

कृपया ध्यान दें: यह 12बीबी फॉर्म केवल उन कर्मचारियों द्वारा भरा और जमा किया जाना है जो पुरानी कर व्यवस्था चुनते हैं, न कि वे जो नई कर व्यवस्था चुनते हैं।

Attention please: This 12BB Form is to be filled and submitted by those employees only who choose Old Tax Regime and NOT by those who opt for New Tax Regime.

For Office Use only: Employee need not fill these.			
Date of receipt	Date of entry	Date of Query sent on mail	Date of Query Answered on mail

This is to be filled by employee.		
CP No	_____	Interest on Housing Loan Case: Yes / No
Date:	_____	_____

The Incharge- F&A Division,
Central Pollution Control Board,
Delhi

Subject: - Submission of Income Details & proof of savings in form 12BB in Annexure I and II for the Financial Year 2024-2025

Sir,

As undersigned is opting for **old tax slab**, my eligible investments are (on A-4 size papers) enclosed herewith along-with form 12BB for the Financial Year 2024-2025 in Annexure-I and Annexure-II duly supported & enclosed with the documentary evidence(s) & duly self-attested as per the following arrangements:

- The enclosures are serially numbered, matched with amount and indicated against relevant column of proof of saving annexure.**
- I certify that these savings have been made by me from my own salary income/ sources during the period 1st April 2024 to 31st March 2025.
- Proof of the savings made and declared till 16th December 2024 in annexure I & II, is submitted now so that it can reach the F&A Division **latest by 16th December 2024.**
- I understand that.**
 - In view of the time constraint, late submission will not be considered in any case.
 - If I am unable to submit the self-attested saving proofs for the current savings by 16th December 2024, due tax may be deducted from my salary for the month of December 2024 onwards without any further intimation to me.**
 - The DDO will satisfy himself about the actual deposits/ subscriptions / payments made by me, by calling for such particulars/ information as he deems necessary before allowing the aforesaid deductions. In case the DDO is not satisfied about the genuineness of any deposit(s)/ subscription(s)/ payment(s) made by me, due tax will be deducted from my salary, and I would be free to claim the deductions/ rebates on such amount(s) by filing my return of income and furnishing the necessary proof etc., therewith, to the satisfaction of the Assessing Officer.
- I will be personally responsible to Income Tax Department, Govt. of India, for all information pertaining to income tax assessment.
- I certify that particulars furnished are true and correct to the best of my knowledge and belief.

Thanking you

Encl. Annexure –I and II

yours faithfully.

CPCB Extn. No		Email ID	
Mobile No		Name	
			Signature

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CP No	_____	Claiming Interest on Housing Loan: Yes / No
Date:	_____	_____

Form 12 BB

Annexure -1

नाम (Name)	पदनाम (Designation)	PAN No. (Encl. copy of PAN Card)

Particulars for other income and savings:

(I) Income from house property (Give full details)

SI NO.	Particulars	Details	Enclosure No.
01	Name of the owner & Co-owner of the House Property	:	
02	Address of House Property (Enclose documentary evidence)	:	
03	Whether it is a a. Purchase of ready built flat/house b. Semi-built-up house; or c. Piece of land; on which house is constructed	: : : :	
04	Whether Housing loan taken, if yes, a. Name & address of the bank/ Organisation; & b. Date of loan (attach sanction / disbursement letter from bank)	: : :	
05	Permanent Account Number of the Lender	:	
06	Mention Date of Registry of the house property, date of physical possession of house along with completion certificate	:	
07	Whether the House Property is Self Occupied	:	Yes / No
08	Whether any part of this House Property is let out during the financial year? If yes, give details.	:	
09	Housing Loan Interest Due/Paid/to be paid during the Financial Year ending 31st March 2025 (Attach prescribed certificate from Money	:	

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	Lender bank / Organisation)			
10	Out of the above Housing Loan interest, how much is being claimed this year as deduction	:		
11	Whether Co-applicant is claiming any deduction from his/her income			
12	Interest on HBA for Pre-construction period claimed during this year	:		
13	Source(s) for repaying the Housing Loan (Principal and Interest, both)	:		
14	In case of Co-owner/Co-borrower, Give full details about his/her employment / profession in a separate sheet	:		
15	House Property is declared in Annual Declaration of property statement to CPCB	:	Yes / No	

Rule Position of Loss from House Property: -

Section 24 (B) – Loss under the head Income from House Property: -

From FY 2017-18, the Tax benefit on loan repayment of house is restricted to Rs. 2 Lakh per annum only (even if you have multiple houses the limit is still going to be Rs. 2 Lakh only and the ceiling limit is not per house property).

