

Filing of ITR-1 (Relevant Provisions and Procedure of Filing)



Process – Filing of ITR-1 to Processing of Return

- Every Person, who is earning, which is chargeable to tax, has to furnish his return of income to the Income Tax Department. ... The process of examination of the return by the Income Tax Department .
- Is called "Assessment"

- Assessment simply means determination of Tax
- It is Procedure for determining of Tax Liability and **Recovery of Tax**
- This is determined as per Taxation law existing in that particular Assessment Year



How Much did you earn ?

File your ROI

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Consultant. Reached at -
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Checking your ITR by Dept

1/25/2025

Various Section under which ITR – 1 Returns may be filed

- ➡ 139(1) – Regular Return of income
- ➡ 139 (3) – Return of Loss
- ➡ 139 (4) – Belated Return
- ➡ 139 (5) – Revised Return
- ➡ 142(1) – Directions by AO to file the ROI
- ➡ 148 – Re-assessment of Income U/s 147
- ➡ 153 A / 153C – Assessment under Search & requisition -Now covered u/s 147



- ➡ 119(2)(b) –
condonation of delay
in filing ROT

New Personal Tax Regime: Backdrop

- With a view to simplify the complex maze of plethora of deduction claims of the individual & HUF taxpayers, Government introduced the New Personal Tax regime w.e.f. FY 2020-21 and onwards with reduced tax rates u/s 115BAC
- The compulsory requirement of foregoing of the majority of the available specified deductions by the individuals and HUFs opting for the new personal tax regime made the said new regime unpopular and with a very few takers
- The Government wanted more and more taxpayers to switch to the new regime, to reduce the complexities in return filing and assessments arising out of the plethora of deduction claims of the assesseees applicable in the old regime
- In order to make the new regime more appealing to the taxpayers, some significant amendments in the new personal tax regime u/s 115BAC, have been proposed in the Finance Act 2023 and Finance Bill 2024

Introduction to Alternative or New Tax Regime

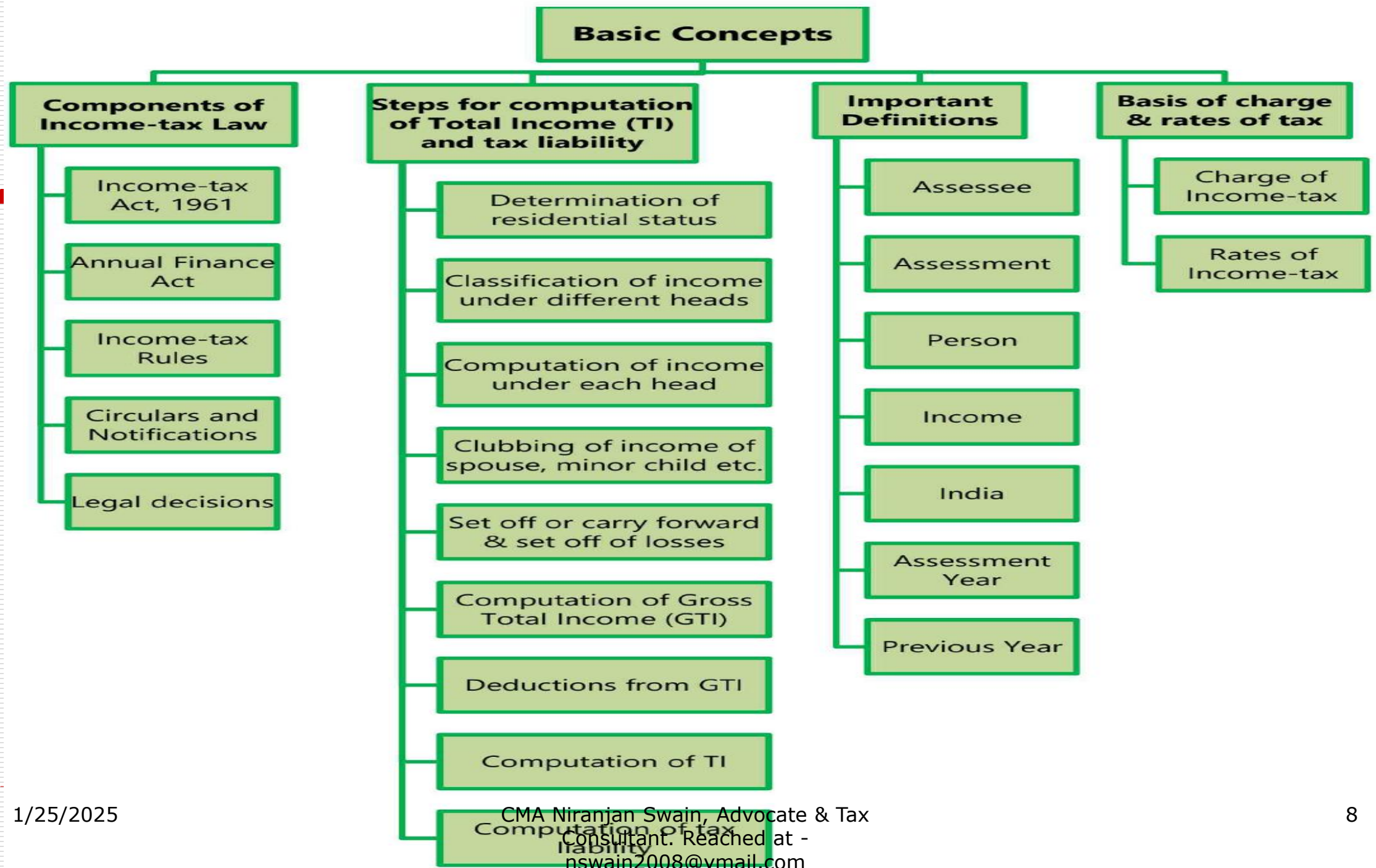
- The Finance Act, 2020 has **inserted a new section 115BAC under Income-tax Act** to provide for an **alternative or new tax regime with effect from 01.04.2021**.The scheme is applicable from Assessment Year 2021-22 onwards.
- The scheme shall be applicable only to **an Individual or HUF**.
- This scheme is also called as Alternative or New Tax Regime because under this scheme, the Government has provided an altogether **new income-tax slab rates**.
- This scheme is optional for the assessee.Thus, **an Individual or HUF has the option either to pay tax as per the new regime or continue with existing one.with existing one.**

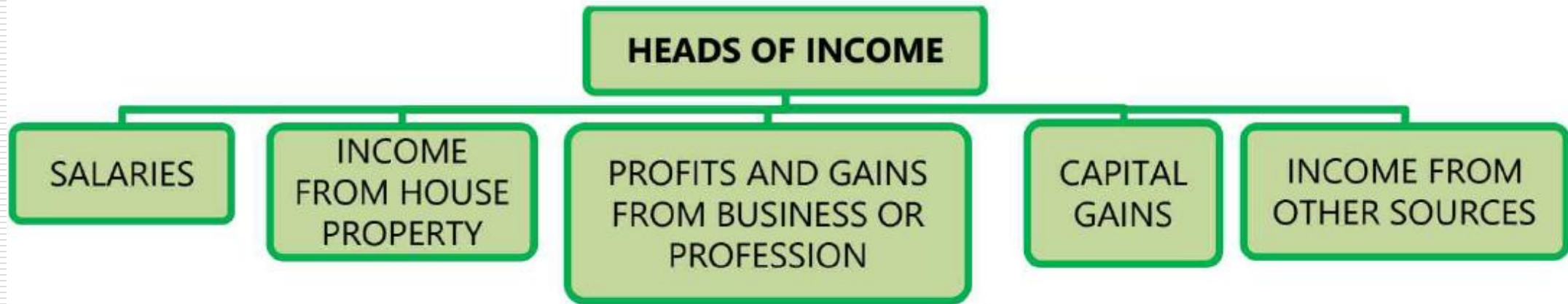
New Tax Regime to be the Default Regime

- ❑ New Personal Tax Regime can be opted by AOP, BOI & Artificial Juridical Person, as well
- ❑ Till FY 2022-23 (AY 2023-24), the Old Personal Tax Regime is the Default Regime and the Taxpayers opting for the New regime and having their income under the head 'Profits from Business or Profession' are required to file an electronic declaration in prescribed Form 10IE, before the due date of filing their ITRs
- ❑ W.e.f. FY 2023-24 (AY 2024-25), the New Personal Tax Regime u/s 115BAC(1A), will become the Default Regime
- ❑ Persons having their income under the head 'Profits from Business or Profession' and wanting to benefit from the specified deductions available only under the Old regime, are now required to exercise their option of filing their ITRs under the Old Regime by filing an electronic declaration in the prescribed form u/s 115BAC(6), before filing of their ITRs

New Tax Regime to be the Default Regime

- ❑ Such persons shall be able to exercise the option of opting back to the new regime u/s 115BAC(1A) only once
- ❑ Persons not having income from business or profession shall be able to exercise the option of furnishing their ITRs as per the Old regime, in each year, by selecting the option of old regime in their ITR Forms
- ❑ The salaried individuals will be required to submit their investment declaration forms to their employers at the beginning of the financial year only, if they wish to opt for the old regime, in order to enable their employers to deduct accurate TDS on their salaries, after giving the benefit of deductions claimed





COMPUTATION OF TOTAL INCOME

Determine the residential status

Classify income under five heads

Salaries

Income from
house property

Profits and gains
from business or
profession

Capital
gains

Income from
other sources

Compute income under each head applying the charging & deeming provisions and providing for permissible deductions/exemptions thereunder

Apply clubbing provisions

Set-off/carry forward and
set-off of losses as per the provisions of the Act

Compute Gross Total Income (GTI)

Less: Deductions from GTI

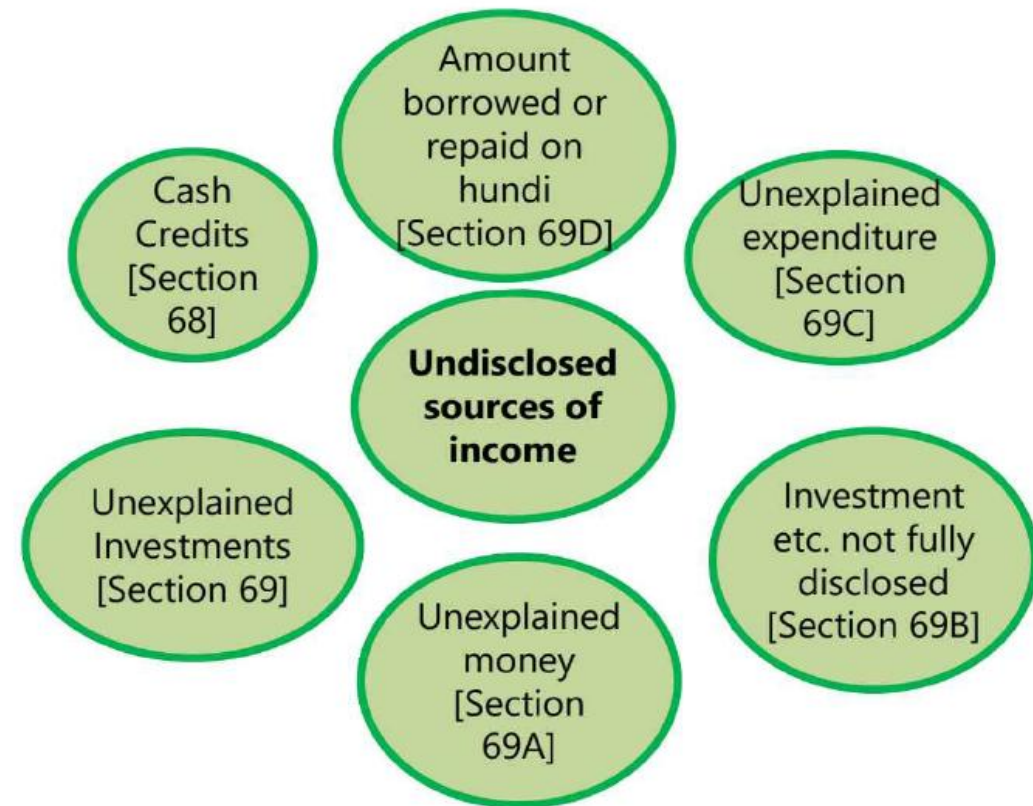
Total Income (TI)

