

**General Instructions**

These instructions are guidelines for filling the particulars in this Return Form. In case of any doubt, please refer to relevant provisions of the Income-tax Act, 1961 and the Income-tax Rules, 1962.

**1. Assessment Year for which this Return Form is applicable**

This Return Form is applicable for assessment year 2016-17 only, i.e., it relates to income earned in Financial Year 2015-16.

**2. Who can use this Return Form**

This Return Form is to be used by an individual/ HUF/ Partnership Firm whose total income for the assessment year 2016-17 includes:-

- (a) Business income where such income is computed in accordance with special provisions referred to in sections 44AD and 44AE of the Act for computation of business income; or
- (b) Income from Salary/ Pension; or
- (c) Income from One House Property (excluding cases where loss is brought forward from previous years); or
- (d) Income from Other Sources (excluding Winning from Lottery and Income from Race Horses).

Note 1: The income computed shall be presumed to have been computed after giving full effect to every loss, allowance, depreciation or deduction under the Income-tax Act.

Note 2: Further, in a case where the income of another person like spouse, minor child, etc. is to be clubbed with the income of the assessee, this Return Form can be used only if the income being clubbed falls into the above income categories.

**3. Who cannot use this Return Form**

SUGAM cannot be used in following cases

- (a) Income from more than one house property; or
- (b) Income from Winnings from lottery or income from Race horses; or
- (c) Income under the head "Capital Gains", e.g. Short-term capital gains or long-term capital gains from sale of house, plot, shares etc.; or
- (d) Agricultural income in excess of ₹5,000; or
- (e) Income from Speculative Business and other special incomes; or
- (f) Income from a profession as referred to in sub-section (1) of section 44AA or income from an agency business or income in the nature of commission or brokerage; or
- (g) Person claiming relief of foreign tax paid under section 90, 90A or 91; or
- (h) Any resident having any asset (including financial interest in any entity) located outside India or signing authority in any account located outside India; or
- (i) Any resident having income from any source outside India.

**4. SUGAM form is not mandatory**

SUGAM Business Form shall not apply at the option of the assessee, if -

- (i) the assessee keeps and maintains all the books of account and other documents referred to in section 44AA in respect of the business.
- (ii) the assessee gets his accounts audited and obtains a report of such audit as required under section 44AB in respect of the business.

In the above scenarios, Regular ITR-4 or ITR-5, as the case may, should be filed and not SUGAM.

## 5. Annexure-less Return Form

No document (including TDS Certificate) should be attached to this Return Form. All such documents enclosed with this Return Form will be detached and returned to the person filing the return.

## 6. Manner of filing this Return Form

This Return Form can be filed with the Income-tax Department in any of the following ways—

- (i) By furnishing the return in a paper form;
- (ii) By furnishing the return electronically under digital signature;
- (iii) By transmitting the data in the return electronically under electronic verification code;
- (iv) By transmitting the data in the return electronically and thereafter submitting the verification of the return in Return Form ITR – V;

Where the Return Form is furnished in the manner mentioned at 6(iv), the assessee should print out two copies of Form ITR – V.

**In case of firm, (i) is not applicable.**

**NOTE:** One copy of ITR-V, duly signed by the assessee, has to be sent by post to - Post Bag No. 1, Electronic City Office, Bengaluru— 560 100, Karnataka. The other copy may be retained by the assessee for his record.

## 7. Filling out the acknowledgment

Only one copy of this Return Form is required to be filed. Where the Return Form is furnished in the manner mentioned at 6(i), the acknowledgment/ ITR-V should be duly filled.

