

**PFORM NO.12BB (See Rule 26C)**  
**DECLARATION OF SAVINGS & OTHER DEDUCTIONS**  
 (To be submitted to **Pay Bill Section**)

**FY : \_\_\_\_\_**

Name \_\_\_\_\_ Emp. No. \_\_\_\_\_ HR NO. \_\_\_\_\_

Design: \_\_\_\_\_ PAN No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Office Address: \_\_\_\_\_ Ph.No. \_\_\_\_\_

Res Address: \_\_\_\_\_ Ph.No./Mob No. \_\_\_\_\_

**1. Rebate on HRA: Rent Agreement, Rent Receipt & PAN of LANDLORD is must for claiming the rebate.  
 (Enclose One Rent Receipt of April 18 & other of Feb 19)**

Period of Claim	Address of Rented accommodation	Name, Address & Tel. No. of the Landlord	Rent paid to the landlord per month	PAN No. of Landlord

**2. Deduction of Interest on borrowed capital (Home Loan) for Self-occupied house property u/s 24 :-  
 (Enclose POSSESSION/COMPLETION Certificate/SALE DEED/Other supporting documents)**

a) Address of House Property (\*) : \_\_\_\_\_  
 \_\_\_\_\_

b) Status (\*) : **Self Occupied/Let Out/Vacant (Rebate is allowed only on self occupied property. In case of Let Out/Vacant property rebate be claimed while filing the return)**

c) Date when property was acquired (\*) : \_\_\_\_\_

d) Date of Loan taken (\*) : \_\_\_\_\_

e) Amount of Loan (\*) : \_\_\_\_\_

(In case loan is transferred from one bank to another detail thereof)

f) **Interest payable/paid to the lender (\*)** \_\_\_\_\_

g) Name & Address of the Lender (\*) \_\_\_\_\_

h) **Permanent Account Number of the Lender (\*) :**

(a) **Financial Institutions** : \_\_\_\_\_

(b) **Employer** : \_\_\_\_\_

(c) **Others** : \_\_\_\_\_

**Purpose** : (\*) Acquisition of Flat/construction of flat/ Repair/renewal/ reconstruction [strike out whichever is not applicable]

**(It may please be noted that a co-owner, who is not a co-borrower, is not entitled to tax benefits. Similarly, a co-borrower, who is not a co-owner, cannot claim benefits).**

Conditions as per **CBDT CIRCULAR/GUIDELINES** for Claiming Deduction of Interest on Borrowed Capital for Computation of Income From House Property [Section 24(b)]:

- (i) Section 24(b) of the Act allows deduction from income from houses property on interest on borrowed capital as under:
- (ii) The deduction is allowed only in case of house property which is owned and is in the occupation of the employee for his own residence. However, if it is actually not 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.
- (iii) the quantum of deduction allowed as per table below:

Sl No	Purpose of borrowing capital	Date of borrowing capital	Max. Deduction allowable
1	Repair or renewal or reconstruction of the house	Any time	Rs. 30,000/-
2	Acquisition or construction of the house	Before 01.04.1999	Rs. 30,000/-
3	Acquisition or construction of the house	On or after 01.04.1999	Rs. 2,00,000/-

**In case of Serial No. 3 above**

(a) **The acquisition or construction of the house should be completed within 5 years from the end of the FY in which the capital was borrowed.**

- 3. Any Other Income:**
- i) Interest on Savings : Rs. \_\_\_\_\_  
**Deduction of maximum of Rs.10000/- is allowed on saving interest u/s 80TTA**
- ii) **Fixed Deposit Interest** : Rs. \_\_\_\_\_
- iii) **Other Income** : Rs. \_\_\_\_\_
- iv) **Pension income** : Rs. \_\_\_\_\_

(Please enclose documentary evidence such as interest certificate or source/commutation of other income)

