SAHAJ

Instructions for SAHAJ Income Tax Return

AY2015 - 16

O 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 Incometax 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 2015-16 only, i.e., it relates to income earned in Financial Year 2014 -15.

2. Who can use this Return Form

This Return Form is to be used by an individual whose total income for the assessment year 2015-16 includes:-

(a) Income from Salary/Pension; or

- (b) Income from One House Property (excluding cases where loss is brought forward from previous years); or
- (c) Income from Other Sources (excluding Winning from Lottery and Income from Race Horses)
- **NOTE** Further, in a case where the income of another person like spouse,

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. 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:-

SI No.	Category	Amount
(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 2014-15	₹ 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 2014-15	₹ 5,00,000

2 Item by Item Instructions

ltem	Explanation
A1-A3	Fill your First name, Middle name, Last name in A1, A2, A3 as per details entered in PAN Card
	Etil

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 2015-16 includes:-

(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 Business or Profession; or

(f) Loss under the head 'Income from other sources'; or

(g) Person claiming relief under section 90 and /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. 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.

A4	fill your Permanent Account Number. Make sure that you fill your PAN carefully. NOTE (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 four digits are numerals.
A5	Fill your Gender, Male or Female
A6	Fill your Date of birth as per PAN Database Details NOTE Always fill your Date of Birth in DD/MM/YYYY Format as given in the form
A7	Fill in the Ward/Circle Example: Ward 15(1), Circle 14(1). You can also fill the full Assessing Officers Code, if known.
A8-A15	Fill in the Communication Address NOTE A8: Door No./Flat No., A11 : Area/Locality and A15: PIN Code are mandatory. If you have changed your address please indicate the same, so that no communication from the department goes undelivered
A16	Fill in your Email Address This is important for faster communication from / with the department.
A17	Fill in your own Mobile number in the first 10 digits. Fill in

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;

Where the Return Form is furnished in the manner mentioned at 5(iv), the assessee should print out two copies of Form ITR-V.

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-560100, Karnataka. The other copy may be retained by the assessee for his record.

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) or at 5(iv), the acknowledgment slip attached with this Return Form should be duly filled.

- 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.
- A18 Fill in 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.
- A19 Shade the appropriate circle.

A20 Shade the appropriate circle.

Tax Payable Status	Shade Circle
Total Tax Payable(D12) < Total Prepaid Taxes (D16)	1
Total Tax Payable(D12)> Total Prepaid Taxes (D16)	2
Total Tax Payable(D12) = Total Prepaid Taxes (D16)	3



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A22	Shade the appropriate circle.How the return is filedShade CircleVoluntarily on or before the due date under section 139(1)1Voluntarily after the due date -under section 139(4)2	C4	Deduction in respect of contribution made by your employer to your account under a pension scheme notified by Central Government. For Employees - amount paid or 10% of salary, whichever is less
	Revised return under section 139(5) 3 In response to notice under section 142(1) 4 In response to notice under section 148 5	C5	Investments made under notified equity savings investment scheme — Note Maximum deduction ₹25,000/
	In response to notice under section 139(9) 6 In response to notice under section 153A/ 153C 7 Under section 119(2)(b) on an application to be made 8 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)	C6	Deduction in respect of Medical Insurance Premium and contribu- tions to CGHS Upper limit for 80D Deduction that can be claimed 1. Self , Spouse, Dependent Children(aggregate)- ₹15,000/- 2. Parents- ₹15,000/- 3. Senior Citizen- ₹20,000/-
A23	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 B2 (house property) and B3 (other sources). The balance share of income under these heads should be entered in the return of income of your spouse.	C7	Deduction in respect of maintenance including medical treatment of dependent who is a person with disability Upper Limit for 80DD Deduction 1. General — ₹50,000/- 2. Severe Disability — ₹1,00,000/-
A24	If you are governed by Portuguese Civil Code and impacted by Section 5A of Income- tax Act, 1961 provide PAN of the Spouse	C8	Deduction in respect of medical treatment, etc. Upper limit for
A25	Provide the receipt number of Original return and date of filing		80DDB Deduction that can be claimed 1. General- Actual or ₹40,000/- whichever is less

- of Original Return. It is mandatory for you to provide this detail in case of a revised/defective return, else the return will not be accepted by Income-tax Department.
- If the return is being filed in response to notice by the A26 Income-tax Department under section 139(9)/142(1)/148/153A/ 153C provide the date of such notice.