## 8. Obligation to file return

Every individual or HUF whose total income before allowing deductions under Chapter VI-A of the Income-tax Act, exceeds the maximum amount which is not chargeable to income tax is obligated to furnish his return of income. The deductions under Chapter VI-A are mentioned in Part C of this Return Form. The maximum amount not chargeable to income tax in case of different categories of individuals is as follows:-

Sl. No.	Category	Amount (in ₹)
(i)	In case of individuals below the age of 60 years	2,50,000
(ii)	In case of individuals, being resident in India, who are of the age of 60 years or more at any time during the financial year 2015-16 but below the age of 80 years i.e. born during 1.4.1936 to 31.3.1956	3,00,000
(iii)	In case of individuals, being resident in India, who are of the age of 80 years or more at any time during the financial year 2015-16 i.e. born before 1.4.1936	5,00,000

## Item by Item Instructions

Item	Explanation
<b>A1-A3</b>	Fill your First name, Middle name, Last name in A1, A2, A3 as per details entered in PAN Card
<b>A4</b>	Fill your Permanent Account Number. Make sure that you fill your PAN Carefully. <b>NOTE</b> (1) Ensure that you enter PAN on the top of every page. (2) In your PAN, first five and last one digit are alphabets and the remaining <b>four</b> digits are numerals.

<b>A5</b>	Fill your Gender, Male or Female																		
<b>A6</b>	Fill your Date of birth as per PAN Database Details <b>NOTE:</b> Always fill your Date of Birth in DD/MM/YYYY Format as given in the form																		
<b>A7</b>	Fill in the Ward/Circle Example: Ward 15(1), Circle 14(1) You can also fill the full Assessing Officers Code, if known.																		
<b>A8-A14</b>	Fill in the Communication Address <b>NOTE:</b> A8: Door No./ Flat No., A11: Area/ Locality and A14: PIN Code is mandatory. If you have changed your address please indicate the same, so that no communication from the department goes undelivered.																		
<b>A15</b>	Fill in your status i.e. individual or HUF or partnership firm.																		
<b>A16</b>	Fill in your Email Address This is important for faster communication from/ with the department.																		
<b>A17</b>	Fill in your own Mobile number in the first 10 digits. Fill in STD Code in the next first 5 digits and then fill the residential/ office phone number in the next 8 digits. This is important for faster communication from/ with the department.																		
<b>A18</b>	Fill the Mobile number of TRP or your representative who has prepared the return on your behalf. This is important for faster communication from/ with the department.																		
<b>A19</b>	Shade the appropriate circle. <table border="1" data-bbox="295 936 1327 1126"> <thead> <tr> <th>Tax Payable Status</th> <th>Shade Circle</th> </tr> </thead> <tbody> <tr> <td>Total Tax Payable (D12) &lt; Total Prepaid Taxes (D17)</td> <td>1</td> </tr> <tr> <td>Total Tax Payable (D12) &gt; Total Prepaid Taxes (D17)</td> <td>2</td> </tr> <tr> <td>Total Tax Payable (D12) = Total Prepaid Taxes (D17)</td> <td>3</td> </tr> </tbody> </table>	Tax Payable Status	Shade Circle	Total Tax Payable (D12) < Total Prepaid Taxes (D17)	1	Total Tax Payable (D12) > Total Prepaid Taxes (D17)	2	Total Tax Payable (D12) = Total Prepaid Taxes (D17)	3										
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<b>A20</b>	Shade the appropriate circle. For non-residents certain deductions are not available (For more details, refer Income-tax Act, 1961)																		
<b>A21</b>	Shade the appropriate circle. <table border="1" data-bbox="295 1279 1401 1693"> <thead> <tr> <th>How the return is filed</th> <th>Shade circle</th> </tr> </thead> <tbody> <tr> <td>Voluntarily on or before the due date under section 139(1)</td> <td>1</td> </tr> <tr> <td>Voluntarily after the due date under section 139(4)</td> <td>2</td> </tr> <tr> <td>Revised return under section 139(5)</td> <td>3</td> </tr> <tr> <td>In response to notice under section 139(9)</td> <td>4</td> </tr> <tr> <td>In response to notice under section 142(1)</td> <td>5</td> </tr> <tr> <td>In response to notice under section 148</td> <td>6</td> </tr> <tr> <td>In response to notice under section 153A/ 153C</td> <td>7</td> </tr> <tr> <td>In pursuance of an order of the Board under section 119(2)(b)</td> <td>8</td> </tr> </tbody> </table>	How the return is filed	Shade circle	Voluntarily on or before the due date under section 139(1)	1	Voluntarily after the due date under section 139(4)	2	Revised return under section 139(5)	3	In response to notice under section 139(9)	4	In response to notice under section 142(1)	5	In response to notice under section 148	6	In response to notice under section 153A/ 153C	7	In pursuance of an order of the Board under section 119(2)(b)	8
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<b>A22</b>	Exercise the option by shading the circle. If you are governed by Portuguese Civil Code and impacted by Section 5A of Income-tax Act, 1961. You should enter only your share of income in the column B3 (house property) and B4 (other sources). The balance share of income under these heads should be entered in the return of income of your spouse.																		
<b>A23</b>	If you are governed by Portuguese Civil Code and impacted by Section 5A of Income- tax Act, 1961 provide PAN of the Spouse																		
<b>A24</b>	Provide the receipt number of Original return and Date of filing of Original																		

