

# **Guidelines Investment Proof Submissions**

**FY 2023-24**

*Effective April 2023*

A photograph of a person's hands typing on a laptop. The laptop screen displays the word 'CONTENT' in large, bold, black capital letters. A blue curved line starts from the laptop screen and extends towards the right side of the slide, framing the title and list.

**CONTENT**

# TABLE OF CONTENTS

1. AN IMPORTANT NOTE
2. GUIDELINES ON TAX REGIMES AND DOCUMENT SUBMISSIONS
3. DOCUMENTATION - HOUSE RENT ALLOWANCE EXEMPTION
4. DOCUMENTATION – HOME LOAN DEDUCTION
5. DOCUMENTATION – INVESTMENTS UNDER SECTION 80C
6. DOCUMENTATION – INVESTMENTS OTHER THAN SECTION 80C
7. SNAPSHOTS - HGS PORTAL



## Important points to remember when submitting the supporting documentation

- In view of the increasingly stringent regulatory environment and mandatory reporting of income and financial transactions in the Annual Income Statement (AIS) issued by tax authorities, Employers are required to report the details of income/deductions/exemptions of each Employee to tax authorities.
- Under the Income Tax Act 1961, misreporting of income and incorrect claims of deductions/exemptions will lead to severe consequences including levy of penalties from the Income tax department. Employees are advised to take utmost care to ensure that only genuine claims/deductions are submitted and supported by legitimate documents as prescribed by the income tax laws.
- All Employees are urged to abide by the provisions of income tax rules and regulations with respect to all the claims/deductions/supporting documents while claiming the tax benefits.



# GUIDELINES ON TAX REGIME AND DOCUMENT SUBMISSIONS - FINANCIAL YEAR 2023-24

## Guidelines on Investment Proof Submissions – FY 2023-24

- **Read the guidelines** to learn more about the Investment proof submission for FY 2023–24 as well as Income tax benefits on Old Income Tax Regime Vs New Income Tax Regime.

### Old Income Tax Regime

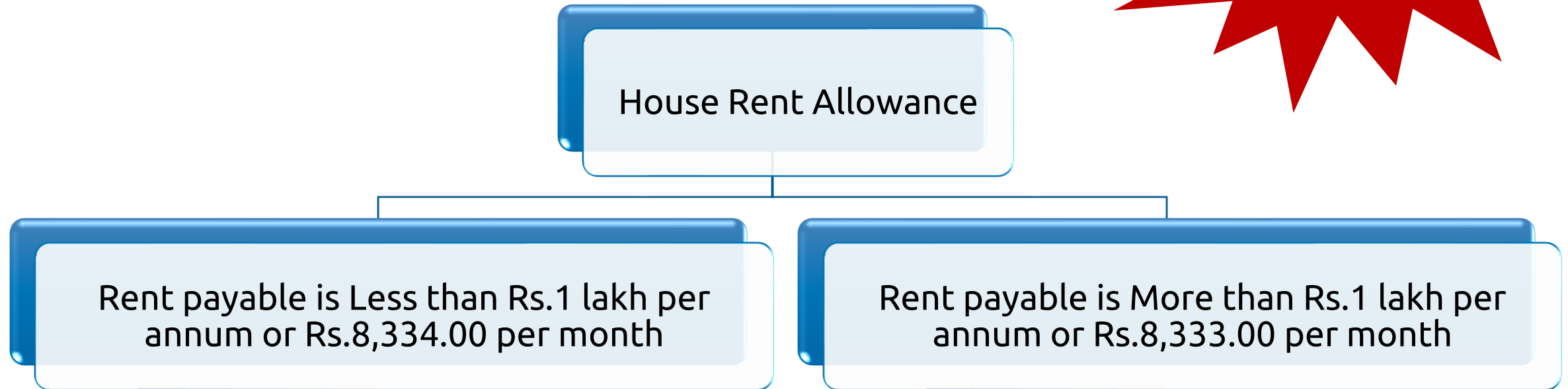
- Colleagues who have chosen the Old Income Tax Regime are only required to submit documentation of their investments.
- You can avail the benefits under House Rent Allowance, Home Loan, Investments under Section 80C and Other than 80C
- You can claim OAAR Reimbursements (Refer OAAR Policy)

### New Income Tax Regime

- Colleagues who have chosen the New Income Tax Regime are NOT REQUIRED to submit documentation of their investments.
- You cannot avail any Exemptions / Deductions under House Rent Allowance, Home Loan, Investments under Section 80C and Other than 80C.
- Only Employer Contribution to NPS coming under Section 80CCD(2) is applicable.
- You can claim OAAR Reimbursements (Few components only. Refer OAAR Policy)

### Budget Changes Impact.

- For more details on Budget impact on both Salary and Investment Components, kindly refer the [presentation](#) on Budget changes impact on both New Tax Regime Vs Old Tax Regime under Talent Home Page, India payroll section.