A27 Please provide the 12 digit Aadhaar Number, if available.

- Fill the details of salary/ pension as given in TDS certificate **B1** (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.
 - If Form 16 is not issued, compute as per Work Sheet-1 NOTE given in this instructions
- Compute as per Work Sheet-2 given in this instructions **B2** NOTE If loss, mark the negative sign with in the brackets at left Also specify by shading the circle as whether the house property

	 General-Actual or ₹40,000/- whichever is less
	2. Senior Citizen-Actual or ₹60,000/- whichever is less
C9	Deduction in respect of interest on loan taken for higher education
C10	Deduction in respect of interest on loan taken for residential house property
C 11	Deduction in respect of donations to certain funds, charitable institutions, etc. Compute as per Work Sheet-4.
C12	Deduction in respect of rents paid Maximum Deduction ₹24,000/-
C13	Deduction in respect of certain donations for scientific research or rural development
C14	Deduction in respect of contributions given by any person to political parties
C15	Deduction in respect of royalty on Patents – Note Actual or ₹ 3,00,000/- whichever is less.
C16	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.
C17	Deduction in respect of interest on deposits in savings account – Note Maximum doduction $\neq 10.000/$

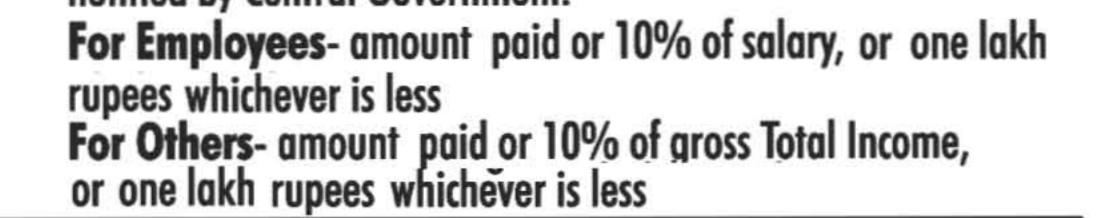
is 'Self Occupied' or 'Let Out'.

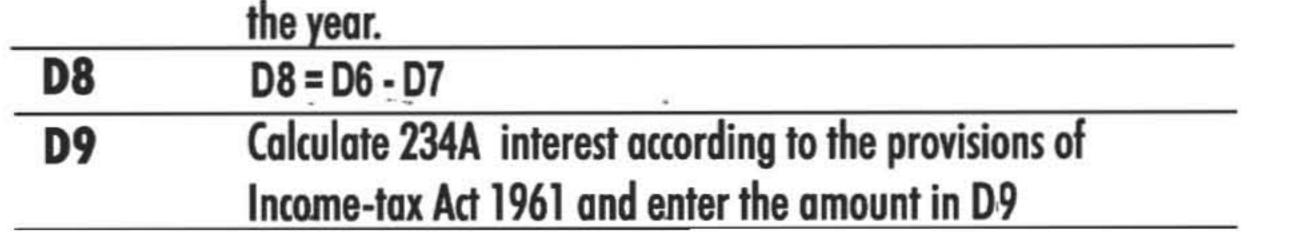
- Compute as per Work Sheet-3 given in this instructions **B3** NOTE Enter only if you have Income. If loss, please use ITR 2.
- Add Items B1, B2, B3. If loss, mark the negative sign with in the **B4** brackets at left. However, this loss cannot be carried forward to next year using this form. Use ITR-2 for carry forward of Losses

Some of the major items for deduction under this section are-**C1** 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 80CCD shall not exceed one lakh and fifty thousand rupees

- Deduction in respect of contributions to certain pension funds. C2 Limited to ₹1,00,000/-
- Deduction in respect of contribution under a pension scheme **C**3 notified by Central Government.