Reporting of Income v. Under Reporting of Income

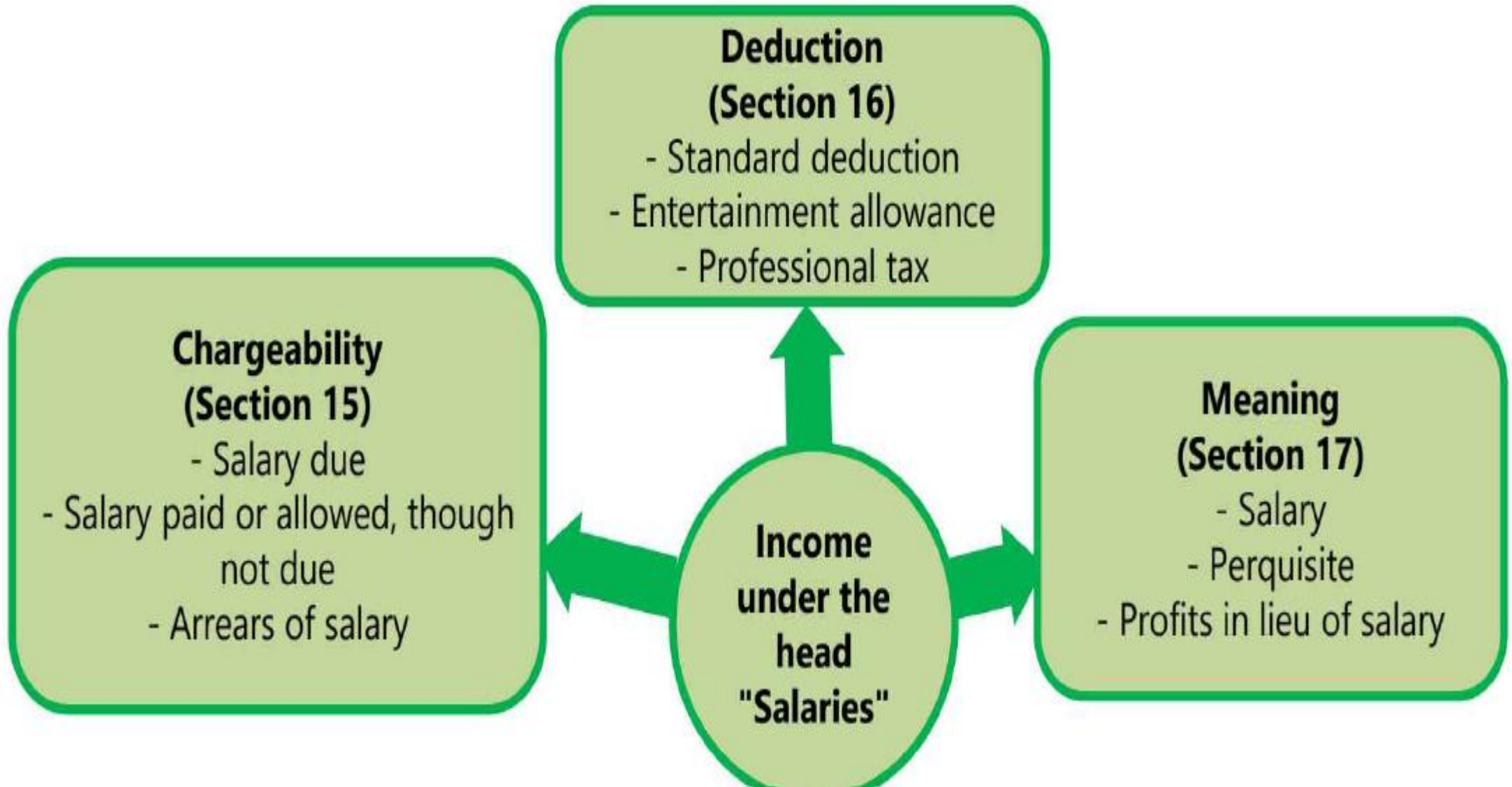
❑ **Mis Reporting**

❑ **Under Reporting of Income**

Undisclosed sources of income



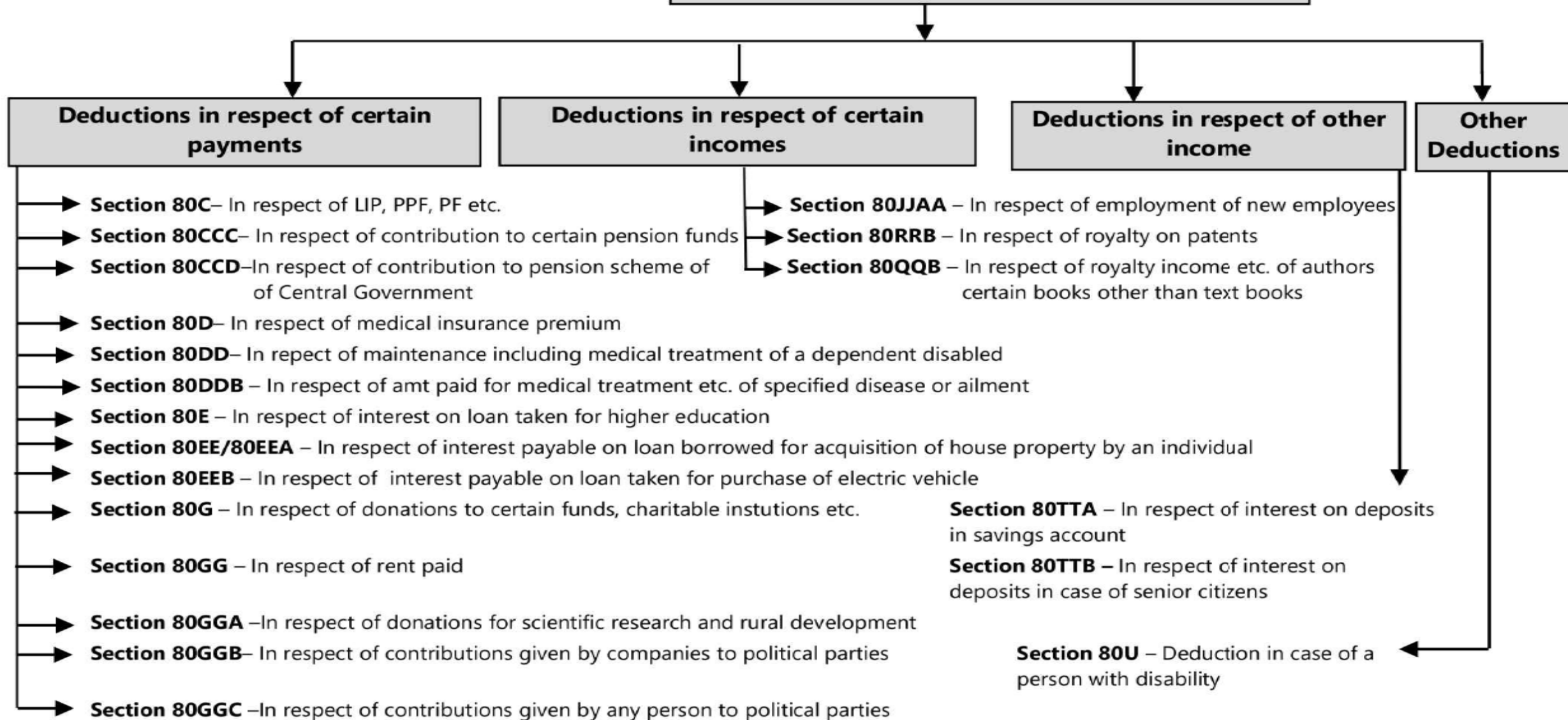
HEADS OF INCOME					
	Salaries	Income from house property	Profits and gains from business or profession	Capital Gains	Income from Other sources
Charging Section	15	22	28	45	56
Deeming provisions	-	25A & 27	41	46, 46A, 50B, 50C, 50CA, 50D	59
Deductions allowable	16	24	30 to 37	48(i), (ii) & 54	57
Deductions not allowable	-	25	40 & 40A	Last proviso to section 48	58
Other provisions	17	23 & 26	29, 38, 43, 43A, 43B, 43CA, 44AA, 44AB, 44AD, 44ADA & 44AE	47, 47A, 49, 51, 55 & 55A	-



CHAPTER OVERVIEW



Deductions from Gross Total Income



Self-Assessment - Section 140A

- Where any tax is payable after deducting
 - ❖ relief, rebate, advance payment of tax or tax deducted or collected at source or MAT or AMT credit, relief u/s 89,
 - ❖ Interest
 - u/s 234A delay in filing return
 - u/s 234B - delay in in payment of advance tax
 - u/s 234 C - deferment of advance tax
 - Late fee u/s 234F

Self-Assessment Tax Payable- Section 140A

Find out income-tax, surcharge and health and education cess as per return of income		XXXX
<i>Add:</i> Interest and fee—		
Interest under section 234A for late submissions of return of income*	XXXX	
Interest under section 234B for non-payment or short payment of advance tax*	XXXX	
Interest under section 234C for non-payment or short payment of different instalments of advance tax*	XXXX	
Fee under section 234F for late submission of return of income	XXXX	XXXX
Total tax, interest and fee		XXXX
<i>Less:</i> Advance tax, tax deducted at source, tax collected at source, MAT credit under section 115JAA, alternate minimum tax credit under section 115JD and relief under section 90/90A/91A		XXXX
Self-assessment tax payable under section 140A		XXXX

Self-Assessment - Section 140A

- ❑ **In case of payment of shortfall of tax**
 - ❖ first be adjusted towards fee and
 - ❖ thereafter towards interest payable and
 - ❖ the balance, if any, shall be adjusted towards tax payable.

- ❑ After assessment, any amount paid under this section shall be deemed to have been **paid towards such assessment.**
- ❑ If an assessee fails to pay whole or any part of such tax or interest or both in accordance with the provisions of sec. 140A, he shall be deemed to **be an assessee in default.**
- ❑ A return furnished without paying self-assessment tax & interest, if any, shall be treated as **defective return.**

Interest under section 234A

For the above purpose, interest payable under section 234A shall be computed on the amount of tax on the total income as declared in the return, as reduced by the amount of-

- (i) advance tax paid, if any;
- (ii) any tax deducted or collected at source;
- (iii) *any relief of tax claimed under section 89;***
- (iv) relief of tax claimed under section 90 or 90A;
- (v) deduction of tax claimed under section 91;
- (vi) any tax credit claimed to be set-off in accordance with the provisions of section 115JAA or section 115JD.

Interest under section 234B

Interest payable under section 234B shall be computed on the assessed tax or on the amount by which the advance tax paid falls short of the assessed tax.

For this purpose, “assessed tax” means the tax on total income declared in the return as reduced by –

- (i) the amount of tax deducted or collected at source;
- (ii) ***any relief of tax claimed under section 89;***
- (iii) relief of tax claimed under section 90 or 90A
- (iv) deduction of tax claimed under section 91
- (v) any tax credit claimed to be set-off in accordance with the provisions of section 115JAA or section 115JD [Sub-section (1B)].

Forms Applicable

1. Form 12BB - Particulars of claims by an employee for deduction of tax (u/s 192)

Provided by	Details provided in the form
An Employee to his Employer(s)	Evidence or particulars of HRA, LTC, Deduction of Interest on home loan, Tax Saving Claims / Deductions on eligible payments or investments for the purpose of calculating Tax to be Deducted at Source (TDS)

2. Form 16 - Certificate of Tax Deducted at Source on Salary (U/s 203 of the Income Tax Act, 1961)

Provided by	Details provided in the form
An Employer(s) to his Employee at the end of the financial year	Income of employee, Deductions / Exemptions and Tax Deducted at Source for the purpose of Computing Tax Payable / Refundable

Forms Applicable

4. Form 67- Statement of Income from a country or specified territory outside India and Foreign Tax Credit

Submitted by	Details provided in the form
Taxpayer on or before the due date specified for furnishing the ITRs u/s 139(1)	Income from a country or specified territory outside India and Foreign Tax Credit claimed

5. Form 26AS

Provided by	Details provided in the form
Income Tax Department (It is available on e-Filing Portal: Login > e-File > Income Tax Return > View Form 26AS)	<ul style="list-style-type: none">• Tax Deducted / Collected at Source.

View Tax Credit Mismatch FAQs -What is form 26AS & AIS?

1. It is a consolidated Annual Information Statement for a particular Financial Year (FY).

❑ It contains the details of the following:

- ❖ Tax Deducted at Source (TDS)
- ❖ Tax Collected at Source (TCS)
- ❖ Advance Tax / Self-Assessment Tax / Regular Assessment Tax deposited
- ❖ Refund received during a financial year (if any)
- ❖ Details of any Specified Financial Transactions (SFT) (if any)
- ❖ Details of Tax Deducted on sale of immovable property u/s194IA (in case of seller of such property)
- ❖ TDS Defaults (if any)
- ❖ Information relating to demand and refund
- ❖ Information relating to pending and completed proceedings

View Tax Credit Mismatch FAQs

2. My Self-Assessment / Advance Tax in my Annual Tax Credit Statement (26AS) do not reflect the amounts deposited by me. What do I need to do now?

- ☐ You need to validate the Challan number and your PAN in such cases.

3. How will I know if there is a tax credit mismatch?

- ☐ In the Tax Credit Mismatch page, after you enter your details, check for any mismatch between respective TDS / TCS / any other challan amounts and amount as per 26AS. If the corresponding amounts are different then there is a tax credit mismatch. In such cases, the message - There is a mismatch will be displayed.
- ☐ If there is no tax credit mismatch, the message Tax Credit Claimed is Fully Matched with Tax Credit Available in 26AS will be displayed.

View Tax Credit Mismatch FAQs

4. What can I do if there is a tax-credit mismatch in filed Income Tax Return?

☐ If there is a mismatch in TDS :

- ❖ Inform the employer / deductor responsible for deducting TDS from your income. Your employer / deductor needs to file a revised TDS return.

☐ In case other tax credit mismatch provided in the Income Tax Return by you:

- ☐ If you have not received an intimation u/s 143(1) - file a revised return; OR file a rectification request through Rectification request service.
- ☐ Please make sure that you quote the challan details correctly in your ITR.
- ☐ Note that the tax credit claimed in the ITR is restricted/provided to the amount as reflected in your Form 26 AS.

Forms Applicable

Note: Information (Advance Tax/SAT, Details of refund, SFT Transaction, TDS u/s 194 IA, 194 IB, 194M, TDS defaults) which were available in 26AS will now be available in AIS mentioned below.