Rent payable is Less than Rs.1 lakh per annum or Rs.8,334.00 per month

## Supporting Documents to be submitted

- **Monthly rent receipts** which are duly signed by the landlord.
- **Quarterly rent receipts** can also be submitted. However, the receipt should clearly mention the months for which the rent has been paid.  
**For example**, if rent is Rs.8,000 pm and if the employee is submitting one rent receipt for April to June quarter, then the value should be Rs.24,000 and the period should be April to June.
- **Online Future declaration** to be submitted for rent payable for the future period (January to March) at the time of actual submission of proofs before the end of the financial year.
- **A revenue stamp** is mandatory if the rent is more than Rs.5000 per month for all location employees. **(Revenue stamps are also available on the Amazon app and can be purchased online.)**



Rent payable is More than Rs.1 lakh per annum or Rs.8,333.00 per month

## Supporting Documents to be submitted

### ▪ Monthly rent receipts

- Monthly rent receipts which are duly signed by the landlord.
- Effective September 01, 2023, rent amounts over and above Rs. 8,333 per month or Rs.100,000 annually, should be paid electronically using IMPS/NEFT/RTGS/UPI. Online payment is a mandatory requirement to avail of HRA exemption.
- The Rent Receipts issued by the landlord should clearly mention the mode of electronic payment and the payment reference number.
- **Quarterly rent receipts** can also be submitted. However, the receipt should clearly mention the months for which the rent has been paid. **For example**, if rent is Rs.10,000 pm and if the employee is submitting one rent receipt for April to June quarter, then the value should be Rs.30,000 and the period should be April to June.

- **Online Future declaration** to be submitted for rent payable for the future period (January to March) at the time of actual submission of proofs before the end of the financial year.
- **A revenue stamp** is mandatory if the rent is more than Rs.5000 per month for all location employees. **(Revenue stamps are also available on the Amazon app and can be purchased online.)**



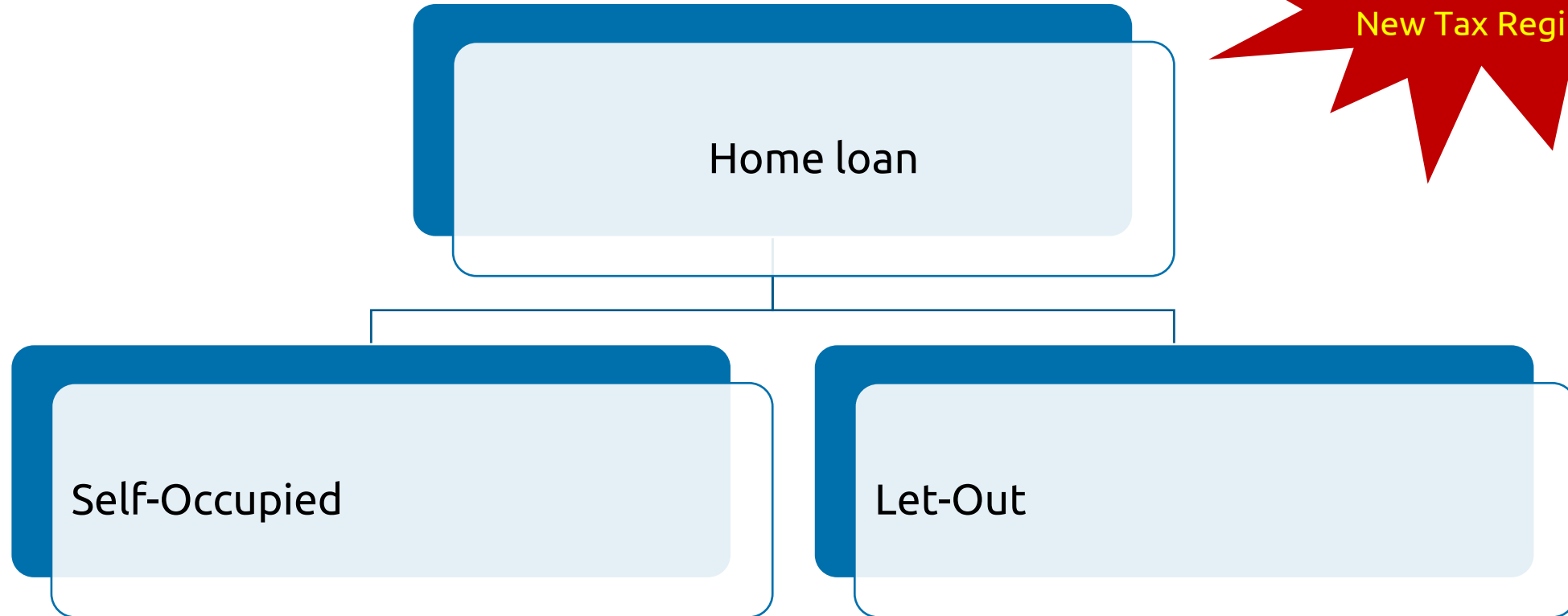
Rent payable is More than Rs.1 lakh per annum or Rs.8,333.00 per month

## Supporting Documents to be submitted



- **Landlord's PAN** should be mentioned in every rent receipt.
- **Rent Agreement:**
  - It is mandatory to submit the rental agreement if the rent payable is more than Rs.1 lakh per annum. The rent agreement prepared should be formally notarized or registered.
  - Agreements prepared on stamp paper without being notarized or registered will not be accepted.
  - **Joint Declaration:** If the rent agreement is in a joint name, then you are required to submit a joint declaration mentioning their share of the rent.
  - **New Agreement / Addendum:** If the rent agreement is getting expired during the financial year, a new agreement/addendum to the primary agreement should be shared.
- **TDS payment under section 194IB:** Where the rent paid by the employee to the landlord is more than Rs.50,000 per month, the employee would need to deduct TDS from the rent payment and should furnish TDS receipts/challans (monthly OR quarterly) evidencing the TDS payment under section 194IB of the Act to claim HRA exemption.
- **In the absence of a challan, the HRA exemption will be withdrawn, and employees must claim the exemption in their personal ITR.**