	Return. It is mandatory for you to provide these details in case of a revised/ defective return, else the return will not be accepted by Income Tax Department.
<b>A25</b>	If the return is being filed in response to notice by the Income-tax Department under section 139(9)/142(1)/148/153A/153C provide the date of such notice.
<b>A26</b>	Shade the appropriate circle. If you have Aadhaar number shade circle 1, if you do not have Aadhaar number shade circle 2 and if Aadhaar does not apply to you (HUF and firm) shade circle 3.
<b>A27</b>	If you have Aadhaar number, provide the same.

<b>B1</b>	Fill in the details from E6 of schedule BP. Note: Ensure to fill business codes in the "Nature of Business". For business codes refer instructions.
<b>B2</b>	Fill the details of salary/ pension as given in TDS certificate (Form 16) issued by the employer. However, if the income has not been computed correctly in Form No. 16, please make the correct computation and fill the same in this item. Further, in case there was more than one employer during the year, please furnish in this item the details in respect of total salaries from various employers. <b>NOTE:</b> If Form 16 is not issued, compute as per Work Sheet-1 given in this instructions
<b>B3</b>	Compute as per Work Sheet-2 given in this instructions <b>NOTE:</b> If loss, mark the negative sign with in the brackets at left. Also specify by shading the circle as whether the house property is 'Self Occupied' or 'Let Out'.
<b>B4</b>	Compute as per Work Sheet-3 given in this instructions.
<b>B5</b>	Add Items B1, B2, B3 and B4. If loss, mark the negative sign with in the brackets at left. However, this loss cannot be carried forward to next year using this form. Use ITR-4 or ITR-5 for Carry Forward of Losses.

#### Applicable to individuals and HUF

<b>C1</b>	Some of the major items for deduction under this section are- amount paid or deposited towards life insurance, contribution to Provident Fund set up by the Government, recognised Provident Fund, contribution by the assessee to an approved superannuation fund, subscription to National Savings Certificates, tuition fees, payment/ repayment for purposes of purchase or construction of a residential house and many other investments (for full list, please refer to section 80C of the Income-tax Act). As provided in section 80CCE, aggregate amount of deduction under section 80C, 80CCC and sub-section(1) of section 80CCD shall not exceed one lakh fifty thousand rupees.
<b>C2</b>	Deduction in respect of contributions to certain pension funds. Limited to ₹1,50,000/-
<b>C3</b>	Deduction in respect of your contribution under a pension scheme notified by Central Government. <b>For Employees-</b> amount Paid or 10% of salary, or one lakh fifty thousand rupees whichever is less <b>For Others-</b> amount paid or 10% of gross Total Income, or one lakh fifty thousand rupees whichever is less
<b>C4</b>	Deduction in respect of the deposit under a pension scheme notified by Central Government not exceeding ₹50,000/-.

