



To

ALL IITK PENSIONERS/FAMILY PENSIONERS

Sub: Submission of Life Certificate/Declaration of Savings for claiming Tax Rebate and Permanent Account Number (PAN) wherever applicable-reg.

Dear Pensioner/Family Pensioner,

Enclosed herewith please find the copies of Life Certificate (To be submitted duly signed & attested on or after 01st November every year) and Declaration Form for claiming Tax Rebate to be sent to us in Original latest by 15th November 2015.

2. You may please note that "Sub-Section (I) of Section-192 of Income Tax Act provides that the person responsible for paying any income chargeable under the head "Salaries" which includes "pension" shall, at the time of making payment deduct income-tax on the amount payable at the average rate of Income Tax computed on the basis of the rates in force for the financial year, in which the payment is made, on the estimated income, under this head, of the assessee, for the Financial Year which is for the months from March to February of next year in case of Govt. employees. The aggregate tax thus calculated on the estimated income divided by 12 and rounded off to the nearest rupee, is required to be deducted from the monthly salary/pension." However, the same has not been followed in the past by this office and the aggregate tax projected on the estimated income for the financial year is going to be recovered from the pensions for the months from October, 2015 to February, 2016 with one such installment already deducted from the pension of September, 2015, and from the next financial year 2016-17, the same will be deducted on monthly basis.

3. It may be specifically noted that no rebate whatsoever shall be entertained on the transactions of savings not carrying an authentic proof thereof. It is, therefore, obligatory for all the assesseees to ensure that photocopies, duly self attested are enclosed with the 'Declaration' submitted to this office in respect of the savings /investments already made and for the savings/investments which are likely to be made, the documentary proof has to be submitted before 10th February, 2016, failing which tax may be recovered, by nullifying the savings, at applicable rates.

4. Further, it is requested to submit a self-attested photocopy of the PAN card along with the above documents for claiming rebate of tax on savings by all those Pensioners/Family Pensioners who have not submitted their Permanent Account Number (PAN) to the Pension Unit of the Institute so far and are taxed at the highest rate possible and may end up by paying the tax twice because of non-counting of tax without PAN card. Some of the benefits which can be enjoyed for having a PAN card are mentioned overleaf.

5. Pension slip for the month of September 2015 and a calculation sheet of arrears, wherever applicable, for revision of pension/family pension of pre-2006 retirees w.r.t. MHRDs' O.M. dated 25.08.2015 & Ministry of P & PW's O.M. dated 30.07.2015, is enclosed herewith and approximate tax is deducted on arrears plus on estimated annual pension divided by six by giving the full exemption of savings to the maximum admissible limit of Rs.1,50,000/- as per their income slabs. However, the tax deduction may be increased in case of non-submission of declaration form by 15 November 2015 and supporting documentary proof by 10 February 2016.

6. For any pension / family pension related queries, Shri R S Satsangi, Jr. Supdt., (phone no. 0512-679-7381, email rsaran@iitk.ac.in) is your first point of contact.

7. You are also encouraged to periodically visit Pension Webpage at IITK Website www.iitk.ac.in/new/pension where all important pension related notices / circulars / office orders are posted.

With kind regards and best wishes for the festival season,

Yours sincerely,

(Manoj Kumar Diwakar)
Dy. Registrar (F&A)

Encl: As stated

Benefits of having a PAN card:

- The PAN card carries your photograph, name and address. Hence it serves as a nationally accepted proof of identity.
- **Without a PAN card, you will be taxed at the highest rate possible. If you pay TDS (tax deducted at source), that cannot be counted without a PAN card and you may end up paying tax twice.**
- The PAN number is unique to every PAN card holder. Your name and address may change; your card may get lost or stolen; but the PAN will remain unchanged. So, the possibility of misuse is rare.
- As an ID proof, the PAN card is sure, dependable, nationally recognized and unchanging.
- With a valid PAN card, you can easily enter into different financial transactions. You can obtain landline and cell phone connection; you can open demat account; you can buy and sell property and share and much more.
- If you are NRI, you can easily buy property or engage in business in India with the help of your PAN card without filing tax returns.
- A minor account can be opened and operated easily with the PAN card of the guardian.