## Self-Occupied

- Deduction capped to a maximum of Rs.2,00,000/- P.A.
- House Property should be in the name of the employee
- In case of Joint loan, declaration specifying the % of benefit claimed by the individual.
- An employee can claim up to 2 house properties as self-occupied.
- An employee can claim only one benefit, either HRA or Interest if property is in the same location or place

## Supporting Documents to be submitted

- Provisional certificate pertaining to current financial year (Apr '23 – Mar '24) with EMI break-up categorized into interest and the principal component. and also mentioning the address of the property/(ies) and lender's name, PAN and address
- Relevant possession proof / Signed Self Declaration documents should be accompanied with the bank certificate.
- It is advisable to submit utility bill along with possession certificate/Registry.
- In case loan is taken from other than lending institution/bank, then a Notarized loan agreement should be in place clearly outlining the details of Principal and Interest amount payable.
- Relevant years' interest certificates to be provided in case deduction towards pre-construction period's interest is considered.



## Let Out Property (Income or Loss)

- Maximum loss that can be claimed is up to Rs. 2,00,000/-.
- House property Should be in the name of the employee.
- Maximum of Rs.2 lakhs in total is allowed under loss from both Self Occupied and Let-Out house property puttogether.

### Supporting Documents to be submitted

- Provisional certificate pertaining to current financial year (Apr '23 – Mar '24) with EMI break-up categorized into interest and the principal component. and also mentioning the address of the property/(ies) and lender's name, PAN and address
- Relevant possession proof / Signed Self Declaration documents should be accompanied with the bank certificate.
  - It is advisable to submit utility bill along with possession certificate/Registry.
  - In case loan is taken from other than lending institution/bank, then a Notarized loan agreement should be in place clearly outlining the details of Principal and Interest amount payable.
  - Relevant years' interest certificates to be provided in case deduction towards pre-construction period's interest is considered.
  - Calculation of Income/ Loss from house property is required in a separate sheet for more than one property giving details of Gross annual rent/value, Municipal Taxes paid, if any, Deduction claimed for interest paid, if any, other deductions claimed, Address of the property
  - Tenancy agreement and rent receipts in case of actual let out property. Municipal tax payment receipts should be provided if relevant deduction is claimed for Let-out (LOP)/ Deemed to be let-out property (DLOP). (g)Details of the pre-construction Interest being claimed to be provided in excel format.

## DOCUMENTATION – INVESTMENTS UNDER SECTION 80C



Sl. No.	Investments under Section 80C
1	Life Insurance Premium
2	Public Provident Fund (PPF)
3	National Saving Certificate (NSC)
4	Unit Linked Insurance Plan (ULIP)
5	Mutual Funds (ELSS/Tax Saver Only)
6	Children Tuition Fees
7	Fixed Deposit (Tax Saver Only)
8	Sukanya Samriddhi Yojana (SSY)
9	Deduction u/s 80CCC Pension Plans
10	Housing Loan Principal Repayment



- **Online Future declaration** to be submitted for Insurance/ULIP/SIP (ELSS)/School Fees etc for the future period (January to March) at the time of actual submission of proofs before the end of the financial year.

# DOCUMENTATION – INVESTMENTS UNDER SECTION 80C



Sl. No.	Investments	Details	Proofs Required (Important Key Points)
1	Life Insurance Premium	Life insurance premium for Self, Spouse & Children are eligible.	<ul style="list-style-type: none"> <li>• Photocopies of all premium receipts paid from April '23 till the date of submission.</li> <li>• In case any premium is due after the last date of submission of proofs, please provide us Last year premium payment receipt along with Signed Self Declaration Form available on the Portal.</li> </ul>
2	Public Provident Fund (PPF)	PPF for Self, Spouse & Children are eligible.	<ul style="list-style-type: none"> <li>• Photocopies of deposited Challans and /or PPF Passbook with copy of the covering page.</li> </ul>
3	National Saving Certificate (NSC)	NSC can be claimed only for investment made for self.	<ul style="list-style-type: none"> <li>• Photocopies of all NSC certificates purchased in the current year.</li> </ul>
4	Unit Linked Insurance Plan (ULIP)	ULIP can be claimed for Self, Spouse & Children	<ul style="list-style-type: none"> <li>• Photocopies of all premium receipts.</li> <li>• In case any premium is due after the last date of submission of proofs, please provide us Last year premium payment receipt.</li> </ul>
5	Mutual Funds (ELSS/Tax Saver Only)	MF/ ELSS can be claimed only for investment made for self.	<ul style="list-style-type: none"> <li>• Photocopies of final certificate/statement of account.</li> <li>• In case of SIP investments amount to be debited after cut-off date can also be claimed</li> </ul>
6	Children Tuition Fees	Only Tuition / Term fees are considered. Any payment towards late fees or any development fees or donation or capitation fees or payment of similar nature shall NOT be considered.	<ul style="list-style-type: none"> <li>• Current financial year receipts/statement of fees paid for full time education of any two children of the employee.</li> </ul>
7	Fixed Deposit (Tax Saver Only)	Fixed Deposit should be covered under the tax saver scheme.	<ul style="list-style-type: none"> <li>• Receipt of fixed deposit made for 5 years or more with a Scheduled Bank paid by employee for the current financial year clearly mentioning "Tax Saver u/s 80C</li> </ul>
8	Sukanya Samriddhi Yojana (SSY)	Deposit should be in the name of your Children (Girl Child Only)	<ul style="list-style-type: none"> <li>• Photocopy of Receipts</li> <li>• Copy of front page of passbook mentioning account holder's details and statement of deposits in current financial year for individual/ any girl child of that individual/ any girl child for whom such individual is the legal guardian, if the Scheme so specifies.</li> </ul>
9	Deduction u/s 80CCC Pension Plans	A pension fund covered under section 80CCC is an annuity plan that provides pension or retirement benefits to the taxpayer or the nominee.	<ul style="list-style-type: none"> <li>• Current financial year premium paid / deposit receipts towards specified annuity plans.</li> </ul>
10	Housing Loan Principal Repayment	<p>The principal component of EMI paid/payable during the Financial Year 2023-24</p> <p>Stamp Duty and Registration Charges: The amount you pay as stamp duty when you buy a house and the amount you pay for the registration of the documents of the house can be claimed as deduction under section 80C in the year of purchase of the house.</p>	<ul style="list-style-type: none"> <li>• Current Year Housing Loan Provisional Certificate in the name of the employee</li> <li>• Only bank statement is not valid proofs.</li> <li>• Stamp Duty Paid Receipt pertaining to current financial year (Apr'23- Mar'24) to claim the benefit of stamp duty paid.</li> <li>• In case of Joint Loan, please provide the declaration form stating the claiming amount.</li> </ul>

