

**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 2018-19 only, i.e., it relates to income earned in Financial Year 2017-18.

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

This Return Form is to be used by an individual who is a resident other than not ordinarily resident and whose total income for the assessment year 2018-19 includes:-

- (a) Income from Salary/ Pension; or
- (b) Income from One House Property (excluding cases where there is brought forward loss or loss to be carried forward from previous year); or
- (c) Income from Other Sources (excluding winning from lottery and income from Race Horses, Income taxable under section 115BBDA or Income of the nature referred to in section 115BBE).

**NOTE:**

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**

This Return Form should not be used by an individual whose total income for the assessment year 2018-19 exceeds Rs.50 lakh or includes,-

- (a) Income from more than one house property and where there is brought forward loss or loss to be carried forward from previous year; or
- (b) Income from winnings from lottery or income from Race horses; or
- (c) Income taxable under section 115BBDA; or
- (d) Income of the nature referred to in section 115BBE; or
- (e) 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
- (f) Income to be apportioned in accordance with provisions of Section 5A.
- (g) Agricultural income in excess of ₹5,000; or
- (h) Income from Business or Profession; or
- (i) Loss under the head 'Income from other sources'; or
- (j) Person claiming relief under section 90 and/or 91; or
- (k) Any resident having any asset (including financial interest in any entity) located outside India or signing authority in any account located outside India; or
- (l) Any resident having income from any source outside India; or

- (m) In case the income is to be apportioned in accordance with provisions of section 5A.

#### **4. 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.

#### **5. 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;

#### **NOTE:**

Where the Return Form is furnished in the manner mentioned at 5(iv), the assessee should print out two copies of Form ITR-V. 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— 560500, Karnataka. The other copy may be retained by the assessee for his record.

Only the following persons have an option to file return in paper form:-

- (i) an individual of the age of 80 years or more at any time during the previous year; or
- (ii) an individual or HUF whose income does not exceed five lakh rupees and no refund is claimed in the return of income.

#### **6. 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 5(i), the acknowledgment/ ITR-V should be duly filled.

#### **7. Obligation to file return**

Every individual 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 to be mentioned in Part C of this Return Form. In case of any doubt, please refer to relevant provisions of the Act. 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 previous year 2017-18	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 previous year 2017-18	5,00,000

### Item by Item Instructions

#### Part- A – General Information

<b>Explanation</b>	
Fill your Permanent Account Number. Make sure that you fill your PAN Carefully. <b>NOTE:</b> In your PAN, first five and last one digit are alphabets and the remaining four digits are numerals.	
Fill your name as per details entered in PAN Card.	
Fill your 12 digit Aadhaar Number. In case, Aadhaar Number is not allotted but has been applied for, please furnish 28 digits Aadhaar Enrolment Id. Filling of this field is mandatory with effect from 01.07.2017.	
Fill in your own Mobile number in the first 10 digits.	
Fill in your Email Address This is important for faster communication from/ with the Department.	
Fill in the Communication Address <b>NOTE:</b> Flat/Door/Block No.; Name of Premises/Building/Village; Road/Street/Post Office; Area/locality; Town/City/District; State; Country. PIN code is mandatory.	
Employer details:- Tick mark the appropriate box if you are employed with Govt., PSU or Any other employer	
Type of Return:- Tick mark the appropriate box-	
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
Under section 119(2)(b) on an application to be made separately before the Income-tax authority. (The return shall be treated as valid only after the application/ claim/relief under section 119(2)(b) has been admitted by the Income-tax Authority)	4
In response to notice under section 139(9)	5
In response to notice under section 142(1)	6
In response to notice under section 148	7
In response to notice under section 153A/ 153C	8
In case of a revised /defective return, please provide the receipt number of Original return and Date of filing of Original Return. This field is mandatory in case of a revised or defective return, otherwise the return will not be accepted by Income-tax Department.	
If the return is being filed in response to notice by the Income-tax Department under section 139(9)/142(1)/148/153A/153C, please provide the date of such notice.	

In case the income is to be apportioned in accordance with provisions of section 5A, please fill ITR other than this ITR as applicable.

