

**FINAL DECLARATION FORM FOR CLAIMING INCOME TAX REBATE FOR THE  
FINANCIAL YEAR 2022-2023 (ASSESSMENT YEAR 2023-2024)  
(CONTAINING INFORMATION REQUIRED UNDER FORM 12 BB)**

**Name : RAJKUMAR RATHINAVELU**

**Income Tax PAN : ASIPR7240P**

**Employee No : 98139**

**Grade : SLS**

**Unit / Location : ITC Life Sc. & Tech. Centre**

**E-Mail Id : rajkumar.r@itc.in**

**Division : CORP [22]**

**Mobile No : 9164753973**

**To : Private Salaries, 37 J.L. Nehru Road, Kolkata - 700071**

**I give below the necessary declaration for the payments/investments made by me during the period 1st April, 2022 to 31st March, 2023 to enable me to avail of the tax rebate as per the provisions of the Income Tax Act,1961 (as amended up to date)**

(All Fig. in Rs. )

**Section :** Deduction u/s 80C

**Clause :** 80C - Life Insurance Premium (Including ULIP)

Relation With Employee	Name of Person Insured	Policy No	Sum Assured	Policy Start Date	Date of Maturity	Rebate Claimed
Self	Rajkumar Rathinavelu	19346867	1,200,120	06/06/2017	06/06/2022	120,012
Self	Rajkumar Rathinavelu	0126732828	100,000	08/05/2009	08/05/2028	10,000
<b>Total :</b>						<b>130,012</b>

**Declaration :**

i) I hereby confirm that I have already paid the above mentioned premium / I intend to pay the abovementioned premium in the current financial year if not already due as on the date of giving this declaration

**Notes :**

i) In case of monthly, quarterly or half yearly premium payment schedule, mention the total rebate for the full year which you wish to claim

**Remarks :**

i) Furnishing proof of last premium payment is mandatory. If the premium for an existing policy is not yet due, furnish the last available premium payment receipt.

ii) In case you have bought a new policy during the year, then submit policy documents or premium receipt containing the details of sum assured and the premium amount.

**Section :** Deduction u/s 80C

**Clause :** 80C - Housing Loan (Principal only)

Name of the Lender	Date on which loan taken	Purpose of loan	Amount
AXIS Bank	01/03/2013	Purchase	514,637
AXIS Bank	01/03/2013	Purchase	495,606
HDFC Bank	01/12/2017	Purchase	257,808
HDFC Bank	01/12/2017	Purchase	232,808
<b>Total :</b>			<b>1,500,859</b>

**Notes :**

i) Furnish a certificate from bank specifying the principal and interest repayment for current Financial Year

ii) If you are claiming the rebate on housing loan principal for the first time or if you did not claim the rebate last year or your rebate claim was disallowed by us during the last financial year then please submit the sale deed as proof of your ownership once again.

iii) In case the sale deed is in regional language, furnish a certified English translated copy of the same or a copy of deed in regional language along with a self declaration that the house is owned by you

iv) The amount of Housing Loan Principal declared above is solely repaid by me during the current FY.

**Section :** Deduction u/s 80C

**Clause :** 80C - Provident Fund (Salary PF)

	<b>Amount</b>
	<b>211,350</b>

**Section :** Deduction u/s 80CCD to 80U

**Clause :** 80D - Medical Insurance Premium

Relationship with employee	Type of Expenditure	Any beneficiary is a senior citizen	Mode of Payment	Premium Paid	Amount Eligible
Parent(Father/Mother)	Health insurance	Yes	Bank	19457	19,457
<b>Total :</b>					<b>19,457</b>

**Declaration :**

- i) I hereby confirm that I have already paid the above mentioned premium / I intend to pay the abovementioned premium in the current financial year if not already due as on the date of giving this declaration  
 ii) I hereby confirm that I have not claimed any deduction for MEDICAL EXPENDITURE of a senior citizen if the person is already covered under a medical insurance

**Notes :**

- i) For Self, spouse and dependent children maximum deduction allowed for medical insurance premium is Rs.25,000 including preventive health check upto Rs.5,000.  
 ii) For Parents maximum deduction allowed for medical insurance premium is Rs.25,000 including preventive health check upto Rs.5,000. If parents are senior citizen, the maximum deduction allowed is Rs.50,000.  
 iii) Maximum deduction allowed for medical expenditure incurred for self and spouse is Rs.50,000 provided no medical insurance is taken for the such patient and the patient is a Senior Citizen ( age above 60).  
 iv) No rebate allowed if medical insurance premium or medical expenditure is incurred in cash.  
 v) Total deduction on account of preventive health check up of self, spouse, dependent children and Employee's parents can not exceed Rs.5,000  
 vi) Maximum deduction allowed for medical expenditure incurred for parents is Rs.50,000 provided no medical insurance is taken for the such patient and the patient is a Senior Citizen ( age above 60).