## DOCUMENTATION – INVESTMENTS OTHER THAN SECTION 80C



Sl. No.	Investments - Other than Section 80C
1	80 D - Medical Insurance Premium
2	80 DD - Deduction in respect of maintenance including medical treatment of a Handicapped dependent who is a person with disability
3	80 DDB - Deduction in respect of Medical Treatment
4	80 E - Repayment of Interest on Education Loan
5	80 EE - Deduction in respect of Interest on Home Loan (First Time Buyers)
6	80 EEA - Deduction in respect of interest on loan taken for certain house property
7	80 EEB - Deduction in respect of interest on loan taken for purchase of electric vehicle
8	80 U - Self Disability



- **Online Future declaration** to be submitted for Insurance (80D) for the future period (January to March) at the time of actual submission of proofs before the end of the financial year.

# DOCUMENTATION – INVESTMENTS OTHER THAN SECTION 80C



Sl. No.	Investments	Details	Proofs Required (Important Key Points)
1	80 D - Medical Insurance Premium	<ul style="list-style-type: none"> <li>Individual Policy can be in the name of taxpayer, spouse, parents, or dependent children.</li> </ul>	<ul style="list-style-type: none"> <li>Photocopies of the receipt of premium paid.</li> <li>No proof is required in case insurance premium is getting deducted directly from salary.</li> </ul>
2	80 DD - Deduction in respect of maintenance including medical treatment of a Handicapped dependent who is a person with disability	<ul style="list-style-type: none"> <li>Deduction is allowed for a dependent of the taxpayer and not the taxpayer himself/herself.</li> <li>The taxpayer is not allowed this deduction if the dependent has claimed a deduction in under section 80U for himself/herself.</li> </ul>	<ul style="list-style-type: none"> <li>Certificate issued by a physician, surgeon, oculist, or a psychiatrist working in a hospital or institution specified by appropriate government for the purpose of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995</li> <li>Where condition of disability requires reassessment, fresh certificate to be obtained after its expiry to continue claiming the deduction.</li> <li>Submission of the Govt Issued Disability Card (UDID)</li> </ul>
3	80 DDB - Deduction in respect of Medical Treatment	<ul style="list-style-type: none"> <li>Deductions of expenses on medical treatment of specified ailments can be claimed under Section 80DDB.</li> </ul> <p><b>Amount of Deduction</b></p> <ul style="list-style-type: none"> <li>If age is less than 60 years, then the amount of deduction would be actual amount spent or Rs. 40,000/-, whichever is lower.</li> <li>If age is 60 years or more, then amount of deduction would be actual medical expenses or Rs. 100,000/-, whichever is lower.</li> </ul>	<ul style="list-style-type: none"> <li>Required prescription with respect to the specified disease issued by                             <ul style="list-style-type: none"> <li>A Neurologist having Doctorate of Medicine (DM) in Neurology ((a) to (i)</li> <li>An Oncologist having DM in Oncology (j)</li> <li>Any Specialist having PG in internal or general medicine (k)</li> <li>A Nephrologist having DM in Nephrology or Urologist having Masters in Urology</li> <li>A specialist having DM in Hematology</li> </ul> </li> <li>Scanned copy of Original medical bills for the expenses incurred on treatment of such dependent.</li> </ul>
4	80 E - Repayment of Interest on Education Loan	<ul style="list-style-type: none"> <li>Benefit is available only to an individual assessee for the interest amount paid on education loan taken for the full-time higher education of self, spouse or children or the student for whom the individual is a legal guardian.</li> <li>The loan should be taken from any bank / financial institution or any approved charitable institutions. Loans taken from friends or relatives do not qualify for the deduction.</li> </ul>	<ul style="list-style-type: none"> <li>Certificate of payment from bank / Financial Institution mentioning amount of interest paid during the financial year along with the Signed Education Loan Format available on the portal.</li> </ul>

