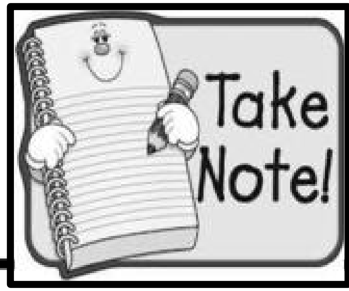
IMPORTANT DISCLOSURES IN REPORTING, RECENT AMENDMENTS IN FORM3CD & E-FILING ISSUES IN REPORTING

CA Avinash Rawani



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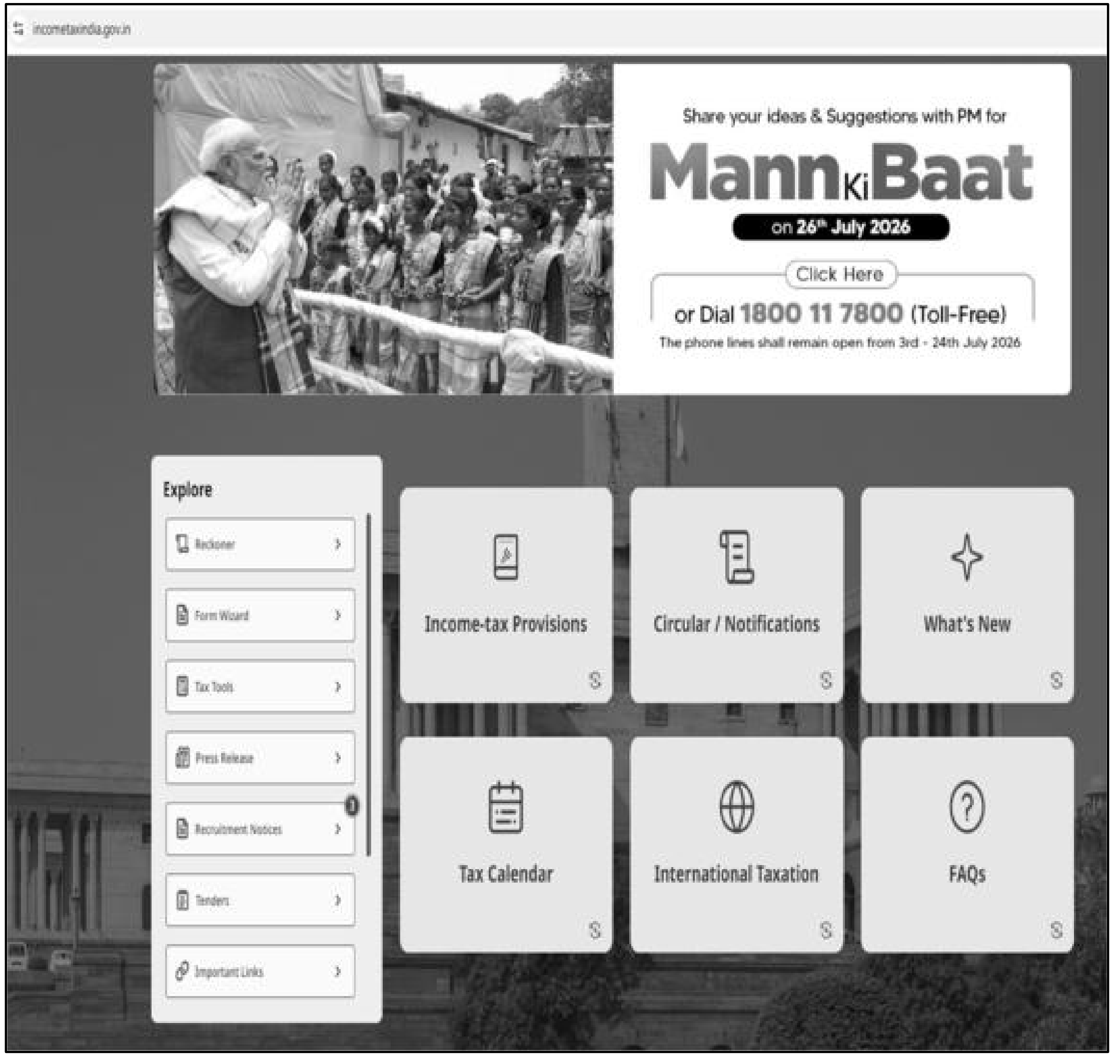