6. AIS- Annual Information Statement

Provided by	Details provided in the form
Income Tax Department (It can be accessed in Services menu after logging on to Income Tax e-Filing portal)	<ul style="list-style-type: none">• Tax Deducted / Collected at Source• SFT Information• Payment of taxes• Demand / Refund• Other information (like Pending/Completed proceedings, GST Information, Information received from foreign government etc)

Path to access AIS: Go to e-filing portal > login > Services > AIS

Forms Applicable

7. Form 15G - Declaration by resident taxpayer (not being a Company or Firm) claiming certain receipts without deduction of tax

Submitted by	Details provided in the form
A Resident Individual less than 60 years or HUF or any other Person (other than Company / Firm) to Bank for not deducting TDS on Interest Income, if the income is below basic exemption limit	Estimated Income for the FY

Forms Applicable

8. Form 15H - Declaration to be made by a resident individual (who is 60 years age or more) claiming certain receipts without deduction of tax

Submitted by	Details provided in the form
A Resident Individual, 60 years or more to Bank for not deducting TDS on Interest Income	Estimated Income for the FY

Forms Applicable

9. Form 10E - Form for furnishing particulars of Income for claiming relief u/s 89(1) when Salary paid in arrears or advance

Provided by	Details provided in the form
An Employee to the Income Tax Department	<ul style="list-style-type: none">• Arrears / Advance Salary• Gratuity• Compensation on Termination• Commutation of Pension

Investments / Payments / Incomes on which I can get tax benefit

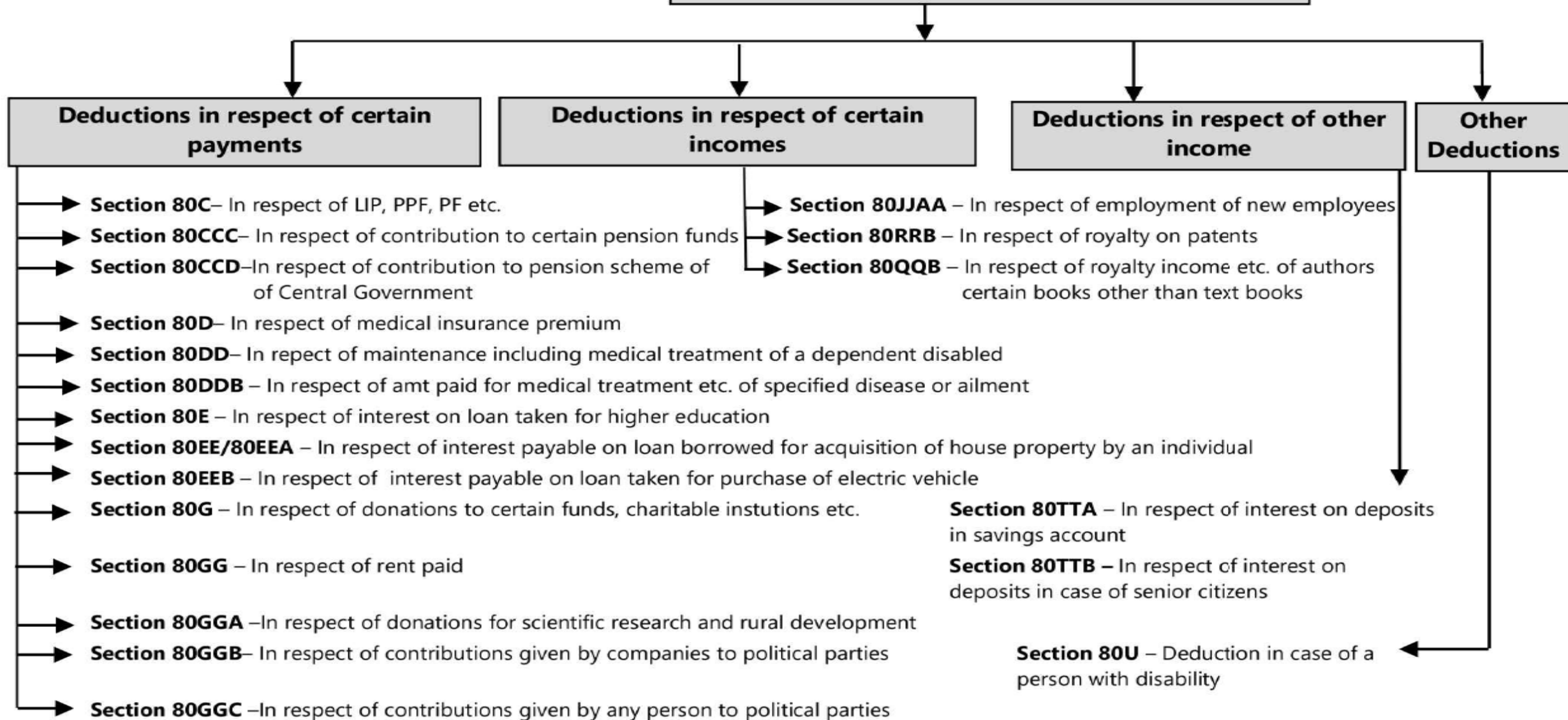
Section 24(b) – Deduction from Income from House Property on interest paid on housing loan & housing improvement loan. In case of self- occupied property, the upper limit for deduction of interest paid on housing loan is ₹ 2 lakh. However, this deduction is not available for person opting for New Tax Regime. Interest on loan u/s 24(b) allowable is tabulated below:

Nature of Property	When loan was taken	Purpose of loan	Allowable (Maximum limit)
Self-Occupied	On or after 1/04/1999	Construction or purchase of house property	₹ 2,00,000
	On or after 1/04/1999	For Repairs of house property	₹ 30,000
	Before 1/04/1999	Construction or purchase of house property	₹ 30,000
	Before 1/04/1999	For Repairs of house property	₹ 30,000
Let Out	Any time	Construction or purchase of house property	Actual value without any limit

CHAPTER OVERVIEW



Deductions from Gross Total Income



Deductions under Chapter - VIA

Sections	Income Tax Deduction for FY 2023-24 (AY 2024-25)	Who can Invest?	Maximum deduction available for FY 2023-24(AY 2024-25)
<u>Section 80C</u>	Investing into very common and popular investment options like LIC, PPF, Sukanya Samriddhi Account, Mutual Funds, FD, child tuition fee, ULIP, etc	Individual Or HUF	Up to Rs 1,50,000
<u>Section 80CCC</u>	Investment in Pension Funds	Individuals	
<u>Section 80CCD (1)</u>	Atal Pension Yojana and National Pension Scheme Contribution	Individuals	
<u>Section 80CCD(1B)</u>	Atal Pension Yojana and National Pension Scheme	Individuals	Upto Rs 50,000

Section 80C: Deduction of up to Rs. 1.5 lakh for investments in specified instruments

- ❖ 1) Premium paid for life insurance policy Premium paid on insurance policies of self, spouse, or child (minor or major). If you pay a premium for your parents, then you will not be allowed to take a deduction. If In the case of HUF, the premium paid for any member. It can be either a life policy or an endowment policy.
- ❖ 2) Any amount invested in the Sukanya Samriddhi Scheme in the name of your daughter or any girl child for whom you are a legal guardian.
- ❖ 3) **Contribution to:** - PPF - Approved superannuation fund, - Unit-linked Insurance Plan, 1971- Unit-linked Insurance Plan of LIC Mutual Fund, - Approved annuity plan of LIC, - Pension fund which is set up by mutual fund or by the administrator or the specified company, - National Housing Bank Term Deposit Scheme, 2008- additional account under NPS, - Senior Citizens Savings Scheme Rules, 2004

Section 80C: Deduction of up to Rs. 1.5 lakh for investments in specified instruments

- ❖ **4) Subscription to:** - NSC (VIII issues)- units of any mutual fund or from the administrator or the specified company- notified deposit scheme of a public sector company that provides long-term finance for construction or purchase or construction of houses for residential purposes in India or any other deposit scheme concerned with housing accommodation or planning, improvement or development of cities, towns, and villages or both.- specified equity shares or debentures or units of mutual fund- notified bonds issued by NABARD
- ❖ **5) Investment in five-year fixed deposit (FD) of Scheduled Bank or Post Office**
- ❖ **6) Repayment of housing loan principal amount (including stamp duty, registration fee, and other expenses)**
- ❖ **7) Payment of tuition fees to any college, school, university or other educational institutions within India for full-time education for maximum 2 children**

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- ❑ **Section 80CCC: Deduction for contributions made to annuity plans of LIC or any other insurer for receiving pension.**
 - ❑ **Section 80CCC: deduction for the contributions made in specified pension plans can be claimed. The tax deduction can be claimed by individuals (whether resident or non-resident). Maximum permissible deduction under sections 80C, 80CCC, and 80CCD(1) put together is Rs. 1,50,000**
 - ❑ **Section 80CCD(1): deduction for contributions made by individuals to eligible NPS up to Rs 1.5 lakhs u/s 80CCD(1).**
 - ❑ **The deductions shall be restricted to the amount contributed or the below-given percentage, whichever is less. However, this tax benefit is within the overall ceiling limits of section 80CCE, i.e., Rs. 1,50,000.**

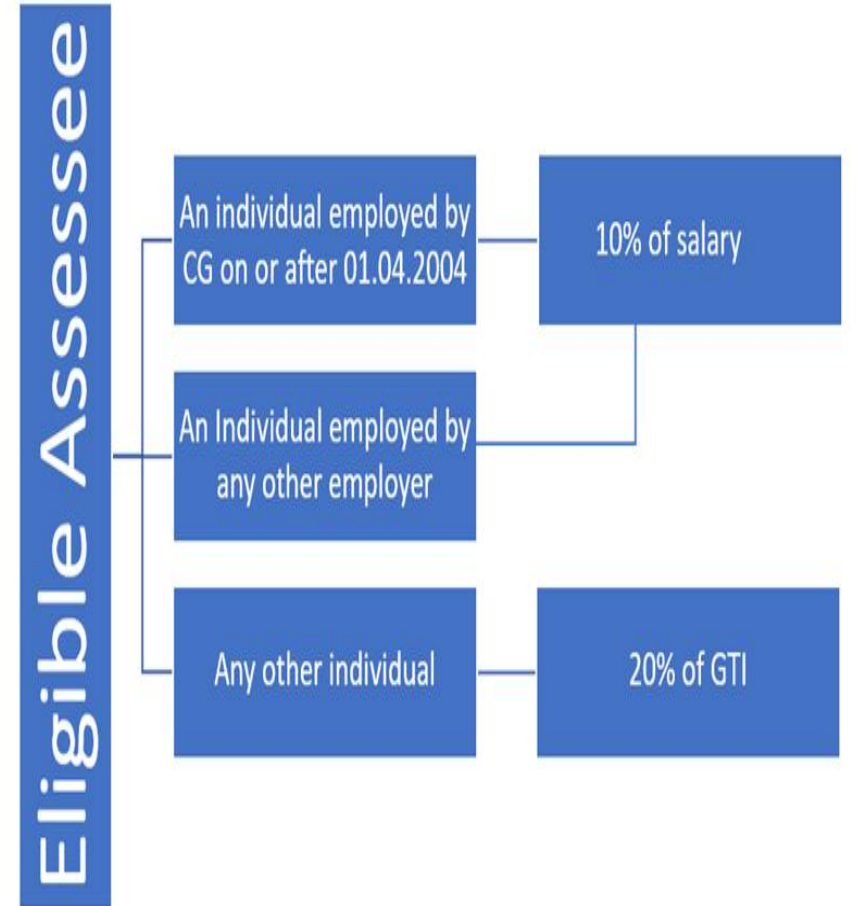
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❑ **Section 80CCD(1B): Additional Income tax deduction for contributions made by individuals to eligible NPS up to Rs 50,000 for contributions to the NPS account. It is over and above the limits of section 80C,i.e., Rs. 1,50,000.**

❑ **Total Investment u/s - 80CCD can be up to Rs. 2 lakh in an NPS account and claim a deduction of the full amount, i.e., Rs. 1.50 lakh under Sec 80CCD(1) and Rs. 50,000 under Section 80CCD(1B).**

❑ **Section 80CCD(2): An income tax deduction for contributions by an employer to eligible NPS**

❑ **The deduction amount shall be restricted to 14% of salary(Basic salary + DA) in case of Govt. employees and 10% in case of any other employees**



Section 80D: Income Tax benefit for medical insurance premium

- ❑ Medical Insurance Premiums
- ❑ Expenditure on Preventive Health Check-up
- ❑ Other Medical Expenditure
- ❑ The admissible deductions under this section are as under: In the case of an individual
 - ❑ Case I – If your self / spouse or dependent children are below 60 Years of age, then the maximum deduction is Rs. 25,000, and if your parents are also below 60 years of age, then the maximum deduction is Rs. 25,000. Therefore, the aggregate deduction shall be a maximum of Rs. 50,000.
 - ❑ Case II – If your self/spouse or dependent children are below 60 Years of age, then the maximum deduction is Rs. 25,000. If parents are 60 years or above, the maximum deduction is Rs. 50,000. Therefore, the aggregate deduction shall be a maximum of Rs. 75,000.
 - ❑ Case III – If your self/spouse or dependent children are 60 years or above, then the maximum deduction is Rs. 50,000. If your parents are also 60 years or older, the maximum deduction is Rs. 50,000. Therefore, the aggregate deduction shall be a maximum of Rs. 1,00,000.

Section 80D: Income Tax benefit for medical insurance premium

- ☐ Deduction up to Rs. 5,000 shall be allowed for payment made towards preventive health check-ups of self, spouse, dependant children, or dependent parents and shall be within the overall limit of Rs. 25,000 or Rs. 50,000 specified above.
- ☐ **In the case of HUF,**
- ☐ The maximum deduction for member of the family would be Rs. 25,000, and in case any member is a senior citizen, then Rs. 50,000.
- ☐ **Notes:** Deduction of up to Rs. 50,000 u/s 80D even if no health insurance policy provided any amount is incurred towards:- **medical treatment expenditure of self, spouse, and dependent children (who is of the age of sixty years or more and not having medical insurance cover)**
- medical treatment expenditure of any parent(s) (who is of the age of sixty years or more and not having medical insurance cover)
- ☐ Deduction where the health insurance premium is paid in lump sum: Deduction shall be apportioned towards all the years for which the premium is paid.