# DOCUMENTATION – INVESTMENTS OTHER THAN SECTION 80C



Sl. No.	Investments	Details	Proofs Required (Important Key Points)
5	80 EE - Deduction in respect of Interest on Home Loan (First Time Buyers)	<ul style="list-style-type: none"> <li>The benefits of the scheme can only be claimed by first time home buyers who have purchased a property through a home loan.</li> <li>Deduction of Rs. 50,000 per year or interest payable whichever is lower can be claimed as tax benefit</li> </ul>	<ul style="list-style-type: none"> <li>Certificate of payment from bank /Institution mentioning amount of principal &amp; interest paid during the financial year.</li> <li>Declaration to the effect that the employee does not own any other house property on the date of sanction of loan.</li> </ul>
6	80 EEA - Deduction in respect of interest on loan taken for certain house property	<ul style="list-style-type: none"> <li>Benefit can be availed for a maximum amount of Rs.150,000 or interest payable, whichever is lesser.</li> <li>The benefit is available over and above Rs. 2 Lakhs allowed u/s 24(b).</li> </ul>	<ul style="list-style-type: none"> <li>Certificate of payment from bank /Institution mentioning amount of principal &amp; interest paid during the financial year.</li> <li>Declaration to the effect that the employee does not own any other house property on the date of sanction of loan.</li> </ul>
7	80 EEB - Deduction in respect of interest on loan taken for purchase of electric vehicle	<ul style="list-style-type: none"> <li>Benefit can be availed for a maximum amount of Rs.150,000 or interest payable, whichever is lesser.</li> <li>Loan should be taken for purchase of electric vehicle- it can be a Two-Wheeler or a Four-Wheeler.</li> <li>Loan should be sanctioned by bank/financial institution between 1st April'19 to 31st March'23</li> </ul>	<ul style="list-style-type: none"> <li>Certificate of payment from bank /Institution mentioning amount of principal &amp; interest paid during the financial year.</li> <li>Copy of vehicle registration certificate.</li> <li>Copy of loan sanction letter, to determine the loan sanction date.</li> </ul>
8	80 U - Self Disability	<ul style="list-style-type: none"> <li>Tax deduction benefit to individual taxpayers suffering from a disability</li> <li>In case of a person with disability (40% and above but less than 80%) the amount of deduction is fixed at Rs. 75,000/-, irrespective of actual expenditure.</li> <li>In case of a person with severe disability (80% or above), a higher deduction of Rs.1,25,000/- shall be allowed, irrespective of actual expenditure.</li> </ul>	<ul style="list-style-type: none"> <li>Certificate issued by a physician, surgeon, oculist or a psychiatrist working in a hospital or institution specified by appropriate government for the purpose of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995</li> <li>Submission of the Govt Issued Disability Card (UDID)</li> </ul>







## HGS PORTAL - SNAPSHOTS

- Dashboard is the default screen that you see once you have logged in into HGS Portal.

The screenshot displays the HGS Portal Dashboard. At the top right is the HGS logo with the tagline 'HINDUJA GLOBAL SOLUTIONS'. Below the logo, the text 'Last Login: 13/11/2021 13:22:51' and 'Session-out in: 17 Min and 53' is shown. A blue banner across the top contains the text 'WFH – Create a routine – Maintain work routine – Talk & share experiences – Take regular breaks and keep fit ....'.

The main content area is titled 'Welcome to Demo'. Below this, there is a row of eight interactive tiles: 'My Profile' (person icon), 'My Payslip' (₹ symbol), 'My Tax Sheet' (TAX icon), 'Tax Declaration' (TAX icon with a percentage), 'FBP Allocation' (FBP icon), 'Submit FBP Claim' (document icon), 'Opt for VPF' (palm tree icon), 'Downloads' (download icon), and 'Quick Links' (link icon).

On the left side, there is a blue sidebar menu with the following items: 'Investment Proof', 'Dashboard' (highlighted), 'Reports', 'Tax Declaration', 'Opt for VPF', 'FBP Allocation', 'FBP Claim', 'My Query', and 'Documents and Letters'.

Below the main content area, there is a large image of a person in a suit holding a glowing orb. To the right of this image, there is a blue box for 'Support Request ORMS →' with a 'New Request' button. Below this, there is a section for 'Announcements' with a list of updates:

- FBP Allocation - Window open for change, upto 15th of the month
- Investment Declaration available for editing till 15th of the month
- VPF selection - Window open for change till 15th of each month
- Claims raised till 15th of the month, to be considered for processing in current



# HGS PORTAL - SNAPSHOTS

- Select Investment Proof link to open the screen towards Actual Submission of Investment Proofs

## Investment Proof

MENU

Investment Proof

Dashboard

Reports

Tax Declaration

Opt for VPF

FBP Allocation

FBP Claim

My Query

Documents and Letters

Investment Proof

Dashboard

CURRENT STATUS: NOT OPTED

OPTED DATE:

Doc Status:

Last Modified Date:

Last Approved Date:

Attachment Guidelines

File Upload Size (5MB)

Section 80C - Maximum Eligible deduction Rs 1.50 lakhs

Declared Amount	Particulars	Amount	Attachment
10000	80C - LIP Payment of Life Insurance Premium (For self, spouse & children)	0	<div>Choose File</div> No file chosen
19999	80C - ULIP Contribution to Unit Linked Insurance Plan (For self, spouse & children)	0	<div>Choose File</div> No file chosen
0	80CCC - PENSION Contribution to Pension Plans (Self)	0	<div>Choose File</div> No file chosen