<b>C5</b>	Deduction in respect of contribution made by your employer to your account under a pension scheme notified by Central Government. <b>For Employees</b> - amount paid or 10% of salary, whichever is less
<b>C6</b>	Investments made under notified equity savings investment scheme (Rajiv Gandhi Equity Savings Scheme) - Note: The amount of deduction will be 50% of the amount invested subject to Maximum deduction ₹25,000/-.
<b>C7</b>	Deduction in respect of Medical Insurance Premium, contributions to CGHS, medical expenditure <b>Upper limit for 80D Deduction that can be claimed</b> (A) Health Insurance Premium 1. Self , Spouse, Dependent Children (aggregate)- ₹25,000/- 2. Parents- ₹25,000/- 3. Senior Citizen or very Senior Citizen- ₹30,000/- 4. Premium paid by HUF for health insurance of any member of HUF- ₹25,000/-  (B) Medical expenditure in the case of a very senior citizen (above 80 years) where no amount has been paid for his health insurance 1. On self- ₹30,000/- 2. On parents- ₹30,000/- 3. On member of HUF paid by HUF- ₹30,000/- <b>NOTE:</b> The aggregate deduction under (A1) and (B1) above shall not exceed ₹30,000/-, similarly the aggregate deduction (A2) and (B2) shall not exceed ₹30,000/-. For preventive health check-up of self or family members or parents-₹5,000/- within the overall limit of ₹25,000/- or ₹30,000/- as the case may be.
<b>C8</b>	Deduction in respect of maintenance including medical treatment of dependent who is a person with disability <b>Upper Limit for 80DD Deduction</b> 1. <b>General</b> — ₹75,000/- 2. <b>Severe Disability</b> — ₹1,25,000/-
<b>C9</b>	Deduction in respect of medical treatment, etc. Upper limit for 80DDB Deduction that can be claimed 1. <b>General</b> - Actual or ₹40,000/- whichever is less 2. <b>Senior Citizen</b> -Actual or ₹60,000/- whichever is less 3. <b>Very Senior Citizen</b> - Actual or ₹80,000/- whichever is less
<b>C10</b>	Deduction in respect of interest on loan taken for higher education
<b>C11</b>	Deduction in respect of donations to certain funds, charitable institutions, etc. <b>Compute as per Work Sheet-4.</b>
<b>C12</b>	Deduction in respect of rents paid <b>Maximum Deduction</b> upto <b>₹24,000/-</b>
<b>C13</b>	Deduction in respect of contributions given by any person to political parties
<b>C14</b>	Deduction in respect of royalty on Patents – Note- Actual or 3,00,000/- whichever is less.
<b>C15</b>	Deduction in respect of royalty income etc. of author of certain books other than text books – Note – Actual or 3,00,000/- whichever is less.
<b>C16</b>	Deduction in respect of interest on deposits in savings account – Note- Maximum deduction ₹10,000/-
<b>C17</b>	Deduction in case of a person with disability Upper Limit for 80U Deduction 1. <b>General</b> — ₹75,000/- 2. <b>Severe Disability</b> — ₹1,25,000/-
<b>C18</b>	Add C1 to C17

