

FORM

SARAL-II
(ITR-1)

INDIAN INCOME TAX RETURN

[For Individuals having Income from Salary / Pension / Income from One House Property (excluding loss brought forward from previous years) / Income from Other Sources (Excluding Winning from Lottery and Income from Race Horses)]

(Please see rule 12 of the Income-tax Rules,1962) (Also see attached instructions)

Assessment Year

2010 - 11

PERSONAL INFORMATION	First name	Middle name	Last name	PAN				
	Flat/Door/Block No	Name Of Premises/Building/Village		Date of Birth (DD/MM/YYYY) / /				
	Road/Street/Post Office	Area/Locality		Employer Category (Tick) <input checked="" type="checkbox"/> <input type="checkbox"/> Govt <input type="checkbox"/> PSU <input type="checkbox"/> Others				
	Town/City/District	State	Pin code	Sex (Tick) <input checked="" type="checkbox"/> <input type="checkbox"/> Male <input type="checkbox"/> Female				
	Email Address	(STD code)-Phone Number ()						
FILING STATUS	Designation of Assessing Officer (Ward/Circle)			Return filed under Section - [Please see instruction number-9(i)]				
	Whether original or Revised return? (Tick) <input checked="" type="checkbox"/> <input type="checkbox"/> Original <input type="checkbox"/> Revised							
	If revised, enter Receipt No and Date of filing original return			DD / MM / YYYY				
	Residential Status (Tick) <input checked="" type="checkbox"/> <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> Resident but Not Ordinarily Resident							
INCOME & DEDUCTIONS	1	Income chargeable under the Head 'Salaries'(Salary/ Pension)			1			
	2	Income chargeable under the Head 'House Property' (enter -ve sign in case of loss, if any)			2			
	3	Income chargeable under the Head 'Other Sources' (enter -ve sign in case of loss, if any)			3			
	4	Gross Total Income (1+2+3)			4			
	5	Deductions under chapter VI A (Section)						
		a	80C	e		80DD	i	80GG
		b	80CCC	f		80DDB	j	80GGA
		c	80CCD	g		80E	k	80GGC
		d	80D	h		80G	l	80U
	6	Deductions (Total of 5a to 5l)			6			
7	Total Income (4-6)			7				
TAX COMPUTATION	8	Tax Payable on Total Income			8			
	9	Secondary and Higher Education cess on 8			9			
	10	Total Tax and Education Cess Payable (8+9)			10			
	11	Relief under Section 89			11			
	12	Relief under Section 90/91			12			
	13	Balance Tax Payable (10-11-12)			13			
	14	Total Interest Payable U/s 234A/ B/C			14			
15	Total Tax and Interest Payable (13+14)			15				

Do not write or stamp in this area
For Office Use Only

Seal and Signature of receiving official

Receipt No

Date

TAXES PAID	16	Taxes Paid										
	a	Advance Tax (from item 25)										16a
	b	TDS (column 7 of item 23 + column 7 of item 24)										16b
	c	Self Assessment Tax (from item 25)										16c
	17	Total Taxes Paid (16a+16b+16c)										17
	18	Tax Payable (15-17) (Enter if 15 is greater than 17, else leave blank)										18
REFUND	19	Refund (17-15) (enter if 17 is greater than 15, also give Bank Account details below)										19
	20	Enter your bank account number (mandatory in case of refund)										
	21	Do you want your refund by <input type="checkbox"/> cheque, or <input type="checkbox"/> deposited directly into your bank account? (tick as applicable <input checked="" type="checkbox"/>)										
	22	Give additional details of your bank account										
		MICR Code										

23	Details of Tax Deducted at Source from Salary [As per Form 16 issued by Employer(s)]							
TDS ON SALARY	SI No	Tax Deduction Account Number (TAN) of the Employer	Name and address of the Employer	Income chargeable under the head Salaries	Deduction under Chapter VI-A	Tax payable (incl. edn. cess)	Total tax deducted	Tax payable/refundable
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	i							
	ii							