# HGS PORTAL - SNAPSHOTS



- Go through the Investment Proof guidelines before submitting the details in HGS Portal

## Guidelines for Investment Proof

The screenshot displays the HGS Portal interface with a modal window titled "Instructions" open. The modal contains the following sections:

- Submission Guidelines**
  - Please use the "Save as Draft" button to do an intermediate save of the data entered.
  - Once you click on Final Submit, no further changes will be allowed. Hence, please review the entries before clicking on Final Submit.
  - Proofs will be considered only if you have clicked on Final submit before the last date for Proofs submission.
- Attachment guidelines**
  - You need to provide an attachment against each section where you want to avail the benefit. Please ensure correct attachment against each Section of submission.
  - Attachment needs to be in the form of a SINGLE file against each section where you wish to avail the benefit, in either of the formats i.e. pdf, jpeg, png, zip.
  - Total attachment size is restricted and reflects on the File Upload size Progress bar, which gets updated based on attached file size.
  - Please ensure that the attached files are NOT password protected.
  - Please refer to the tooltips/help notes in each section for doing an effective Proofs submission.
  - Recommended resolution for scan is 75 dpi (Please refer scanner setting).
  - Scanned copy should be legible.
  - Uploaded documents are restricted for view & download.
- Important Section Guidelines**
  - House Rent Allowance**
    - For a continuous lease period in the year with no change in Rent / Lease premises / Landlord, use a single row with the applicable Lease period
    - Use additional rows, only for any change in the Rent per month or in case of a new lease during the financial year
  - Housing Loan Interest and Principal**
    - Claim for repayment of Housing Loan Principal under Section 80C is required to be captured alongside the Interest component in the relevant section wherein interest is being claimed i.e. Interest on Housing Loan or Let Out/deemed Let out Property or under section 80EE / 80EEA
    - Stamp Duty and Registration of Property can be captured in the same section as Repayment of Loan Principal

At the bottom of the modal, there is a blue "Continue" button. An orange callout box with the text "Click continue after reading the guidelines" has an arrow pointing to this button.




## HGS PORTAL - SNAPSHOTS

- Select the First Tab for submission of documents towards Section 80C
- Update the amount and upload the softcopy under respective categories

### Section 80c Page

File Upload Size (5MB) 4%

Section 80C - Maximum Eligible deduction Rs 1.50 lakhs

Declared Amount	Particulars	Amount	Attachment
0	80C - LIP Payment of Life Insurance Premium (For self, spouse & children)	1000	Choose File in.png 
0	80C - ULIP Contribution to Unit Linked Insurance Plan (For self, spouse & children)	0	Choose File No file chosen
0	80CCC - PENSION Contribution to Pension Plans (Self)	0	Choose File No file chosen
0	80C - PPF Deposit in Public Provident Fund-PPF (For self, spouse & children)	0	Choose File No file chosen
0	80C - NSC Purchase of National Savings Certificate (Self)	0	Choose File No file chosen
0	80C - ELSS Contribution to Equity Linked Savings Scheme	0	Choose File No file chosen
0	80C - FEES Payment of tuition fees for children to any School	0	Choose File No file chosen
0	80C - FD Fixed Deposit for 5 years with a Scheduled Bank (Tax Saver - Self)	0	Choose File No file chosen
0	80C - SUKANYA Sukanya Samridhi Scheme (For Girl child)	0	Choose File No file chosen
0	80C - STAMP_DUTY Stamp Duty/Registration charges paid for new House Property	0	Choose File No file chosen
0	80C - HLP Housing Loan Principal (Amount will auto populate after updating "Loss from House Property" Section)	0	

Employee can declare the amounts under various components of Sec 80C

Total File Size utilization percentage

Remove file

Choose Proof to upload

Go directly to the Summary page for submission

Save changes

Save As Draft Go To Submit

Go to next page

Next



# HGS PORTAL - SNAPSHOTS



- Select the Second tab for submission of documents towards Investments Other than 80C
- Update the amount and upload the softcopy under respective categories

## Other Chapter VIA - Maximum Eligible deduction as per Section Limits

DEMO COMPANY

Last Login: 13/11/2021 13:41:55 Session-out in: 6 Min and 3 Sec Test009 (Test009-U)

Test009

Investment Proof

Dashboard Reports Tax Declaration Opt for VPF FBP Allocation FBP Claim My Query Documents and Letters

