

**Documents list for Tax Proofs - 2018-19**  
**Financial Year (FY) from 1<sup>st</sup> April 2018 to 31<sup>st</sup> March 2019**

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## **HRA Exemption**

### ***Documents required***

- Scanned copies of rent receipts issued by the landlord for the period from April 2018 to March 2019.

#### ***Proof of Rent receipt should give Details Of:***

- Name and Address of the landlord to be included.
- Address of rented premises for which rent is paid.
- Period for which rent paid & amount.
- Monthly or quarterly receipts are required.
- Consolidated amount over a period of months will not be considered.
- Self declaration on future proof (Only for the month of Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- If the rent paid is more than Rs 5000/- per month , revenue stamp is mandatory ( except for Bangalore )
- **If the rent paid per month is Rs.8333/- or more, then PAN detail of the landlord to be mentioned mandatorily.**

## **INVESTMENTS ALLOWED UNDER SEC 80C**

**(Maximum limit is Rs.1.5 Lakh including the employee PF contribution)**

### **Life Insurance Premiums / Premium on annuity plan**

#### ***Documents required***

- Copy of current year premium paid receipt of all the periods in this financial year 2018-19 taken in the name of Self/Spouse/Children.
- If the premium amount is due for payment during Jan 2019, Feb 2019 or Mar 2019, self declaration should be submitted along with previous year receipts. Further, Self declaration on future proof (i.e. Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- Proposal deposit receipts are not considered as premium receipts for providing exemption.
- Late fee cannot be considered.

### **Public Provident Fund**

#### ***Documents required***

- Copy of the pass book which contains the transaction after 1<sup>st</sup> April 2018 onwards (not being repayment of loan) along with Pass book covering page which contains account holder details for the financial year 2018-19 deposited in the name of only Self/Spouse/Children.

### **Unit Linked Insurance Plan (ULIP)**

#### ***Documents required***

- Copy of current year premium paid receipt on or after 1<sup>st</sup> April 2018 onwards by an individual for participating in the Unit linked insurance plan of Unit Trust of India or

any other approved schemes for this financial year 2018-19 taken in the name of Self/Spouse/Children.

- If the premium amount is due for payment during Jan 2019, Feb 2019 or Mar 2019, self declaration should be submitted along with previous year receipts. Further, Self declaration on future proof (i.e. Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.

### **National Savings Certificate (NSC)**

#### ***Documents required***

- Copy of NSC Certificate(s) (VIII/IX Issue only) invested during the current financial year 2018-19 (i.e. On or After 1<sup>st</sup> April 2018) in the name of Self.

### **Mutual Funds - Equity Link Saving Scheme (ELSS)**

#### ***Documents required***

- Copy of the unit statement issued by Mutual Fund for the amount invested in the eligible schemes on or after 1<sup>st</sup> April 2018 in the name of Self.
- If the investments are made through Systematic Investment Plan (SIP) route, attach copy of the SIP registration letter, unit statement provided by the mutual fund with the proof.
- If the investment is due for payment during Jan 2019, Feb 2019 or Mar 2019, then Self declaration on future proof (i.e. Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- Acknowledgement copy WILL NOT be considered.

### **Cumulative Term Deposits:**

Cumulative investment with Post Office in the name of 'Self' with a tenure of 5 years and above is eligible for tax benefit u/s 80C

#### ***Documents required***

- Copy of the Cumulative Term Deposit receipt's issued by Post Office for the current financial year 2018-19

### **Children's Education (Tuition Fee)**

#### ***Documents required***

- Copy of the School Fee's paid Receipt (only Tuition Fee's will be considered) for the current financial year 2018-19 for the purpose full time education of any two children.
- If the payment is due during Jan 2019, Feb 2019 or Mar 2019, then Self declaration on future proof (i.e. Jan, Feb & Mar 19) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- Amount paid towards Donation, Special Fees, Administration Fees, Books, Amenities etc. will not be considered.

### **Fixed Deposit**

Tax Saving Fixed deposit with scheduled banks in the name of 'Self' with a tenure of 5 years and above is eligible for tax benefit u/s 80C

#### ***Documents required***

- Copy of the TAX SAVING fixed deposit certificate for the amount deposited in the name of Self during the current financial year 2018-19 with tenure of 5 years and above duly confirmed by the bank that the investment qualifies for exemption u/s 80C.
- Any other type of fixed deposit with tenure of less than 5 years will not be considered under this section for deduction.

### **Housing Loan- Principal Repayment**

#### ***Documents required***

- Copy of the Certificate from Financial Institution for the principle paid/payable on housing loan giving the break up of principal & Interest repayment for the current financial year 2018-19 along with Form 12C & the declaration.
- Online statement will NOT be considered.
- In case of joint loan to avail 100% benefit a declaration to be submitted.

