



CERTIFICATE COURSE ON FILING OF RETURNS

Today's Content – Income Tax Return (ITR-1) – A Complete Guide

What is ITR-1 (Sahaj)?

ITR-1 (Sahaj) is a **simplified Income Tax Return form** designed for resident individual taxpayers with basic income sources. It is the most commonly used ITR form for salaried people and small taxpayers.

The **official form PDF and Excel utility** are notified by the Income-Tax Department each year and available on the portal.

Section 1: Who Can File ITR-1 (Eligibility)

A resident individual can file **ITR-1** for AY 2025-26 *if all the following are satisfied:*

Income Sources Allowed

- ✓ **Salary or pension income** (one or more employers)
- ✓ **Income from one house property** (let-out or self-occupied)
- ✓ **Income from other sources** (like interest, family pension, etc.)
- ✓ **Long-term capital gains (LTCG)** up to ₹1.25 lakh under *section 112A*, with **no brought-forward losses/carry forward losses** (New for AY 2025-26)
- ✓ **Agricultural income up to ₹5,000**

Who Cannot Use ITR-1?

You **cannot file ITR-1** if ANY of the below applies:

- ✗ Total income exceeds **₹50 lakh**
 - ✗ More than **one house property**
 - ✗ **Business or professional income**
 - ✗ Income from **winning lottery, racehorses, etc.**
 - ✗ Held **unlisted equity shares** at any time during the year
 - ✗ Non-resident or Resident but Not Ordinarily Resident (RNOR) status
 - ✗ Income taxed at *special rates* (other than 112A)
- If any of these apply → use **ITR-2 / ITR-3** instead.

Section 2: Major Changes for AY 2025-26 (vs Earlier Years)

The ITR-1 form for AY 2025-26 saw **important updates**, including: [cleartax+1](#)

◆ 1. Inclusion of LTCG under *section 112A*

✓ If your LTCG from listed shares/equity funds is **≤ ₹1.25 lakh** (with no losses), you can now still file ITR-1.
(Previously this was not allowed.)

◆ 2. Validation and Utility Updates

✓ New **validation rules** and updated Excel form for ITR-1 are released to reflect updated eligibility and disclosures.

Section 3: Parts of ITR-1 Form

The ITR-1 form has the following key parts:

A. General Information

- ✓ Personal details — name, PAN, Aadhaar, address
- ✓ Residential status
- ✓ Whether opting for old or new tax regime (*sec 115BAC*)
- ✓ Bank accounts held at any time
- ✓ Details of refund account

B. Gross Total Income

- ✓ Salary or pension income
- ✓ Income from one house property
- ✓ Other sources income (interest, etc.)
- ✓ LTCG (only up to ₹1.25 lakh under sec 112A)

C. Deductions & Total Income

- ✓ Deductions under Chapter VIA 80C, 80D, 80E, etc.
- ✓ Total taxable income after deductions

D. Tax Computation

- ✓ Tax on total income
- ✓ Rebate (if eligible under section 87A)
- ✓ Tax surcharge and cess
- ✓ Education cess

E. Taxes Paid



- ✓ TDS (Form 16 / Form 26AS credits)
- ✓ Advance tax / Self-assessment tax paid



F. Refund / Tax Payable

- ✓ Determines whether you are due a refund or need to pay additional tax.

Section 4: Documents & Details You Should Have

While filing ITR-1 online, keep these ready: [Advocate Gandhi](#)

-  **Form 16** (employer salary details & TDS)
-  **Form 26AS / AIS** (tax deducted & paid details)

-  **Bank statements** (interest income)
-  Proofs of deductions (80C/80D etc.)

Section 5: Step-by-Step Filing (ITR-1)

You can file ITR-1 **online through the e-Filing portal** or using the **Offline/Excel utility**.

Online Filing (Portal)

1. Log in at <https://www.incometax.gov.in>
2. Go to **e-File > Income Tax Returns > File Income Tax Return**
3. Select **Assessment Year 2025-26**
4. Choose **ITR-1 (Sahaj)**
5. Pre-fill Personal and Income details
6. Enter details of deductions and taxes paid
7. Compute tax / verify auto-calculated figures
8. Submit and **e-verify** return (Aadhaar OTP, EVC, DSC)

Section 6: Due Dates for AY 2025-26

The **due date** to file ITR for **non-audit individuals** was extended to **16th September 2025** for AY 2025-26.

(Note: Extensions and press releases are common — always check the portal for final dates.)

Section 7: Tips & Compliance Points

- ✓ Always check **eligible ITR form** before starting; wrong form → your ITR could be treated defective. [PGACA](#)
- ✓ Cross-verify **Form 26AS / AIS** before filing.
- ✓ E-verify the return — filing alone is incomplete without it.
- ✓ Keep backup of submission and acknowledgment for records.

