take a printout, scan, and upload

# Key Messages

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- Upload **ALL** the proofs / annexure as applicable (as per the guidelines) to the IPSF form.
- Enclose the proofs in order of the IPSF data filled (section-wise).
- Annexure such as Form 12C, Form 12B, etc., should be aligned to the respective proofs.
- The IPSF, Forms, Annexure, & supporting documents must have either e-Sign Note **OR** a manual signature mandatorily.
- **Form 12BB will not be generated for the New Tax Regime opted employees.**
- Multiple submission of claims will not be considered.

**Note: Proofs submitted beyond the cut-off date / not in line with the guidelines will not be accounted for income tax calculations**

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# Thank you