24	Details of Tax Deducted at Source other than salary						
TDS ON INTEREST	SI No	Tax Deduction Account Number (TAN) of the Deductor	Name and address of the Deductor	Amount paid/credited	Date of Payment / Credit	Total tax deducted	Amount out of (6) claimed for this year
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	i						
	ii						
NOTE ▶ Enter the total of column (7) of 23 and column (7) of 24 in Sl No. 16b of TAXES PAID							

25	Details of Advance Tax and Self Assessment Tax Payments									
TAX PAYMENTS	SI No	Name of Bank & Branch	BSR Code	Date of Deposit (DD/MM/YYYY)	Serial Number of Challan	Amount (Rs)				
	i									
	ii									
	iii									
NOTE ▶ Enter the totals of Advance tax and Self Assessment tax in Sl No. 16a and 16c of TAXES PAID										

26	Other Information (transactions reported through Annual Information Return) (Please see instruction number-9(ii) for code)								
SI	Code	Amount (Rs)	SI	Code	Amount (Rs)	SI	Code	Amount (Rs)	
a	001		d	004		g	007		
b	002		e	005		h	008		
c	003		f	006					

27	Exempt income only for reporting purposes (from Dividend, Capital gains etc)	27
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VERIFICATION

I, _____ son/ daughter of _____ solemnly declare that to the best of my knowledge and belief, the information given in the return thereto is correct and complete and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to Income-tax for the previous year relevant to the Assessment Year 2010-11.

Place _____ Date _____ Sign here → _____

28	If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:		
	Identification No. of TRP	Name of TRP	Counter Signature of TRP
29	If TRP is entitled for any reimbursement from the Government, amount thereof (to be filled by TRP)		29

Government of India



INCOME-TAX DEPARTMENT

ACKNOWLEDGEMENT

Received with thanks from _____ a return of income in Form No. ITR ... for assessment year 2010-11, having the following particulars.

PERSONAL INFORMATION	Name				PAN			
	Flat/Door/Block No				Name Of Premises/Building/Village			
	Road/Street/Post Office				Area/Locality			
	Town/City/District				State		Status (fill the code) <input type="text"/>	
	Designation of Assessing Officer (Ward/ Circle)						Original or Revised	
COMPUTATION OF INCOME AND TAX THEREON	1	Gross total income				1		
	2	Deductions under Chapter-VI-A				2		
	3	Total Income				3		
	3a	Current Year loss (if any)				3a		
	4	Net tax payable				4		
	5	Interest payable				5		
	6	Total tax and interest payable				6		
	7	Taxes Paid						
		a	Advance Tax	7a				
		b	TDS	7b				
	c	TCS	7c					
	d	Self Assessment Tax	7d					
	e	Total Taxes Paid (7a+7b+7c +7d)		7e				
8	Tax Payable (6-7e)				8			
9	Refund (7e-6)				9			
Receipt No Date					Seal and Signature of receiving official			

Instructions for filling out Income Tax Return FORM SARAL-II ITR-1

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 2010-2011 only, i.e., it relates to income earned in Financial Year 2009-10.

2. Who can use this Return Form

This Return Form is to be used by an individual whose total income for the assessment year 2010-11 includes:-

- Income from Salary/ Pension; or
- Income from One House Property (excluding cases where loss is brought forward from previous years); or
- Income from Other Sources (Excluding Winning from Lottery and Income from Race Horses).

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 2010-11 includes,-

- Income from more than one house property; or
- Income from Winnings from lottery or income from Race horses; or
- Income under the head "Capital Gains", which are not exempt from tax, e.g., short-term capital gains or long-term capital gains from sale of house, plot, etc.; or
- Income from agriculture in excess of Rs. 5,000; or
- Income from Business or Profession.

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, -

- by furnishing the return in a paper form;
- by furnishing the return electronically under digital signature;
- by transmitting the data in the return electronically and thereafter submitting the verification of the return in Return Form ITR-V;
- by furnishing a Bar-coded return.