### Other Chapter VIA - Maximum Eligible deduction as per Section Limits

Declared Amount	Particulars	Amount	Attachment
0	80CCD(1D) - NPS National Pension Scheme (upto Rs. 50000/-)	0	Choose File No file chosen
0	80D - SEC80D Mediclaim Policy Premium (For Self, spouse, children)-Below 60 years -Rs 25000/- (Including amount paid for Preventive health check-up Rs.5000/-)	0	Choose File No file chosen
0	80DS - SEC80DS Mediclaim Policy Premium (For Self, spouse, children)-Above 60 years -Rs 50000/- (Including amount paid for Preventive health check-up Rs.5000/-)	0	Choose File No file chosen
0	80DD - SEC80DD Mediclaim Policy Premium (For Dependent Parents)-Below 60 years -Rs 25000/- (Including amount paid for Preventive health check-up Rs.5000/-)	0	Choose File No file chosen
0	80DDS - SEC80DDS Mediclaim Policy Premium (For Dependent Parents) Above 60 years- Rs. 50,000 (Including amount paid for Preventive Health Check-up: Rs.5000)	0	Choose File No file chosen
0	80DDDS - SEC80DDDS Treatment of specified diseases for self/dependants -Below 60 years - Actual Expenditure upto Rs. 40000/- reduced by insurance claims	0	Choose File No file chosen
0	80DDDS - SEC80DDDS Treatment of specified diseases for self/dependants -Above 60 years - Actual Expenditure upto Rs. 100000/- reduced by insurance claims	0	Choose File No file chosen
0	80E - SEC80E Payment of interest on loan taken for higher education for a full time course -Without any limit (Self/Spouse/Children)	0	Choose File No file chosen
0	80DD - SEC80DD Medical treatment of handicapped dependent (Dependents) - Rs.75000/Rs.125000/-	0	Choose File No file chosen
0	80UU - SEC80U Deduction in case of self being totally blind or physically handicapped- Rs.75000/Rs.125000/-	0	Choose File No file chosen
0	80EEB - SEC80EEB Interest On Loan taken for purchase of electric vehicle (upto Rs.150000/-)	0	Choose File No file chosen
0	80GGC - SEC80GGC deduction in respect of contributions given to political parties.	0	Choose File No file chosen

Go directly to the Summary page for submission

Click to go to previous page

Save As Draft Go To Submit

Previous Next



- Select the Third tab for submission of documents towards House Rent Allowance
- Update the amount and upload the softcopy under respective categories. Fill in the required mandatory fields.

## House Rent Exemption (as per limits U/s 10(13A))

House Rent Exemption (as per limits U/s 10(13A))

**Lease Period 1**

Declared Amount: 1000

Rent From: 01/04/2021 Rent To: 31/03/2022 Rent Per Month: City: --Select City-- Other City: Enter City

Attachment: Choose File No file chosen

Lease Property Address:

**Add Landlord Details**

Name: Enter Name PAN Number: ENTER PAN

**Lease Period 2**

**Lease Period 3**

**Lease Period 4**

Declared total amount for HRA from Tax Declaration page

Choose Proof to upload

In case there is more than one landlord, click on the (+) sign to add landlord.



- Select the Fourth tab for submission of documents towards Home loan
- Update the amount and upload the softcopy under respective categories. Fill in the required mandatory fields.

## Section 24 - Income / Loss on House Property, additional deduction under Section 80EE / 80EEA

DEMO COMPANY | Last Login: 13/11/2021 15:31:44 | Session-out in: 19 Min and 36 Sec | Test009 (Test009-U)

File Upload Size (5MB)

Section 24 - Income / Loss on House Property, additional deduction under Section 80EE / 80EEA

House Property 1

Declared Amount: 0

Full Address: Enter Address | City: Enter City | Status: --Select-- | Loan Sanctioned Date: dd/mm/yyyy

Name of Lender: Enter Name Of Lender | Type of Lender: --Select-- | Possession Date: dd/mm/yyyy | PAN Lender: ENTER PAN NUMBER

Principal Amount: 0 | Interest Amount: 0

Attachment: Choose File | No file chosen

Note: Amount of Principal repayment will be considered for deduction under Section 80C (maximum of Rs 1.50 lakhs)

Add Property

Save As Draft | Go To Submit

Previous | Next

Tab to enter Income/Loss on House Property

Choose Proof to upload

Click to add property

Loan Amount: 3000000 | Principal Amount: 300000 | Interest Amount: 200000

Borrower Type: Joint | Attachment: Application for..

You are claiming Principal Amount of 90000.00 and Interest Amount of 60000.00

Add Borrower Details

Borrower Name	Borrower Relation	Borrower Percentage
TEST USER	Self	30
testuseruser	wife	70
Enter Name	Enter Relation	Enter Percentage

Note: Amount of Principal repayment will be considered for deduction under Section 80C (maximum of Rs 1.50 lakhs)

Previous | Next



# HGS PORTAL - SNAPSHOTS



- Select the Fifth tab for submission towards Income from Previous Employer
- Update the amount and upload the softcopy under respective categories. Fill in the required mandatory fields.

Previous Employment Details

Previous Employment Details

Declared Amount	Amount
Net Salary Income After Exemptions U/s 10	<input type="text" value="Enter Amount"/>
Less : Standard Deduction	<input type="text" value="Enter Amount"/>
Less : Profession Tax Deducted By Previous Employer	<input type="text" value="Enter Amount"/>
Add : Net Income on House Property / Other Income	<input type="text" value="Enter Amount"/>
Less : Loss on House Property U/s 24 (Loss / Housing Loan Interest)	<input type="text" value="Enter Amount"/>
Less : Deduction U/s Section 80C (Incl. PF deducted By Previous Employer)	<input type="text" value="Enter Amount"/>
Less : Other Deductions Under Chapter VIA (Mediclaime, NPS etc.)	<input type="text" value="Enter Amount"/>
NET TAXABLE INCOME	<input type="text" value="Enter Amount"/>
TOTAL TDS RECOVERED BY PREVIOUS EMPLOYER	<input type="text" value="Enter Amount"/>

Choose File

No file chosen

**Please upload the proof here**

**\*Eligibility - Employees joining the company after 1st April 2021 and having taxable income from the Previous employer for the current Financial year Employees to provide details in the format available on the ESS portal Document Required A computation of income from Previous employer providing the relevant details till the date of separation Payslips without tax computation till the date of separation will not be considered.**

Click fields to see its description on Tooltip

Notes:  
Document submitted should be the Final Tax Computation as provided by the Previous Employer for Current Financial Year Monthly Payslips (Last month Payslip) attached will be considered, only if supplemented with tax computation in the Payslip. Ensure figures are appropriately captured and the computed Net Taxable Income displayed above reconciles with the Tax Computation. Investments already claimed for deduction with your previous employer, should not be submitted above in your current submission

## HGS PORTAL - SNAPSHOTS



- Select the Sixth tab for submission towards Other Income
- Update the amount column. No softcopy or supporting document required under this category.