### **Investment in Pension Fund u/s 80 CCC**

#### ***Documents required***

- Copy of current year premium paid receipt (or) deposit receipt of all the periods in this financial year 2018-2019 taken in the name of Self/Spouse/Children.
- If the premium amount is due for payment during Jan 2019, Feb 2019 or Mar 2019, then Self declaration on future proof (ie Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- Late fee cannot be considered for deduction.

### **Sukanya Samriddhi Account (SSA)**

#### ***Documents required***

- Copy of the pass book which contains the transaction after 1<sup>st</sup> April 2018 onwards along with Pass book covering page which contains account holder details for the financial year 2018-19 deposited in the name of Girl Child only maximum upto two accounts (three incase if the first or second delivery has twins).

### **80CCD - Contribution to NPS under Tier-I Account**

Tax Benefit will be available only if the contributions made in the Tier I Account. Least of the amount invested or Rs.50000 /- will be the Deduction under section 80CCD(1B). This is the additional deduction apart from the maximum deduction of Rs.1.5 Lacs under 80 CCE.

Least of the amount invested minus Deduction allowed under section 80CCD(1B) or 10 % of Annual Basic will be the Deduction under section 80CCD(1). This deduction is part of 80 CCE.

#### ***Documents required***

- Copy of the statement issued by Pension Fund for the amount invested in the eligible Pension schemes on or after 1st April 2018 in the name of Self.
- If the investments are made through Systematic Investment Plan (SIP) route, attach copy of the SIP registration letter, statement provided by the Pension fund with the proof.
- If the investment is due for payment during Jan 2019, Feb 2019 or Mar 2019, then Self declaration on future proof (i.e. Jan, Feb & Mar 2019) to be submitted in the prescribed format if exemption is claimed for the mentioned period.
- Acknowledgement copy WILL NOT be considered

### **Medical Insurance u/s 80 D**

#### ***Documents required***

- Copy of current year premium paid receipt towards of Medical insurance premium during this financial year 2018-2019 for Self/Spouse/Children/ Dependent parents.
- Deduction allowable is Rs.25000/- or actual whichever is lower. Including, payment on account of preventive health check-up for Self / Spouse / Children [restricted to Rs.5000/-; cash payment is eligible for preventive health check-up ]
- If the insurance is taken for dependent parents then additional deduction allowable shall be Rs.25000/-. Including, Payment on account of preventive health check-up for dependant parents, [restricted to Rs.5000/-; cash payment is eligible for preventive health check-up]. And if the dependent parents are senior citizen (aged 60 years and above), then deduction allowable shall be Rs.50000/-. And if the dependent parents are very senior citizen (aged 80 years and above), then medical expenditure incurred can also be claimed along with insurance within the limit of Rs. 50000/-.
- To avail the exemption dependent name, relationship & age should be specified on the copy of the receipt.
- Premium *paid through cash is not eligible* for deduction.
- In case, if medical insurance is been deducted in payroll for the current financial year then the same will be considered automatically for the income tax calculation and there is no need to submit any document with reference to the above.

### **Deduction in respect of maintenance, including medical treatment, of a disabled dependent u/s 80 DD**

Deduction allowed in respect of medical treatment, maintenance of a disabled dependent (Spouse/Children/Dependent Parent/Brother/Sister or Legal dependent). Maximum limit is Rs.75,000/- (above 40%) and in case of severe disability (80% & above) Rs.125,000/-

***Documents required***

- Form 10-IA need duly signed and issued by competent Government authority to be submitted. (Can be downloaded from Tax -> Tax Online Submission-> Document Library)

**Deduction in respect of medical treatment u/s 80DDB**

Section 80DDB allows a deduction in case of employee, who is resident in India, during the previous year, of any amount actually paid for the medical treatment of such disease or ailment as may be specified in the rules 11DD (1) for himself or a dependant. The deduction allowed is equal to the amount actually paid or Rs.40000 whichever is less. Further the amount paid should also be reduced by the amount received if any under insurance from an insurer or reimbursed from an employer. In case of senior citizen or very senior citizen (Age=>60 years), the amount of deduction allowed is Rs.100000.

***Documents required:***

- Form 10-I duly signed and issued by the competent Government authority/ a specialist recognised by the Medical Council of India having a Doctorate of Medicine in Neurology/Oncology/Nephrology/Hematology.
- Receipt of actual expenditure.