	Note Maximum deduction ₹ 10,000/-
C18	Deduction in case of a person with disability Upper Limit for 80U Deduction 1. General — ₹50,000/- 2. Severe Disability — ₹1,00,000/-
C19	Add C1 to C18
C20	Subtract C19 from B4 and enter the corresponding amount in C20. NOTE To carry forward loss in C20 use ITR 2
D1	Compute as per tax computation table given in page 3 on Taxable Total Income(C20)
D2	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
D3	Tax payable after rebate (D1-D2)
D4	Surcharge at the rate of 10% on D3, if C20 exceeds ₹1 crore
D5	Calculate the education cess including secondary and higher education cess at the rate of three per cent of D3 + D4
D6	D6=D3 + D4 + D5
D7	Claim the relief, if any, allowable under section 89 in respect of arrears or advances of salary received during





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D10	Calculate 234B interest according to the provisions of
	Income-tax Act 1961 and enter the amount in D10

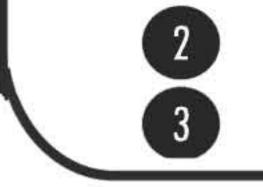
- D11 Calculate 234C interest according to the provisions of Income-tax Act 1961 and enter the amount in D11
- **D12** D12 = D8 + D9 + D10 + D11
- D13 Add the relevant Advance Tax details given in (col.iv) of Schedule IT and write the amount in D13
- D14 Add the relevant Self-Assessment Tax details given in (col. iv) of Schedule IT and write the amount in D14
- **D15** Add the relevant TDS deducted given in (col. iv) of Schedule TDS1 and (col. vi) of Schedule TDS2 and write the amount in D15. Verify your TDS & Tax payment details using FORM 26AS
- D16 Add D13 , D14 ,D15

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 2014-15) -

D17 If D12 is greater than D16, then fill the amount of Tax Payable in D17. Note : Shade the Tax Payable Circle in A20. If D16 is equal to D12, then fill '0' in D17. This will indicate that there is zero Tax Balance **D18** If D16 is greater than D12, then fill the amount of Refund in D18 Shade the Tax Refundable Circle in A 20 **D19** Please enter details of all exempt income e.g. Dividend income, Agricultural income etc. Use ITR-2 or 2A, as applicable, if agricultural income exceeds Rs. 5,000. **Compute as per Work Sheet-5 given in the instructions D20** 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.

	Income (In ₹)	Tax Liability (In ₹)
	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 o	f resident individual who is of the age of 60 years or more but	less than 80 years at any time during the financial year 2014-15-
	Income (In ₹)	Tax Liability (In ₹)
	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
	Above < 10,00,000 of resident individual who is of the age of 80 years or more at	



Between ₹ 5,00,001 - ₹ 10,00,000

Above ₹10,00,000

20% of income in excess of ₹ 5,00,000

₹ 1,00,000 + 30% of income in excess of ₹ 10,00,000

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 28th 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.

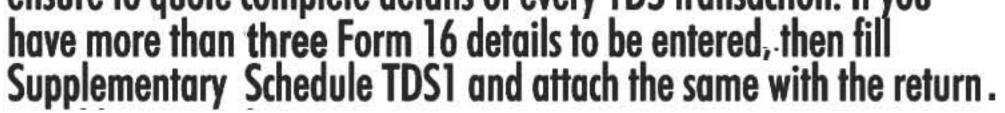
- Sch ITPlease enter details of tax payments, i.e., advance tax and
self-assessment tax made by you.NOTEIf you have more than five Self Assessment and
Advance Tax details to be entered, then fill Supplementary
Schedule IT and attach the same with the return.
- Sch TDS 1 Please furnish the details in 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

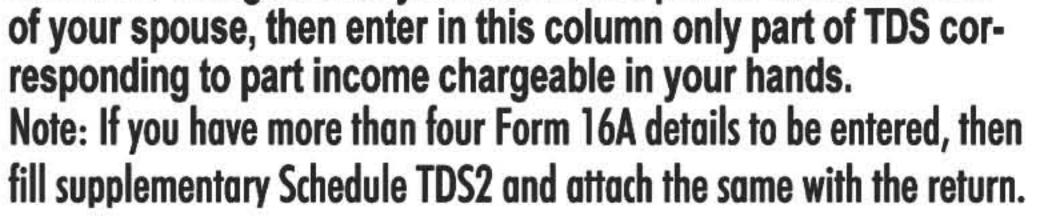
Sch TDS 2 (i)Please furnish the details in accordance with Form 16A issued by a person in respect of interest income and other sources of income. (ii) All the tax deductions at source made in the current financial year should be reported in the TDS schedule (iii) "Unique TDS Certificate Number". This is a 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 2014-15 fill up 2014 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