Where the Return Form is furnished in the manner mentioned at 5(iii), 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 ordinary post to Post Bag No. 1, Electronic City Office, Bangaluru-560100 (Karnataka). The other copy may be retained by the assessee for his record.

6. Filling out the acknowledgement

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 acknowledgement slip attached with this Return Form should be duly filled.

7. Codes for filing this Return Form

Under the heading 'Filing Status' in the Return Form details have to be filled out regarding section under which the return is being filed on the basis of relevant codes. The codes corresponding to the section under which a return is being filed are as under:-

Sl.No.	How the return is filed	Code
i.	Voluntarily before the due date under section 139	11
ii.	Voluntarily after the due date under section 139	12
iii.	In response to notice under section 142(1)	13
iv.	In response to notice under section 148	14
v.	In response to notice under section 153A/ 153C	15

8. 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 mentioned in item 5 ("Income and Deductions") 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 Rs.)
i.	In case of individuals below the age of 65 years (other than women)	1,60,000
ii.	In case of women below the age of 65 years	1,90,000
iii.	In case of individuals who are of the age of 65 years or more at any time during the financial year 2009-10.	2,40,000

9. Details to be filled in this Return Form

The details to be filled out in this Return Form are self-explanatory. However, some of the items which are to be filled out have been explained below:-

- e-mail address and phone number are optional;
- In "employer category", Government category will include Central Government/ State Governments employees. PSU category will include public sector companies of Central Government and State Government;
- In item 1, 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.

(d) In Item 3, please fill the details of Income which is chargeable to income-tax under the head "income from other sources" other than income from Winnings from Lotteries or Income from Race Horses.

(e) In Item 27, please fill total of Exempt income including Dividend income etc.

(f) In item 6, fill the details of deductions allowable under following sections of Chapter VI-A as under:-

- (i) **Section 80C** (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) (Please note that as provided in section 80CCE, aggregate amount of deduction under section 80C, 80CCC and 80CCD shall not exceed one lakh rupees).
- (ii) **Section 80CCC** (Deduction in respect of contributions to certain pension funds)
- (iii) **Section 80CCD** (Deduction in respect of contributions to pension scheme of Central Government)
- (iv) **Section 80D** (Deduction in respect of Medical Insurance Premium)
- (v) **Section 80DD** (Deduction in respect of maintenance including medical treatment of dependent who is a person with disability)
- (vi) **Section 80DDB** (Deduction in respect of medical treatment, etc.)
- (vii) **Section 80E** (Deduction in respect of interest on loan taken for higher education)
- (viii) **Section 80G** (Deduction in respect of donations to certain funds, charitable institutions, etc.)
- (ix) **Section 80GG** (Deduction in respect of rents paid)
- (x) **Section 80GGA** (Deduction in respect of certain donations for scientific research or rural development)
- (xi) **Section 80GGC** (Deduction in respect of contributions given by any person to political parties)
- (xii) **Section 80U** (Deduction in case of a person with disability)

(g) In item No. 8, the tax liability has to be computed for items as under:-

(i) In case of individuals (other than women and individuals who are of the age of 65 years or more at any time during the financial year 2009-10) -

Income (In Rs.)	Tax Liability (In Rs.)
Upto Rs. 1,60,000	Nil
Between Rs. 1,60,001 - Rs. 3,00,000	10% of income in excess of Rs. 1,60,000
Between Rs. 3,00,001 - Rs. 5,00,000	Rs. 14,000 + 20% of income in excess of Rs. 3,00,000
Above Rs.5,00,000	Rs. 54,000 + 30% of income in excess of Rs. 5,00,000

(ii) In case of women (other than women who are of the age of 65 years or more at any time during the financial year 2009-10)-

