

**Department of Commerce**  
**Bishop Moore College, Mavelikara**

**Workshop on**

**Filing of Income Tax Return and Tax Management**

**On**

**14<sup>th</sup> July 2022**

**Study Material**

# Filing of Income Tax Return

## Steps at A Glance

**Step 1:** Log in to the e-Filing portal using your user ID (User ID is your PAN and select please confirm your secure assess message) and password.

***Before Filing the Return Check these***

### ***Check 26 AS***

Download 26 AS - Select e-File > Income Tax Returns > View Form 26 AS and click Confirm > Proceed, Click Tax Credit Form 26 AS > Select assessment Year 22-23 and View As HTML > Export as PDF – *See Appendix 1*

Check any income other than salary reported as TDS by any of the deductor (Tax Deducted at Source Eg. Insurance, Dividend ect) – It should be shown as Income while submitting the return)

Check Total Amount Paid/ Credited (Our salary) and Total Tax Deducted is same as Form 16 and Traces (Part A of Form 16) given by the employer (Traces given as Appendix 2) – *See total amount paid as salary and tax deducted is same for 26 AS, Traces and Form 16*

**Step 2** Select e-File > Income Tax Returns > File Income Tax Return.

Select Assessment Year as 2022 – 23 and Mode of Filing as Online and click Proceed. Select Start Filing

**Step 3** – Select Individual and Select ITR 1 and Select Get Started Select Taxable Income More Than Exempted Limit.

ITR-1 has five sections that you need to fill before submitting it The sections are as follows:

1. Personal Information
2. Gross Total Income

3. Total Deductions
4. Tax Paid
5. Total Tax Liability

Check the Details and make necessary changes if any and confirm each session

**Step 4** In the Next Step Confirm the Return Summary and validate the return

**Step 5** Last Step Verify the Return by Selecting Adhar OTP or other options.

## **Spreading of Income**

### ***What is spreading of Income (Relief u/s 89)***

Salaried persons may receive salary 'in arrears or in advance', due to this arrear current years' income may be high and he/she should pay income tax at high rate. Spreading of income is the option given by the income tax department to deduct the arrear income from current year (Present Assessment Year i.e. 2022-23) and include it in the respective previous years.

### ***Who need to spread the Income? (Relief u/s 89)***

Spreading of income is not compulsory it is an option given by the Income Tax Department. Salaried person received arrear have to spread the income to reduce his/her tax liability only if his/her tax slab increased to the next level, for example Mr. X a salaried person who is in the tax bracket of 20 %, due to arrear received in the present Previous Year his Total Income increased to the next tax bracket of 30%. He has to spread the income to reduce the tax liability. It means for the last few years assessee is in 30 % tax slab there is no need to spread income.

### ***How to spread the Income? (filing of 10(E) for relief U/S 89)***

For filing of **10(E)** we need the following document

1. Form 16 (See Appendix 3)

2. Anticipatory Income Tax Statement (See Appendix 4) or details of arrear obtained from salary register
3. Details of arrear received (Arrear Bills)

***To spread the income, follow these steps***

***Step 1. Identify the Current Year (Present Assessment Years ie 2022-23) Total Taxable Income and Arrears Received.***

***Total Income*** is the Item no 12 in Form 16 (Total Taxable Income) – appended as appendix 3 (Do remember the amount may change if while submitting the IT return any other income included or new deduction claimed - here 80 D Deduction (29843) is claimed while submitting the IT Return and (Rs.3553) Income Tax Interest and Dividend income received reported by IT Department as Income from other source hence the amount as per form 16 is 1142989 and as per return filed is 1116700 ( $1142989 - 29843 + 3553 = 1116700$ ) – *See IT return in appendix 5*

***Arrears received*** can be obtained from Anticipatory Income Tax Statement or from the Salary Register. - (Anticipatory Income Tax Statement) Total Arrear also includes differed salary received ( $353983 + 77671 = 431654$  – *See Appendix 4*

***Step 2 Prepare form 10(E) for relief u/s 89 Manually*** – Not compulsory but much helpful

How to fill 10(E) - See the 10(E) form - Appendix 6

***First we need to fill Table A of 10(E) form***

***Column 1*** is Previous Years for which (2020-21, 2019-20 ect) arrear received in this Assessment Year (2022-23).

***Column 2*** is Total Income of the relevant Previous Years in which arrears received – 2020-21, 2019-20 ect It can be obtained from Acknowledgement



receipt of the relevant years (Can be down loaded from e file > Income Tax Return > View Filed Return)

*Column 3* is the Salary received in arrears in the relevant previous year

*Column 4* is the total income after adding arrears

*Column 5* is the tax paid for the relevant previous year – It can be obtained from Acknowledgement receipt (See Appendix 7)

*Column 6* is the tax calculated on the basis of column 4 i.e Income including arrear - It can be calculated by using the link - <https://www.incometaxindia.gov.in/pages/tools/tax-calculator.aspx>

*Column 7* is the additional tax to be paid after adding arrears in the relevant previous years.

***Fill the 10(E) form first part***

*Item No 3* is Total Taxable Income / Total Income

*Item No 2* is Arrear Received

*Item No 4* is the Income Tax to be Paid before spreading – It can be calculated by using the link - <https://www.incometaxindia.gov.in/pages/tools/tax-calculator.aspx>

*Item No 5* is Tax calculated after deducting arrears received (Item no 1)

*Item No 7* is Additional Tax to be paid for the previous years after including arrears in the respective years – It is the total of Table A Column No 7

*Item No 8* is the relief i.e Benefit of Spreading as per Appendix 6 Rs. 18842 is the benefit of spreading.

Step 3 File 10 (E) Electronically - Select e-File > Income Tax Forms > File Income Tax Forms – Select Persons without Business/Professional Income – Select Income Tax Exemption Relief file now > Select Assessment year 2022-23 > Get Started > Tick Arrears of Salary/Family Pension > Continue > Verify

Personal Information > Arrears Salary – Fill Table A (Use 10(E) table A Filed Manually – See Appendix 6.)

After completing it ***E Verify the Form using Adhar OTP or by other option***

***You can download the submitted form – See Appendix 8***

***Do Remember while submitting the return in Session 6 – Tax Liability in item no VI Relief u/s 89 enter the relief amount obtained from 10 (E) - (in our example Rs 18842 – see appendix 6 and 8)***

## **Definition/Explanation of Term and Important Deductions**

**Assessment Year** - Assessment year is the period of one year from 1<sup>st</sup> April to 31<sup>st</sup> March immediately succeeding the previous year.

In simple terms it is the year during which the income earned in the Previous Year (financial year) is assessed and taxed – Present Assessment Year is 2022-23.

**Previous Year** - Previous year is the period of one year from 1<sup>st</sup> April to 31<sup>st</sup> March immediately preceding the previous year.

In simple terms it is the financial year in which income earned – Present Previous Year is 2021-22

***Deduction of Interest on Home Loan u/s 24*** – Rs. 200000 can be deducted from head income from House Property

### ***Some Important Deduction you should remember***

***Deduction u/s 80 C*** – Rs 150000 for various investment and insurance premium

***Deduction u/s 80 D – Health Insurance Premium*** – Amount of deduction for self and family Rs. 25000, If Insurance also taken for parents additional 25000 can be claimed if parent/parents is senior citizen additional 25000 can be claimed. Hence total deduction can be up to 75000

***Deduction u/s 80 E*** – Interest on loan taken for the education of self/children/spouse, students for whom he/she is a legal guardian or adopted children - No Limit

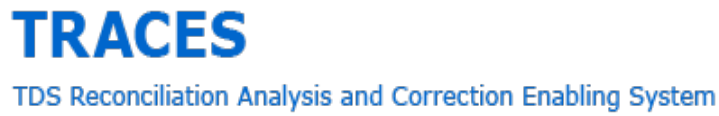
***Deduction u/s 80 EEB*** – Interest on loan taken for the purchase of electrical vehicle – Limit – Rs. 150000 – ***Imp new Deduction from last year onwards***

***Deduction u/s 80 CCD*** – Deduction in respect of NPS – Rs.50000 in addition to Rs. 150000 in 80 C

***Deduction u/s 80 TTA*** - A deduction of Rs. 10,000 for interest earned on Bank Savings Account

Appendix 1

Form 26 AS



## Form 26AS

### Annual Tax Statement under Section 203AA of the Income Tax Act, 1961

- See Section 203AA and second provision to Section 206C (5) of the Income Tax Act, 1961 and Rule 31AB of Income Tax Rules, 1962