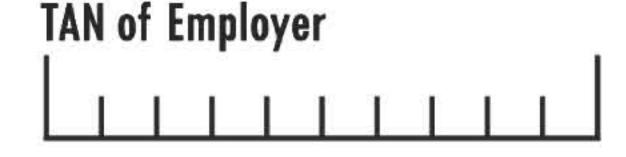
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4 Worksheet 1 and 2

How to Compute Salary Income

In the case of salaried employees, perquisites have to be valued in accordance with the notification No. SO.3245(E) dated 18.12.2009 NOTE⇔ , for the purposes of including their value in the salary income.

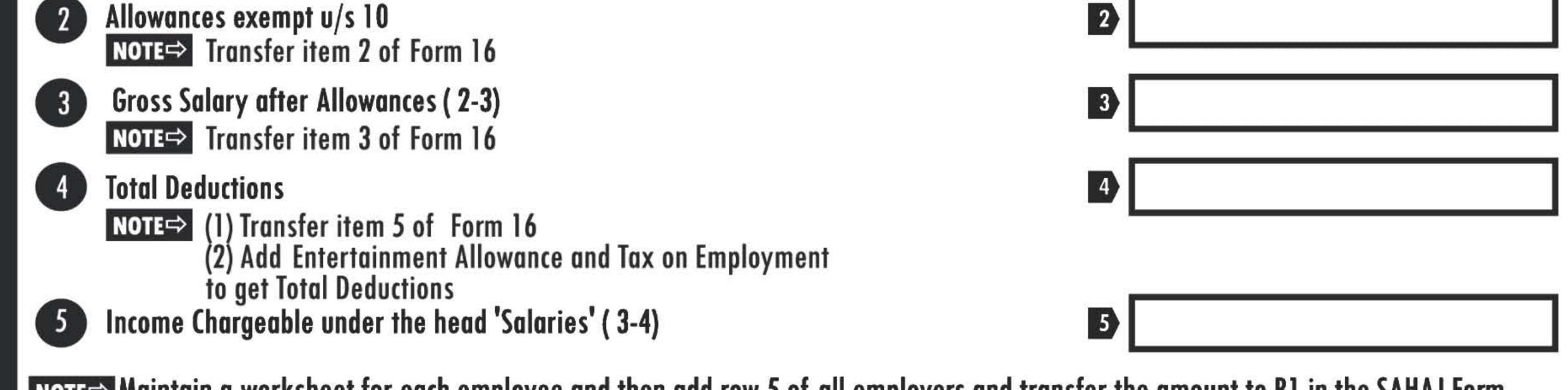
NAME OF THE EMPLOYER



Gross Salary

- a) Salary as per provisions contained in section 17(1) NOTE → Transfer item 1a of Form 16
- b) Value of Perquisities (as per Form No. 12BB) NOTE⇒ Transfer item 1b of Form 16
- Profit in lieu of Salary (as per Form No. 12BB) NOTE⇒ Transfer item 1c of Form 16
- Total (1a+1b+1c) d)

10	
16	
10	
1d	
C	



NOTER Maintain a worksheet for each employee and then add row 5 of all employers and transfer the amount to B1 in the SAHAJ Form