Income (In Rs.)	Tax Liability (In Rs.)
Upto Rs. 1,90,000	Nil
Between Rs. 1,90,001 - Rs. 3,00,000	10% of income in excess of Rs. 1,90,000
Between Rs. 3,00,001 - Rs. 5,00,000	Rs. 11,000 + 20% of income in excess of Rs. 3,00,000
Above Rs.5,00,000	Rs. 51,000 + 30% of income in excess of Rs. 5,00,000

(iii) In case of individuals who are of the age of 65 years or more at any time during the financial year 2009-10-

Income (In Rs.)	Tax Liability (In Rs.)
Upto Rs. 2,40,000	Nil
Between Rs. 2,40,001 - Rs. 3,00,000	10% of income in excess of Rs. 2,40,000
Between Rs. 3,00,001 - Rs. 5,00,000	Rs. 6,000 + 20% of income in excess of Rs. 3,00,000
Above Rs.5,00,000	Rs. 46,000 + 30% of income in excess of Rs. 5,00,000

(h) There is no surcharge for AY 2010-11.

(i) In item No. 9, calculate the education cess including secondary and higher education cess at the rate of three per cent of item No.8

(j) In item No. 11, claim the relief, if any, allowable under section 89 in respect of arrears or advances of salary received during the year. In Item 12, enter details of any relief under sections 90/91.

(k) In item 22- Please quote the MICR code of the bank if you desire to receive the refund through electronic clearing system (ECS). However, it may not be possible to issue the refund in all cases through ECS since the ECS facility is not available across the country.

(l) In items 23 and 24, please furnish the details in accordance with Form 16 issued by the employer(s) in respect of salary income and Form 16A issued by a person in respect of interest income and other sources of 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.

(m) In item No.25, please enter details of tax payments, i.e., advance tax and self-assessment tax made by you.

(n) In item No.26, the details of following transactions, if any, entered by you during the financial year 2009-10 are to be entered. (If a transaction is not entered, please leave blank the relevant column in this item).

Sl.No	Code	Nature of transaction
1.	001	Cash deposits aggregating to ten lakh rupees or more in a year in any savings account by you maintained in a banking company to which the Banking Regulation Act, 1949 (10 of 1949), applied (including any bank or banking institution referred to in section 51 of that Act)

2.	002	Payment made by you against bills raised in respect of a credit card aggregating to two lakh rupees or more in a year.
3.	003	Payment made by you of an amount of two lakh rupees or more for purchase of units of Mutual Fund.
4.	004	Payment made by you of an amount of five lakh rupees or more for acquiring bonds or debentures issued by a company or institution.
5.	005	Payment made by you of an amount of one lakh rupees or more for acquiring shares issued by a company.
6.	006	Purchase by you of any immovable property valued at thirty lakh rupees or more.
7.	007	Sale by you of any immovable property valued at thirty lakh rupees or more.
8.	008	Payment made by you of an amount of five lakh rupees or more in a year for investment in bonds issued by Reserve Bank of India.

(o) In **Item No. 27** – Please enter details of all exempt incomes, e.g., Dividend Income, Income from long-term capital gains on which securities transaction tax has been paid. Income from agriculture not exceeding Rs. 5,000, etc.

(p) In **Item No. 28** - 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 in item No.28 and the return has to be countersigned by him in the space provided in the said item. The Tax Return Preparer is entitled to a maximum fees of Rs. 250/- from the taxpayer. TRP is also entitled to a reimbursement from the Government for following three years as under:-

- (i) 3 per cent of the tax paid on the income declared in the return for the first eligible assessment year (first eligible assessment year means the assessment year if no return has been furnished for at least three assessment years preceding to that assessment year);
- (ii) 2 per cent of the tax paid on the income declared in the return for the second eligible assessment year (second eligible assessment year means the assessment year immediately following the first eligible assessment year);
- (iii) 1 per cent of the tax paid on the income declared in the return for the third eligible assessment year (third eligible assessment year means the assessment year immediately following the second eligible assessment year);

For these three eligible assessment years, the TRP will be eligible for the fee from the taxpayer to the extent of the amount by which Rs. 250/- exceeds the amount of reimbursement receivable by him from the Government.