**Remarks :**

- i) For existing policies, furnishing proof of last premium payment is mandatory. If the premium for an existing policy is not yet due, furnish the last available premium payment receipt.  
 ii) For new policy taken during the year, furnishing proof of payment is mandatory. The premium payment receipt must be in the name of the employee. If the receipt is not in the name of employee but is in the name of beneficiary then attach copy of your bank statement along with receipt to establish the name of the payer.  
 iii) For claiming rebate on medical expenditure incurred, furnish copies of bills and proof of payment.

**Verification**

I , RAJKUMAR RATHINAVELU, SON/DAUGHTER OF C. RATHINAVELU DO DECLARE THAT WHAT IS STATED ABOVE IS TRUE TO THE BEST OF MY INFORMATION AND BELIEF.

**Designation :** Sr Lead Scientist - Plant Molecular Biology & Bioinformatics

**Date :** 10/01/2023

**Place :**

\_\_\_\_\_  
Signature of employee

**Full Name : RAJKUMAR RATHINAVELU**

**Statement of particulars of income under heads of income other than "Salaries" for deduction of  
Tax at Source for the year ending 31/03/2023  
(Under section 192 read with Rule 26B of Income Tax Rules)**

**Name : RAJKUMAR RATHINA VELU****Income Tax PAN : ASIPR7240P****Employee No : 98139****Grade : SLS****Unit / Location : ITC Life Sc. & Tech. Centre****E-Mail Id : rajkumar.r@itc.in****Division : CORP [22]****Mobile No : 9164753973**

	Particulars	Amount
a )	Interest earned on NSC	
b )	Miscellaneous Income	
c )	Interest qualifying for rebate u/s 80TTA or 80TTB	
d )	Interest on Taxable PF Contribution	
	<b>Aggregate of item (a) to (d )</b>	<b>0</b>
	Less : 80TTA- Rebate on Interest from Savings Bank A/c	
	<b>TDS on Other Income :</b>	
	Tax	
	Surcharge	
	Education Cess	
	<b>Total TDS</b>	

**Notes :**

- i) Please note that whatever income you declare in this section will attract tax at the highest slab rate applicable to you
- ii) Enclose copy of TDS certificates issued U/s 203 supporting the amount of TDS declared above
- iii) Deduction allowed for interest on Savings bank A/c u/s 80TTA ( Max. 10,000/-). Deduction allowed for interest on savings bank a/c or deposits with bank, co-operative society or post office u/s 80TTB for Senior citizens (Max. Rs.50,000/-)

**Verification**

**I, RAJKUMAR RATHINA VELU, SON/DAUGHTER OF C. RATHINA VELU DO HEREBY DECLARE THAT WHAT IS STATED IS TRUE TO THE BEST OF INFORMATION AND BELI**

**Designation : Sr Lead Scientist - Plant Molecular Biology &  
Bioinformatics  
Date : 10/01/2023**

\_\_\_\_\_  
Signature of employee

**Place :**

**Full Name : RAJKUMAR RATHINA VELU**

**Statement showing Income/Loss from House Property for the year ending 31/03/2023  
(Under section 192B read with Rule 26B of Income Tax Rules)  
(CONTAINING INFORMATION REQUIRED UNDER FORM 12 BB)**

Name : RAJKUMAR RATHINAVELU

Income Tax PAN : ASIPR7240P

Employee No : 98139

Grade : SLS

Unit / Location : ITC Life Sc. &amp; Tech. Centre

E-Mail Id : rajkumar.r@itc.in

Division : CORP [22]

Mobile No : 9164753973

**Property 1.****Address of the House :** 6116, Prestige Royale Gardens, Doddabelapur Road, Yelahanka, bangalore - 560064

<b>Nature of occupancy :</b> Self Occupied		<b>LoanType :</b> Self	
<b>Particulars</b>	<b>Amount</b>	<b>TDS on House Property</b>	<b>Amount</b>
Gross Annual Value as per IT Act	0	a ) Tax	
Municipal Tax Paid (attach proof)	0	b ) Surcharge	
Net Annual Value	0	c ) Cess	
Standard deduction (30% of NAV)	0		
Interest eligible for deduction u/s 24	200,000		
<b>Income or loss from House Property</b>	<b>-200,000</b>	<b>Total TDS</b>	

**Loan against the Property 1 :**

Name of the Lender	PAN of Lender	Address of Lender	Date on which loan taken	Purpose of Loan	Original Loan Amount	Interest for Current Year	Pre-construction Interest	Total Interest
AXIS Bank	AAACU2414K	No 19, 60 Feet Rd, Sahakar Nagar, Koti Hosahalli, Bengaluru, Karnataka 560092	08/02/2017	Purchase	558,002	181,375	535,003	716,378
<b>Total :</b>					<b>558,002</b>	<b>181,375</b>	<b>535,003</b>	<b>716,378</b>

**Property 2 .****Address of the House :** 10032 Prestige royale Gardens, Doddabelapur road, Yelahanka, Bangalore - 560064