<u>Section 80DD</u>	Medical Treatment of a Dependent with Disability	Individual Or HUF	Normal Disability (atleast 40% or more but less than 80%): Rs 75000/- Severe Disability (atleast 80% or more) : Rs 125000/-
<u>Section 80DDB</u>	Medical expenditure for treatment of Specified Diseases	Individual Or HUF	Senior Citizens: Upto Rs 1,00,000 Others: Upto Rs 40,000
<u>Section 80E</u>	Interest paid on Loan taken for Higher Education	Individual	No limit (Any amount of interest paid on education loan) upto 8 assessment years
<u>Section 80EE</u>	Interest paid on Housing Loan	Individual	Upto Rs 50,000 subject to some conditions

<u>Section 80EEA</u>	Interest Paid on Housing Loan	Individual	Upto Rs 1,50,000/- subject to some conditions
<u>Section 80EEB</u>	Interest paid on Electric Vehicle Loan	Individual	Upto Rs 1,50,000 subject to some conditions
<u>Section 80G</u>	Donation to specified funds/institutions. Institutions	All Assessee (Individual, HUF, Company, etc)	100% or 50% of the Donated amount or Qualifying limit, Allowed donation in cash upto Rs.2000/-
<u>Section 80GG</u>	Income Tax Deduction for House Rent Paid	Individual	Rs. 5000 per month 25% of Adjusted Total Income Rent paid - 10% of Adjusted Total Income - whichever is lower

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<u>Section 80GGA</u>	Donation to Scientific Research & Rural Development	All assesseees except those who have an income (or loss) from a business and/or a profession	100% of the amount donated. Allowed donation in cash upto Rs.10,000/-
<u>Section 80GGB</u>	Contribution to Political Parties	Companies	100% of the amount contributed No deduction available for the contribution made in cash
<u>Section 80GGC</u>	Individuals on contribution to Political Parties	Individual HUF AOP BOI Firm	100% of the amount contributed. No deduction available for the contribution made in cash

<u>Section 80RRB</u>	Royalty on Patents	Individuals (Indian citizen or foreign citizen being resident in India)	Rs.3,00,000/- Or Specified Income - whichever is lower
<u>Section 80QQB</u>	Royalty Income of Authors	Individuals (Indian citizen or foreign citizen being resident in India)	Rs.3,00,000/- Or Specified Income - whichever is lower

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<u>Section 80TTA</u>	Interest earned on Savings Accounts	Individual Or HUF (except senior citizen)	Upto Rs 10,000/-
<u>Section 80TTB</u>	Interest Income earned on deposits(Savings/ FDs)	Individual (60 yrs or above)	Upto Rs 50,000/-
<u>Section 80U</u>	Disabled Individuals	Individuals	Normal Disability: Rs. 75,000/- Severe Disability: Rs. 1,25,000/-

Advance Payment of tax and consequences in Filing return of income under IT Act

❑ **Who is liable to pay Advance tax?**

❑ **Ans.** As per Section 208 of the Income Tax Act,

- Every person (individual, firm, company, etc.)
- whose estimated tax liability for the year after TDS (i.e., TDS which is deducted for the person by its payers/clients/banks, etc.)
- Is Rs. 10,000 or more
- shall pay its tax for the year in advance during the same financial year
- Such tax shall be paid in instalments
- Individuals, having only salary income are not required to pay advance tax as the liability to deduct and deposit tax is on the employer making such payment in the form of TDS

Advance Payment of tax and consequences in Filing return of income under IT Act

The due dates for payment of different instalments of advance tax are as follows :-

- ❑ (i) For assesseees (other than those covered under section 44ADA of the Income-tax Act, 1961)
 - ❖ On or before 15th June 15% of advance tax
 - ❖ On or before 15th Sept 45% of advance tax
 - ❖ On or before 15th Dec 75% of advance tax
 - ❖ On or before 15th March 100% of the advance tax

- ❑ (ii) For assesseees covered under section 44AD and section 44ADA (under presumptive taxation scheme) of the income-tax Act, 1961, are required to pay advance tax on or before 15th Mar

Advance Payment of tax and consequences in Filing return of income under IT Act

☐ Can payment of advance tax be made through any bank account?

☐ Ans.

- It is not necessary to make the payment of taxes from assessee's own account in an authorized bank.
- An assessee can make the payment from account of any person.
- However, the challan for making such payment must clearly indicate the Permanent Account Number of assessee on whose behalf the payment is made.



Filing of ITR -1

File ITR-1 (Sahaj) Online - FAQs

- ❑ **1. Who is eligible to file ITR-1 for AY 2024-25?**
- ❖ **ITR-1 can be filed by a Resident Individual whose:**
 - Total income does not exceed ₹ 50 lakh during the FY
 - Income is from salary, one house property, family pension income, agricultural income (up to ₹5000/-), and other sources, which include:
 - Interest from Savings Accounts
 - Interest from Deposits (Bank / Post Office / Cooperative Society)
 - Interest from Income Tax Refund
 - Interest received on Enhanced Compensation
 - Any other Interest Income
 - Family Pension
 - Income of Spouse (other than those covered under Portuguese Civil Code) or Minor is clubbed (only if the source of income is within the specified limits as mentioned above).

File ITR-1 (Sahaj) Online - FAQs

2. Who is not eligible to file ITR-1 for AY 2024-25?

☐ ITR-1 cannot be filed by any individual who:

- is a Resident Not Ordinarily Resident (RNOR), and Non-Resident Indian (NRI)
- has total income exceeding ₹ 50 lakh
- has agricultural income exceeding ₹ 5000/-
- has income from lottery, racehorses, legal gambling etc.
- has taxable capital gains (short term and long term)
- has invested in unlisted equity shares
- has income from business or profession
- is a Director in a company
- has tax deduction under section 194N of Income Tax Act
- has deferred income tax on ESOP received from employer being an eligible start-up
- owns and has income from more than one house property
- is not covered under the eligibility conditions for ITR-1

File ITR-1 (Sahaj) Online - FAQs

☐ 3. What are the types of income that shall not form part of ITR 1 form?

☐ Following are the types of income that shall not form part of ITR 1 form:-

- ❖ (a) Profits and gains from business and profession
- ❖ (b) Capital gains;
- ❖ (c) Income from more than one house property;
- ❖ (d) Income under the head other sources which is of following nature:-
 - ❖ (i) winnings from lottery;
 - ❖ (ii) Activity of owning and maintaining race horses;
 - ❖ (iii) Income taxable at special rates under section 115BBDA or section 115BBE;
- ❖ (e) Income to be apportioned in accordance with provisions of section 5A

File ITR-1 (Sahaj) Online - FAQs

☐ 4. Is it mandatory to define the nature of employment while filing of return??

- ❖ Yes, it is mandatory to define the nature of employment while filing of return from the following: -
 - ❖ (a) Central Government Employee
 - ❖ (b) State Government Employee
 - ❖ (c) Employee of Public Sector Enterprise (whether Central or State Government)
 - ❖ (d) Pensioners (CG/SG/PSU/OTHER)
 - ❖ (e) Employee of Private Sector concern
 - ❖ (f) Not applicable (in case of family pension income)

File ITR-1 (Sahaj) Online - FAQs

5. What documents do I need to file ITR-1?

- ☐ You would need to download AIS and keep copies of Form 16, house rent receipt (if applicable), investment payment, premium receipts (if applicable).
- ☐ However, ITRs are annexure-less forms, so you are not required to attach any document (like proof of investment, TDS certificates) along with your return (whether filed manually or electronically).
- ☐ However, you need to keep these documents for situations where they need to be produced before tax authorities such as assessment, inquiry, etc.

7. How do I know which ITR I need to file?

- ☐ Different tax returns are prescribed for filing by individual taxpayers depending on their source of income and residential status. To determine the correct ITR to file, you can use the **Help me decide which ITR Form to file** option. You can then proceed based on questions displayed to you to determine the correct ITR form to file.

File ITR-1 (Sahaj) Online - FAQs

❑ **What precautions should I take while filing the return of income?**

- ❖ Carefully select the tax regime.
 - ❖ Download AIS and Form 26AS and check the actual TDS / TCS / tax paid. If you see any discrepancy, you should reconcile it with the Employer / Tax Deductor / Bank.
 - ❖ Compile and carefully study the documents to be referred to when filing your ITR, like bank statement / passbook, interest certificates, receipts to claim exemptions or deductions, Form 16, Form 26AS (Annual Information Statement), investment proofs, etc.
 - ❖ Ensure details like PAN, permanent address, contact details, bank account details, etc. are correct in the pre-filled data.
- ❖ Identify the correct return for you (from ITR-1 to ITR-7). Provide all the details in the return such as total income, deductions (if any), interest (if any), taxes paid / collected (if any), etc. No documents are to be attached along with ITR-1.
 - ❖ e-File the return of income on or before the due date. The consequences of delay in filing returns include late filing fees, losses not getting carried forward, deductions and exemptions not being available.
 - ❖ After e-Filing the return, e-Verify it. If you want to manually verify your return, send the signed physical copy of ITR-V Acknowledgement (by speed post) within appropriate timelines of filing the return to Centralized Processing Center, Income Tax Department, Bengaluru 560500 (Karnataka).

File ITR-1 (Sahaj) Online - FAQs

8. Is the new tax regime a default regime?

- ☐ Yes. From AY 2024-25, the new tax regime will be the default option. Every year, you must select between the old and new tax regimes for that particular Assessment year.

9. Whether all deductions will be available to claim while filing ITR-1 return?

- ☐ Yes, all deductions will be available to claim in the return once taxpayer will change the option of default new tax regime to old tax regime by selecting the below question as 'Yes' under Personal Information in return as per below screenshot:
- ☐ By default, it will be selected as 'No' for new tax regime and all deductions will be disabled in return. Once option will be changed to old tax regime after selecting 'Yes' then all deductions will get enabled and then taxpayer will be able to claim all deductions.

File ITR-1 (Sahaj) Online - FAQs

- ❑ **What is Section 87A Rebate for Financial Year (FY) 2024-25 and Assessment Year (AY) 2025-26?**
- ❑ A tax rebate is offered to the resident individual tax payer having taxable income of up to ₹7 lakhs under the Section 87A of the Income Tax Act, 1961.
- ❑ For FY 2024-25 (AY 2025-26), the rebate limit will continue as before i.e. up to ₹7,00,000 under the new tax regime.
- ❑ This means that a resident individual with taxable income up to ₹7,00,000 can avail of a rebate which is lower of the following:
 - Payable income tax on total income, OR
 - Amount of up to ₹25,000.
- ❑ Under the old tax regime, the rebate limit remains the same at ₹5,00,000, and the rebate amount is ₹12,500.

File ITR-1 (Sahaj) Online - FAQs

11. I am a joint owner of a house with my spouse. We do not have any additional property. Can I file ITR-1 in AY 2024-25 for rental income from such house?

- ☐ Yes, you can file ITR-1 for the AY 2024-25 in case the following conditions are met:
 - If you are a single or joint owner of a single property, you can file ITR-1 for AY 2024-25
 - If you have income from more than one property, you can't file ITR-1 (even as a single owner).

12. What precautions should I take to avoid issues while filing my ITR?

- ☐ To avoid issues in filing your return and getting your refund, ensure you do the following:
 - Link Aadhaar and PAN.
 - Pre-validate your bank account where you want to receive your refund.
 - Choose the correct ITR before filing it; else filed return will be treated as defective.
 - File the return within the specified timelines.
 - Verify your return and you can opt for e-Verification (recommended option – e-Verify Now) is the easiest way to verify your ITR.
 - File the responses for the notices received from the ITD within the specified timelines.

File ITR-1 (Sahaj) Online - FAQs

14. How is Advance Tax and Self-Assessment Tax calculated and paid?

Advance Tax: Advance Tax must be calculated as given below:

a) In case of all assessees (other than the eligible assessees as referred to in section 44AD and 44ADA of the Income Tax Act):

At least to 15%

On or before 15th June

At least to 45%

On or before 15th September

At least to 75%

On or before 15th December

100%

On or before 15th March

Self-Assessment Tax: After filling out your ITR form with the TDS and advance tax details (if paid), the system computes your income and checks whether tax is still payable. You need to pay it and then fill in the challan details in the return before submitting it.

File ITR-1 (Sahaj) Online - FAQs

15. What is the difference between allowance and perquisite? Are these considered as my income?

- ❖ Allowances are fixed periodic amounts, apart from salary, which are paid by an employer, e.g., conveyance allowance, travelling allowance, uniform allowance, etc. Allowances are considered income and will increase your gross total income on which you will be taxed. Allowances can be taxable, partially exempted, and fully exempted.
- ❖ Perquisites are benefits you receive because of your official position, and are over and above your salary or wage income. These perquisites can be taxable or non-taxable depending upon their nature.

16. Are all donations 100% exempted from tax?

- ❖ No, not all donations qualify for 100% exemption from tax. The categories for tax deduction, based on whom you donated to (charitable institution, fund set up by Government, scientific research institution, etc.) are as follows:
- ❖ Donations entitled for 100% deduction without qualifying limit
- ❖ Donations entitled for 50% deduction without qualifying limit
- ❖ Donations entitled for 100% deduction subject to qualifying limit
- ❖ Donations entitled for 50% deduction subject to qualifying limit
- ❖ You need to check the deduction limit on your donation receipt and claim deduction accordingly while filing your return.

File ITR-1 (Sahaj) Online - FAQs

17. Is e-Filing and e-Payment the same thing?

- ☐ No. e-Filing is the process of electronically submitting your Income Tax Return on the e-Filing portal and e-payment is the process of electronically paying tax.

18. I made a calculation mistake in my filed ITR. Can I correct it and re-submit my return?

- ☐ Yes, you can re-submit your return in case you have already filed your Income Tax Return but you later discover that you have made a mistake. This is called a Revised Return. Your return has to be revised three months before the end of the relevant AY. For AY 2024-25, the due date for filing revised return is 31st December 2024.