The unclaimed loss if any will be carried forward to be set off against house property income of subsequent 8 years. In most cases, this can be treated as 'dead loss'.

1. Until FY 2016-17, interest paid/due on housing loan was eligible for the following tax benefits.
 - (a) Municipal taxes paid, (b) 30% of the net annual income (standard deduction) and (c) interest paid on the loan taken for that house are allowed as deductions.
2. After these deductions, rental income can be **NIL** or **NEGATIVE** and is called 'loss from house property' in the latter case.
3. Such loss to the full extent was allowed to be set off against other heads of income like Income from Salary or Business etc. which helps to lower tax liability substantially. However, as per the amendment in the Income Tax by Finance Budget 2017, loss from house property can be set off to the maximum of ₹2,00,000/- only and balance if any over and above ₹2,00,000/- can be carried forward as a loss against the future income.

Now, the present position can be understood with the following example: -

Computation of Income from House Property				
Particulars	Amount (in ₹)	Total	Existing Rule: Loss from House Property that can be set-off	Budget 2017 proposal: Loss from House Property that can be set off
Rental Income	₹2,40,000			
Less: Municipal Taxes	₹10,000			
Net Annual Value (NAV)		₹2,30,000		

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Less: 20% Standard deduction on NAV	₹69,000	₹1,61,000 (₹2,30,000 - ₹69,000)		
Less: Interest on Home Loan u/s 24	₹5,00,000	Loss = ₹3,39,000 (₹1,61,000- ₹5,00,000)	₹3,39,000	₹2,00,000 (Balance ₹1,39,000 can be carried forward)

(II) Employees, who are in receipt of house rent allowance (HRA) and want to get exemption of HRA under section 10 (13A) in computing of total income, should furnish the following particulars:

i)	Monthly rent In support of the claim, please provide. (i) rent agreement; and (ii) monthly rent receipts	:																									
ii)	House Owner' Name with Telephone No Address	:																									
iii)	PAN of House Owner	:																									
iv)	Address of House taken on rent	:																									
v)	Total Amount of rent paid / will be paid during the financial year 2024-2025 (Enclosure No.....)	:	<table border="1"> <tr> <td>April-24</td> <td>May-24</td> <td>June-24</td> <td>July-24</td> </tr> <tr> <td>₹</td> <td>₹</td> <td>₹</td> <td>₹</td> </tr> <tr> <td>Aug-24</td> <td>Sep-24</td> <td>Oct-24</td> <td>Nov-24</td> </tr> <tr> <td>₹</td> <td>₹</td> <td>₹</td> <td>₹</td> </tr> <tr> <td>Dec-24</td> <td>Jan-25</td> <td>Feb-25</td> <td>Mar-25</td> </tr> <tr> <td>₹</td> <td>₹</td> <td>₹</td> <td>₹</td> </tr> </table>	April-24	May-24	June-24	July-24	₹	₹	₹	₹	Aug-24	Sep-24	Oct-24	Nov-24	₹	₹	₹	₹	Dec-24	Jan-25	Feb-25	Mar-25	₹	₹	₹	₹
April-24	May-24	June-24	July-24																								
₹	₹	₹	₹																								
Aug-24	Sep-24	Oct-24	Nov-24																								
₹	₹	₹	₹																								
Dec-24	Jan-25	Feb-25	Mar-25																								
₹	₹	₹	₹																								

(III) Amount invested in CPF fund (Compulsory as well as Voluntary) during the year:

April-24	May-24	June-24	July-24	Aug-24	Sep-24
₹	₹	₹	₹	₹	₹
Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25
₹	₹	₹	₹	₹	₹

Certified that the particulars furnished by me in annexure-I of Form 12BB are correct and true to the best of my knowledge and belief.

Date:

Signature _____

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Form 12 BB

Annexure-II

(A) DEDUCTION UNDER CHAPTER VI-A IN RESPECT OF PAYMENTS:						
Various Deductions Under Section 80C to 80U: -						
(1) Life Insurance Premium (minimum holding period 2 years)- Which are actually paid during 2024-2025						
SI No.	Nature of Deduction	Amount of Investment				
Deduction under Section 80 (C):						
Life Insurance POLICIES TAKEN BEFORE APRIL 1, 2012 (premium paid will be allowed to extent of 20% of sum assured)						
Name of Insurance Co.	Policy No.	Sum Assured	Policy Term	Mode: Monthly / Qly / Half-yearly / Yearly	Premium Amount	Enclosure No.
1	2	3	4	5	6	7
Life Insurance POLICIES TAKEN during 2012-2013 and after on the life of other person who is not a person with disability (premium paid will be allowed to extent of 10% of sum assured)						
Life Insurance POLICIES TAKEN for a person with disability covered under section 80 DDB AFTER APRIL 1, 2013 (premium paid will be allowed to extent of 15% of sum assured)						
Other Deductions: -						
SI No.	Nature of Deduction	Payments made. Up to 16 th Dec.24	Enclosure No.			
(2)	Contribution (not being repayment of loan) towards 15 years PPF Scheme (max. limit ₹1,50,000/-)					
(3)	Contribution to Notified an approved superannuation fund, Pension Fund, Mutual Funds, ULIP of UTI, LIC etc					
(4)	Principal Repayment of House Building Loan: Payment by way of installment or part payment of loan taken for					