Not only does the PAN have all these great advantages, but also it is necessary to carry on most of the normal transactions. The process has been highly simplified. So, you should make no delay in getting and submitting your PAN card.

Key No.

(To be furnished in November each year)

LIFE CERTIFICATE

Certified that Sri/Smt.son of/wife of Sri.....is alive and has appeared before me today on.....and has signed before me.

Signature of Pensioner
P.F.No.....
SBI Account No.....
Branch Code.....

Name.....
Designation.....
with seal

(Attesting Officer)

CERTIFICATE OF RE-MARRIAGE BY WIDOW

Certified that I am a widow and have not remarried.

Signature of Family Pensioner
P. F. No.....

CERTIFICATE OF NON-EMPLOYMENT/RE-EMPLOYMENT

(i) I declare that I have not been serving in any capacity either in a Govt. department/office, Company, Corporation, autonomous body or Society of Central or State Government or Union Territory or a Local Fund during the half year ended May/November, 20.....

OR

I declare that I have been employed/re-employed in the office of.....and was in receipt of the following monthly rates of emoluments during the half year ended May/November, 20.....or during the months of.....falling with the said half year.

(a) Pay.....
Special Pay.....
Allowances.....
(Including D.A./ A.D.A. etc.)

(b) Honorarium.....

Further that the orders of my re-employment do/do not stipulate my pension being held in abeyance during the re-employment period.

*(ii) I declare that I have not accepted any commercial employment in India.

OR

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Govt. and none of the conditions, if any, attached there to by Govt. has been violated.

Note :- This declaration is required to be given for a period of two years from the date of retirement.

(iii) I declare that I have not accepted any employment under a Govt. outside India/an International Organisation of which the Govt. of India is not a member.

OR

I declare that I have accepted employment under a Government outside India/an International Organisation of which Government of India is not a member after obtaining the Previous sanction of the Central Govt. and none of the conditions attached thereof by the Government has been deviated from.

Place.....

Signature of Pensioner.....

Date.....

* Certificate at (ii) and (iii) are to be furnished only by retired group 'A' Officers.

(प्रत्येक वर्ष नवम्बर माह तक दे दिया जाए)

की संख्या.....

जीवन प्रमाण-पत्र

प्रमाणित किया जाता है कि श्री/श्रीमती पुत्र/पत्नी श्री

जीवित हैं और आज दिनांक..... को मेरे समक्ष उपस्थित हुए तथा हस्ताक्षर किए।

पेंशनर के हस्ताक्षर

नाम.....

ब्य0 प0 सं0.....

पद मोहर के साथ.....

बैंक खाता सं0.....

(सत्यापन अधिकारी)

ब्रान्च कोड.....

पैन नं0.....

विधवा द्वारा पुनर्विवाह न करने का प्रमाण-पत्र

मैं प्रमाणित करती हूँ कि मैं विधवा हूँ और मैंने पुनर्विवाह नहीं किया है।

परिवार पेंशनर के हस्ताक्षर

बेरोजगार/पुनः रोजगार का प्रमाण-पत्र

ब्य0 प0 सं0.....

(1) मैं घोषित करता/करती हूँ कि मैं मई/नवम्बर 20..... के अर्ध वर्ष के अन्त में किसी हैसियत से सरकारी विभाग/कार्यालय, कम्पनी, निगम, स्वायत्त निकाय या केन्द्रीय या राज्य सरकार या संघ क्षेत्र या स्थानीय निधि में सेवारत नहीं हूँ।

या

मैं घोषित करता/करती हूँ कि मैं मई/नवम्बर 20..... के अर्ध वर्ष के अन्त में माह..... के दौरान..... कार्यालय में कार्यरत/पुनः कार्यरत था/थी जहाँ परिलब्धियों की मासिक दरें निम्न प्रकार थी।

(अ) वेतन.....

विशेष वेतन.....

भत्ते.....