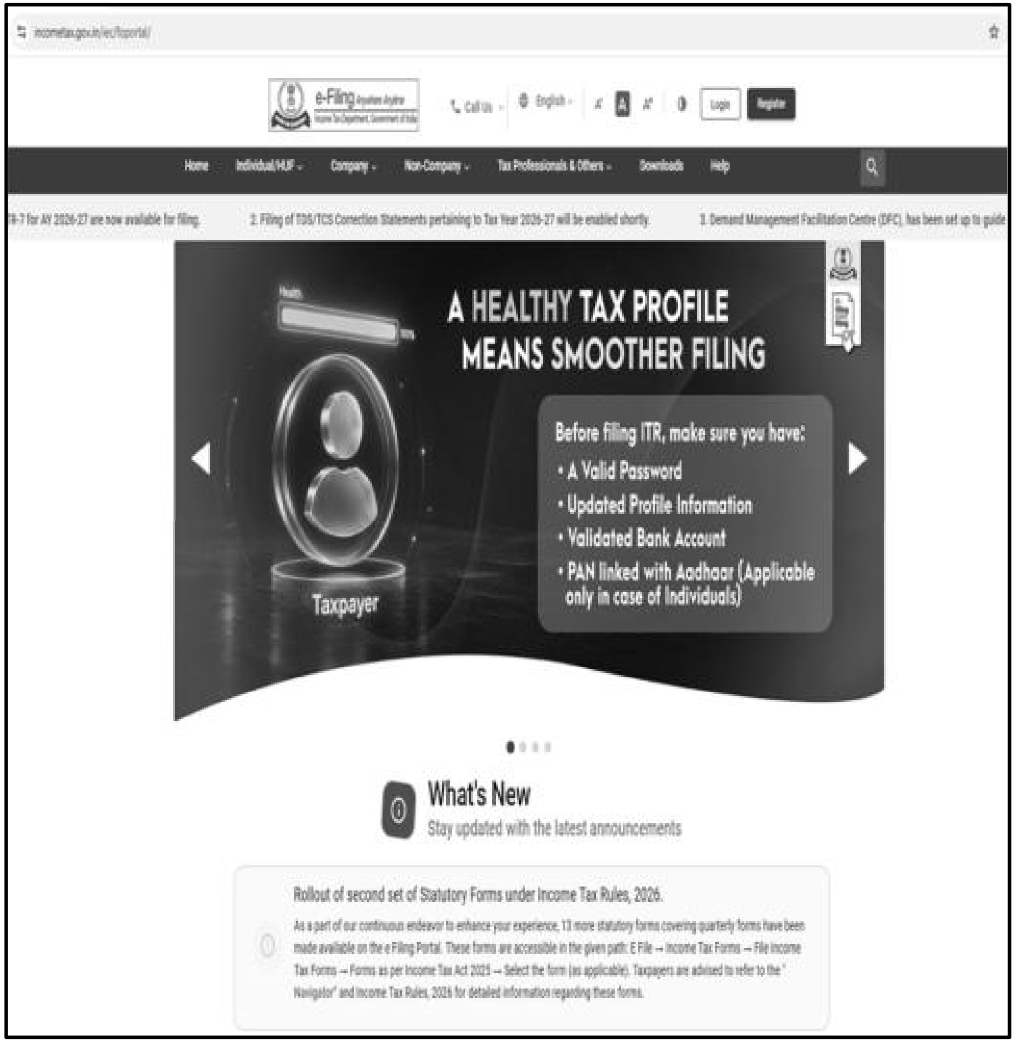

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PROVISIONS RELATED TO MANDATORY ITR FILINGS

- **Bank Deposits Criteria**
  - more than 50 lakhs in Savings Account
  - more than 100 lakhs in Current Account
- **Turnover/Receipts Criteria**
  - Rs.60 lakhs for Businessmen
  - Rs.10 lakhs for Professional
- **Spending Criteria**
  - Electricity Bill Exceeding Rs. 1,00,000
  - Spending on Foreign Tour for self of other person exceeding 2 lakhs
- **Assets Holding**
  - Purchased Immovable Property
  - Any High Value Transactions entered
  - Assets/Signing Authority in Foreign Country by Resident
- **Tax Deductions**
  - TDS/TCS exceeding Rs.25,000/ Rs.50,000 for senior
- **Status in Society**
  - Spending on Credit cards exceeding Rs 1 lakh
  - Member of any club with high value fees
- **Non Resident Individual**
  - Having any Income in India exceeding above taxable limit

Government shall time to time by Notification in the Official Gazette, specify the class or classes of persons to whom the provisions of the first proviso shall not apply

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Chartered Accountants
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Seventh Proviso to section 139(1) Requires amount disclosures

(c)	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)]	
(ci)	Have you deposited amount or aggregate of amounts exceeding Rs. 1 Crore in one or more current account during the previous year? (Yes/No)	Amount (Rs) (If Yes)
(cii)	Have you incurred expenditure of an amount or aggregate of amount exceeding Rs. 2 lakh for travel to a foreign country for yourself or for any other person? (Yes/No)	Amount (Rs) (If Yes)
(ciii)	Have you incurred expenditure of amount or aggregate of amount exceeding Rs. 1 lakh on consumption of electricity during the previous year? (Yes/No)	Amount (Rs) (If Yes)
(civ)	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)	(Tick) o Yes o No

