**Your Money & COVID-19**
A Ready Reckoner

From making tax investments to paying insurance premiums, keep this handy guide with you to navigate your finances.

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**Investments**
SEBI extends time limit for resolving investor requests by 39 days.
- Invest in liquid and overnight funds by 12:30 pm now, to get the same day’s NAV. For redemptions, the cut-off time is now 1 pm.
- For all other schemes, invest before 1 pm for the same day’s NAV. Redemption cut-off is now 1 pm.
- As per communication from the Association of Mutual Funds in India (AMFI), the revised cutoff timings will be applicable till 30 April, 2020.

**Employees’ Provident Fund (EPF)**
Partial withdrawal from the EPF now allowed; up to 75% of EPF balance or three months’ basic wages permitted, whichever is less.

**Insurance**
Life insurance: Additional 30-day grace period made available for policy renewals due in March and April.
- Is your ULIP maturing before May 31, 2020? You can take your maturity proceeds in a staggered way.

Motor insurance: Pay insurance premiums for third-party liability policies till May 15, towards renewals due between March 25 and May 3. Own damage covers not eligible for extension.

Health insurance: For policies that are up for renewals between March 25 and May 3, you can pay your premiums up to May 15.
- Insurers to ensure pre-authorisation issuance for COVID-19 claims in 24 hours.
- Decision on cashless treatment authorisation to be conveyed to hospitals within two hours of receiving the request.
- Decision on final discharge to be communicated within two hours of final bill receipt.

**Taxation**
Make tax-saving investments for 2019-20 up to June 30 now.
- You have time till June 30 to link your Aadhaar with PAN.
- Forms 15G/H now valid till June 30.

**Loans**
Borrowers are permitted to defer their March, April and May EMI payments. Retail loans and credit card payments are also covered.

**National Pension System (NPS)**
Partial withdrawal allowed for COVID treatment.
- Now withdraw from the NPS for COVID-19 treatment of self, children, spouse and dependent parents. Up to 25% of your contribution can be withdrawn, provided your account is at least three years old.

**Small-saving schemes**
Extension of investment deadline.
- Make investments in small-saving schemes such as the public provident fund and Sukanya Samridhi for 2019-20, up to June 30.
- No revival fee/penalty to be levied until then.