Permanent Account Number (PAN)	[REDACTED]	Current Status of PAN	Active	Financial Year	2021-22	Assessment Year	2022-23
Name of Assessee	[REDACTED]						
Address of Assessee	[REDACTED] 89593						

- Above data / Status of PAN is as per PAN details. For any changes in data as mentioned above, you may submit request for corrections Refer [www.tin-nsdl.com](http://www.tin-nsdl.com) / [www.utitsl.com](http://www.utitsl.com) for more details. In case of discrepancy in status of PAN please contact your Assessing Officer
- Communication details for TRACES can be updated in 'Profile' section. However, these changes will not be updated in PAN database as mentioned above

(All amount values are in INR)

#### PART A - Details of Tax Deducted at Source

Sr. No.	Name of Deductor				TAN of Deductor	Total Amount Paid/ Credited	Total Tax Deducted #	Total TDS Deposited
1	GAIL INDIA LIMITED				DELG11331F	180.00	0.00	0.00
Sr. No.	Section 1	Transaction Date	Status of Booking*	Date of Booking	Remarks**	Amount Paid / Credited	Tax Deducted ##	TDS Deposited
1	194	30-Mar-2022	F	14-May-2022	-	100.00	0.00	0.00
2	194	31-Dec-2021	F	25-Jan-2022	-	80.00	0.00	0.00
Sr. No.	Name of Deductor				TAN of Deductor	Total Amount Paid/ Credited	Total Tax Deducted #	Total TDS Deposited
2	MINDSPACE BUSINESS PARKS REIT				MUMM57067D	46.30	1.00	1.00
Sr. No.	Section 1	Transaction Date	Status of Booking*	Date of Booking	Remarks**	Amount Paid / Credited	Tax Deducted ##	TDS Deposited
1	194LBA	23-Feb-2022	F	02-Jun-2022	-	3.20	1.00	1.00
2	194LBA	23-Feb-2022	F	02-Jun-2022	-	43.10	0.00	0.00
Sr. No.	Name of Deductor				TAN of Deductor	Total Amount Paid/ Credited	Total Tax Deducted #	Total TDS Deposited
3	[REDACTED]				[REDACTED]	1520040.00	190000.00	190000.00
Sr. No.	Section 1	Transaction Date	Status of Booking*	Date of Booking	Remarks**	Amount Paid / Credited	Tax Deducted ##	TDS Deposited
1	192	31-Mar-2022	F	29-May-2022	-	90992.00	0.00	0.00
2	192	31-Mar-2022	F	29-May-2022	-	16045.00	0.00	0.00
3	192	31-Mar-2022	F	29-May-2022	-	16045.00	0.00	0.00
4	192	28-Feb-2022	F	29-May-2022	-	90992.00	24000.00	24000.00
5	192	28-Feb-2022	F	29-May-2022	-	16116.00	0.00	0.00
6	192	28-Feb-2022	F	29-May-2022	B	-40699.00	0.00	0.00
7	192	28-Feb-2022	F	29-May-2022	-	40699.00	0.00	0.00
8	192	31-Jan-2022	F	29-May-2022	-	90992.00	24000.00	24000.00
9	192	31-Jan-2022	F	29-May-2022	-	15594.00	0.00	0.00
10	192	31-Dec-2021	F	03-Feb-2022	-	90992.00	8000.00	8000.00
11	192	31-Dec-2021	O	03-Feb-2022	B	-90992.00	-8000.00	-8000.00
12	192	31-Dec-2021	F	03-Feb-2022	-	0.00	0.00	0.00
13	192	31-Dec-2021	O	03-Feb-2022	B	-90992.00	-24000.00	-24000.00
14	192	31-Dec-2021	O	03-Feb-2022	-	90992.00	24000.00	24000.00
15	192	31-Dec-2021	O	03-Feb-2022	-	90992.00	8000.00	8000.00
16	192	30-Nov-2021	F	03-Feb-2022	-	90992.00	8000.00	8000.00
17	192	31-Oct-2021	F	03-Feb-2022	-	90992.00	8000.00	8000.00
18	192	31-Oct-2021	F	03-Feb-2022	-	244693.00	70000.00	70000.00
19	192	30-Sep-2021	F	07-Nov-2021	-	90992.00	8000.00	8000.00
20	192	31-Aug-2021	F	07-Nov-2021	-	93742.00	8000.00	8000.00
21	192	31-Jul-2021	F	07-Nov-2021	-	102201.00	8000.00	8000.00
22	192	31-Jul-2021	F	16-Feb-2022	-	102201.00	8000.00	8000.00
23	192	31-Jul-2021	F	16-Feb-2022	B	-102201.00	-8000.00	-8000.00
24	192	31-Jul-2021	F	07-Nov-2021	-	0.00	0.00	0.00
25	192	31-Jul-2021	F	07-Nov-2021	B	-102201.00	-8000.00	-8000.00
26	192	31-Jul-2021	F	16-Feb-2022	-	102201.00	8000.00	8000.00
27	192	30-Jun-2021	F	03-Aug-2021	-	175598.00	0.00	0.00

28	192	30-Jun-2021	F	03-Aug-2021	-	0.00	0.00	0.00
29	192	30-Jun-2021	F	03-Aug-2021	B	-175598.00	0.00	0.00
30	192	30-Jun-2021	F	16-Feb-2022	-	89790.00	8000.00	8000.00
31	192	31-May-2021	F	03-Aug-2021	-	69353.00	0.00	0.00
32	192	31-May-2021	F	03-Aug-2021	-	0.00	0.00	0.00
33	192	31-May-2021	F	03-Aug-2021	B	-69353.00	0.00	0.00
34	192	31-May-2021	F	16-Feb-2022	-	89790.00	8000.00	8000.00
35	192	30-Apr-2021	F	03-Aug-2021	-	199080.00	8000.00	8000.00
36	192	30-Apr-2021	F	03-Aug-2021	-	89790.00	8000.00	8000.00
37	192	30-Apr-2021	F	03-Aug-2021	B	-199080.00	-8000.00	-8000.00
38	192	30-Apr-2021	F	03-Aug-2021	-	15476.00	0.00	0.00
39	192	30-Apr-2021	F	03-Aug-2021	-	93814.00	0.00	0.00

PART A1 - Details of Tax Deducted at Source for 15G / 15H

Sr. No.	Name of Deductor			TAN of Deductor	Total Amount Paid / Credited	Total Tax Deducted #	Total TDS Deposited
Sr. No.	Section <sup>1</sup>	Transaction Date	Date of Booking	Remarks**	Amount Paid/Credited	Tax Deducted ##	TDS Deposited

No Transactions Present

PART A2 - Details of Tax Deducted at Source on Sale of Immovable Property u/s 194IA/ TDS on Rent of Property u/s 194IB / TDS on payment to resident contractors and professionals u/s 194M (For Seller/Landlord of Property/Payee of resident contractors and professionals)

Sr. No.	Acknowledgement Number	Name of Deductor	PAN of Deductor	Transaction Date	Total Transaction Amount	Total TDS Deposited***
Sr. No.	TDS Certificate Number	Date of Deposit	Status of Booking*	Date of Booking	Demand Payment	TDS Deposited***
Gross Total Across Deductor(s)						

No Transactions Present

PART B - Details of Tax Collected at Source

Sr. No.	Name of Collector				TAN of Collector	Total Amount Paid/ Debited	Total Tax Collected +	Total TCS Deposited
Sr. No.	Section <sup>1</sup>	Transaction Date	Status of Booking*	Date of Booking	Remarks**	Amount Paid/ Debited	Tax Collected ++	TCS Deposited

No Transactions Present

PART C - Details of Tax Paid (other than TDS or TCS)

Sr. No.	Major <sup>3</sup> Head	Minor <sup>2</sup> Head	Tax	Surcharge	Education Cess	Penalty	Interest	Others	Total Tax	BSR Code	Date of Deposit	Challan Serial Number	Remarks**
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No Transactions Present

Part D - Details of Paid Refund

Sr. No.	Assessment Year	Mode	Refund Issued	Nature of Refund	Amount of Refund	Interest	Date of Payment	Remarks
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No Transactions Present

Part E - Details of SFT Transaction

Sr. No.	Type Of Transaction <sup>4</sup>	Name of SFT Filer			Transaction Date	Amount (Rs.)	Remarks**
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No Transactions Present

Notes for SFT: -  
1. Amount shown for SFT-005 and SFT-010 is as per below formula:-  
Aggregate gross amount received from the Person (-) Aggregate gross amount paid to the Person