<b>C19</b>	Subtract C18 from B5 and enter the remainder amount in C19.
<b>D1</b>	Compute as per tax computation table given in page 1 on Taxable Total Income (C19)
<b>D2</b>	Deduction from income-tax to a resident individual, whose total income does not exceed ₹5,00,000/-, of an amount equal to such income-tax or an amount of ₹2,000/-, whichever is less
<b>D3</b>	Tax payable after rebate (D1-D2)
<b>D4</b>	Surcharge at the rate of 12% on D3, if C19 exceed ₹1 crore
<b>D5</b>	Calculate the education cess including secondary and higher education cess at the rate of three per cent of D3+D4
<b>D6</b>	D6= D3+D4+D5
<b>D7</b>	Claim the relief, if any, allowable under section 89 in respect of arrears or advances of salary received during the year.
<b>D8</b>	D6-D7
<b>D9</b>	Calculate 234A interest according to the provisions of Income-tax Act, 1961 and enter the amount in D9
<b>D10</b>	Calculate 234B interest according to the provisions of Income-tax Act, 1961 and enter the amount in D10
<b>D11</b>	Calculate 234C interest according to the provisions of Income-tax Act, 1961 and enter the amount in D11
<b>D12</b>	D8+D9+D10+D11
<b>D13</b>	Add the relevant Advance Tax Details given in Column 4 of Schedule IT and write the amount in D13. Enter only those Tax payments made by you
<b>D14</b>	Add the relevant Self-Assessment Tax Details given in Column 4 of Schedule IT and write the amount in D14
<b>D15</b>	Add the relevant TDS Deducted given in Column 4 of Schedule TDS1 and Column 6 of Schedule TDS2 and write the amount in D15. Verify your TDS & Tax payment details using FORM 26AS
<b>D16</b>	Add the relevant TCS Deducted given in Column 4 of Schedule TCS and enter details in D16 Verify your TDS & Tax payment details using FORM 26AS
<b>D17</b>	ADD D13, D14, D15 and D16
<b>D18</b>	If D12 is greater than D17, then fill the amount of Tax Payable in D18-- Note: Shade the Tax Payable Circle in A19. If D12 is equal to D17, then fill '0' in D18. This will indicate that there is zero Tax Balance.
<b>D19</b>	If D17 is greater than D12, then fill the amount of refund in D19. Note : Shade the Tax Refundable Circle in A19
<b>D20</b>	Please enter details of all exempt income e.g. Dividend income, Agricultural income etc. Use ITR-4, if agricultural income exceeds ₹5,000. Compute as per Work Sheet-5 given in the instructions.
<b>D21</b>	Please provide the details of all the savings and current accounts held by you at any time during the previous year. However, it is not mandatory to provide details of dormant accounts which are not operational for more than 3 years. Please indicate the account in which you would like to get your refund credited irrespective of whether you have refund or not. The account number should be as per Core Banking Solution (CBS) system of the bank.

## Tax Computation Table

**A In case of individual or HUF(i) In case of every individual (other than resident individual who is of the age of 60 years or more at any time during the financial year 2015-16) or HUF -**

	Income (In '₹')	Tax Liability (In '₹')
1	Upto 2,50,000	Nil
2	Between 2,50,001 – 5,00,000	10% of income in excess of 2,50,000
3	Between 5,00,001 – 10,00,000	25,000 + 20% of income in excess of 5,00,000
4	Above 10,00,000	1,25,000 + 30% of income in excess of 10,00,000

(ii) In case of resident individual who is of the age of 60 years or more but less than 80 years at any time during the financial year 2015-16-

	Income (In '₹')	Tax Liability (In '₹')
1	Upto 3,00,000	Nil
2	Between 3,00,001 – 5,00,000	10% of income in excess of 3,00,000
3	Between 5,00,001 – 10,00,000	20,000 + 20% of income in excess of 5,00,000
4	Above 10,00,000	1,20,000 + 30% of income in excess of 10,00,000

(iii) In case of resident individual who is of the age of 80 years or more at any time during the financial year 2015-16-

	Income (In '₹')	Tax Liability (In '₹')
1	Upto 5,00,000	Nil
2	Between 5,00,001 – 10,00,000	20% of income in excess of 5,00,000
3	Above 10,00,000	1,00,000 + 30% of income in excess of 10,00,000

**(B) In case of a firm tax is to be calculated at flat rate of 30% of taxable income.**

### Verification

Please complete the Verification Section and Sign in the box given. Without a valid signature, your return will not be accepted by the Income-tax Department.

### TRP Details

This return can be prepared by a Tax Return Preparer (TRP) also in accordance with the Tax Return Preparer Scheme, 2006 dated 28<sup>th</sup> November, 2006.

If the return has been prepared by him, the relevant details have to be filled by him and the return has to be countersigned by him in the space provided in the said item.