10. How to compute

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

How to compute Income from Salary (In case of multiple employers replicate items 1 to 6 for additional employers)				
SALARIES	Name of Employer 1:			
	1	Salary (Excluding all allowances, perquisites & profit in lieu of salary) from Form 16	1	
	2	Allowances exempt under section 10 (not to be included in Salary)	2	
	3	Allowances not exempt	3	
	4	Value of perquisites	4	
	5	Profits in lieu of salary	5	
	6	Taxable Salary from Employer 1 (1+3+4+5)	6	
To be mentioned in Item 1 of ITR 1 Return Form → Total Salary Income				

How to compute Income from House Property				
HOUSE PROPERTY	1	House Property		
	a	Annual lettable value/ rent received or receivable (higher if let out for whole of the year, lower if let out for part of the year)	1a	
	b	The amount of rent which cannot be realized	1b	
	c	Tax paid to local authorities	1c	
	d	Total (1b + 1c)	1d	
	e	Balance (1a – 1d)	1e	
	f	30% of 1e	1f	
	g	Interest payable on borrowed capital (restricted to Rs 1,50,000 if NOT 'Let Out')	1g	
	h	Total (1f + 1g)	1h	
	i	Income from house property 1 (1e – 1h)	1i	
4	Income under the head "Income from house property"			
a	Rent of earlier years realized under section 25A/AA	4a		
b	Arrears of rent received during the year under section 25B after deducting 30%	4b		
c	To be mentioned in Item 2 of this Return Form → Total Income from House Property (4a + 4b + 1i)	4c		
NOTE → Please include the income, if any, of specified persons such as minor children while computing the income under this head, if property is in their name				

How to compute Income from Other Sources (In case of multiple FD interest, other interest from savings account fill the total in item 1b)

OTHER SOURCES	1	Income other than from owning race horse(s):-			
		a	Taxable Dividends, Gross	1a	
		b	Interest, Gross	1b	
		c	Rental income from machinery, plants, buildings, etc., Gross	1c	
		d	Others, Gross	1d	
		e	Total (1a + 1b + 1c + 1d)		1e
		f	Deductions under section 57:-		
			i	Expenses	fi
			ii	Depreciation	fii
			iii	Total	fiii
	g	Balance (1e – fiii)		1g	
	2	To be mentioned in Item 3 of this Return Form → Total Income from other sources (1e + 1g)		2	

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 Exempt Income (Income not to be included in Total Income)

EXEMPT INCOME	1	Interest income	1
	2	Dividend income	2
	3	Long-term capital gains on which Securities Transaction Tax is paid	3
	4	Net Agriculture income (not exceeding Rs. 5,000)	4
	5	Others, including exempt income of minor child	5
	6	To be mentioned in Item 27 of this Return Form → Total (1+2+3+4+5)	6

How to compute deduction under section 80G (Please list donations of different types below)

DETAILS OF DONATIONS	A	Donations entitled for 100% deduction (eg Prime Minister's National Relief Fund)		
		Name of donee		Amount of donation
		i		Ai
		ii		Aii
		iii	Total	Aiii
	B	Donations entitled for 50% deduction where donee not required to be approved under section 80G(5) (vi) (eg Prime Minister's Drought Relief Fund)		
		Name of donee		Amount of donation
		i		Bi
		ii		Bii
		iii	Total	Biii
	C	Donations entitled for 50% deduction where donee is required to be approved under section 80G(5) (vi) (eligible donation is restricted to 10 % of Total Income after other deductions)		
		Name and address of donee		Amount of donation
		i		Ci
		ii		Cii
	iii	Total	Ciii	
D	To be mentioned in Item 6 of this Return Form → Total Deduction under Section 80 G = {100% of Aiii + 50 % of Biii + 50% of [Maximum of 10% of Total Income After Other Deductions ((Item 4 – Sum of Items (5a to 5l except 5h)) or (Ciii))}]		D	