### **Part-B – Gross Total Income**

<b>B1</b>	Fill the details of salary/ pension, allowances not exempt, perquisites and profit in lieu of salary, deductions under section 16 etc. 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 aggregate amount under different heads from various employers.
<b>B2</b>	Fill the details of gross rent receipts, municipal taxes paid and interest paid on borrowed capital. If the income chargeable under House Property is a loss figure, mark the negative sign with in the brackets at left. Also tick the box as whether the house property is 'Self Occupied' or 'Let Out'. Where "income from house property" is a loss and assessee has income under any other head of income, the assessee shall not be entitled to set off such loss, to the extent the amount of the loss exceeds two lakh rupees against income under the other head.
<b>B3</b>	Enter only if you have Income from other sources. If loss, please use ITR 2.
<b>B4</b>	Add Items B1, B2, B3. 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-2 for claiming carry forward of losses.

### **Part-C – Deductions and taxable total income**

Some of the major items for deduction under this part are:-

<b>80C</b>	<p>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).</p> <p>As provided in section 80CCE, aggregate amount of deduction under section 80C, 80CCC and sub-section (1) of 80CCD shall not exceed <b>one lakh and fifty thousand rupees.</b></p>
<b>80D</b>	<p>Deduction in respect of amount paid towards Health Insurance Premium, contributions to CGHS, medical expenditure incurred on self or family members or any parent.</p> <p><b>The upper limit for claiming deduction under section 80D in various cases is as under:-</b></p> <p>(A) Health Insurance Premium</p> <ol style="list-style-type: none"> <li>1. Self , Spouse, Dependent Children (aggregate)- ₹25,000/-</li> <li>2. Parents- ₹25,000/-</li> <li>3. Senior Citizen or very Senior Citizen- ₹30,000/-</li> <li>4. Premium paid by HUF for health insurance of any member of HUF- ₹25,000/-</li> </ol>

	<p>(B) Medical expenditure in the case of a very senior citizen (above 80 years) where no amount has been paid for his health insurance</p> <p>1. On self- ₹30,000/-</p> <p>2. On parents- ₹30,000/-</p> <p>3. On member of HUF paid by HUF- ₹30,000/-</p> <p><b>NOTE:</b> The aggregate of deductions under (A1) and (B1) above shall not exceed ₹30,000/-. Similarly the aggregate of deductions under (A2) and (B2) shall not exceed ₹30,000/-.</p> <p>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.</p>
<b>80G</b>	Deduction in respect of donations to certain funds, charitable institutions, etc.
<b>80TTA</b>	Deduction in respect of interest on deposits in savings account – Maximum deduction ₹10,000/-

In case of deductions is claimed under any other section of Chapter VI-A of the Income-tax Act, please specify the section and the deduction claimed therein.

#### Part-D – Computation of tax payable

<b>D1</b>	Compute as per tax computation table given above on Taxable Total Income at (C2)
<b>D2</b>	Deduction from income-tax to a resident individual under section 87A, whose total income does not exceed ₹3,50,000/-, of an amount equal to such income-tax or an amount of ₹2,500/-, whichever is less.
<b>D3</b>	Tax payable after rebate (D1-D2)
<b>D4</b>	Calculate the education cess including secondary and higher education cess at the rate of three per cent of D3
<b>D5</b>	$D5 = D3 + D4$
<b>D6</b>	Claim the relief, if any, allowable under section 89 in respect of arrears or advances of salary received during the year.
<b>D7</b>	Calculate 234A interest according to the provisions of Income-tax Act, 1961
<b>D8</b>	Calculate 234B interest according to the provisions of Income-tax Act, 1961
<b>D9</b>	Calculate 234C interest according to the provisions of Income-tax Act, 1961
<b>D10</b>	<p>Fee chargeable for default in furnishing return of income under section 234F.</p> <p>The fee structure is as follows:</p> <ol style="list-style-type: none"> <li>1) Late fees shall be Rs. 5000, in case return of income is filed after the specified due date but on or before 31/12/2018</li> <li>2) Late fee shall be Rs.10000, in case return of income is filed after 31/12/2018</li> </ol> <p>Note: If the total income of the assessee is less than Rs. 5,00,000/- then fee u/s 234F shall not exceed Rs. 1000.</p>
<b>D11</b>	$D5 + D7 + D8 + D9 + D10 - D6$