How to Compute Income from House Property

1 a

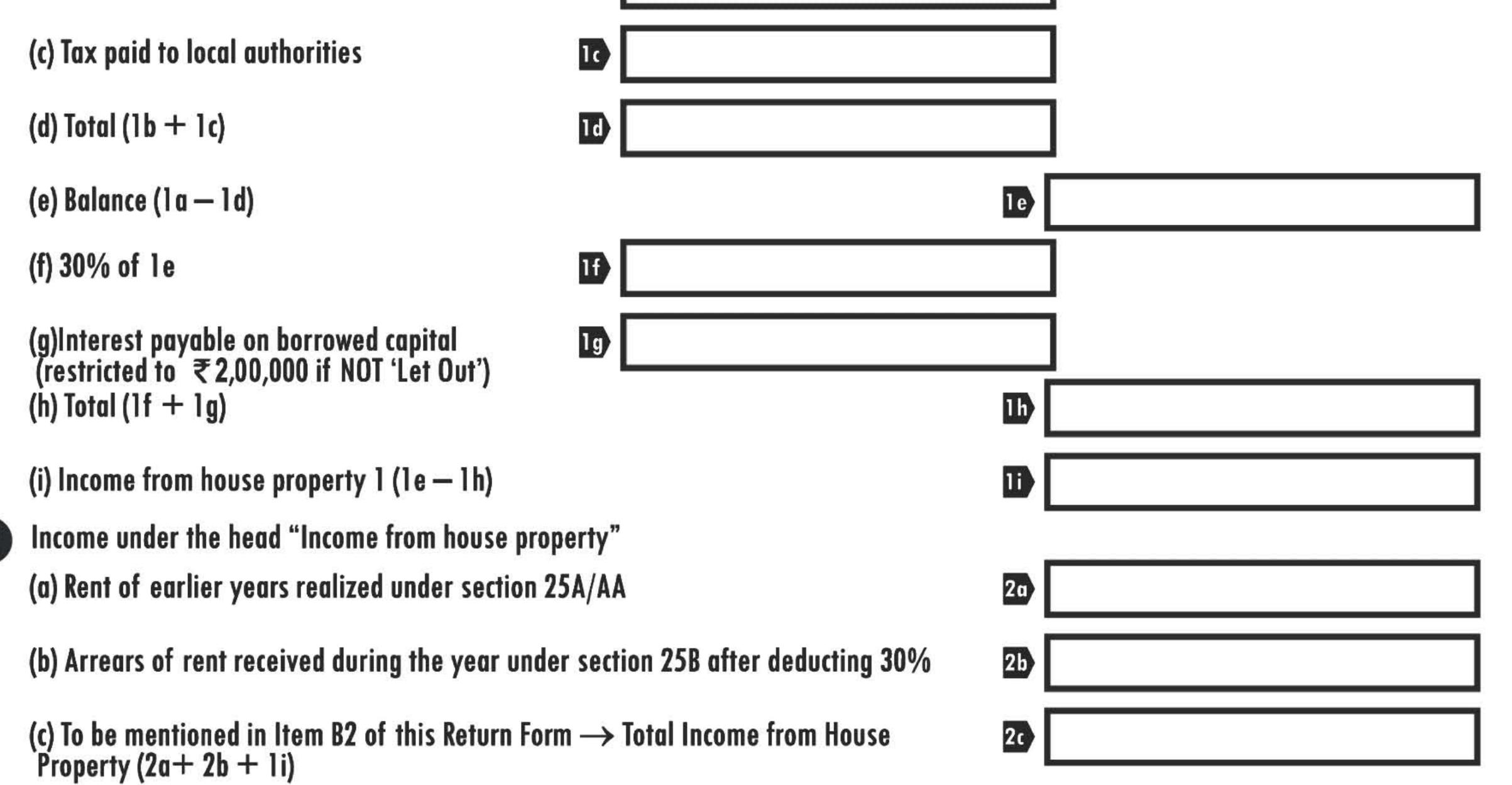
If you have reported your interest on Housing Loan in item 7 of Form 16, then you can fill item 1g in the worksheet given below NOTE⇔ and transfer the same to B2. Ensure to fill a negative sign in the brackets given at the left in B2

House Property

(a) Annual letable value/ rent received or receivable (higher if let out for whole of the year, lower if let out for part of the year)