19. Can I file ITR for last 3 years now?

- ☐ Yes, you can file ITR-U [updated return], if you have missed to file your previous two ITRs. For current year you can file your normal ITR.

20. What happens if I file Income Tax Return after the due date u/s 139(1)?

- ☐ In case you miss filing the ITR within the due date u/s 139(1), you can still file your Income Tax Return, but you may be required to pay a late filing fee of up to ₹5000/-. Additionally, you will also be required to pay interest on the tax liability (if any).

File ITR-1 (Sahaj) Online - FAQs

21. Do I need to file returns if tax has been deducted by my employer / bank?

- ☐ Yes, employers and banks deduct tax at source on salary and interest income respectively. You still need to disclose the income on which tax has been deducted and claim credit for TDS in the Income Tax Return.

22. Will I get a refund if I have paid excess tax?

- ☐ Yes, any excess tax paid by you can be claimed as refund by filing your Income Tax Return. After your return is processed, ITD checks and accordingly accepts your refund claim, and then the amount is credited to your bank account. You will also get a message on your email ID registered on the e-Filing portal.

23. Do I need to file any form if I am claiming deduction u/s 80 DD and 80 U?

- ☐ From AY 2024-25 new schedules have been added regarding deduction u/s 80 DD and 80 U. If you want to claim deduction u/s 80DD and 80U then you have to mandatorily file form 10 IA before filing the return of Income and enter the details (Date of filing form and acknowledgement no.) of Form 10 IA in Schedule 80 DD and 80 U while filing the return of Income.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Q.1: Taxpayer is unable to choose ITR 1/ 4 from drop down for AY 2024-25 as the option is greyed off” while filing return?**
- ❖ **Ans:** In case taxpayer has special rate of Income and TDS is deducted for such income (For Ex: 115BB), then ITR 1 and ITR 4 are not applicable for such taxpayer. So, the respective dropdowns are greyed off. In this case, taxpayer is required to file ITR Form 2 or 3 as applicable.

- ❑ **Q.2: Schedule VIA for claiming deductions is not enabled while filing the ITR for AY 2024-25?**
- ❖ **Ans:** From AY 2024-25, new tax regime has become the default tax regime and VIA deductions cannot be claimed, except deduction u/s 80CCD(2)/80CCH/80JJAA as per the provision of Section 115BAC of the Income Tax Act, 1961. In case taxpayer wants to claim any deductions (as applicable), then taxpayer need to choose for old tax regime by selecting “Yes” option in ITR 1 / ITR 2 (or) “Yes, within due date” option in ITR 3 / ITR 4 / ITR 5 in the field provided for “opting out option” under Schedule ‘Personal Information’ or ‘Part-A General’ in the respective ITR.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Q.3: While filing the ITR, taxpayer is getting bank account validation error. So, how to resolve the issue?**
- ❖ **Ans:** Taxpayer has to check that 'whether a valid bank account detail' is added under 'My Bank Account' tab in '**My profile**' section in the income tax portal before filing the ITR. Taxpayer should update the profile correctly before starting the new filing of return. Taxpayer can file ITR using offline utility in case of facing any issues while validation Bank account. However, pre-validated bank account is required for issue of refund.

- ❑ **Q.4: In case taxpayer has earned special income like winning from lottery or horse races, then whether taxpayer is eligible to file ITR 1 and ITR 4?**
- ❖ **Ans:** In the cases where TDS has been deducted on special income like winning from lottery or horse races etc, then filing of ITR-1 and 4 is no

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Q.5: If Form 10IEA is filed for AY 2024-25 then is it compulsory for taxpayer to opt for old tax regime?**
 - ❖ **Ans:** Yes, once Form 10IEA is filed for AY 2024-25 then it cannot be reverted in same AY and Taxpayer need to mandatorily opt for the old tax regime for AY 2024-25. Taxpayer can change the option in the next assessment year based on the income details and ITR applicability for such Assessment Year.

- ❑ **Q6.: Taxpayer is unable to claim Interest on borrowed capital of Self occupied property as it is greyed off?**
 - ❖ **Ans:** From AY 2024-25, 'New Tax Regime' has become the 'Default tax regime' and claiming of "Interest on borrowed capital for Self-occupied property" is not allowed as per the provision of Section 115BAC of the Act, 1961. In case Taxpayer wants to claim, then taxpayer must choose 'Old Tax Regime' by selecting "Yes" in ITR 1 / ITR 2 or "Yes, within due date" option in ITR 3 / ITR 4 / ITR 5 in the field provided for "opting out option" in the ITR Form.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

Q.7: In which case filing of Form 10IEA for AY 2024-25 is compulsory to opt for old tax regime?

☐ **Ans:** In the cases where taxpayer wants to file ITR under **old tax regime** for AY 2024-25 with **Business and profession income** i.e., either in ITR-3 or ITR-4, then filing of FORM 10IEA is mandatory.

Q.8: While filing ITR for AY 2024-25, “Taxpayer unable to claim all other deductions other than 80CCD (2)?”

☐ **Ans:** From AY 2024-25, new tax regime has become the default tax regime where claiming of chapter VIA deductions are not allowed except section 80CCD (2) as per the provision of section 115BAC of the Income Tax Act. In case Taxpayer wants to claim any other VIA deductions, then taxpayer must choose ‘Old Tax Regime’ by selecting “Yes” in ITR 1 / ITR 2 or “Yes, within due date” option in ITR 3 / ITR 4 in the field provided for “opting out option” in the ITR Form

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Taxpayer is getting error as “Name of taxpayer in ITR does not match with the Name as per the PAN data base?”**
- ❖ **Ans:** First Name, Middle Name and Last Name in ITR should be same as per the name registered under My profile section after login on the portal. Taxpayer should update the profile and then download the latest prefill Json for filing return in offline mode or start new filing in Online mode to resolve these issues.

- ❑ **For AY 24-25, Taxpayer filed Form 10IEA by mistake and now wish to revoke / withdraw the same. Can taxpayer withdraw or revoke?**
- ❖ **Ans:** Once Form 10IEA is filed for AY 2024-25, then **it cannot be revoked / withdraw** in same AY, Taxpayer must mandatorily opt for the old tax regime for AY 2024-25. But option to ‘Withdraw’ will be available in subsequent year and it can be changed only once in a lifetime for Business and profession case i.e. (in case of ITR-3 or ITR-4).

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Taxpayer is getting error as “Name of taxpayer in ITR does not match with the Name as per the PAN data base?”**
- ❖ **Ans:** First Name, Middle Name and Last Name in ITR should be same as per the name registered under My profile section after login on the portal. Taxpayer should update the profile and then download the latest prefill Json for filing return in offline mode or start new filing in Online mode to resolve these issues.

- ❑ **For AY 24-25, Taxpayer filed Form 10IEA by mistake and now wish to revoke / withdraw the same. Can taxpayer withdraw or revoke?**
- ❖ **Ans:** Once Form 10IEA is filed for AY 2024-25, then **it cannot be revoked / withdraw** in same AY, Taxpayer must mandatorily opt for the old tax regime for AY 2024-25. But option to ‘Withdraw’ will be available in subsequent year and it can be changed only once in a lifetime for Business and profession case i.e. (in case of ITR-3 or ITR-4).

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Taxpayer unable to claim 10(13A) house rent allowance while filing return for AY 2024-25?**
- ❖ **Ans:** From AY 2024-25, new tax regime has become the default tax regime where claiming of HRA u/s 10(13A) is not allowed as per the provision of section 115BAC of the Income Tax Act. In case Taxpayer wants to claim HRA, taxpayer must choose 'Old Tax Regime' by selecting "Yes" in ITR 1 / ITR 2 or "Yes, within due date" option in ITR 3 / ITR 4 in the field provided for "opting out option" in the ITR Form.
- ❑ **Taxpayer is not able to choose Yes/No" for "Whether you were director in a company at time during the previous year" while filing return in ITR 2 / ITR 3?**
- ❖ **Ans:** This question is applicable only for "Individual". Please check the Status of the Assessee. If Status is selected as 'Individual', then option "Whether you are a 'Director' of a company at any time during the previous year" will gets enabled and then enter the details and proceed to file the return.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Q.12. Is there any Form required to file for claiming the deduction u/s. 80DD and 80U?**
- ❑ **Ans:** In case taxpayer is claiming any deduction u/s 80DD and 80U in the return of income, then it is recommended for taxpayer to obtain a certificate from the relevant medical authority for such disabilities in support of deduction claimed under section 80DD/80U and to file Form 10IA as applicable as per Rule 11A and details of form 10-IA (acknowledgement no. and date) may be furnished in Sch 80DD/80U of the return.
- ❑ **Q.13. Does Taxpayer require to mandatorily verify the return?**
- ❑ **Ans:** Yes, verification of ITR after submission of ITR is mandatory. Taxpayer to ensure the return should be verified within applicable due time of 30 days post successful submission of return either through EVC mode or DSC. Taxpayer can also download the ITR-V receipt copy available under View Filed return after login on the portal and send to CPC through speed post within 30 days of filing return for verification of ITR to avoid any further issues. Please note that it is recommended to complete the verification through Online mode only to avoid any postal related issue.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Taxpayer is getting error as “Gross receipts/ Turnover is provided in schedule BP but financial particulars such as sundry creditors/Inventories, sundry debtors, cash in hand is not filled” in ITR 4?**
- ❖ **Ans:** It is mandatory to fill fields such as ‘Sundry Creditors, Inventories, Sundry Debtors, Cash in Hand’ under “Financial particulars” in schedule BP in ITR 4. If not filled, it will throw error.
- ❑ **Taxpayer filed Form 10-IEA and submitting ITR with correct Form 10-IEA details, but still error is appearing to please enter valid Form 10IEA details?**
- ❖ **Ans:** Taxpayer to check and validate the Form 10IEA details under “view filed Forms’ after submission of Form 10IEA and then retry filing ITR after entering correct form filed details. Also, Taxpayer to make sure not to submit Form 10-IEA multiple times on the portal.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Taxpayer corrected the validation errors which he encountered during ITR submission. But even after correction when he clicks on “Proceed” errors are still showing?**
- ❖ **Ans:** It is recommended to try resubmitting ITR in fresh session to avoid such issues after correcting errors.
- ❑ **Taxpayer has entered the amount of deduction u/s 80CCD (2) under Schedule VIA in the return, but eligible amount of deduction is computing as 0.**
- ❖ **Ans:** Taxpayer to check if Salary income is provided after selecting the ‘Basic Salary’ drop down under Schedule Salary for computing the eligible amount of deduction claimed u/s 80CCD (2) of the Income Tax Act, 1961.
- ❑ **Is it mandatory to verify the return through DSC option only for 44AB audit return cases?**
- ❖ **Ans:** There is an amendment in Rule 12 of Income Tax Rules, 1962 from 1st April 2024, where in case return is being filed by Individual or HUF then taxpayers can verify the **return** through EVC mode or DSC mode even for 44AB audit applicable cases.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **What is difference in new tax regime provision as per section 115BAD, 115BAE and 115BAC of Income Tax Act, 1961, applicable for filing ITR-5 return for AY 2024-25?**
- ❖ **Ans:** Section 115BAE is the new section introduced from AY 2024-25 for new co-operative Society resident in India, incorporated on or after 1st April 2023, engaged in business of manufacturing. Such taxpayers are required to pay tax @15% on manufacturing business income and @ 22% on remaining income. Form 10IFA is required to submit to avail this option.
- ❖ Section 115BAD is applicable for all other resident co-operative societies registered on or after 1s April 2021, and eligible to opt and pay applicable tax rate @22% on their Total Income. Form 10IF is required to submit to avail this option.
- ❖ Please note once this new tax regime provision is exercised u/s 115BAD or 115BAE, then same provision will be applicable for all subsequent AY's, and it cannot be withdrawn later for any Assessment year.
- ❖ Section 115BAC is applicable to all AOP's (other than Co-operative society) or BOI or AJP, who are filing return of Income in ITR-5 from AY 2024-25 where taxpayer can compute the tax as per the revised tax slab applicable for new tax regime and can pay the tax accordingly. Form 10IEA is required to submit within due date to avail this in case of business income.

COMMON ITR ISSUES AND FAQ'S FOR FILING RETURN FOR AY 2024-25

- ❑ **Is there any requirement to file any form for claiming new tax regime as per provision of section 115BAD or 115BAE?**
- ❖ **Ans:** Taxpayers need to file Form 10IF for claiming new tax regime as per section 115BAD and Form 10IFA for claiming new tax regime as per section 115BAE.

- ❑ **Is taxpayer required to file Form 10IF or 10IFA every year for claiming the new Tax Regime in ITR-5 return for Section 115BAD or Section 115BAE?**
- ❖ **Ans:** No. Taxpayer is not expected to file the form 10IF or 10IFA every year. Taxpayer is required to file the Form 10IF or 10IFA only once within due date as per section 139(1) in the year in which the taxpayer wants to opt for the new tax regime for the first time.

Changes Introduced in ITR-1 for FY 2024-25

❑ Tax Regime:

- ❖ The Assessee filing their income tax return using the ITR-1 Form must mention their chosen tax scheme in the return. After the modification of the New Tax Regime and an addendum dictated by the Finance Act 2023 to Section 115 BAC, this new regime is the standard one today. This automatic application
- ❖ shall apply to the proposed persons including natural persons, HUFs, AOPs, and BOIs. To continue to apply the old tax regime as contemplated under section 115 BAC(6) requires an intention from the entities and this they do by opting out of it.
- ❖ When persons having income chargeable to tax under this Act from sources other than profits and gains arising from business or profession or from profession referred to in Section 44AA wish to opt for a particular tax regime, they have to file the returns of income for the assessment year relevant to the prescribed period under Section 139(1).