**Deduction in respect of person with Physical disability under Sec. 80U**

If employee has physical disability as listed under Sec.80.U can avail Maximum limit is Rs.75,000/- (above 40%) and in case of severe disability ( 80% & above) Rs.125,000/-

***Documents required***

- Form 10-IA need duly signed and issued by competent Government authority to be submitted.. (Can be downloaded from Tax -> Tax Online Submission -> Document Library)

**Repayment of Education Loan u/s 80E**

The loan taken for the purpose of pursuing full time higher education in any field including vocational education. Loans taken for higher education in a foreign institute or university (outside India) do not qualify for the exemption.

***Documents required to claim deduction***

- Copy of Banker certificate giving the break up of Interest and Principal repayment for the current financial year 2018-2019 and the date of loan sanction. Only Interest payment is eligible for deduction. (*Bank Statement will not be considered*).
- Loan taken for Self, Spouse, Children and Legal Guardian of the student.
- Amount to be paid out of your income chargeable to Tax
- Declaration should be submitted along with supporting. (Education loan- Declaration)

### **Documents required to avail Interest on housing loan deduction**

- If the loan for acquisition/construction of house is borrowed before **1<sup>st</sup> April 1999** the salary income can be set off against interest paid subject to maximum of Rs.30, 000 per annum.
- If the loan for acquisition/construction of house is borrowed on or after 01-04-1999 and the construction/purchase is completed before **1<sup>st</sup> April 2018**, the salary income can be set off against interest paid subject to maximum of Rs.2,00,000 per annum irrespective of house property is Self-Occupied or Let-Out or Both (if there are multiple house property).
- Loan borrowed for repair or renewal or reconstruction of the house, interest benefit is Rs.30,000/-

### ***Documents required***

- Copy of the Certificate from Financial Institution for the interest payable on Housing loan giving the break up of interest and principal repayment for the current financial year 2018-2019 and the date of loan sanction.
- **Form - 12C** duly filled in and signed should be submitted
- Self-Declaration for claiming benefit on Housing Loan Principal/Interest for the financial year ending 2018-19.(Mandatory irrespective of home loan availed individually or jointly)
- If possession of the property is taken during this FY 2018-19 then, copy of property handover letter issued by the builder / contractor clearly mentioning the possession date to be submitted.
- In case of let out property detailed workings should be submitted.

### **Additional Deduction on housing loan under section 80 EE**

First time home buyer, fulfilling the following conditions is eligible for additional deduction up to Rs. 50000 in respect of interest on loan taken for residential house property fulfilling the following conditions:

- The loan is sanctioned by the financial institution during the financial period from 1<sup>st</sup> April 2016 to 31<sup>st</sup> March 2017.
- The amount of loan sanctioned for acquisition of residential property does not exceed Rs.35/- lakhs
- The value of the residential property acquired does not exceed Rs.50/- lakhs
- Individual claiming the benefit under this section does not own any residential property as on the date of sanction of the loan

### ***Documents required***

- Copy of the Certificate from Financial Institution for the interest payable on Housing loan giving the breakup of interest for the current financial year 2018-2019 and the date of loan sanction.
- Self Declaration should be submitted along with supporting. (Declaration for 80EE)

### **Previous Employment Income:**

#### ***Documents required***

- Copy of Previous employer's Form 16 / Tax computation sheet need to be provided (For this financial year 2018-2019) duly authorised and signed with company seal.
- **Form 12B** should be duly filled and signed by the employees in case tax computation sheet are provided as proofs.
- All tax proofs exempted / considered except for Rent receipts & FBP bills (eg. LTA, Fuel etc) in your previous employment have to be resubmitted again in your current employment.

### **Other Income:**

#### ***Documents required***

- To consider "Other Income" workings/break-up for the same needs to be provided along with the **Form 12C**.

### **Important Notes:**

- Dully-filled and signed tax declaration proof page (at Allsec site under Proof column) and duly signed Form 12BB to be enclosed along with tax proofs without fail.
- Proofs will be cleared up to the maximum eligible limit under each header.
- Tax proofs pertains to Life Insurance / Mutual Funds (ELSS) should be accompanied by duly filled in document details.
- Post Office Monthly Income / Post Office Recurring Deposit cannot be considered.
- Ensure that Dependant's names are updated in Master Set up to avoid any rejections.
- Any communication on fresh investments beyond due date of submission will not be considered.
- Ensure that your investment proof contains remarks/information that the investment is qualified for deduction/rebate/exemption under respective IT rule/section as applicable before submission for validation.
- Without the PAN tax proofs cannot be considered.
- All the necessary documents as mentioned above needs to be submitted with in the due date & in the specified manner.
- Proof column at Tax declaration page at Allsec site as to be filled in with in due date, any amount which is not updated will not be considered for tax calculation.