<b>Nature of occupancy :</b> Deemed to be Let Out		<b>LoanType :</b> Self	
<b>Particulars</b>	<b>Amount</b>	<b>TDS on House Property</b>	<b>Amount</b>
Gross Annual Value as per IT Act	150,000	a ) Tax	
Municipal Tax Paid (attach proof)	10,037	b ) Surcharge	
Net Annual Value	139,963	c ) Cess	
Standard deduction (30% of NAV)	41,989		
Interest eligible for deduction u/s 24	940,241		
<b>Income or loss from House Property</b>	<b>-842,267</b>	<b>Total TDS</b>	

**Loan against the Property 2 :**

Name of the Lender	PAN of Lender	Address of Lender	Date on which loan taken	Purpose of Loan	Original Loan Amount	Interest for Current Year	Pre-construction Interest	Total Interest
HDFC Bank	AAACH0997E	Maruthi Mansion, 1st Floor, 548/D, Chinmaya Mission Hospital Rd, Indiranagar, Bengaluru, Karnataka 560038	01/12/2017	Purchase	7,603,582	572,464	367,777	940,241
<b>Total :</b>					<b>7,603,582</b>	<b>572,464</b>	<b>367,777</b>	<b>940,241</b>

<b>Summary</b>	<b>Amount *</b>
<b>Gross income/loss from all House Properties</b>	<b>-1,042,267</b>

**\* Set-off of loss from House property is restricted to Rs. 200000 for any assessment year.**

**Declarations :**

I, RAJKUMAR RATHINAVELU, son/daughter of C. RATHINAVELU hereby declare that the construction of the property was acquired / constructed within 5 years from the end of the Financial Year in which the capital was borrowed and the amount of housing loan interest declared above is solely repaid by me during the current FY.

**Notes :**

In case a house is let out for part of the year and self occupied for balance part then the house shall be treated as let out for the full year.

In case a house is let out for part of the year and vacant for balance part then the gross annual value shall be equal to actual rent received / receivable for let out period.

In case of more than two self occupied property, only two house will be treated as self occupied and the others will be treated as deemed to be let out.

Municipal tax is allowed as deduction in the year of actual payment. For claiming municipal tax deduction furnish proof of payment.

In case of let out property, provide proof of rental income i.e, copies of lease /rent agreement or rent receipts.

For claiming interest deduction furnish a certificate from bank specifying the principal and interest repayment for current Financial year.

If you have not claimed rebate on housing loan interest in the last financial year through us or your claim was rejected by us or you are claiming such rebate for the first time then please submit the following documents a.) copy of Sale Deed of House as proof of your ownership. b.) In case the sale deed is in regional language, furnish a certified English translated copy of the same or a copy of deed in regional language along with a self declaration that the house is owned by the employee. c.) Letter of loan disbursement

If construction or acquisition of property is completed after 5 years from the end of the financial year in which capital was borrowed, then maximum interest deduction allowed for a self occupied house property is Rs 30000/- only.

**Verification**

I RAJKUMAR RATHINAVELU son/daughter of C. Rathinavelu do declare that what is stated above is true to the best of my information and belief.

**Designation : Sr Lead Scientist - Plant Molecular Biology &**

**Bioinformatics**

**Date : 10/01/2023**

**Place :**

\_\_\_\_\_  
**Signature of employee**

**Full Name : RAJKUMAR RATHINAVELU**

**DECLARATION OF INCOME FOR CLAIMING REBATE U/S 87A OF MAXIMUM Rs 12500, IF THE TOTAL TAXABLE INCOME DOES NOT EXCEED Rs. 5 LAKHS**

**Name : RAJKUMAR RATHINAVELU**

**Income Tax PAN : ASIPR7240P**

**Employee No. : 98139**

**Grade : SLS**

**Unit / Location : ITC Life Sc. & Tech. Centre**

**E - Mail Id : rajkumar.r@itc.in**

**Division : CORP [22]**

**Mobile No. : 9164753973**

To ,

**ITC Limited**

**This is to certify that my estimated total taxable income under the various heads of Income for the Financial Year 2022-2023 will not exceed Rs 5 lakhs. My estimated taxable income for the Financial Year 2022-2023 is given below:**

<b>Particulars</b>	<b>Amount (in Rs)</b>
Taxable income under the head "salaries" ( salary received from ITC )	<b>13,942,540</b>
Taxable income under the head "salaries" ( other than salary received from ITC Limited )	<b>0</b>
Taxable income under the head "Income from House Property" ( after set-off of b/f losses )	<b>0</b>
Taxable income under the head "Profit & gains of business or profession" ( after set-off of b/f losses )	<b>0</b>
Taxable income under the head "Capital Gains" ( after set-off of b/f losses )	<b>0</b>
Taxable income under the head "Income from other sources"	<b>0</b>
<b>TOTAL</b>	<b>13,942,540</b>

I, RAJKUMAR RATHINAVELU son/daughter of C. RATHINAVELU do hereby declare that what is stated above is true to the best of my knowledge & belief.

**Designation : Sr Lead Scientist - Plant Molecular Biology & Bioinformatics**

**Date : 10/01/2023**

**Place :**

\_\_\_\_\_  
**Signature of employee**

**Full Name : RAJKUMAR RATHINAVELU**