Changes Introduced in ITR-1 for FY 2024-25

☐ **Section 80 CCH:**

- ❖ To put it in simpler terms, newer provisions were added, and the Section 80 CCH was included by the Finance Act 2023. In this section, it is asked that any person who joins the Agnipath Scheme and pays for the Agniveer Corpus Fund after 1st of November, 2022, shall be allowed a deduction for the amount paid to the Agniveer Corpus Fund. Due to this change, soon after the issue of this instruction, tutors were informed that the detail regarding the amount eligible for deduction under Section 80 CCH has been added in a new column of the ITR Form 1.

☐ **Filing ITR-1**

- ❖ Pre-filled sections :Most of the sections in ITR-1 forms are auto-populated and their details need to be validated/ Modified before the form is submitted along with one self containing the summary of tax computation. There are three parts, including Personal Details, Gross Assessments, and Total Relief.

Changes Introduced in ITR-1 for FY 2024-25

Key Changes in ITR-1 for AY 2024-25

- ❑ **Enhanced Pre-filled Data** :One of the most significant changes has been the improvement of the pre-filled data section. Previously, the ITR-1 form allowed only pre-filled information to the extent of salary details and interest earned on the Saving
- ❑ **The Income Tax Department will now offer a wider range of data in the ITR-1 form itself. This includes details from:**
 - ❖ **Form 16**: Data on amount received from or relating to salary income, amount of deduction and tax paid.
 - ❖ **Form 26AS**: Records for TDS, TCS, and other tax credits.
 - ❖ **Annual Information Statement (AIS)**: The various details regarding income in different manners. This enhancement will help to minimize instances where data have to be entered manually this will help to minimize mistakes made while filing the documents and will also make the filing process faster.

Changes Introduced in ITR-1 for FY 2024-25

Key Changes in ITR-1 for AY 2024-25 Expanded Scope of Income Sources: Taxpayers must now disclose:

- ☐ **Dividend Income:** obtained from mutual funds or stocks, every form of dividend income
- ☐ **Interest Income:** Interest received on savings accounts, FDs, and other investments have been provided with line items and amounts indicating the details of each part.
- ☐ Capital Gains:
- ☐ **Exempted income:** Reporting of income from house property is done in a simpler way than before.
- ☐ **Standard Deduction:** Tax exemption allowed for the cost of acquisition or improvement of any asset or in respect of insurance premium paid on any property.
- ☐ **Joint Ownership:** Improvement of the joint details of property possession so that the correct trend of income could be distributed equally among the co-owners.

■

Tax Slab for FY 2023-24	Tax Rate	Tax Slab for FY 2024-25	Tax Rate
Upto ₹ 3 lakh	Nil	Upto ₹ 3 lakh	Nil
₹ 3 lakh - ₹ 6 lakh	5%	₹ 3 lakh - ₹ 7 lakh	5%
₹ 6 lakh - ₹ 9 lakh	10%	₹ 7 lakh - ₹ 10 lakh	10%
₹ 9 lakh - ₹ 12 lakh	15%	₹ 10 lakh - ₹ 12 lakh	15%
₹ 12 lakh - ₹ 15 lakh	20%	₹ 12 lakh - ₹ 15 lakh	20%
More than 15 lakh	30%	More than 15 lakh	30%

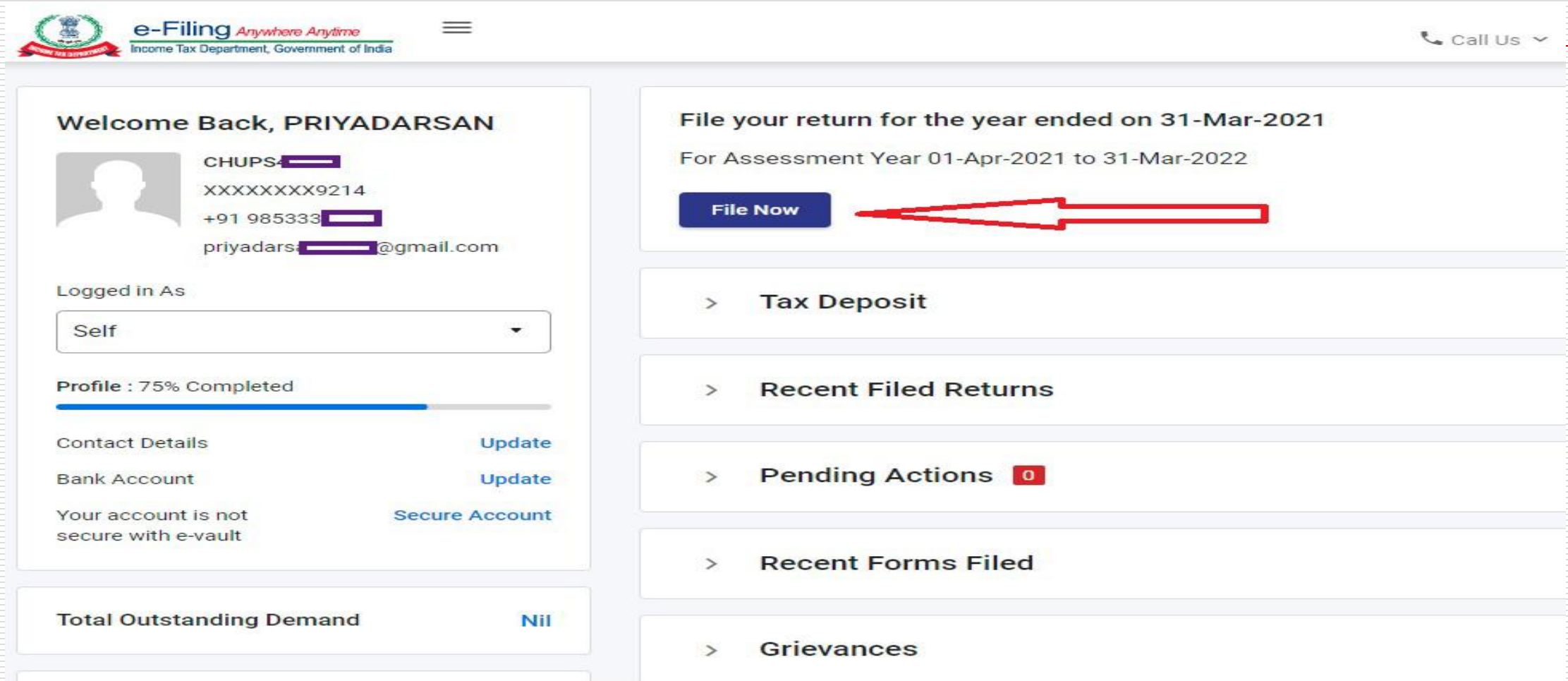
Tax Rates as per Changes – AY 2024-25

As part of the continued efforts of the Government to make the New Tax Regime (NTR) more lucrative for taxpayers, the income slabs under the regime have undergone changes.

Tax rate	Income slab (in INR)	Proposed Income slab (in INR)
0%	Up to 3,00,000	Up to 3,00,000
5%	3,00,001 to 6,00,000	3,00,001 to 7,00,000
10%	6,00,001 to 9,00,000	7,00,001 to 10,00,000
15%	9,00,001 to 12,00,000	10,00,001 to 12,00,000
20%	12,00,001 to 15,00,000	12,00,001 to 15,00,000
30%	15,00,001 and above	1,500,001 and above

The above amendments shall provide tax relief of up to INR 10,000 (excluding surcharge and cess), proving beneficial for lower-to-mid level salaried taxpayers.

STEP 1: After Login we should click on the Dashboard to find out the page where we can file our return (Click on File Now button)



The screenshot displays the e-Filing dashboard for a user named PRIYADARSAN. The dashboard is divided into two main sections: a left sidebar and a right main area.

Left Sidebar:

- Welcome Back, PRIYADARSAN**
- Profile Information:** CHUPS-XXXXXXX9214, +91 985333XXXX, priyadarsXXXX@gmail.com
- Logged in As:** Self
- Profile Completion:** 75% Completed (indicated by a blue progress bar)
- Contact Details:** Update
- Bank Account:** Update
- Your account is not secure with e-vault:** Secure Account
- Total Outstanding Demand:** Nil

Right Main Area:

- File your return for the year ended on 31-Mar-2021**
For Assessment Year 01-Apr-2021 to 31-Mar-2022
- File Now** (button, highlighted with a red arrow)
- Tax Deposit**
- Recent Filed Returns**
- Pending Actions** (0)
- Recent Forms Filed**
- Grievances**

STEP 2: Select the Assessment Year



The screenshot displays the 'Income Tax Return (ITR)' filing page on the e-Filing portal. The header includes the Government of India logo, 'e-Filing Anywhere Anytime' tagline, and a 'Call Us' button. The breadcrumb trail shows: Dashboard > e-File > Income Tax Return > File Income Tax Return. The main heading is 'Income Tax Return (ITR)'. A note states '* Indicates mandatory fields'. The 'Select Assessment year *' dropdown menu is open, showing options: 'Select', '2021-22 (Current A.Y.)', '2020-21', '2019-20', '2018-19', and '2017-18'. A red arrow points to the '2021-22 (Current A.Y.)' option. A 'Continue >' button is visible at the bottom right.

Income Tax Return (ITR)

* Indicates mandatory fields

Select Assessment year *

Select

2021-22 (Current A.Y.)

2020-21

2019-20

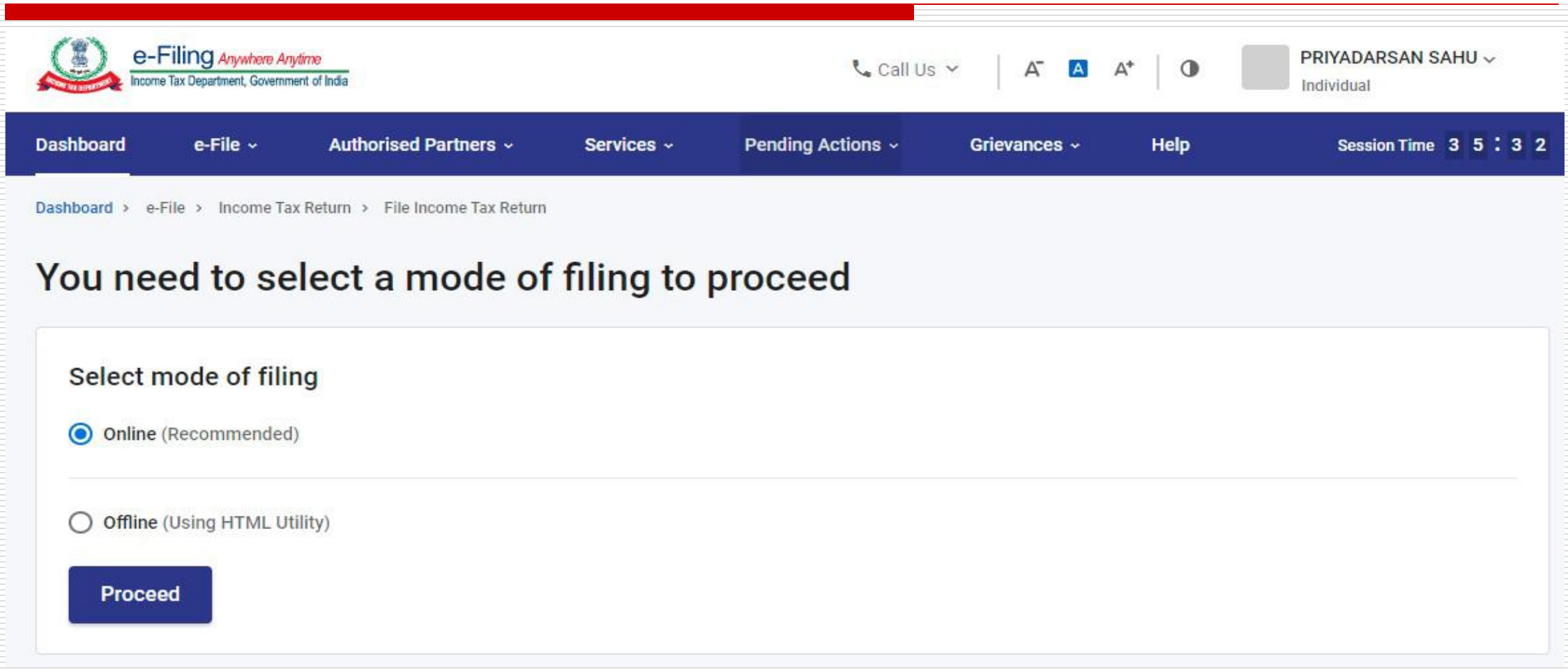
2018-19

2017-18

Select

Continue >

STEP 3: After selection of the Assessment Year we should select mode of filing



The screenshot shows the e-Filing portal interface. At the top, there is a header with the e-Filing logo and the text 'e-Filing Anywhere Anytime Income Tax Department, Government of India'. To the right of the header, there is a 'Call Us' button, a font size selector (A⁻, A, A⁺), and a user profile section for 'PRIYADARSAN SAHU' (Individual). Below the header is a dark blue navigation bar with links: 'Dashboard', 'e-File', 'Authorised Partners', 'Services', 'Pending Actions', 'Grievances', and 'Help'. On the right side of this bar, it shows 'Session Time 3 5 : 3 2'. Below the navigation bar, there is a breadcrumb trail: 'Dashboard > e-File > Income Tax Return > File Income Tax Return'. The main content area has a heading 'You need to select a mode of filing to proceed'. Below this heading is a box titled 'Select mode of filing' containing two radio button options: 'Online (Recommended)' (which is selected) and 'Offline (Using HTML Utility)'. At the bottom of this box is a blue 'Proceed' button.