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Who are exempted from e-filing

EXEMPT

Senior Citizens
(Individuals of the Age of 75 years or more & should be Resident Individual)

Having Income from Pension & Interest from the Accrued from the same specified Bank in which he is receiving the pension and the said bank has computed and deducted the TDS on such Income.

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Provisions related to Returns of Income

SECTION 139(1)/ SECTION 139(3) → On or Before the Due date specified → E-verification to be completed

SECTION 139(4) → After the Due date specified before 31st December with specified late fee → E-verification to be completed

SECTION 139(9) → Any of the above Returns Filed, if found defective to be rectified within 15 days → E-verification to be completed

UPDATED RETURN with Additional Taxes introduced in Finance Act, 2022 → E-verification to be completed

Provisions related to Returns of Income

SECTION 139(5)

Rectification of Mistakes or Errors in Original Return

Completion of Assessment or before the end of relevant AY whichever is earlier

Belated Filed Returns also can be revised

To disclose Additional Income and not to reduced any disclosed income or increase loss

Concealment penalty can be levied in certain cases, if there is extra ordinary disclosure

Tax to be paid on or before the filing of ROI and to be submitted in Return

E-verification to be completed

Return cannot be revised after Search and Seizure cases.

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Provisions related to Updated Return

SECTION 139(8A) → Effective from 1st April, 2022 → Can be filed up to 4 years from the end of relevant AY → Option of Updated Return only once for one AY

To report Additional Income and not to reduce any disclosed income or increase loss → As per amended provisions → Tax to be paid on or before the filing of ROI and to be submitted in Return

E-verification to be completed

Return cannot be filed in Search and Seizure cases.