**Declaration to furnish Education Loan Interest**

**Employee Name:**

**Employee No.:**

<b>PAN:</b>										
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**To Whomsoever It May Concern**

**Date:**

I have taken an educational loan for \_\_\_\_\_ full time course of  
Rs. \_\_\_\_\_ /- \*from \_\_\_\_\_ Bank on \_\_\_\_\_  
for Self / Spouse / Children / Legal Guardian higher education.

I hereby confirm that I have paid Rs. \_\_\_\_\_ /- as interest during this  
financial year 2018-2019.

I further confirm that the repayment of the loan and interest is being paid  
from my Taxable income for the financial year 2018-2019.

**Signature**

**\*Encl:** - Copy of the Bank Certificate for the above amount.

**DECLARATION FOR INSURANCE PREMIUM, INVESTMENTS & RENT DUE  
AFTER 1<sup>st</sup> JANUARY 2019**

Employee Name:

Employee Code:

PAN										
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I here by confirm that the following investments are due for payment after the cut-off dates laid out by you for proof submission and therefore request you to consider the same for the tax computation purpose for the financial year 2018 - 2019. I undertake that I will be depositing these premium /investment/rent payments and obtain the receipts as per the due dates or by 31<sup>st</sup> March 2019. I will be held responsible for any consequences of not remitting these payments and any liabilities arise out of this.

Particulars	Policy No. / Folio No. / Account No.	Amount	Remarks
Insurance Premium:*			
MF - ELSS (SIP)			
80CCC (Pension plan)*			
Tuition Fees			
80 D (Medical Insurance)*			
	January 19	February 19	March 19
Rent payable	Rs.	Rs.	Rs.

Declaration: I certify that all the above details are true and correct and I am fully aware of the relevant income tax laws in force regarding the nature of proof required to claim exemption under the above heads.

Signature of the employee

Date:

\*Encl: For all investments, please attach the relevant receipt of previous (FY 17-18) financial year / premium notice to prove that the policy is in force. Exemption will be provided only in case of the premium receipt provided for the previous year and not otherwise.

## SELF-DECLARATION FOR CLAIMING HOUSING LOAN PRINCIPAL & INTEREST BENEFIT

*(Availing benefit under Section 24(b) or 80C of Income Tax Act, 1961)*

Employee Name										
Employee ID										
Employee PAN 10 Character – Alpha Numeric)										

As per sections 24(b) provisions of Income Tax Act, 1961, I have availed housing loan as per details below:

Name of the Finance Institution (Loan availed from)			
Loan amount	Rs.		
Loan obtained for the purpose of (Tick the loan purpose)	Construction / Acquisition / Renovation / Repair		
Date of disbursement (DD-MMM-YYYY)			
Amount repaid towards Principal	Rs.		
Annual Interest (paid + payable) – FY 2018-2019	Rs.		
Date of completion of construction / possession (DD-MMM-YYYY)			
Property address including district and state for which loan availed			
Co-borrower details (for claiming interest and principal)	Sl No.	Co-borrower Name	Relationship
	1		
	2		
	3		
Property status	Self-occupied / Let-out (Rented)		
Employee's claim for Principal repayment and Interest, deduction	Principal Amount	Interest Amount	

I hereby declare that the above mentioned information is true and also understood the provisions of Income Tax Act, 1961 to avail benefit under Section 24(b) and 80C. I further confirm that my house is purchased / constructed and completed within 3 years from the end of the Financial Year in which the final home loan was availed. I will be solely and wholly responsible to handle any queries from any competent officials and / or to submit all relevant documents including property possession proof (e.g. possession certificate from builder, utility bill etc.) to Income Tax / Competent Authorities.

I am enclosing interest – principal break-up certificate issued by the Financial Institution from where I / we have availed the loan.

Signature of co-borrower(s)  
of employee

(1)

(2)

Location:

Date:

Signature

**Self-Declaration for claiming additional deduction on housing loan Interest u/s  
80 EE for the financial year ending 2018-19**

To  
The Finance / HR Department  
<Company Name>  
<Address>

I, \_\_\_\_\_ working /  
worked in the company with employee id \_\_\_\_\_ hereby  
confirm that, I have purchased /acquired / constructed the property through  
housing loan for the first time.

I, further confirm the following:

The value of the property is \_\_\_\_\_ which does not  
exceeds Rs.50/- lakhs (Rupees Fifty Lakhs) and the loan amount sanctioned is  
\_\_\_\_\_ which does not exceeds  
Rs.35/- lakhs (Rupees Thirty Five lakhs). The housing loan is availed from  
\_\_\_\_\_ (Name of the institution) and the loan  
sanctioned on \_\_\_\_\_ during the financial year 2016-17.

I do not own any residential house property on the date of sanction of loan.

The above information's are true and correct.

**Signature of the Employee**

x

**Place:**

**Date:**