STEP 4: After step 3 you will see the return option (Fresh Income Tax Return or Saved Draft of Income Tax Return) , you can choose Start New Filing

The screenshot displays the e-Filing portal interface. At the top, there is a header with the e-Filing logo and navigation links. Below the header, a dark blue navigation bar contains links to Dashboard, e-File, Authorised Partners, Services, Pending Actions, Grievances, and Help. The session time is shown as 3:09:39. The breadcrumb trail indicates the path: Dashboard > e-File > Income Tax Return > File Income Tax Return. The main heading is "Income Tax Return". A message states: "You have saved draft of Income Tax Return pending for submission". Below this, there is a table with columns for ITR, Last Draft saved date, and A.Y. A "Resume Filing" button is present. Below the table, there is a section titled "To file a fresh Income Tax return" with a "Start New Filing" button. The footer contains logos for India.gov.in and Entrust, along with links for Feedback, Website Policies, Accessibility Statement, Site Map, and Browser Support. It also mentions the last review date as 10-Jun-2021 and provides copyright information for the Income Tax Department, Ministry of Finance, Government of India.

Income Tax Return

You have saved draft of Income Tax Return pending for submission

ITR	Last Draft saved date	A.Y.

Resume Filing


OR



To file a fresh Income Tax return



Start New Filing






Feedback | Website Policies | Accessibility Statement | Site Map | Browser Support |
Last reviewed and updated on : 10-Jun-2021
This site is best viewed in 1024 * 768 resolution with latest version of Chrome, Firefox, Safari and Internet Explorer.
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STEP 5: Under this step you can select the status of the Assessee

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 **PRIYADARSAN SAHU** 
Individual

Dashboard e-File  **Authorised Partners**  **Services**  **Pending Actions**  **Grievances**  **Help** **Session Time** **3** **7** **:** **0** **5**

[Dashboard](#) > [Filing Returns for A.Y. 2021-22](#)

Please select the status applicable to you to proceed further

Based on your Profile we have pre-selected a status applicable to you.
You may change the status if it is not applicable to you.

☒ Individual

☐ HUF

☐ Others


[< Back](#)

[Continue >](#)

STEP 6: This step provide the option to choose the ITR Form i.e ITR 1 or ITR 4 (If the Assessee get any difficulty to choose his ITR Form he can click on the proceed button which help the Assessee to decide his ITR Form.)

The screenshot displays the e-Filing portal interface. At the top, the header includes the e-Filing logo, the text 'e-Filing Anywhere Anytime Income Tax Department, Government of India', a 'Call Us' button, font size controls (A⁻, A, A⁺), a dark mode toggle, and the user profile 'PRIYADARSAN SAHU Individual'. A dark blue navigation bar contains links for Dashboard, e-File, Authorised Partners, Services, Pending Actions, Grievances, and Help, along with a session timer showing 3:09:50. The main content area shows the breadcrumb 'Dashboard > Filing Returns for A.Y. 2021-22' and the heading 'Income Tax Returns'. A large message states 'You need to choose an ITR Form to proceed'. Below this, there are two options: 'Help me decide which ITR Form to file' with a 'Proceed >' button, and 'I know which ITR Form I need to file' with a dropdown menu. The dropdown menu is open, showing 'Select ITR Form' at the top, followed by 'ITR - 1' and 'ITR - 4'. A '< Back' button is located at the bottom left of the selection area.

STEP 7: Select ITR 1 and Click on Proceed with ITR 1

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PRIYADARSAN SAHU ▾
Individual

Dashboard e-File ▾ Authorised Partners ▾ Services ▾ Pending Actions ▾ Grievances ▾ Help Session Time 3 8 : 3 7

Dashboard > Filing Returns for A.Y. 2021-22

Income Tax Returns

You need to choose an ITR Form to proceed

Help me decide which ITR Form to file

Proceed >

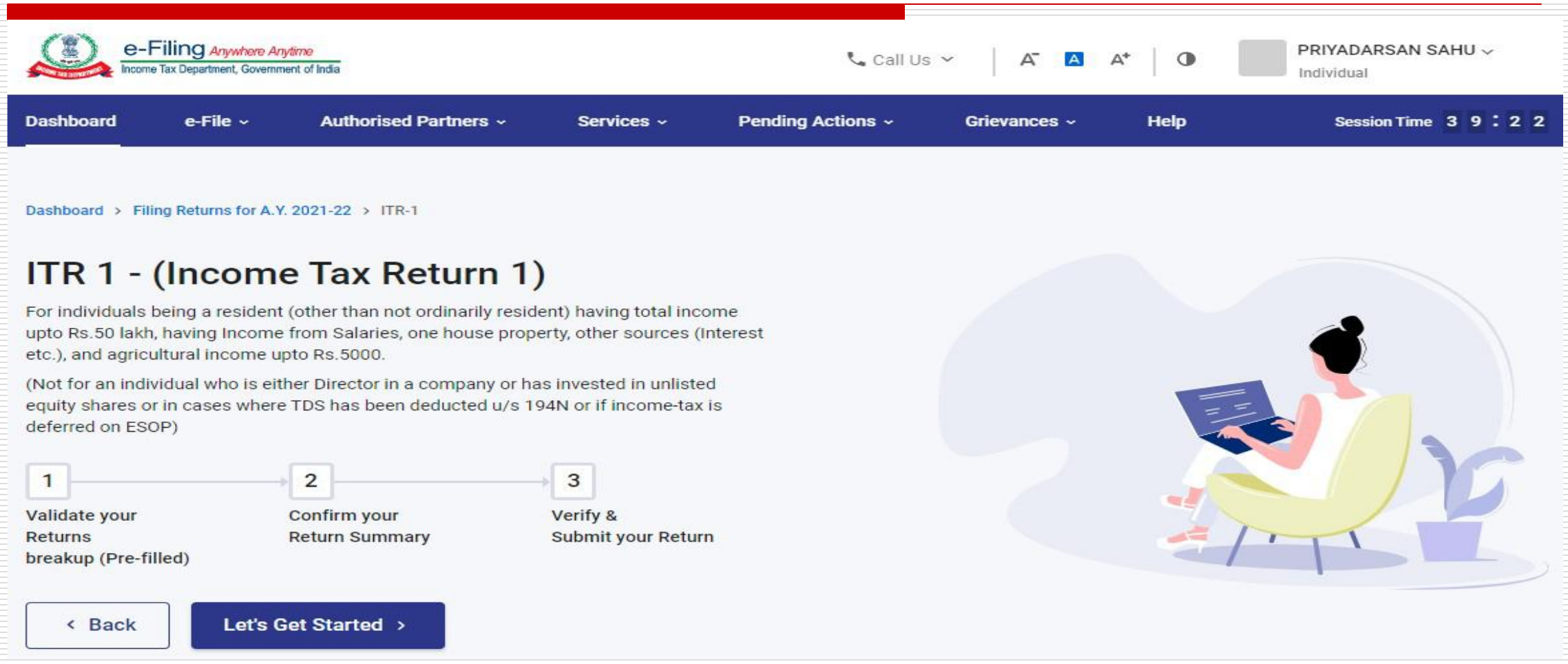
I know which ITR Form I need to file

ITR - 1 ▾

For individuals being a resident (other than not ordinarily resident) having total income upto Rs.50 lakh, having Income from Salaries, one house property, other sources (Interest etc.), and agricultural income upto Rs.5000.
(Not for an individual who is either Director in a company or has invested in unlisted equity shares or in cases where TDS has been deducted u/s 194N or if income-tax is deferred on ESOP)


Proceed With ITR 1

STEP 8: After finished all the above 7 steps you will see this screen shoot in your screen , then click on Let's Get Started



The screenshot shows the e-Filing portal interface. At the top, there is a header with the e-Filing logo, the text "e-Filing Anywhere Anytime", and the "Income Tax Department, Government of India". On the right, there is a "Call Us" button, font size controls, and a user profile for "PRIYADARSAN SAHU" (Individual). Below the header is a navigation bar with links: Dashboard, e-File, Authorised Partners, Services, Pending Actions, Grievances, Help, and a Session Time of 3:09:22. The main content area shows the breadcrumb "Dashboard > Filing Returns for A.Y. 2021-22 > ITR-1". The title "ITR 1 - (Income Tax Return 1)" is displayed, followed by a description: "For individuals being a resident (other than not ordinarily resident) having total income upto Rs.50 lakh, having Income from Salaries, one house property, other sources (Interest etc.), and agricultural income upto Rs.5000." A note specifies: "(Not for an individual who is either Director in a company or has invested in unlisted equity shares or in cases where TDS has been deducted u/s 194N or if income-tax is deferred on ESOP)". A three-step process flow is shown: 1. Validate your Returns breakup (Pre-filled), 2. Confirm your Return Summary, and 3. Verify & Submit your Return. At the bottom, there are buttons for "< Back" and "Let's Get Started >". An illustration of a person sitting in a chair and working on a laptop is on the right.

STEP 9: Are you filing the income tax return for any of the following reasons? (you can select any one or more reasons , if it is not available there then you can select the Other Option)

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Please answer the following questions to proceed further

Are you filing the income tax return for any of the following reasons?

☒ Taxable income is more than basic exemption limit

☐ Filing return of income due to fulfilling any one or more below mentioned conditions as per Seventh Proviso to section 139(1): ⓘ

☐ Deposited amount or aggregate of amounts exceeding ₹ 1 crore in one or more current accounts during the previous year;

☐ Incurred expenditure of an amount or aggregate of amount exceeding ₹ 2 lakhs for travel to a foreign country for yourself or for any other person;

☐ Incurred expenditure of amount or aggregate of amount exceeding ₹ 1 lakh on consumption of electricity during the previous year

☐ Others


< Back

Continue >

STEP 10: After step 8 on pop up Message will come in your screen (We have pre-filled your return based on information available with the Income Tax Department. Please confirm that the details in each section are correct to proceed.)

The screenshot displays the e-Filing portal interface for the Income Tax Department, Government of India. The top navigation bar includes the e-Filing logo and a menu icon. A progress bar at the top shows three steps: 1. Validate Return (highlighted), 2. Confirm your Return Summary, and 3. Verify and Submit. Below this, a secondary progress bar shows five sections: 1. Personal Information, 2. Gross Total Income, 3. Total Deductions, 4. Taxes Paid, and 5. Total Tax Liability. A central pop-up message box with a document icon and a green checkmark contains the text: "We have pre-filled your return based on information available with the Income Tax Department. Please confirm that the details in each section are correct to proceed." The background shows the "Let's validate your pre-filled return" section with a "Return Summary" table. The table has two rows: "Personal Information" (including Aadhaar, PAN, Contact, and Bank details) and "Gross Total Income" (including income from business, profession, salary, house property, and other sources). To the right of the table, there is a "CHUPS" section with a "Get Started" button and a "Provide your confirmation" button. A timer icon is also visible on the right side of the page.

STEP 11: (PERSONAL INFORMATION) Your personal Information will be Auto Populated. You can edit it if you want.

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Income Tax Department, Government of India

Call Us

A⁻ A A⁺

Dashboard > Filing Returns for A.Y. 2021-22 > ITR-1 > Validate Your Pre-filled Data > Personal Information

1 Validate Return

2 Confirm your Return summary

3 Verify and Submit

1 Personal Information

2 Gross Total Income

3 Total Deductions

4 Taxes Paid

5 Total Tax Liability

Verify your personal information

Need Help ?

Please verify your personal information, contact details, and bank account details to proceed further

* Indicates mandatory fields

Profile

First Name	Middle Name	Last Name	PAN ⓘ
<input type="text"/>		<input type="text"/>	<input type="text"/>
Date of Birth	Aadhaar Number ⓘ	Aadhaar Enrolment ID	
<input type="text"/>	<input type="text"/>		



Contact

[Edit](#)

Details furnished here will be used for communication purposes

Address

Mobile Number

91

Email Address

Nature of Employment *

Select ▾

Filing Section *

Filed u/s



☒ 139(1)

Return filed on or before due date

☐ 139(4)

Belated- Return filed after due date

☐ 139(5)

Revised- Return revised after filing original return

☐ 119(2)(b)

After condonation of delay

Filed in response to notice u/s



☐ 139(9)

Filed in response to notice u/s 139(9) to rectify the defect

☐ 142(1)

Return filed against notice u/s 142(1)

☐ 148

Return filed against notice u/s 148 for assessment

☐ 153A

Return filed against notice u/s 153A for search assessment

☐ 153C

Return filed against notice u/s 153C

Enter Receipt Number of original return *

Date of filing of original return *

Choose a date



Unique Number/Document Identification Number (DIN)
of the notice/order *

Date of such notice or order *

Choose a date



Are you opting for new tax regime u/s 115BAC ?

☐


Yes

☐

No




Based on your previous response, please furnish following information OR [Edit Response](#)

- Are you filing return of income under Seventh proviso to section 139(1) but otherwise not required to furnish return of income? 

No

Bank Details

Please declare details of all bank accounts held in India at any time during the previous year (excluding dormant accounts)

 Refund will not be transferred to the bank account unless it is pre-validated



xxxx xxxx 0479
Not pre-validated



Nominated for Refund



xxxx xxxx xxx0 383
Not pre-validated



Nominated for Refund



xxxx xxxx xxx1 094
Not pre-validated



Nominated for Refund



Do you want to add more bank accounts?

[+ Add Another](#)




1. Minimum one account should be selected for refund credit.
2. In case of Refund, multiple accounts are selected for refund credit, then refund will be credited to one of the account decided by CPC after processing the return.
3. Please ensure that at least one preferred bank account is pre-validated.

[← Back To Summary](#)

[Confirm](#)

- ☐ Notes:
- ☐ 1. Minimum of one account should be selected for refund credit.
- ☐ 2. In the case of Refund, multiple accounts are selected for refund credit, then the refund will be credited to one of the accounts decided by CPC after processing the return.
- ☐ 3. Please ensure that at least one preferred bank account is pre-validated.
- ☐ 4. Please select Nature of the Employment any one of the following
 - ☐ ? Central Government
 - ☐ ? State Government
 - ☐ ? Public Sector Undertaking
 - ☐ ? Pensioners
 - ☐ ? Others
 - ☐ ? Not Applicable (eg. Family Pension etc.)