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Amendment by Finance Bill, 2025

SECTION 139(8A): UPDATED TAX RETURN (ITR-U)

Amendment Effective from 01.04.2025 *(retrospectively)*

Existing Provision	
ITR-U filed within	**Additional Tax**
12 months from the end of relevant AY	**25%** of additional tax (tax + interest)
24 months from the end of relevant AY	**50%** of additional tax (tax + interest)

Amended Provision (Extension of Time Limit)	
ITR-U filed within	**Additional Tax**
12 months from the end of relevant AY	**25%** of additional tax (tax + interest)
24 months from the end of relevant AY	**50%** of additional tax (tax + interest)
36 months from the end of the relevant AY	**60%** of additional tax (tax + interest)
48 months from the end of the relevant AY	**70%** of additional tax (tax + interest)

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FIRST STEP TOWARDS COMPLETION OF FILING

SECTION 140 • WHO CAN VERIFY THE RETURN — INDIVIDUALS

Section 115WD or Section 139 deals with verification of the return. In the case of an individual, the return may be verified by:

- *(i)* By the individual himself.
- *(ii)* Where he is absent from India — by the individual himself or by some person duly authorised by him in this behalf.
- *(iii)* Where he is mentally incapacitated from attending to his affairs — by his guardian or any other person competent to act on his behalf.
- *(iv)* Where, for any other reason, it is not possible for the individual to verify the return — by any person duly authorised by him in this behalf.

Provided that in a case referred to in sub-clause (ii) or sub-clause (iv), the person verifying the return holds a valid power of attorney from the individual to do so, which shall be attached to the return.

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FIRST STEP TOWARDS COMPLETION OF FILING

SECTION 140 • WHO CAN VERIFY THE RETURN — HUF & COMPANY

(b) Hindu Undivided Family

By the **karta**, and where the karta is absent from India or is mentally incapacitated from attending to his affairs, by **any other adult member** of such family.

(c) Company

By the **managing director** thereof, or where for any unavoidable reason such managing director is not able to verify the return, or where there is no managing director, by **any director** thereof or **any other person, as may be prescribed** for this purpose.

CONSEQUENCES OF TIMELY / UNTIMELY E-VERIFICATION

CBDT NOTIFICATION NO. 2/2024 DT. 31.03.2024 • 30-DAY VERIFICATION WINDOW FROM DATE OF UPLOADING

ITR VERIFIED WITHIN 30 DAYS OF UPLOADING

Date of filing ITR = date of uploading the ITR.

This holds even if verification happens after the due date, so long as it is within 30 days of uploading.

If uploaded on or before the due date → return is filed on time u/s 139(1).

EXAMPLE 1 (AUDIT CASE)

Due date of filing ITR: 31st October
Date of uploading ITR: 15th September
Last date to e-verify (30 days): 15th October
E-verified on: 10th October — within 30 days

→ Filing date = 15th September. Return is valid and on time u/s 139(1).

ITR VERIFIED AFTER 30 DAYS OF UPLOADING

Date of filing ITR = date of verification.

If the verification date falls after the due date → belated return u/s 139(4).

Consequences: fee u/s 234F, interest u/s 234A, restriction on carry-forward of certain losses and claims.

EXAMPLE 2 (AUDIT CASE)

Due date of filing ITR: 31st October
Date of uploading ITR: 15th September
Last date to e-verify (30 days): 15th October
E-verified on: 1st November — beyond 30 days

→ Filing date = 1st November. Return is belated u/s 139(4); 234F fee, 234A interest apply.

ITR-V sent by post: date of receipt at CPC, Bengaluru is treated as the date of verification. **Never verified:** return is treated as never filed (invalid return).

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What if all the time limits are over

- The Central Board of Direct Taxes (CBDT) has issued Circular No.11/2024 dated October 1, 2024, which supersedes all previous instructions regarding condonation of delay under Section 119(2)(b) of the Income-tax Act, 1961in filing income tax returns claiming refunds or carry forward of losses.

- The circular provides comprehensive guidelines, empowering different authorities to accept or reject such claims based on monetary limits.

- Every assessee or taxpayer is required to file their Income Tax Return within time prescribed under section 139(1)/139(4) of Income Tax Act, 1961.

- However, it may be possible that taxpayer for any genuine hardship or reason is not able to file Income Tax Return within specified time and might have to face heavy interest and penalties.
-
- In such kind of situation taxpayer has two options:
- 1.File ITR-U u/s 139(8A), or
- 2. File ITR u/s 139(9A) after approval of request for condonation of delay in filing ITR.