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	purchase / construction of a residential property (minimum holding period 5 years)										
(5)	5-Yr post office time deposit (POTD) scheme The Interest is entirely taxable.										
(6)	Fixed deposit for 5 years or more with schedule bank (under tax saving scheme)										
(7)	Tuition fees to any University / College /Educational Institution in India for full time education of any two children.										
(8)	Sukanya Samridhi Account Deposit Scheme (max. limit ₹1,50,000)										
(9)	National Savings Certificates, VIII / IX issue <table border="1"> <thead> <tr> <th>Date of Purchase</th> <th>Amount of NSC ₹</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Date of Purchase	Amount of NSC ₹								
Date of Purchase	Amount of NSC ₹										
(10)	Accrued Interest on NSC: <table border="1"> <thead> <tr> <th>Date of Purchase</th> <th>Amount of NSC ₹</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Date of Purchase	Amount of NSC ₹								
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(11)	Contributions to 'Atal Pension Yojana' Eligible for Tax Deduction under section 80CCD.										
(12)	Deduction under section 80 CCD(1B) Investment in NPS: - This additional tax deduction of ₹50,000 u/s 80CCD (1b) is over and above this ₹1.5 Lakh limit										
(13)	Deduction under Section 80-D:		NEW								
Health Insurance Policy Premium & Section 80D Tax benefits for FY 2024-2025/AY 2025-2026											
Scenarios		Health Insurance Premium paid for & Maximum Tax Deduction limits		Total Deductions under Section 80D							
		Self, Spouse & Dependent Children	Parents (Whether dependent or not)								
No One in your family has attained 60 years of age		up to ₹25,000/-	up to ₹25,000/-	₹50,000/-							
The eldest member in your family (yourself, spouse, and dependent children) is less than 60 years & your parents (either mother or father) are above 60 years of age		up to ₹25,000/-	up to ₹50,000/-	₹75,000/-							
The eldest member in your family (yourself, spouse, and dependent children) has attained 60 years & your		up to ₹50,000/-	up to ₹50,000/-	₹1,00,000/-							

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	parents (either mother or father) are above 60 years of age				
	<i>Preventive health checkup (Medical checkups) expenses to the extent of ₹5,000/- per family can be claimed as tax deductions. Remember, this is not over and above the individual limits as explained above. (Family includes Self, spouse, parents, and dependent children)</i>				
(15)	<p>Deduction under Section 80-DD: Maintenance including medical treatment of a handicapped dependent (having any disability of not less than 40%)</p> <p>Available Deduction - ₹75,000, or actual expenditure incurred, whichever is lesser. For severe handicap conditions (more than 80%) ₹1,25,000/- is the deduction limit.</p> <p>Scope of Deduction - Deduction can be claimed for dependent parents, spouse, children, and siblings.</p> <p>Please note that Dependent must not have claimed any deduction for their disability.</p> <p>To claim this deduction, you must submit Form no 10-IA which can be downloaded from the website of Income Tax Department or can be collected from F&A Division by making specific request.</p>				
(16)	<p>Deduction under Section 80-DDB: Medical expenditure on specified disease or ailment: <i>An individual (less than 60 years of age) can claim up to ₹40,000 for the treatment of specified critical ailments. This can also be claimed on behalf of the dependents. The tax deduction limit under this section for Senior Citizens and very Senior Citizens (above 80 years) has been revised to ₹1,00,000. Expenditure must be actually incurred by resident assessee on himself or dependant relative for medical treatment of specified disease or ailment. The diseases have been specified in Rule HDD. A certificate in form 10-1A is to be furnished by the assessee from any registered doctor working in a Govt. Hospital subject to reduction of amount reimbursed by any Insurance company or CPCB.</i></p>				
(17)	<p>Deduction under Section 80-E: Interest on loan taken for higher studies: Entire payment of interest on loan for higher studies is deductible for a maximum period of 8 years from the year in which loan repayment is started or until the above interest paid in full, whichever is earlier.</p>				
(18)	<p>Deduction under Section 80-EE This was a new proposal which had been made in Budget 2016-17. The same will be continued in FY 2024-2025 / AY 2025-2026 too. First time Home Buyers can claim an additional Tax deduction of up to ₹50,000 on home loan interest payments u/s 80EE. The below criteria must be met for claiming tax deduction under section 80EE.</p> <ul style="list-style-type: none"> The home loan should have been sanctioned during FY 2016-17. The loan amount should be less than ₹35 Lakh. 				