**4. Particulars of Deductions Claimed from Income [under Chapter VI-A] :-  
 (Enclose supporting documents )**

- a) **Medical Insurance [u/s 80-D]** of GIC paid by cheque [max.Rs.25,000/- (If any dependent member is a senior citizen, max. limit is Rs.50,000/-] Rs. \_\_\_\_\_
- b) **Deduction of expenditure incurred for medical treatment, nursing, training, rehabilitation or amount deposited under a scheme framed in this behalf** by LIC, UTI for mtce. of **handicapped dependant [u/s 80-DD]** :Rs. \_\_\_\_\_  
 [ Rs.75,000/- if disability is not less than 40%; Rs.1.25 lakh if disability is 80% or above ]
- c) Deduction in r/o medical treatment for Cancer or AIDS [u/s 80-DDB max. Rs.40,000] :Rs. \_\_\_\_\_
- d) Interest paid in r/o Education loan [u/s 80-E] from any financial/charitable institution for pursuing higher education **(If the loan is taken for wife or dependent children loan a/c should be in joint name and both the names should appear in the interest certificate.**

**Actual Interest paid against Education Loan during the financial year 2018-19** Rs. \_\_\_\_\_

**Date of Loan Taken** \_\_\_\_\_ **Dt of Repayment of interest starts** \_\_\_\_\_

- e) Deductions u/s 80-U (for disabled person) : Rs. \_\_\_\_\_  
 [Rs.75000/- if disability is not less than 40%; Rs.1.25 lakh if disability is 80% or above]
- f) **Rajiv Gandhi Equity Savings Scheme u/s 80CCG** [50% of amount invested subject to **Maximum deduction of Rs.25,000/-** ] Rs. \_\_\_\_\_  
**(This rebate is allowed only to those whose gross total income is less than 12 lakhs)**
- g) **Deduction in r/o contribution to pension Scheme of Central Government (Section 80 CCD) (Max REBATE 50000/-) Enclose copy of A/c/PRAN No. etc (Minimum investment Rs.2000/)** **(NPS)** Rs. \_\_\_\_\_

**5. Deductions u/s 80C & 80CCC [MAX. LIMIT 1,50,000/-ONLY]**

**(Enclose supporting documents & furnish break up in separate sheet)**

		<b><u>(PROPOSED)</u></b>	<b><u>(ACTUAL)</u></b>
		Rs. _____	Rs. _____
		<b><u>(For office use only)</u></b>	<b><u>(For office use only)</u></b>
a)	GPF / EPF Subscription	Rs. _____	Rs. _____
b)	GSLI / CGEGIS deduction	Rs. _____	Rs. _____
c)	LIC / PLI / ULIP, etc.	Rs. _____	Rs. _____
d)	PPF	Rs. _____	Rs. _____
e)	NSC	Rs. _____	Rs. _____
f)	Tuition Fees paid : 1st Child Rs. _____		
	: 2 <sup>nd</sup> Child Rs. _____		
	Total	Rs. _____	Rs. _____
g)	<b>Accrued Interest on NSC VIII issue</b>	Rs. _____	Rs. _____
h)	Subscription to <b>any mutual fund</b> approved by the Board & if such subscription is made only in eligible issue of capital of any company	Rs. _____	Rs. _____
i)	Investment as a <b>term deposit for a fixed period</b> of not less than five years with a scheduled bank	Rs. _____	Rs. _____
j)	Repayment of HBA (Principal component only) <b>(enclose completion certificate )</b>	Rs. _____	Rs. _____
k)	Contribution to Pension Fund u/s 80CCC	Rs. _____	Rs. _____
l)	Sukanya Samriddhi Scheme	Rs. _____	Rs. _____
<b>Total :</b>		<b>Rs. _____</b>	<b>Rs. _____</b>

**Verification**

**I,.....,son/daughter of.....do hereby certify that the information given above is complete and correct.**

**Place.....**

**Date.....**

**(Signature of the employee)**

**Designation.....**

**Full Name \_\_\_\_\_**

**(PROPOSED SAVINGS OR REBATE OF ANY KIND WILL BE CONSIDERED 'NIL' IF NO DOCUMENTARY EVIDENCE IS GIVEN LATEST BY 15TH OF NOVEMBER 2018)**

**Information with (\*) mark is compulsorily to avail rebate under House Property**