After fill up personal Information a Confirmed mark will come beside Personal Information

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Call Us

Dashboard > Filing Returns for A.Y. 2021-22 > ITR-1 > Validate Your Pre-Filled Data

1
Validate Return

2
Confirm your Return Summary

3
Verify and Submit

1
Personal Information

2
Gross Total Income

3
Total Deductions


4
Taxes Paid


5
Total Tax Liability

Let's validate your pre-filled return

We have pre-filled your return based on information available with the Income Tax Department. Please confirm that the details in each section are correct to proceed.


Return Summary


It's good, keep going...

**Personal Information** Confirmed

Includes your Aadhaar, PAN, Contact and Bank details


CHUPS4477C
Modify if required

**Gross Total Income**

Includes your income from business, profession, salary, house property, income from other sources such as bank interest, etc.

₹ 0
Provide your confirmation

STEP 12: (GROSS TOTAL INCOME) Your personal Information will be Auto Populated. You can edit it if you want.

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A⁻ A A⁺

Verify your income source details

Need Help ?

Please verify your income sources as collected from various sources and proceed.


Income from Salary

Edit

i. Gross Salary	₹ 0
ii. Less : Exempt Allowances ⓘ	(-) ₹ 0
iii. Net Salary (i - ii)	₹ 0
iv. Deductions u/s 16	(-) ₹ 0
v. Income Chargeable under the head 'Salaries' (iii - iv)	₹ 0

Income from House Property

Income from only one house property can be shown in this ITR

 We have pre-filled this value from your Form-16.
You are required to provide the breakup in order to consider this amount.

+ Add Details Of Breakup

Income chargeable under the head 'House property'

₹ 0

Income from other sources

If you have any other source of income, please add it here.

[+ Add Details](#)

Gross Total Income

₹ 0

Exempt Income

This information is only for reporting purposes.


If you have any exempt income, please add it here.

[+ Add Details](#)

[← Back To Summary](#)

[Confirm](#)

STEP 13: (TOTAL DEDUCTIONS) This Tab includes tax-saving deductions or payments under section 80C or 80D etc. like life insurance, medical premium, pension funds, provident fund, etc.

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A A+ O

Deduction

Please provide following information

Are you eligible to claim any deduction for donation paid? ⓘ

Yes No

Are you eligible to claim any deduction for donation paid for Scientific Research or Rural Development? ⓘ

Yes No

Are you eligible to claim deduction under section 80GG? ⓘ

Yes No

Are you eligible to claim deduction in respect of payments made towards life insurance premium and / or Public Provident Fund and / or 5 Years Tax Saver Fixed Deposit, etc?
(Refer [Section 80C](#))

Yes No



Deduction

Please provide following information

Are you eligible to claim any deduction for donation paid? ⓘ

Yes

No

Are you eligible to claim any deduction for donation paid for Scientific Research or Rural Development? ⓘ

Yes

No

Are you eligible to claim deduction under section 80GG? ⓘ

Yes

No

Are you eligible to claim deduction in respect of payments made towards life insurance premium and / or Public Provident Fund and / or 5 Years Tax Saver Fixed Deposit, etc?

(Refer [Section 80C](#))


Yes

No

Please add the amount of deduction which is applicable to you (1 deductions added)

<input type="checkbox"/>	Deduction type	Amount of exemption
<input type="checkbox"/>	80CCC - Payment in respect Pension Fund	₹ <input type="text"/>
<input type="checkbox"/>	80CCD(1) - Contribution to pension scheme of Central Government	₹ <input type="text"/>
<input type="checkbox"/>	80CCD(1B) - Contribution to pension scheme of Central Government	₹ <input type="text"/>
<input type="checkbox"/>	80DD-Maintenance including medical treatment of a dependent who is a person with disability	₹ <input type="text"/>
<input type="checkbox"/>	80DDB-Medical treatment of specified disease	₹ <input type="text"/>
<input type="checkbox"/>	80EE - Interest on loan taken for residential house property	₹ <input type="text"/>
<input type="checkbox"/>	80EEA - Deduction in respect of interest on loan taken for certain house property	₹ <input type="text"/>
<input type="checkbox"/>	80EEB -Deduction in respect of purchase of electric vehicle	₹ <input type="text"/>
<input type="checkbox"/>	80GGC - Donation to Political party	₹ <input type="text"/>
<input type="checkbox"/>	80TTA - Interest on saving bank Accounts in case of other than Resident senior citizens	₹ <input type="text"/>
<input checked="" type="checkbox"/>	80TTB - Interest from savings and deposits in case of resident senior citizen	₹ <input type="text"/>
<input type="checkbox"/>	80U-In case of a person with disability.	₹ <input type="text"/>
Show Less		

STEP 14: (TAX PAID) In the Tax Paid section, you need to verify taxes paid by you in the previous year. Tax details include TDS from Salary / Other than Salary as furnished by Payer, TCS, Advance Tax, and Self- Assessment Tax.

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Income Tax Department, Government of India

Call Us

Validate Return

Confirm your Return summary

Verify and Submit

✓ Personal Information

✓ Gross Total Income

✓ Total Deductions

4 Taxes Paid

5 Total Tax Liability

Verify your taxes paid details

Need Help ?

Please verify details of taxes paid by you in the last financial year and proceed further
[View your Form 26AS](#)

Details of Tax Deducted at Source (TDS) on Salary Income

[Show Details >](#)

Total Tax Deducted
₹ 0

Details of Tax Deducted at Source (TDS) from Income Other than Salary

[Show Details >](#)

Total Tax Deducted
₹ 0

Details of Tax Deducted at Source [As per Form 16C furnished by the Payer(s)]

[Show Details >](#)

Total Credit Claimed
₹ 0

Details of Tax Collected at Source (TCS)

[Show Details >](#)

Total Tax Collected
₹ 0

Advance tax and Self-Assessment tax payments

[Show Details >](#)

Total advance tax and self assessment tax paid
₹ 0

Total Taxes Paid
₹ 0

[< Back To Summary](#)

Confirm

STEP 15: (TOTAL TAX LIABILITY) In case you have Tax Liability, you can choose Pay Now or Pay Later Option.

📌 It is recommended to use the Pay Now option. Carefully note the BSR Code and Challan Serial Number and enter them in the details of payment.

📌 If you opt to Pay Later, you can make the payment after filing your Income Tax Return, but there is a risk of being considered as an assessee in default, and liability to pay interest on tax payable may arise.

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1 Validate Return 2 Confirm your Return summary 3 Verify & Submit

Personal Information Gross Total Income Total Deductions Taxes Paid Total Tax Liability

Verify your tax liability details

Need Help ?

Please verify your tax liability details and proceed further

Computation of Income

Gross Total Income	₹ 0
Total Deductions	(-) ₹ 0
Total Income	₹ 0

Computation of Tax

i. Tax Payable on Total Income Your income is taxable in the slab of 0% Show Calculation >	₹ 0
ii. Rebate u/s 87A	₹ 0
iii. Tax Payable after Rebate	₹ 0
iv. Health and Education Cess at 4% Show Calculation >	₹ 0



v. Total Tax & Cess

₹ 0

vi. Relief u/s 89

Relief when salary, gratuity, etc. is paid in arrears or in advance

₹ 0

[Fill Form 10E to claim relief](#)

vii. Balance Tax After Relief

₹ 0

viii. Interest u/s 234A

Applicable when return is filed after the due date

₹ 0

[Show Calculation >](#)

ix. Interest u/s 234B ⓘ

Applicable when there is default in payment of advance tax.

₹ 0

[Show Calculation >](#)

x. Interest u/s 234C

Applicable when there is a shortfall in payment of quarterly advance tax.

₹ 0

[Show Calculation >](#)

xi. Fee u/s 234F

Fees on delay in filing of return

₹ 0

Total Interest and Fee Payable

[Show Details >](#)

₹ 0

Total Tax, Fee and Interest


[Show Details >](#)

₹ 0

[Back To Summary](#)

[Confirm](#)

STEP 16: After verifying all the data you may proceed for Verification. It is mandatory to verify your return, and e-Verification (recommended option – e-Verify Now) is the easiest way to verify your ITR – it is quick, paperless, and safer than sending a signed physical ITR-V to CPC by post.



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A A A

Personal Information

Gross Total Income

Total Deductions


Taxes Paid

Total Tax Liability






Let's validate your pre-filled return

We have pre-filled your return based on information available with the Income Tax Department. Please confirm that the details in each section are correct to proceed.

Return Summary



You are done! Click Proceed...

	Personal Information Confirmed Includes your Aadhaar, PAN, Contact and Bank details	CHUPS4477C Modify if required	>
	Gross Total Income Confirmed Includes your income from business, profession, salary, house property, income from other sources such as bank interest, etc.	₹ 0 Modify if required	>
	Total Deductions Confirmed Includes tax saving deductions or payment towards life insurance, medical premium, pension funds, provident fund, etc.	₹ 0 Modify if required	>
	Tax Paid Confirmed Includes details of taxes deducted and paid by deductors e.g. employer. Also includes taxes paid by you e.g. advance tax, self assessment tax	₹ 0 Modify if required	>
	Total Tax Liability Confirmed Includes computation of tax you owe to the Government based on your income and deductions	₹ 0 Modify if required	>

< Form Selection

Download JSON

Proceed >

You need to make a payment of ₹ 0

Please view your Tax Summary details and proceed further

🖨 Print

📄 Download

Calculation of Your Taxable Income

A. Gross Total Income

[Show Details >](#)

₹ 0

B. Total Deductions

[Show Details >](#)

₹ 0

C. Total Taxable Income (A-B)

₹ 0

Calculation of Tax Payable

D. Total Tax, Fee and Interest

[Show Details >](#)

₹ 0

E. Total Tax Paid

[Show Details >](#)

₹ 0

Amount Payable

[Show Details >](#)

₹ 0

[< Return Summary](#)

[Preview Return >](#)

1

Preview and Submit

2

Verify your Return

Preview and Submit your return

* Indicates mandatory fields

Place: 

☐ I, , Son/daughter of solemnly declare

that to the best of my knowledge and belief, the information given in the return is correct and complete and is in accordance with the provisions of the Income Tax Act, 1961. I further declare that I am making

this return in my capacity as and I am also competent to make this

return and verify it. I am holding PAN:

If the return has been prepared by a Tax Return Preparer (TRP) give further details below:

Identification No. of TRP

Name of TRP

If TRP is entitled for any reimbursement from the Government, amount thereof

₹

< Back

Proceed to Preview

Do's & Dont's

☐ Do's

- ❖ Choose the correct ITR Form for filing return
- ❖ Verify the ITR using EVC/DSC/Aadhaar OTP
- ❖ Mention mandatory details in Income Tax Return
- ❖ File the ITR before Deadline
- ❖ Use Strong Password for accessing the e-Filing account
- ❖ Use Internet Security Software
- ❖ Stay aware and cautious

☐ Dont's

- ❖ Get confused between AY and FY while filing ITR
- ❖ Make a mistake in TAN, Bank Account, Email address
- ❖ Forget to Claim Deduction
- ❖ Hurry while filing ITR!
- ❖ Work on ITRs using public Wi-Fi
- ❖ Ignore Software Updates
- ❖ Reply to fraud mails phone calls and SMS
- ❖ Share your Personal Information

Best Practices for Scanning and Uploading of Attachments

☐ Taxpayers may kindly note that whenever any document is uploaded to the e-Filing website in support of any service request, the following best practices should be complied.

☐ **Scan settings**

- ☐ ✓ Scan to a PDF.
- ☐ ✓ Scan at 300dpi.
- ☐ ✓ Scan in Black and White only.
- ☐ ✓ Do not upload files with Read/Write/Password protection.

☐ **Scanning Source Documents**

- ☐ ✓ Scan the original tax document to avoid scanning copies and faxes.
- ☐ ✓ Scan the document in A4 or Letter size only.
- ☐ ✓ Scan multi-page documents together, in logical order.
- ☐ ✓ Do not leave the tray cover open when scanning single pages on a flatbed scanner.

Best Practices for Scanning and Uploading of Attachments

☐ **Key points to avoid poor quality**

- ☐ ✓ Documents with faint or faded text.
- ☐ ✓ Handwritten documents that contain important identifying information such as Pan etc. making it difficult to read.
- ☐ ✓ Documents with ink bleeding or smudging.
- ☐ ✓ Clipped or cut forms that exclude important identifying information.

Note:

- ☐ Department proposes to impose file size limits for uploaded documents. It is, therefore strongly recommended to follow above mentioned guidelines.

How to File ITR- 1 – Video Clip

Hoe to file ITR-1

https://www.youtube.com/watch?v=X_CNQeLnalw

Filing Online Mode

<https://www.youtube.com/watch?v=dU6OLTq84uA>

Filing Offline Mode:

<https://www.youtube.com/watch?v=naIvEN0I1WY>

Generation of Electronics Verification Code

<https://www.youtube-nocookie.com/embed/eOGHchsdjF8?hl=en#9>

Raising of Service Request

<https://www.youtube-nocookie.com/embed/Sm8-uxCkXqE?hl=en>

Benefits to Senior – Super Senior Citizen

<https://www.youtube.com/watch?v=rge7sMZ417Q>

How to File ITR- 1 – Video Clip

E-Proceedings

<https://www.youtube.com/watch?v=cIFuzZxEosk>

User Manual – Filing ITR-1

<https://www.incometax.gov.in/iec/foportal/help/how-to-file-itr1-form-sahaj>

Q&A