PART F - Details of Tax Deducted at Source on Sale of Immovable Property u/s 194IA/ TDS on Rent of Property u/s 194IB /TDS on payment to resident contractors and professionals u/s 194M (For Buyer/Tenant of Property /Payer of resident contractors and professionals)

Sr. No.	Acknowledgement Number	Name Of Deductee	PAN of Deductee	Transaction Date	Total Transaction Amount	Total TDS Deposited***	Total Amount Deposited other than TDS ###
Sr. No.	TDS Certificate Number	Date of Deposit	Status of Booking*	Date of Booking	Demand Payment	TDS Deposited***	Total Amount Deposited other than TDS ###
Gross Total Across Deductor(s)							

No Transactions Present

(All amount values are in INR)

PART G - TDS Defaults\* (Processing of Statements)

Sr. No.	Financial Year	Short Payment	Short Deduction	Interest on TDS Payments Default	Interest on TDS Deduction Default	Late Filing Fee u/s 234E	Interest u/s 220(2)	Total Default
Sr. No.	TANs	Short Payment	Short Deduction	Interest on TDS Payments Default	Interest on TDS Deduction Default	Late Filing Fee u/s 234E	Interest u/s 220(2)	Total Default

No Transactions Present

- \*Notes:**
- Defaults relate to processing of statements and donot include demand raised by the respective Assessing Officers.
  - For more details please log on to TRACES as taxpayer.

**PART H - Details of Turnover as per GSTR-3B**

Sr. No.	GSTIN	Application Reference Number (ARN)	Date of filing	Return Period	Taxable Turnover	Total Turnover
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No Transactions Present

- Notes:-**
- The GSTN data displayed above includes internal stock transfers as well.

**Contact Information**

Part of Form 26AS	Contact in case of any clarification
A	Deductor
A1	Deductor
A2	Deductor
B	Collector
C	Assessing Officer / Bank
D	Assessing Officer / ITR-CPC
E	Concerned AIR Filer/SFT Filer
F	NSDL / Concerned Bank Branch
G	Deductor
H	GSTN

**Legends used in Form 26AS**

**\*Status Of Booking**

Legend	Description	Definition
U	Unmatched	Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement
P	Provisional	Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors."P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO)
F	Final	In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductors have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified with payment details submitted by Pay and Accounts Officer (PAO)
O	Overbooked	Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes additional payment for excess amount claimed in the statement

**\*\*Remarks**

Legend	Description
'A'	Rectification of error in challan uploaded by bank
'B'	Rectification of error in statement uploaded by deductor
'C'	Correction/Rectification of error in Statement uploaded by SFT Filer
'D'	Rectification of error in Form 24G filed by Accounts Officer
'E'	Rectification of error in Challan by Assessing Officer
'F'	Lower/ No deduction certificate u/s 197
'G'	Reprocessing of Statement
'O'	Original Statement uploaded by SFT Filer
'R'	Reversal of Entry in Original/Correction Statement uploaded by SFT Filer
'T'	Transporter

# Total Tax Deducted includes TDS, Surcharge and Education Cess  
## Tax Deducted includes TDS, Surcharge and Education Cess  
+ Total Tax Collected includes TCS, Surcharge and Education Cess  
++ Tax Collected includes TCS, Surcharge and Education Cess  
\*\*\* Total TDS Deposited will not include the amount deposited as Fees and Interest  
### Total Amount Deposited other than TDS includes the Fees , Interest and Other ,etc

**Notes for Form 26AS**

- Figures in brackets represent reversal (negative) entries
- In Part C, details of tax paid are displayed excluding TDS or TCS, payments related to Securities Transaction Tax and Banking Cash Transaction Tax
- Tax Credits appearing in Part A, A1, A2 and B of the Annual Tax Statement are on the basis of details given by deductor in the TDS / TCS statement filed by them. The same should be verified before claiming tax credit and only the amount which pertains to you should be claimed
- This statement is issued on behalf of the Income Tax Department. See Section 203AA and second provision to Section 206C(5) of the Income Tax Act, 1961 and Rule 31AB of Income Tax Rules, 1962
- This statement does not include payments pertaining to Assessment Year (AY) other than the AY mentioned above and payments against penalties
- Date is displayed in dd-MMM-yyyy format
- Details of Tax Deducted at Source in Form 26AS, for Form 15G/15H includes transactions for which declaration under section 197A has been Quoted

**1.Sections**

Section	Description
192	Salary
192A	TDS on PF withdrawal
193	Interest on Securities
194	Dividends
194A	Interest other than 'Interest on securities'
194B	Winning from lottery or crossword puzzle
194BB	Winning from horse race
194C	Payments to contractors and sub-contractors
194D	Insurance commission
194DA	Payment in respect of life insurance policy
194E	Payments to non-resident sportsmen or sports associations
194EE	Payments in respect of deposits under National Savings Scheme
194F	Payments on account of repurchase of units by Mutual Fund or Unit Trust of India
194G	Commission, price, etc. on sale of lottery tickets
194H	Commission or brokerage
194I(a)	Rent on hiring of plant and machinery
194I(b)	Rent on other than plant and machinery
194IA	TDS on Sale of immovable property
194IB	Payment of rent by certain individuals or Hindu undivided family
194IC	Payment under specified agreement
194J(a)	Fees for technical services
194J(b)	Fees for professional services or royalty etc
194K	Income payable to a resident assessee in respect of units of a specified mutual fund or of the units of the Unit Trust of India
194LA	Payment of compensation on acquisition of certain immovable
194LB	Income by way of Interest from Infrastructure Debt fund
194LC	Income by way of interest from specified company payable to a non-resident
194LBA	Certain income from units of a business trust
194LBB	Income in respect of units of investment fund
194LBC	Income in respect of investment in securitization trust

Section	Description
194LD	TDS on interest on bonds / government securities
194M	Payment of certain sums by certain individuals or Hindu Undivided Family
194N	Payment of certain amounts in cash
194O	Payment of certain sums by e-commerce operator to e-commerce participant
194P	Deduction of tax in case of specified senior citizen
194Q	Deduction of tax at source on payment of certain sum for purchase of goods
195	Other sums payable to a non-resident
196A	Income in respect of units of non-residents
196B	Payments in respect of units to an offshore fund
196C	Income from foreign currency bonds or shares of Indian
196D	Income of foreign institutional investors from securities
196DA	Income of specified fund from securities
206CA	Collection at source from alcoholic liquor for human
206CB	Collection at source from timber obtained under forest lease
206CC	Collection at source from timber obtained by any mode other than a forest lease
206CD	Collection at source from any other forest produce (not being tendu leaves)
206CE	Collection at source from any scrap
206CF	Collection at source from contractors or licensee or lease relating to parking lots
206CG	Collection at source from contractors or licensee or lease relating to toll plaza
206CH	Collection at source from contractors or licensee or lease relating to mine or quarry
206CI	Collection at source from tendu Leaves
206CJ	Collection at source from on sale of certain Minerals
206CK	Collection at source on cash case of Bullion and Jewellery
206CL	Collection at source on sale of Motor vehicle
206CM	Collection at source on sale in cash of any goods(other than bullion/jewelry)
206CN	Collection at source on providing of any services(other than Chapter-XVII-B)
206CO	Collection at source on remittance under LRS for purchase of overseas tour program package
206CP	Collection at source on remittance under LRS for educational loan taken from financial institution mentioned in section 80E
206CQ	Collection at source on remittance under LRS for purpose other than for purchase of overseas tour package or for educational loan taken from financial institution
206CR	Collection at source on sale of goods

**2.Minor Head**

Code	Description
100	Advance tax
102	Surtax
106	Tax on distributed profit of domestic companies
107	Tax on distributed income to unit holder
300	Self Assessment Tax
400	Tax on regular assessment
800	TDS on sale of immovable property

**3.Major Head**

Code	Description
0020	Corporation Tax
0021	Income Tax (other than companies)
0023	Hotel Receipt Tax
0024	Interest Tax
0026	Fringe Benefit Tax
0028	Expenditure Tax / Other Taxes
0031	Estate Duty
0032	Wealth Tax
0033	Gift Tax