### Other Income

Declared Amount	Particulars	Amount
0	OTH1 (Income -Savings Bank Account Interest)	<input type="text" value="0"/>
0	OTH2 (Other Income (Other than Savings Bank Interest))	<input type="text" value="0"/>



- Select the Seventh tab for submission towards Future Declaration
- Update the amount column towards Future payments under Section 80C, Other than 80C and House Rent.
- Submit last year’s supporting documents to be submitted under respective heads in 80C (First Tab) and Other than 80C (Second Tab)

Future Declaration

Particulars	Submitted Amount
80C - LIP Payment of Life Insurance Premium (For self, spouse & children)	3000
80C - ELSS Contribution to Equity Linked Savings Scheme - TAX SAVER-MF (Self)	3000
80CCC - PENSION Contribution to Pension Plans (Self)	0
80C - FEES Payment of tuition fees for children to any School, College, University or Educational Institution (Self)	0
80D - SEC80D Mediclaim Policy Premium (For Self, spouse, children, Parents)	0
Rent Payable (January-24)	15000
Rent Payable (February-24)	15000
Rent Payable (March-24)	15000

Notes :

For any future declarations of yearly payments done by the employee for the period from January 2024 and March 2024, the investment and payment receipts from the previous year must be uploaded on main investment proof submission page.

Previous

Next



# HGS PORTAL - SNAPSHOTS

- Select the Eighth tab for Final Submission
- Ensure you have filled in all the details correctly before Final submission.
- **Important Note :**
  - Click on the "Save as draft" button to frequently save the document submission.
  - Once you click on the Final Submit button, the entire submission window is locked.
  - You will not be able to make any further changes post Final Submission.

The screenshot shows the 'Summary' page of the HGS Portal. The page header includes the 'Summary' title, a user profile for 'Test009 (Test009-U)', and session information: 'Last Login: 13/11/2021 15:31:44', 'Session-out in: 9 Min and 25 Sec', and 'Test009 (Test009-U)'. A sidebar menu on the left lists options: 'Investment Proof', 'Dashboard', 'Reports', 'Tax Declaration', 'Opt for VPF', 'FBP Allocation', 'FBP Claim', 'My Query', and 'Documents and Letters'. The main content area is titled 'Summary of Investments Declared' and contains a 'Section 80C - Maximum Eligible deduction Rs 1.50 lakhs' field with a 'Total Amount: 2000' dropdown. Below this is a 'Declaration' section with a text box stating: 'I hereby declare that what is stated above is correct. I undertake to inform any change in the above facts. I hereby confirm that I shall submit necessary proof of investment details & Rent agreement and receipts by due date as intimated by Payroll Department.' A checkbox labeled 'I Agree' is checked. At the bottom, there are two buttons: 'Previous' and 'Final Submit'. A 'Save As Draft' button is also visible. Annotations with orange boxes and arrows point to the 'Summary' title, the 'I Agree' checkbox, the 'Final Submit' button, and the 'Previous' button.

**Summary**

DEMO COMPANY

Last Login: 13/11/2021 15:31:44 Session-out in: 9 Min and 25 Sec Test009 (Test009-U)

Attachment Guidelines

\*Please provide attachment against each section where you want to avail benefit. \*Attachment should be a SINGLE file in either pdf/jpeg/png/zip format. \*Recommended resolution for scan is 75 dpi (Please refer scanner setting). \*Scanned copy should be legible. \*Uploaded documents are restricted for view & download. \*Please ensure that the attached files are NOT password protected.

File Upload Size (5MB)

**Summary of Investments Declared**

Section 80C - Maximum Eligible deduction Rs 1.50 lakhs Total Amount: 2000

Additional Section

**Declaration**

I hereby declare that what is stated above is correct. I undertake to inform any change in the above facts. I hereby confirm that I shall submit necessary proof of investment details & Rent agreement and receipts by due date as intimated by Payroll Department.

☒ I Agree

**Check the "I Agree" Box**

Important: Please note that any Income Tax liability arising out of a wrong declaration will be the responsibility of the individual concerned

Date: 13/11/2021

**Final Investment proof Submission**

Save As Draft

**Navigate to the previous Tab**

Previous Final Submit



This presentation contains information that may be privileged or confidential and is the property of the Capgemini Group.

Copyright © 2022 Capgemini. All rights reserved.

## About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of over 325,000 team members in more than 50 countries. With its strong 55-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2021 global revenues of €18 billion.

Get the Future You Want | [www.capgemini.com](https://www.capgemini.com)

Capgemini in India comprises over 150,000 team members working across 13 locations: Bangalore, Bhubaneswar, Chennai, Coimbatore, Gandhinagar, Gurugram, Hyderabad, Kolkata, Mumbai, Noida, Pune, Salem and Tiruchirappalli.

Learn more about Capgemini in India at [www.capgemini.com/in-en](https://www.capgemini.com/in-en).