<b>D12</b>	Give the amount of total taxes paid which is the sum of Advance and self-assessment payment given in column 4 of Schedule IT and the relevant TDS given in column 6 of Schedule TDS. Verify your TDS & Tax payment details using FORM 26AS.
<b>D13</b>	If D11 is greater than D12, then fill the amount of Tax Payable.
<b>D14</b>	If D12 is greater than D11, then fill the amount of Refund.
<b>Exempt income</b>	Please enter details of all exempt income, e.g., Dividend Income, Agricultural income etc. Use ITR-2, if agricultural income exceeds ₹5,000/-

### Part- E – Other Information

<b>D15</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.
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**Note:** If you have more details to be entered in D15, then fill the following table and tear and attach the same with the return (in case return is filed in paper form).

Sl.	IFS Code of the Bank	Name of the Bank	Account Number	(tick one account <input checked="" type="checkbox"/> for refund)
III				
IV				
V				
VI				
VII				
VIII				

### Tax Computation Table

(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 2017-18) -

	Income (In '₹')	Tax Liability (In '₹')
1	Upto 2,50,000	Nil
2	Between 2,50,001 – 5,00,000	5% of income in excess of 2,50,000
3	Between 5,00,001 – 10,00,000	12,500 + 20% of income in excess of 5,00,000
4	Above 10,00,000	1,12,500 + 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 2017-18 -

	Income (In '₹')	Tax Liability (In '₹')
1	Upto 3,00,000	Nil
2	Between 3,00,001 – 5,00,000	5% of income in excess of 3,00,000
3	Between 5,00,001 – 10,00,000	10,000 + 20% of income in excess of 5,00,000
4	Above 10,00,000	1,10,000 + 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 2017-18 -

	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

### Schedule IT

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

**NOTE: If you have more than Two Self-Assessment and Advance Tax Details to be entered, then fill the following table and tear and attach the same with the return (in case return is filed in paper form):**

	BSR Code				Date of Deposit (DD/MM/YYYY)				Serial Number of Challan				Tax paid						
	Col (1)				Col (2)				Col (3)				Col (4)						
R3																			
R4																			
R5																			
R6																			
R7																			
R8																			
R9																			
R10																			
R11																			
R12																			

### Schedule TDS

Please furnish the details of TDS in accordance with:-

- Form 16 issued by the employer(s) in respect of salary income;
- Form 16A issued by a person in respect of interest income and other sources of income; and
- Form 16C issued by the tenant in respect of rental income.

Also details of TCS in accordance with Form 27D issued by the tax collector may be furnished.

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/TCS transaction.

Enter the amount of tax deducted which is claimed in this return of income in column (6) of the said Schedule. 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.

Note: If you have more details to be entered in this table, then fill the following table and tear and attach the same with the return (in case return is filed in paper form).

	TAN of deductor/PAN of the Tenant	Name of the Deductor/Collector/Tenant	Amount which is subject to tax deduction/collection	Year of tax deduction/collection	Tax Deducted/collected	Amount out of (5) claimed this Year
	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)
T3						
T4						
T5						
T6						

T7						
T8						
T9						
T10						
T11						
T12						
T13						
T14						
T15						
T16						
T17						
T18						
T19						

### **Verification**

- (a) Return of income can be verified by the individual himself, or by persons authorised on his behalf in cases referred to in sub-clauses (ii), (iii) and (iv) of clause (a) of section 140 of the Income-tax Act. In such cases however permanent account number of the authorised person is required to be mentioned in verification.
- (b) If the return is furnished in paper form, please complete the Verification Section, fill date and Sign in the space given. Without a valid signature, your return will not be accepted by the Income- tax Department.
- (c) If the return is furnished electronically, the same is required to be furnished:-
  - (i) under digital signature; or
  - (ii) under electronic verification code; or
  - (iii) by submitting the verification of return in Form ITR-V.
- (d) Please note that any person making a false statement in the return or the accompanying schedules shall be liable to be prosecuted under section 277 of the Income-tax Act, 1961 and on conviction be punishable under that section with rigorous imprisonment and with fine.

### **TRP Details**

This return can be prepared by a Tax Return Preparer (TRP) also in accordance with the Tax Return Preparer Scheme.

If the return has been prepared by TRP, 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.