**4.Type of Transaction**

Code	Description
SFT-001	Payment made in cash for purchase of bank drafts or pay orders or banker's cheque of an amount aggregating to ten lakh rupees or more in a financial year.
SFT-002	Payments made in cash aggregating to ten lakh rupees or more during the financial year for purchase of pre-paid instruments issued by Reserve Bank of India under section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007).
SFT-003	03A - Cash deposits aggregating to fifty lakh rupees or more in a financial year, in or from one or more current account of a person.
	03B - Cash withdrawals (including through bearer's cheque) aggregating to fifty lakh rupees or more in a financial year, in or from one or more current account of a person.
SFT-004	Cash deposits aggregating to ten lakh rupees or more in a financial year, in one or more accounts (other than a current account and time deposit) of a person.
SFT-005	One or more time deposits (other than a time deposit made through renewal of another time deposit) of a person aggregating to ten lakh rupees or more in a financial year of a person.
SFT-006	Payments made by any person of an amount aggregating to— (i) One lakh rupees or more in cash; or (ii) Ten lakh rupees or more by any other mode, against bills raised in respect of one or more credit cards issued to that person, in a financial year.
SFT-007	Receipt from any person of an amount aggregating to ten lakh rupees or more in a financial year for acquiring bonds or debentures issued by the company or institution (other than the amount received on account of renewal of the bond or debenture issued by that company).
SFT-008	Receipt from any person of an amount aggregating to ten lakh rupees or more in a financial year for acquiring shares (including share application money) issued by the company.
SFT-009	Buy back of shares from any person (other than the shares bought in the open market) for an amount or value aggregating to ten lakh rupees or more in a financial year.
SFT-010	Receipt from any person of an amount aggregating to ten lakh rupees or more in a financial year for acquiring units of one or more schemes of a Mutual Fund (other



	than the amount received on account of transfer from one scheme to another scheme of that Mutual Fund).
SFT-011	Receipt from any person for sale of foreign currency including any credit of such currency to foreign exchange card or expense in such currency through a debit or credit card or through issue of travellers cheque or draft or any other instrument of an amount aggregating to ten lakh rupees or more during a financial year.
SFT-012	Purchase or sale by any person of immovable property for an amount of thirty lakh rupees or more or valued by the stamp valuation authority referred to in section 50C of the Act at thirty lakh rupees or more.
SFT-013	Receipt of cash payment exceeding two lakh rupees for sale, by any person, of goods or services of any nature (other than those specified at Sl. Nos. 1 to 10 of Rule 114E)
SFT-014	Cash deposits during the period 09th November, 2016 to 30th December, 2016 aggregating to (i) twelve lakh fifty thousand rupees or more, in one or more current account of a person; or (ii) two lakh fifty thousand rupees or more, in one or more accounts (other than a current account) of a person. Cash deposits during the period 1st April, 2016 to 9th November, 2016 in respect of accounts that are reportable.

Glossary

Abbreviation	Description	Abbreviation	Description
AIR	Annual Information Return	TDS	Tax Deducted at Source
AY	Assessment Year	TCS	Tax Collected at Source
EC	Education Cess	GSTIN	Goods and Services Tax Identification Number
SFT	Statement of Financial Transaction		



# Appendix 2

## Form 16 Part A - Traces



**TDS**

Centralised Processing Cell

**TRACES**

TDS Reconciliation Analysis and Correction Enabling System

GOVERNMENT OF INDIA  
Income Tax Department**FORM NO. 16**

(See rule 31(1)(a))

**PART A**

Certificate under Section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194B

Certificate No. SBBLZZA

Last updated on 07-Jul-2022

Name and address of the Employee/Specified Bank

Name and address of the Employee/Specified senior citizen

PAN of the Deductor

TAN of the Deductor

PAN of the  
Employee/Specified senior  
citizenEmployee Reference No. provided by the  
Employer/Pension Payment order no. provided  
by the Employer (if available)

CIT (TDS)

Assessment Year

Period with the Employer

The Commissioner of Income Tax (TDS)  
C.R. Building, I.S. Press Road Kochi - 682018

2022-23

From  
01-Apr-2021To  
31-Mar-2022

Summary of amount paid/credited and tax deducted at source thereon in respect of the employee

Quarter(s)	Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 200	Amount paid/credited	Amount of tax deducted (Rs.)	Amount of tax deposited / remitted (Rs.)
Q1	QUNRWSC	378660.00	24000.00	24000.00
Q2	QURTLWGG	286935.00	24000.00	24000.00
Q3	QUTKHVUB	517669.00	94000.00	94000.00
Q4	QUWKZFYD	336776.00	48000.00	48000.00
<b>Total (Rs.)</b>		<b>1520040.00</b>	<b>190000.00</b>	<b>190000.00</b>

**I. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT**  
(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
1	0.00	4000459	00146	30-04-2021	F
2	0.00	4000459	00146	30-04-2021	F
3	8000.00	4000459	00146	30-04-2021	F
4	8000.00	4002333	00283	31-05-2021	F
5	0.00	4002333	00283	31-05-2021	F
6	8000.00	3006542	00123	30-06-2021	F
7	0.00	3006542	00123	30-06-2021	F
8	8000.00	3017018	00212	31-07-2021	F
9	0.00	3017018	00212	31-07-2021	F
10	8000.00	6019278	00233	31-08-2021	F
11	8000.00	4024140	00411	30-09-2021	F



Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
12	70000.00	5033767	00444	31-10-2021	F
13	8000.00	5033767	00444	31-10-2021	F
14	8000.00	3037498	00764	30-11-2021	F
15	8000.00	0041144	00255	31-12-2021	F
16	0.00	0041144	00255	31-12-2021	F
17	0.00	1052339	00035	31-01-2022	F
18	24000.00	1052339	00035	31-01-2022	F
19	0.00	5055036	00798	28-02-2022	F
20	24000.00	5055036	00798	28-02-2022	F
21	0.00	1059044	00095	31-03-2022	F
22	0.00	1059044	00095	31-03-2022	F
23	0.00	1059044	00095	31-03-2022	F
Total (Rs.)	190000.00				

## II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Challan Identification Number (CIN)			
		BSR Code of the Bank Branch	Date on which Tax deposited (dd/mm/yyyy)	Challan Serial Number	Status of matching with OLTAS*
Total (Rs.)					

### Verification

I, **[Redacted]** son / daughter of **[Redacted]** working in the capacity of **[Redacted]** (designation) do hereby certify that a sum of Rs. **190000.00** [Rs. **One Lakh Ninety Thousand Only** (in words)] has been deducted and a sum of Rs. **190000.00** [Rs. **One Lakh Ninety Thousand Only**] has been deposited to the credit of the Central Government. I further certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, TDS deposited and other available records.

Place	<b>[Redacted]</b>	(Signature of person responsible for deduction of Tax)
Date	14-Jul-2022	
Designation: <b>[Redacted]</b>		
Full Name: <b>[Redacted]</b>		

### Notes:

- Part B (Annexure) of the certificate in Form No.16 shall be issued by the employer.
- If an assessee is employed under one employer during the year, Part 'A' of the certificate in Form No.16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted and deposited for all the quarters of the financial year.
- If an assessee is employed under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No.16 pertaining to the period for which such assessee was employed with each of the employers. Part B (Annexure) of the certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
- To update PAN details in Income Tax Department database, apply for 'PAN change request' through NSDL or UTITSL.

### Legend used in Form 16

#### \* Status of matching with OLTAS

Legend	Description	Definition
U	Unmatched	Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement
P	Provisional	Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors. "P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO)
F	Final	In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Officer (PAO)
O	Overbooked	Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes new payment for excess amount claimed in the statement

Appendix 3

Form 16 Provided by  
the Employer



**TDS**

Centralized Processing Cell

**TRACES**

TDS Reconciliation Analysis and Correction Enabling System

Government of India  
Income Tax Department**FORM NO. 16****PART B**

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

Certificate No. SBBLZZA		Last updated on 09-Jun-2022	
Name and address of the Employer/Specified Bank		Name and address of the Employee/Specified senior citizen	
[Redacted]		[Redacted]	
PAN of the Deductor	TAN of the Deductor	PAN of the Employee/Specified senior citizen	
[Redacted]	[Redacted]	[Redacted]	
CIT (TDS)		Assessment Year	Period with the Employer
The Commissioner of Income Tax (TDS) C.R. Building, I.S. Press Road Kochi - 682018		2022-23	From 01-Apr-2021 To 31-Mar-2022