### Sch BP

E1	Please enter the gross turnover or gross receipts of the business eligible under section 44AD.
E2	8% of E1
E3	Enter presumptive income from business of plying, hiring or leasing goods carriages as per section 44AE
E4	Enter the total of E2 and E3
E5	If you are a partnership firm, enter the amount of salary and interest paid to the partners
E6	E4-E5
E7	Enter the amount of total sundry debtors

<b>E8</b>	Enter the amount of total sundry creditors
<b>E9</b>	Enter the amount of total Stock-in-trade
<b>E10</b>	Enter the amount of total Cash Balance

### **Sch AL**

(i) This Schedule is to be filled by individuals and HUFs giving details of properties held by the assessee and the corresponding liabilities. It is mandatory if your total income exceeds ₹50 lakh.

(ii) The assets to be reported will include land, building (immovable assets) and cash in hand, jewellery, bullion, vehicles, yachts, boats, aircraft etc.

(iii) In the case of non-resident and resident but not ordinarily resident, the details of assets located in India are to be mentioned.

(iv) For the purpose of row 'b' of row 2 under item A, jewellery includes.- (a) Ornaments made of gold, silver, platinum or any other precious metal or any alloy containing one or more of such precious metals, whether or not containing any precious or semi-precious stone, and whether or not worked or sewn into any wearing apparel; (b) Precious or semi-precious stones, whether or not set in any furniture, utensil or other article or worked or sewn into any wearing apparel.

(v) The amount in respect of assets to be reported will be:-

(a) the cost price of such asset to the assessee; or

(b) where wealth-tax return was filed by the assessee and the asset was forming part of the wealth-tax return, the value of such asset as per the latest wealth-tax return in which it was disclosed as increased by the cost of improvement incurred after such date, if any.

(vi) In case the asset became the property of the assessee under a gift, will or any mode specified in section 49(1) and not covered by (v) above:-

(a) the cost of such asset to be reported will be the cost for which the previous owner of the asset acquired it, as increased by the cost of any improvement of the asset incurred by the previous owner or the assessee, as the case may be; or

(b) in case where the cost at which the asset was acquired by the previous owner is not ascertainable and no wealth-tax return was filed in respect of such asset, the value may be estimated at the circle rate or bullion rate, as the case may be, on the date of acquisition by the assessee as increased by cost of improvement, if any, or 31<sup>st</sup> day of March, 2016:

Previous owner shall have the meaning as provided in Explanation to section 49(1) of the Act.

### **Sch IT**

Please enter details of tax payments, i.e., advance tax and self-assessment tax made by you.

NOTE: If you have more than Five Self-Assessment and Advance Tax Details to be entered, then fill Supplementary Schedule IT and attach the same with the return.

### **Sch TCS**

Please furnish the details of Tax collected at source.

Note: If you have more than three TCS Details to be entered, then fill supplementary Schedule TCS and attach the same with the return



### **Sch TDS 1**

Please furnish the details in accordance with Form 16 issued by the employer(s) in respect of salary income. Further in order to enable the Income Tax Department to provide accurate, quicker and full credit for taxes deducted at source, the taxpayer must ensure to quote complete details of every TDS transaction.

If you have more than three Form 16 Details to be entered, then fill Supplementary Schedule TDS1 and attach the same with the return.

### **Sch TDS 2**

(i) Please furnish the details in accordance with Form 16A issued by a person in respect of interest income and other sources of income.

(ii) All the tax deductions at source made in the current financial year should be reported in the TDS schedule.

(iii) "Unique TDS Certificate Number". This is a six digit number which appears on the right hand top corner of those TDS certificates which have been generated by the deductor through the Tax Information Network (TIN) Central System.

(iv) "Deducted Year" means in which tax has been deducted. In this column fill up the four digits of relevant financial year. For example, if the deduction has been made by the deductor in the financial year 2015-16 fill up 2015 in the designated space.

(v) Enter the amount of TDS deducted which is claimed in this return of income. For example, if any income is not chargeable to tax in this year then the corresponding TDS deducted on such income, if any, will be allowable in the year in which such income is chargeable to tax.

(vi) If you are governed by Portuguese Civil Code and part of income is chargeable in your hands and part of it in the hands of your spouse, then enter in this column only part of TDS corresponding to part income chargeable in your hands.

Note: If you have more than four Form 16A Details to be entered, then fill supplementary Schedule TDS2 and attach the same with the return.