1 b

(b) The amount of rent which cannot be realized





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4 Worksheet 3,4 and 5

How to Compute Income from Other Sources

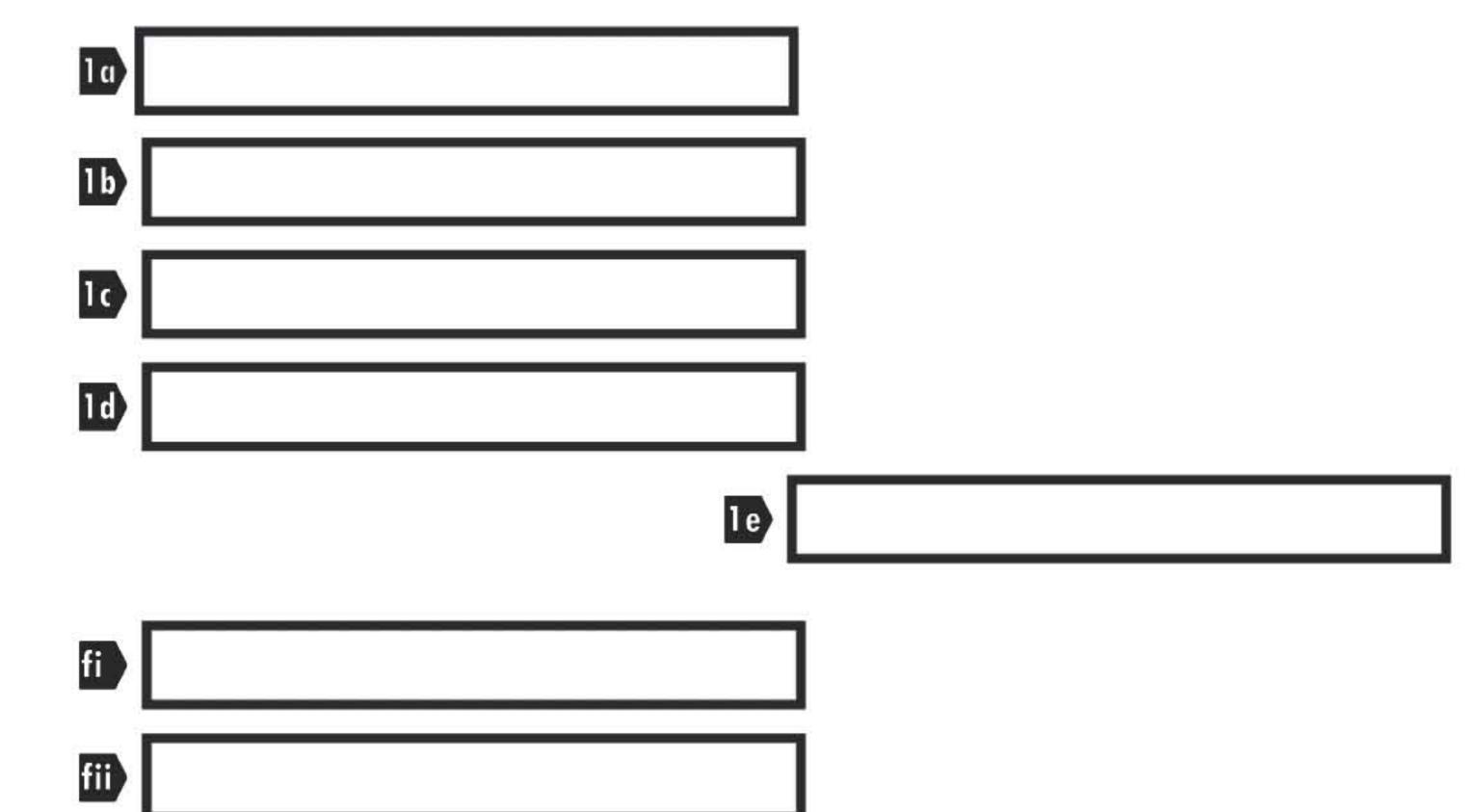
) Income other than from owning race horse(s):-(a) Taxable Dividends, Gross

(b) Interest, Gross

(c) Rental income from machinery, plants, buildings etc, Gross
(d) Others, Gross

(e) Total (1a + 1b + 1c + 1d)
(f) Deductions under section 57:(i) Expenses

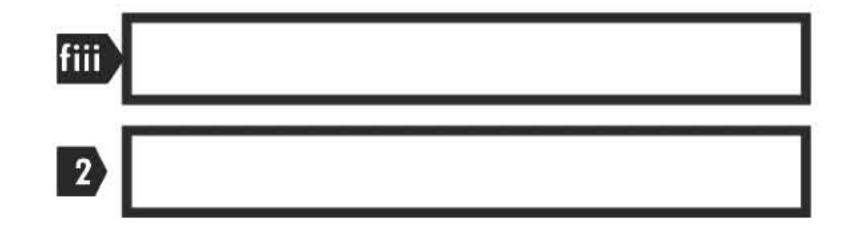
(ii) Depreciation



(iii) Total



To be mentioned in Item B3 of this Return Form \rightarrow Total Income from other sources ((1e - fiii))



NOTE Please include the income, if any, of specified persons such as minor children while computing the income under this head, if FD etc is in their name.

How to Compute deductions under section 80G