## Annexure - I

## Details of Salary Paid and any other income and tax deducted

Whether opting for taxation u/s 115BAC		No	
1.	Gross Salary	Rs.	Rs.
(a)	Salary as per provisions contained in section 17(1)	1520040.00	
(b)	Value of perquisites under section 17(2) (as per Form No. 12BA, wherever applicable)	0.00	
(c)	Profits in lieu of salary under section 17(3) (as per Form No. 12BA, wherever applicable)	0.00	
(d)	Total		1520040.00
(e)	Reported total amount of salary received from other employer(s)		0.00
2.	Less: Allowances to the extent exempt under section 10		
(a)	Travel concession or assistance under section 10(5)	0.00	
(b)	Death-cum-retirement gratuity under section 10(10)	0.00	
(c)	Commutated value of pension under section 10(10A)	0.00	
(d)	Cash equivalent of leave salary encashment under section 10(10AA)	0.00	
(e)	House rent allowance under section 10(13A)	0.00	



(f)	Amount of any other exemption under section 10 [Note: Break-up to be filled and signed by employer in the table provide at the bottom of this form]		
(g)	Total amount of any other exemption under section 10	0.00	
(h)	Total amount of exemption claimed under section 10 [2(a)+2(b)+2(c)+2(d)+2(e)+2(g)]		0.00
3.	Total amount of salary received from current employer [1(d)-2(h)]		1520040.00
4.	Less: Deductions under section 16		
(a)	Standard deduction under section 16(ia)	50000.00	
(b)	Entertainment allowance under section 16(ii)	0.00	
(c)	Tax on employment under section 16(iii)	2500.00	
5.	Total amount of deductions under section 16 [4(a)+4(b)+4(c)]		52500.00
6.	Income chargeable under the head "Salaries" [(3+1(e)-5]		1467540.00
7.	Add: Any other income reported by the employee under as per section 192 (2B)		
(a)	Income (or admissible loss) from house property reported by employee offered for TDS	-174551.00	
(b)	Income under the head Other Sources offered for TDS	0.00	
8.	Total amount of other income reported by the employee [7(a)+7(b)]		-174551.00
9.	<b>Gross total income (6+8)</b>		<b>1292989.00</b>
10.	Deductions under Chapter VI-A	<b>Gross Amount</b>	<b>Deductible Amount</b>
(a)	Deduction in respect of life insurance premia, contributions to provident fund etc. under section 80C	150000.00	150000.00
(b)	Deduction in respect of contribution to certain pension funds under section 80CCC	0.00	0.00
(c)	Deduction in respect of contribution by taxpayer to pension scheme under section 80CCD (1)	0.00	0.00
(d)	Total deduction under section 80C, 80CCC and 80CCD(1)	150000.00	150000.00
(e)	Deductions in respect of amount paid/deposited to notified pension scheme under section 80CCD (1B)	0.00	0.00



Certificate Number: SBBLZZA

TAN of Employer: [REDACTED]

PAN of Employee: [REDACTED]

Assessment Year: 2022-23

(f)	Deduction in respect of contribution by Employer to pension scheme under section 80CCD (2)	0.00	0.00
(g)	Deduction in respect of health insurance premia under section 80D	0.00	0.00
(h)	Deduction in respect of interest on loan taken for higher education under section 80E	0.00	0.00
		Gross Amount	Qualifying Amount
(i)	Total Deduction in respect of donations to certain funds, charitable institutions, etc. under section 80G	0.00	0.00
(j)	Deduction in respect of interest on deposits in savings account under section 80TTA	0.00	0.00
(k)	Amount Deductible under any other provision (s) of Chapter VI-A [Note: Break-up to be filled and signed by employer in the table provide at the bottom of this form]		
(l)	Total of amount deductible under any other provision(s) of Chapter VI-A	0.00	0.00
11.	Aggregate of deductible amount under Chapter VI-A [10(d)+10(e)+10(f)+10(g)+10(h)+10(i)+10(j)+10(l)]		150000.00
12.	<b>Total taxable income (9-11)</b>		<b>1142989.00</b>
13.	Tax on total income		155397.00
14.	Rebate under section 87A, if applicable		0.00
15.	Surcharge, wherever applicable		0.00
16.	Health and education cess		6216.00
17.	Tax payable (13+15+16-14)		161613.00
18.	Less: Relief under section 89 (attach details)		0.00
19.	<b>Net tax payable (17-18)</b>		<b>161613.00</b>
Verification			
I, [REDACTED], son/daughter of [REDACTED], Working in the capacity of [REDACTED] (Designation) do hereby certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, and other available records.			
Place	[REDACTED]	(Signature of person responsible for deduction of tax)	
Date	13-Jun-2022	Full Name:	[REDACTED]



## 2. (f) Break up for 'Amount of any other exemption under section 10' to be filled in the table below

Sl. No.	Particular's of Amount for any other exemption under section 10 Rs.	Gross Amount Rs.	Qualifying Amount Rs.	Deductible Amount Rs.
1.				
2.				
3.				
4.				
5.				
6.				

## 10(k). Break up for 'Amount deductible under any other provision(s) of Chapter VIA' to be filled in the table below

Sl. No.	Particular's of Amount deductible under any other provision(s) of Chapter VIA Rs.	Gross Amount Rs.	Qualifying Amount Rs.	Deductible Amount Rs.
1.				
2.				
3.				
4.				
5.				
6.				

Place	ALAPPUZHA	(Signature of person responsible for deduction of tax)	
Date	13-Jun-2022		
		Full Name:	[REDACTED]



# Appendix 4

## Anticipatory I.T

## Statement



**ANTICIPATORY INCOME TAX STATEMENT 2021-'22**  
**Computation of Salary Income for the Financial Year 2021-'22**  
**(Assessment Year -2022-'23)**


**OLD REGIME**

PAN : **[REDACTED]**

Name	:	<b>[REDACTED]</b>	PEN :	<b>[REDACTED]</b>	Category:	Below 60
Designation	:	<b>[REDACTED]</b>				
1	a	Gross Salary (Includes Salary, DA, HRA, CCA, Interim Relief, OT Allowance, Deputation Allowance, Med Allowance, DA Arrear, Pay Revision Arrear etc)	:			15,17,290
	b	Value of Perquisites (NPS Employer Contribution, Medical Re-imbursement etc.)	:			
	c	Profits in lieu of salary under section 17(3)	:			
	d	Leave Surrender	:			2,750
	e	Festival Allowance / Bonus/ Honorarium / Ex-gratia and incentive	:			
	f	Reported Total Amount of Salary received from other Employer	:			15,20,040
	g	<b>Total Salary Income (a+b+c+d+e+f)</b>	:			
2		Deduct HRA in the case of persons who actually incur expenditure by way of Rent	:			
	i)	Actual HRA Received for the Period (0 to 0)	:			
	ii)	Actual Rent paid in excess 1/10th of the salary	:			
	iii)	50% Salary ( For this salary means Basic + DA)	:			
		(i) to (iii) whichever is least is exempted	:			
5		Deduction from Salaries u/s 16	:			
	ia)	Standard Deduction (for Salaried Employees and Pensioners)	:	50,000		
	ii)	Entertainment Allowance	:			
	iii)	Profession Tax Paid	:	2,500		52,500
6		<b>Net Salary Income 3-(4+5)</b>	:			14,67,540
7		Income from House Property	:			
	a).	Self Occupied Property - Interest on Housing Loan	:	-174551		
	b).	Let out Property - (1) Rent Received / Receivable	:			
		(2) Less: Municipal Tax Paid	:			
		(3) Less: Unrealised Rent	:			
		(4) Net Annual Value (1-(2+3)	:			
	(5)Less: Deductions	(i) Standard deduction@30%	:			
		(II) Interest on Housing Loan	:			
			:			-1,74,551
8		Any other income ie; Business, Capital Gains or other Sources	:			
9		<b>Gross Total Income (6+7+8)</b>	:			12,92,989
10		B - Deduction under section 80C	:			
		LIC deducted from Salary	:			
		Contribution towards GPF	:	2,61,341		
		SLI	:	17,700		
		GIS	:	8,200		
		GPAIS	:	500		
		Hba Principal	:	66,319		
	C	Contribution to Pension fund u/s 80CCC	:			
	D	Contribution to NPS (80CCD(1))	:			
		Total amount u/s 80 C, 80CCC & 80 CCD is Rs. 354060/-, But eligible amount is	:			1,50,000
	E	NPS Deduction u/s 80CCD(1B) (Maximum Rs.50000/-)	:			
11		F. Deduction under other sections of Chapter VI A	:			
		50% of investment made under notified equity saving scheme like Rajiv Gandhi Equity Saving Scheme for those whose total income does not exceed 12 lakhs, Limited to a maximum of Rs.25,000/- [u/s 80CCG]	:			
		Mediclaim ( Maximum of Rs.25,000 for self, spouse, dependent children and Rs.25000 for Parents. if Parents are senior citizens Rs. 30,000) [u/s 80D]	:			
		Contribution made to Political Party [u/s 80GGC]	:			
		Deduction for Handicapped Employees [u/s 80U]	:			
		<b>Total deduction under sections of VI A</b>	:			
12		<b>Total Deduction (9+10+11)</b>	:			
13		Total Income without rounding	:	( Rs. 1142989 )		1,50,000
14		Tax on Total Income	:			11,42,989
			:			1,55,397