(मँहगाई भत्ता या अति0 मँहगाई भत्ता समेत)

(ब) मानदेय

या

मेरे पुनर्नियोजन में इस प्रकार का कोई अनुबन्ध नहीं है कि पुनर्नियोजन की अवधि के दौरान मेरी पेंशन को प्रस्थागित रखा जाय।

* (2) मैं घोषित करता/करती हूँ कि मैंने भारत में वाणिज्य सम्बन्धी कोई नियोजन स्वीकार नहीं किया है।

या

मैं घोषित करता/करती हूँ कि मैंने केन्द्र सरकार की पूर्व अनुमति प्राप्त कर भारत में वाणिज्य सम्बन्धी नियोजन स्वीकार किया है और यह कि जिससे सम्बन्धित शासन की यदि कोई शर्तें हैं तो उनका उल्लंघन नहीं किया गया है।

टिप्पणी:—सेवा निवृत्ति की तिथि से दो साल की अवधि के लिए इस घोषणा-पत्र की आवश्यकता है।

(3) मैं घोषित करता/करती हूँ कि मैंने भारत के बाहर किसी सरकार के अधीन/अन्तर्राष्ट्रीय संगठन जिसका भारत सरकार सदस्य नहीं है, किसी भी नियोजन को स्वीकार नहीं किया है।

या

मैं घोषणा करता/करती हूँ कि मैंने भारत सरकार के बाहर किसी सरकार के अधीन/अन्तर्राष्ट्रीय संगठन जिसका भारत सरकार सदस्य नहीं है, के अधीन केन्द्रीय सरकार की पूर्व अनुमति के पश्चात् नियोजन स्वीकार किया है और सरकार द्वारा लगाई गई किसी भी शर्त का उल्लंघन नहीं किया है।

स्थान :

पेंशनर के हस्ताक्षर

दिनांक :

* (2) और (3) पर दिये गये प्रमाण-पत्र केवल सेवानिवृत्ति वर्ग "क" के अधिकारियों द्वारा ही दिया जाना है।

TO BE SENT IN ORIGINAL

To,

The Dy. Registrar (F&A)
Pension Unit-Account section,
IIT Kanpur - 208016

Reg : Declaration of **SAVINGS** to claim Tax Rebate and deduction of Tax at source for the Financial Year **2015-2016** (Assessment Year **2016-2017**)

NAME: _____ **PF NO.:** _____ **KEY No.:** _____

MOBILE No.: _____ **Email:** _____ ****PAN NO.:** _____

SI No.	Sections	Particulars	Amount (Rs.)
1.	U/S 80 C	PPF, ULIP, NSC, LIC, Others, Repayment of HBA (other than IITK) (maximum limit up to Rs. 1,50,000/-)	
2.	U/S 80 D	Medical Insurance Premium (Max. Limit Rs. 15000/- (Rs. 20,000/- in case the person insured is a senior citizen) and Rs. 20,000 in respect of medical insurance premium for parents.	
3.	U/S 80 DD	Maintenance /Treatment of Handicapped dependent or deposit for maintenance of Handicapped dependent under approved scheme of UTI/LIC (max. Rs. 50000/-)	
4.	U/S 80 E	Interest on a loan taken for higher education without any limit.	
5.	U/S 80 G	Donation should be made only to specified Fund (Prime Minister's Relief Fund, Chief Minister Relief fund or Lt. Governor's Relief Fund). Any other donation should be claimed directly.	
6.	U/S 80 GGA	Donations to specified institutions/associations for Research or for Rural Development.	
7.	U/S 80 U	Physical Disability (max. Rs.50000/- for disability and Rs. 1,00,000/- for severe disability).	
8.	U/S 24 (1) (b)	Interest on housing Loan (other than IIT Kanpur) up to Rs. 2,00,000/- (max. limit).	

Note: **** Mark field is mandatory**

DECLARATION

I hereby declare that particulars given above are correct and complete. I may be allowed appropriate tax rebate while calculating tax liability of FY 2015-16.

The **self attested documentary proof** for claiming the benefits of various savings/investments already made is attached herewith and for the savings/investments which are likely to be made, will be submitted before 10th February 2016, failing which the tax may be recovered by nullifying the savings at applicable rates.

Last date for submission: 15 November 2015

Note: Tax will be deducted as per applicable rates if details of savings are not supported by self attested documentary proof.

Signature of the Pensioner
Date :