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	<ul style="list-style-type: none"> The value of the house should not be more than ₹50 Lakh & The home buyer should not have any other existing residential house in his name. <p><i>You can continue to claim this deduction until you have fully repaid the loan.</i></p>												
(19)	<p><u>Deduction under Section 80-EEA</u> <u>The 80EEA exemption can be availed for 5 consecutive financial years starting from the year the loan was taken.</u></p> <p>Deduction in respect of interest on loan taken for certain house property.—(1) In computing the total income of an assessee, being an individual not eligible to claim deduction under section 80EE, there shall be deducted, in accordance with and subject to the provisions of this section, interest actually paid on loan taken by him from any financial institution for the purpose of acquisition of a residential house property.</p> <p>(2) The deduction under sub-section (1) shall not exceed one lakh and fifty thousand rupees and shall be allowed in computing the total income of the individual for the assessment year beginning on the 1st day of April 2020 and subsequent assessment years.</p> <p>(3) The deduction under sub-section (1) shall be subject to the following conditions, namely: —</p> <table border="1"> <tr> <td>(i)</td> <td>The loan has been sanctioned by the financial institution during the period beginning on the 1st day of April 2019 and ending on the 31st day of March 2020;</td> </tr> <tr> <td>(ii)</td> <td>The stamp duty value of residential house property does not exceed forty-five lakh rupees;</td> </tr> <tr> <td>(iii)</td> <td>The assessee does not own any residential house property on the date of sanction of loan.</td> </tr> </table> <p>(4) Where a deduction under this section is allowed for any interest referred to in sub-section (1), deduction shall not be allowed in respect of such interest under any other provision of this Act for the same or any other assessment year.</p> <p>(5) For the purposes of this section, —</p> <table border="1"> <tr> <td>(a)</td> <td>the expression "financial institution" shall have the meaning assigned to it in clause (a) of sub-section (5) of section 80EE;</td> </tr> <tr> <td>(b)</td> <td>the expression "stamp duty value" means value adopted or assessed or assessable by any authority of the Central Government or a State Government for the purpose of payment of stamp duty in Respect of an immovable property.</td> </tr> </table>	(i)	The loan has been sanctioned by the financial institution during the period beginning on the 1st day of April 2019 and ending on the 31st day of March 2020;	(ii)	The stamp duty value of residential house property does not exceed forty-five lakh rupees;	(iii)	The assessee does not own any residential house property on the date of sanction of loan.	(a)	the expression "financial institution" shall have the meaning assigned to it in clause (a) of sub-section (5) of section 80EE;	(b)	the expression "stamp duty value" means value adopted or assessed or assessable by any authority of the Central Government or a State Government for the purpose of payment of stamp duty in Respect of an immovable property.		
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(B) DEDUCTION UNDER CHAPTER VI-A IN RESPECT OF CERTAIN INCOMES:			
Deduction under Section 80-U:			
(1)	<p>Income of a person with disability: Not less than 40% of any disability given in the aforesaid section and submission of a copy of certificate issued by Medical Authority. Certificate should be obtained from a Govt. Doctor. The relevant rule is Rule 11D. (Format may be taken from F&A Division, if required). Subject to certain conditions and subject to a fixed deduction of ₹75,000. A higher deduction ₹1,25,000/- is available in respect of person with severe disability over 80%.</p>		
(C) EXEMPTION IN RESPECT OF TRANSPORT ALLOWANCE:			
(1)	<p>Transport allowance Allowance provided to an employee to meet expenditure for the purpose of commuting between his place of residence and office/place of duty for the purpose of transport. However, the exemption regarding transport allowance under Section 10(14) (ii) of Income-tax Act, 1961 read with rule 2BB of Income-tax rules is available as per following, Please note that this exemption will only be given to those who provide a valid certificate.</p>		
	Type of Employees	Exemption Limit	If you are eligible, fill the appropriate column and provide certificate in proof of your claim
	(1) For an employee who is physically challenged such as blind/deaf/dumb or orthopedically handicapped with disability of lower extremities.	₹3,200 per month or ₹38,400 per annum	
	(2) For others	NIL	

Certified that the particulars furnished by me in annexure-II of Form 12 BB are correct and true to the best of my knowledge and belief.

Date:

Signature _____

Name _____