15	Less : Tax Credit (u/s 87 A)	:	
16	Tax on Total Income After availing Tax credit	:	1,55,397
17	Education Cess @ 4% of item 16	:	6,216
18	Total Tax (16+17)	:	1,61,613
19	Less : Relief for Arrears of Salary u/s 89(1)	:	
20	Total Tax Payable rounded to Ten u/s 288B (18-19)	:	1,61,610
21	Amount of Tax already deducted from salary	:	1,90,000
22	Amount of Tax deducted from other sources	:	
23	Total Tax Paid (21+22)	:	1,90,000
24	Out of balance Tax Rs. -28390/- TDS to be deducted for the month of February-2022	:	-28,390

Place :   
Date: 15-03-2022

Signature :   
Name :   
Designation :   
Office : 

### DECLARATION

I, ....., do hereby declare that I am actually incurring expenditure towards payment of rent of my residential accommodation to House No: ..... Place : ..... and that the amount of rent actually paid by me during ..... is Rs. ....

Place : .....  
Date : .....

Signature : .....  
Name, Designation & Office : .....

### PARTICULARS OF SALARY DRAWN

Month	Earnings							Deductions						
	Basic Pay	DA	HRA	Deffered Salary	CA	Risk	Total	GPF	LIC	SLI GIS	GPAIS HBA	NPS	TDS	Total
Mar-21	73,000	12,410	4,380				89,790	8,000		775			8,000	16,775
Apr-21	73,000	12,410	4,380				89,790	8,000		2,175			8,000	18,175
May-21	73,000	12,410	4,380				89,790	8,000		2,175			8,000	18,175
Jun-21	73,000	12,410	2,920				88,330	8,000		2,175			8,000	18,175
Jul-21	75,200	12,784	3,008	13,871			1,04,863	8,000		2,175			8,000	18,175
Aug-21	75,200	12,784	3,008				90,992	8,000		2,175			8,000	18,175
Sep-21	75,200	12,784	3,008				90,992	8,000		2,175			8,000	18,175
Oct-21	75,200	12,784	3,008				90,992	8,000		2,175			8,000	18,175
Nov-21	75,200	12,784	3,008				90,992	8,000		2,175			8,000	18,175
Dec-21	75,200	12,784	3,008				90,992	8,000		2,575	500		8,000	18,675
Jan-22	75,200	12,784	3,008	15,594			1,06,586	8,000		2,575			24,000	34,575
Feb-22	75,200	12,784	3,008	48,206			1,39,198	8,000		2,575			24,000	34,575
Arrear	93,814	15,476	2,44,693				3,53,983	1,65,341		2,575				10,575
Bonus/Festival Allowance							2,750						70,000	2,35,341
Earned Leave Surrender														
Refund of Excess Drawn, if any														
<b>Total</b>	<b>9,87,414</b>	<b>1,67,388</b>	<b>2,84,817</b>	<b>77,671</b>			<b>15,20,040</b>	<b>2,61,341</b>		<b>25,900</b>	<b>500</b>		<b>1,90,000</b>	<b>4,77,741</b>

3/21 - 93814 - DA arrear

3/21 - 15476 - HRA arrear

Arrears - 353,983 +  
48,206 +  
15,594 +  
13,871  
431,654

Total Income excluding Arrear - 15,20,040 -  
431,654  
10,88,386

# Appendix 5

I.T Return A.Y 2022-23



<b>FORM</b>	<b>ITR-1</b>	<b>INDIAN INCOME TAX RETURN</b> [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.5 thousand] [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] <b>(Refer instructions for eligibility)</b>	<b>Assessment Year</b> <b>2022 - 23</b>
	<b>SAHAJ</b>		

**PART A GENERAL INFORMATION**

(A1) PAN [REDACTED]	(A2) First Name [REDACTED]	(A2a) Middle Name	(A3) Last Name [REDACTED]	(A4) Date of Birth 28 May 1980	(A5) Aadhaar Number (12 digits) /Aadhaar Enrolment Id (28 digits) (If eligible for Aadhaar No.) [REDACTED]40
(A6) Mobile No. + 91 [REDACTED]	(A7) Email Address [REDACTED].com	(A8) Flat/Door/Block No. [REDACTED]	(A9) Name of Premises /Building/Village [REDACTED]	(A10) Road/Street/Post Office, Area/Locality [REDACTED]	
(A11) Town/City/District PATHANAMTHITTA		(A12) State 16-Kerala	(A13) Country 91-India	(A14) PIN Code/ZIP Code [REDACTED]	
(A15) Filed u/s (Tick) [Please see instruction]	139(1)-On or before due date 139(4)-Belated 139(5)-Revised 119(2)(b)- After Condonation of delay			(A16) Nature of employment- Central Govt. State Govt. Public Sector Undertaking CG - Pensioners SG - Pensioners PSU - Pensioners Other Pensioners Others Not Applicable (e.g. Family Pension etc.)	
(A17) Or Filed in response to notice u/s	139(9) 142(1) 148				
(A18) If revised/defective, then enter Receipt No. and Date of filing original return (DD/MM/YYYY)					
(A19) If filed in response to notice u/s 139(9)/142(1)/148 or order u/s 119(2)(b)- enter Unique Number/Document Identification Number (DIN) & Date of such Notice or Order					
(A20) Are you opting for new tax regime u/s 115BAC? Yes No					
(A21) Are you filing return of income under Seventh proviso to section 139(1) but otherwise not required to furnish return of income? - (Tick) Yes No If yes, please furnish following information [Note: To be filled only if a person is not required to furnish a return of income under section 139(1) but filing return of income due to fulfilling one or more conditions mentioned in the seventh proviso to section 139(1)]					
(i) Have you deposited amount or aggregate of amounts exceeding Rs. 1 Crore in one or more current account during the previous year? Yes No					0
(ii) Have you incurred expenditure of an amount or aggregate of amount exceeding Rs. 2 lakhs for travel to a foreign country for yourself or for any other person? Yes No					0
(iii) Have you incurred expenditure of amount or aggregate of amount exceeding Rs. 1 lakh on consumption of electricity during the previous year? Yes No					0
(iv) Are you required to file a return as per other conditions prescribed under clause (iv) of seventh proviso to section 139(1)) (If yes, please select the relevant condition from the drop down menu) Yes No					

S.No	Amount
<b>PART B GROSS TOTAL INCOME</b>	
<b>Whole - Rupee only</b>	
B1 i Gross Salary (ia + ib + ic + id + ie)	1520040

SALARY / PENSION	a	Salary as per section 17(1)	ia	1520040		
	b	Value of perquisites as per section 17(2)	ib	0		
	c	Profit in lieu of salary as per section 17(3)	ic	0		
	d	Income from retirement benefit account maintained in a notified country u/s 89A	id	0		
	e	Income from retirement benefit account maintained in a country other than notified country u/s 89A	ie	0		
	ii	Less allowances to the extent exempt u/s 10 (Ensure that it is included in salary income u/s 17(1)/17(2)/17(3) )			ii	0
	iiia	Less : Income claimed for relief from taxation u/s 89A			iiia	0
	iii	Net Salary (i - ii - iiia)			iii	1520040
	iv	Deductions u/s 16 (iva + ivb + ivc)			iv	52500
	a	Standard deduction u/s 16(ia)	iva	50000		
b	Entertainment allowance u/s 16(ii)	ivb	0			
c	Professional tax u/s 16(iii)	ivc	2500			
v	Income chargeable under the head 'Salaries' (iii - iv)			B1	1467540	
B2	Tick applicable option Self-Occupied      Let Out      Deemed Let Out					
HOUSE PROPERTY	i	Gross rent received/ receivable/ lettable value during the year		i	0	
	ii	Tax paid to local authorities		ii	0	
	iii	Annual Value (i - ii)		iii	0	
	iv	30% of Annual Value		iv	0	
	v	Interest payable on borrowed capital		v	174551	
	vi	Arrears/Unrealised rent received during the year less 30%		vi	0	
	vii	Income chargeable under the head 'House Property' (iii - iv - v) + vi (If loss, put the figure in negative) Note: - Maximum Loss from House property that can be set-off in computing income of this year is INR 2,00,000. To avail the benefit of carry forward and set off of loss, please use ITR-2			B2	-174551
B3	Income from Other Sources			B3	3553	
S.No	Nature of Income		Description ( If Any Other selected)	Total Amount		
1	Interest from Income Tax Refund			1200		
2	Dividend Income			2353		
Quarterly breakup of Dividend Income			Quarterly breakup of Income from retirement benefit account maintained in a notified country u/s 89A (taxable portion)			
i	Up to 15-Jun-2021	2353	i	Up to 15-Jun-2021	0	
ii	From 16-Jun-2021 to 15-Sep-2021	0	ii	From 16-Jun-2021 to 15-Sep-2021	0	
iii	From 16-Sep-2021 to 15-	0	iii	From 16-Sep-2021 to 15-	0	

	Dec-2021			Dec-2021	
iv	From 16-Dec-2021 to 15-Mar-2022	0	iv	From 16-Dec-2021 to 15-Mar-2022	0
v	From 16-Mar-2022 to 31-Mar-2022	0	v	From 16-Mar-2022 to 31-Mar-2022	0
Less: Deduction u/s 57(iia) (in case of family pension only)					0
Less: Income claimed for relief from taxation u/s 89A					0
<b>B4</b>	<b>Gross Total Income (B1+B2+B3) (If loss, put the figure in negative)</b> Note: To avail the benefit of carry forward and set off of loss, please use ITR-2				<b>B4</b> <b>1296542</b>

**Part C - Deductions and Taxable Total Income**

S. No.	Section		Amount	System Calculated
a	80C - Life insurance premia, deferred annuity, contributions to provident fund, subscription to certain equity shares or debentures, etc.	5a	150000	150000
b	80CCC - Payment in respect Pension Fund,etc.	5b	0	0
c	80CCD(1) - Contribution to pension scheme of Central Government	5c	0	0
d	80CCD(1B) - Contribution to pension scheme of Central Government	5d	0	0
e	80CCD(2) - Contribution to pension scheme of Central Government by employer	5e	0	0
f	80D Deduction in respect of Health Insurance premia (Please fill 80D Schedule. This field is auto-populated from schedule 80D.)	5f	29843	29843
g	80DD - Maintenance including medical treatment of a dependent who is a person with disability	5g	0	0
h	80ddb - Medical treatment of specified disease	5h	0	0
i	80E - Interest on loan taken for higher education	5i	0	0
j	80EE - Interest on loan taken for residential house property	5j	0	0
k	80EEA - Deduction in respect of interest on loan taken for certain house property	5k	0	0
l	80EEB - Deduction in respect of purchase of electric vehicle	5l	0	0
m	80G - Donations to certain funds, charitable institutions, etc. (Please fill 80G Schedule. This field is auto-populated from schedule 80G)	5m	0	0
n	80GG - Rent paid (Please submit form 10BA to claim deduction)	5n	0	0
o	80GGA - Certain donations for scientific research or rural development (Please fill 80GGA Schedule. This field is auto-populated from schedule.)	5o	0	0
p	80GGC - Donation to Political party	5p	0	0
q	80TTA - Interest on deposits in savings Accounts	5q	0	0
r	80TTB- Interest on deposits in case of senior citizens	5r	0	0
s	80U-In case of a person with disability	5s	0	0
Total Deductions (Add items 5a to 5s)			179843	179843
Note: Total deductions under chapter VI A cannot exceed GTI.				
Total Income				1116700



Exempt income (For reporting Purposes)			
S.No	Nature of Income	Description ( If Any Other selected)	Total Amount
Total Exempt Income			0

**PART D - COMPUTATION OF TAX PAYABLE**

D1	Tax payable on total income	147510	D2	Rebate u/s 87A	0	D3	Tax after rebate	147510
D4	Health and education Cess @4% on D3	5900	D5	Total Tax and Cess	153410	D6	Relief u/s 89 (Please ensure to submit Form 10E to claim this relief)	18842
D7	Interest u/s 234A	0	D8	Interest u/s 234B	0	D9	Interest u/s 234C	0
D10	Fee u/s 234F	0	D11 Total Tax, Fee and Interest (D5 + D7 + D8 + D9 + D10 - D6)					134568
D12	Total Taxes Paid	190001	D13	Amount payable (D11- D12) (if D11>D12)	0	D14	Refund (D12- D11) (if D12>D11)	55430

**PART E - OTHER INFORMATION**

Details of all Bank Accounts held in India at any time during the previous year (excluding dormant accounts)

Sl.	IFS Code of the Bank	Name of the Bank	Account Number	Select Account for Refund Credit
1	SPIN08	STATE BANK OF INDIA		

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.

**Schedule 80D**

1	Whether you or any of your family member (excluding parents) is a senior citizen?		No
(a)	Self & Family		24546
	(i)	Health Insurance	24546
	(ii)	Preventive Health Checkup	0
(b)	Self & Family including Senior Citizen		0
	(i)	Health Insurance	0
	(ii)	Preventive Health Checkup	0
	(iii)	Medical Expenditure (This deduction to be claimed on which health insurance is not claimed at (i) above)	0
2	Whether any one of your parents is a senior citizen		Yes
(a)	Parents		0

	(i)	Health Insurance	0
	(ii)	Preventive Health Checkup	0
(b)	Parents including Senior Citizen		5297
	(i)	Health Insurance	5297
	(ii)	Preventive Health Checkup	0
	(iii)	Medical Expenditure (This deduction can be claimed on which health insurance is not claimed at (i) above)	0
3	Eligible Amount of Deduction		29843

**Schedule 80G: Details of donations entitled for deduction under section 80G**

A. Donations entitled for 100% deduction without qualifying limit, (where any row is filled by the user, all the fields in that row should become mandatory)

S No.	Name of the Donee	Address	City or Town or District	State Code	Pin code	PAN of the Donee	Amount of donation			Eligible Amount of Donation
							Donation in cash	Donation in other mode	Total Donation	
-							0	0	0	0
Total A							0	0	0	0

B. Donations entitled for 50% deduction without qualifying limit (where any row is filled by the user, all the fields in that row should become mandatory)

S No.	Name of the Donee	Address	City or Town or District	State Code	Pin code	PAN of the Donee	Amount of donation			Eligible Amount of Donation
							Donation in cash	Donation in other mode	Total Donation	
-							0	0	0	0
Total B							0	0	0	0

C. Donations entitled for 100% deduction subject to qualifying limit (where any row is filled by the user, all the fields in that row should become mandatory)

S No.	Name of the Donee	Address	City or Town or District	State Code	Pin code	PAN of the Donee	Amount of donation			Eligible Amount of Donation
							Donation in cash	Donation in other mode	Total Donation	
-							0	0	0	0
Total C							0	0	0	0

D. Donations entitled for 50% deduction subject to qualifying limit (where any row is filled by the user, all the fields in that row should become mandatory)

S No.	Name of the Donee	Address	City or Town or District	State Code	Pin code	PAN of the Donee	Amount of donation			Eligible Amount of Donation
							Donation in cash	Donation in other mode	Total Donation	
-							0	0	0	0
Total D							0	0	0	0

E. Total Amount of Donations (A + B + C + D)

							0	0	0	0
--	--	--	--	--	--	--	---	---	---	---

**Schedule 80GGA: Details of donations for scientific research or rural development**

S No.	Relevant Clause	Name of the	Address	City or Town or District	State Code	Pin code	PAN of the	Amount of donation			Eligible Amount of

	under which deduction is claimed	Donee		District			Donee	Donation in cash	Donation in other mode	Total Donation	Donation
-								0	0	0	0
Total Donation								0	0	0	0

## Schedule-IT Details of Advance Tax and Self-Assessment Tax payments

	BSR Code	Date of Deposit (DD/MM/YYYY)	Serial Number of Challan	Tax paid
	Col (1)	Col (2)	Col (3)	Col (4)
Total				0

## Schedule TDS1 - Details of Tax Deducted at Source from Salary [As per form 16 issued by Employer(s)]

Sl.No.	TAN of the Deductor	Name of the Deductor	Income chargeable under salaries	Total Tax Deducted
	1	2	3	4
1			1520040	190000
Total				190000

## Schedule TDS2 - Details of Tax Deducted at Source from Income Other than Salary [As per form 16A issued by Deductor(s)]

Sl. No.	TAN of the Deductor	Name of the Deductor	Gross receipt which is subject to tax deduction	Year of tax deduction	Tax Deducted	TDS Credit out of (5) claimed this year
	1	2	3	4	5	6
1	MUMM57067D	MINDSPACE BUSINESS PARKS REIT	46	2021	1	1
Total						1

## Schedule TDS3 - Details of Tax Deducted at Source [As per Form 16C furnished by the Payer(s)]

Sl. No.	PAN of the Tenant	Aadhaar Number of the Tenant	Name of the Tenant	Gross receipt which is subject to tax deduction	Year of tax deduction	Tax Deducted	TDS Credit out of (6) claimed this year
	1	2	3	4	5	6	7
Total							0

## Schedule TCS - Details of Tax Collected at Source [As per form 27D issued by the Collector(s)]

Sl. No.	Tax Collection Account Number of the Collector	Name of the Collector	Gross payment which is subject to tax collection	Year of tax collection	Tax Collected	TCS Credit out of (5) claimed this year
	1	2	3	4	5	6
Total						0

## VERIFICATION

I, **ASHISH KUMAR** son/ daughter of **MAHESH KUMAR** 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 **Self** and I am also competent to make this return and verify it. I am holding permanent account number [REDACTED]

Place: 1 [REDACTED]

Date: 15 [REDACTED]

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

Identification No. of TRP	Name of TRP	Counter Signature of TRP
If TRP is entitled for any reimbursement from the Government, amount thereof 0		



Appendix 6

Form 10(E) – Relief u/s  
89 Form Prepared  
Manually



**ANNEXURE I**  
[See item 2 of Form No. 10E]  
**ARREARS OR ADVANCE SALARY**

- 1 Total income (excluding salary received in arrears or advance)
- 2 Salary received in arrears or advance
- 3 Total income (as increased by salary received in arrears or advance) [Add item 1 and item 2]
- 4 Tax on total income (as per item 3)
- 5 Tax on total income (as per item 1)
- 6 Tax on salary received in arrears or advance [Difference of item 4 and item 5]
- 7 Tax computed in accordance with Table "A" [Brought from column 7 of Table "A"]
- 8 Relief under section 89(1) [Indicate the difference between the amounts mentioned against items 6 and 7]

6,85,046

4,31,654

11,16,700

1,53,410

51,490

1,01,920

83,078

18,842

TABLE "A"  
[See item 7 of Annexure I]

Previous year(s)	Total income of the relevant previous year (Rs.)	Salary received in arrears or advance relating to the relevant previous year as mentioned in column(1) (Rs.)	Total income (as increased by salary received in arrears or advance) of the relevant previous year mentioned in column(1) [Add columns (2) and (3)] (Rs.)	Tax on total income [as per column(2)] (Rs.)	Tax on total income [as per column(4)] (Rs.)	Difference in tax [Amount under column (6) minus amount under column (5)] (Rs.)
1	2	3	4	5	6	7
2020-2021	4,05,260	2,51,414	6,56,674	0	45,588	45,588
2019-2020	6,78,350	1,75,461	8,53,811	50,097	86,593	36,496
2018-2019	5,69,080	4,779	5,73,859	27,369	28,363	994
Total		4,31,654				83,078

**Note :** In this Table, details of salary received in arrears or advance relating to different previous years may be furnished.



Appendix 7

Receipt/Acknowledge  
ment of I.T Return or  
the A.Y 2021-22

# INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7  
filed and verified]  
(Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year  
2021-22

PAN			
Name			
Address			
Status	Individual	Form Number	ITR-1
Filed u/s	139(1) Return filed on or before due date	e-Filing Acknowledgement Number	181797480230721

Taxable Income and Tax details	Current Year business loss, if any	1	0
	Total Income		4,05,260
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	0
	Net tax payable	4	0
	Interest and Fee Payable	5	0
	Total tax, interest and Fee payable	6	0
	Taxes Paid	7	40,000
Distribution Tax details	(+)Tax Payable /(-)Refundable (6-7)	8	(-) 40,000
	Dividend Tax Payable	9	0
	Interest Payable	10	0
	Total Dividend tax and interest payable	11	0
	Taxes Paid	12	0
	(+)Tax Payable /(-)Refundable (11-12)	13	0
Accreted Income & Tax Detail	Accreted Income as per section 115TD	14	0
	Additional Tax payable u/s 115TD	15	0
	Interest payable u/s 115TE	16	0
	Additional Tax and interest payable	17	0
	Tax and interest paid	18	0
	(+)Tax Payable /(-)Refundable (17-18)	19	0

Income Tax Return submitted electronically on 23-05-2022 and verified by having using Electronic Verification code CB3XUNH31I generated through Aadhaar OTP mode

System Generated

Barcode/QR Code



AGAPV8051C01181797480230721C26A9643DA2F0F5B5F1591E9E0D1095A3E0F3F81

**DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU**



## Appendix 8

Form 10(E) – Relief u/s  
89 Form Downloaded  
while submitting the  
return

# FORM NO. 10E [See rule 21AA]

Form for furnishing particulars of income under section 192(2A) for the year ending 31st March, 2022, for claiming relief under section 89(1) by a Government servant or an employee in a company, co-operative society, local authority, university, institution, association or body.



e-Filing Anywhere Anytime  
Income Tax Department, Government of India

1. Name and Address of the employee	[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]
2. Permanent Account Number	[REDACTED]
3. Residential status	'RES' - Resident

Particulars of income referred to in rule 21A of the Income tax Rules, 1962, during the previous year relevant to assessment year, 2022

1. (a) Salary received in arrears in accordance with the provisions of sub-rule (2) of rule 21A	₹ 4,31,654
(b) Salary received in advance in accordance with the provisions of sub-rule (2) of rule 21A	₹ 0
(c) Payment in the nature of gratuity in respect of past services, extending over a period of not less than 5 years in accordance with the provisions of sub-rule (3) of rule 21A	-
(d) Payment in the nature of compensation from the employer or former employer at or in connection with termination of employment after continuous service of not less than 3 years or where the unexpired portion of term of employment is also not less than 3 years in accordance with the provisions of sub-rule (4) of rule 21A	-
(e) Payment in commutation of pension in accordance with the provisions of subrule (5) of rule 21A	-
2. Detailed particulars of payments referred to above may be given in Annexure I, II, IIA, III or IV, as the case may be	

## Verification

I, [REDACTED] do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today the 21st day of July, 2022.

Place

157.44.159.168

Date

21-Jul-2022

**Annexure I - ARREARS SALARY/FAMILY PENSION****[See item 2 of Form No. 10E]**

1. Total income (excluding salary received in arrears)	₹ 6,85,046	
2. Salary received in arrears	₹ 4,31,654	
3. Total income (as increased by salary received in arrears)[Add item 1 and item 2]	₹ 11,16,700	
4. Tax on total income as per system calculation (as per item 3)	₹ 1,53,410	
4. Tax on total income as per taxpayer (as per item 3)	₹ 1,53,410	
5. Tax on total income as per system calculation (as per item 1)	₹ 51,490	
5. Tax on total income as per taxpayer (as per item 1)	₹ 51,490	
6. Tax on salary received in arrears [Difference of item 4 and item 5]	₹ 1,01,920	
7. Tax computed in accordance with Table "A" [Brought from column 7 of Table "A"]	₹ 83,078	
8. Relief under section 89(1) [Indicate the difference between the amounts mentioned against items 6 and 7]	₹ 18,842	

**TABLE "A"****[See item 7 of Annexure I]**

Sl. No.	Previous Year(s)	Total income of the relevant previous year	Salary/ Family Pension received in arrears relating to the relevant previous year as mentioned in column(1)	Total income (as increased by salary received in arrears) of the relevant previous year mentioned in column(1) [Add columns (2) and (3)]	Tax on total income [as per column(2)]	Tax on total income [as per column(4)]	Difference in tax [Amount under column(6) minus amount under column (5)]
1	2020-21	405260	251414	656674	0	45588	45588

Sl. No.	Previous Year(s)	Total income of the relevant previous year	Salary/ Family Pension received in arrears relating to the relevant previous year as mentioned in column(1)	Total income (as increased by salary received in arrears) of the relevant previous year mentioned in column(1) [Add columns (2) and (3)]	Tax on total income [as per column(2)]	Tax on total income [as per column(4)]	Difference in tax [Amount under column(6) minus amount under column (5)]
2	2019-20	678350	175461	853811	50097	86593	36496
3	2018-19	569080	4779	573859	27369	28363	994

**Note :** In this Table, details of salary received in arrears relating to different previous years may be furnished.