- In case of filing ITR-U the taxpayer cannot file return beyond four years from the end of relevant assessment year and also has to pay i.e. 25%/ 50%/ 60%/70% additional tax as per section 139(8A).

- However, in case of a genuine hardship, taxpayer can file a Condonation Request under section 119(2)(b). If condonation request is accepted by the competent Income Tax Authority, then there is no need to pay any additional tax, interest or penalty. Therefore, condonation of delay in ITR filing is special relief provided by Income Tax Department under section 119(2)(b).

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Old vs New Tax Regime with Business Income

New Tax Regime	
Up to ₹4,00,000	Nil
₹4,00,001 – ₹8,00,000	5%
₹8,00,001 – ₹12,00,000	10%
₹12,00,001 – ₹16,00,000	15%
₹16,00,001 – ₹20,00,000	20%
Above ₹20,00,000	30%

Old Tax Regime	
Up to ₹2,50,000	Nil
₹2,50,001 – ₹5,00,000	5%
₹5,00,001 – ₹10,00,000	20%
Above ₹10,00,000	30%

⚠ **To opt for the Old Regime with business income:**
You must file required forms & report in the Return beffore the dae of filing.

! Even if there is no tax payable, if your income exceeds the taxable limit, you must file your Income Tax Return.

- ☐ A 4% Health & Education Cess applies to all. Capital gains are taxed separately —
- ☐ and are not covered by Section 85A rebate (Rs 60,000).

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ITR Filing Deadlines — AY 2026-27

Deadlines are now based on **form type**, not a single date for all.

Return type	Due date
Salaried / ITR-1 or ITR-2	**31 July 2026**
Business / ITR-3 or ITR-4 (non-audit)	**31 August 2026**
Tax audit cases	**31 October 2026**
Transfer pricing cases	**30 November 2026**
Belated return	**31 December 2026**
Revised return	**31 March 2027**
Updated return (ITR-U)	**31 March 2031**

Ready to file?

Know your form, know your date — file early.

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The big picture this year

Why AY 2026-27 is not a routine filing season

All forms notified early but AIS and Form 26AS was a challenge

CBDT notified ITR-1 to ITR-7, along with ITR-V and ITR-U, on 30 March 2026, with a corrigendum on 10 April 2026.

Last year under the 1961 Act

These returns cover FY 2025-26 income, so the Income Tax Act 1961 still applies.
The new Act 2025 starts from AY 2027-28.

Transparency is the theme

Simpler for common filers, more detail for high-value transactions, deductions, foreign assets and digital payments.

A late fee field in every form

All seven forms carry a late fee field, reflecting the extended window for belated and revised returns

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INCOME TAX · INDIA

Key Changes Across All ITR Forms

Part 1 of 2 · What's different this year

Two contact details

All the forms (ITR-1 to 4) now have space for a second mobile number and email ID — useful when a family member or your CA also needs to get the updates.

Two addresses allowed

You can mention a second address as well — say, your home town plus the city you work in. Till last year the return only took one.

Filing on someone's behalf is simpler

If you file as a representative — including for someone who has passed away — only your name, number and email are asked for. PAN, address and capacity details are no longer needed.

The forms ask for more detail — but filing itself is getting easier.

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Key Changes Across All ITR Forms

Part 2 of 2 · Deductions and trading get more scrutiny

Political donations (80GGC)

If you claim this deduction, the return now asks for the party's name and PAN. Donate to a registered party and keep the receipt handy.

Charity donations (80G)

Cash memos won't cut it anymore. You'll need the transaction reference (UPI, cheque, NEFT, IMPS or RTGS) and the bank's IFSC code to claim the deduction.

F&O gets its own section (ITR-3)

Futures and options trades are now reported separately, with their own turnover and profit & loss. With so many new traders, this should cut down on reporting mistakes.

Keep your payment proofs — the return will ask for them.

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Key Changes Across All ITR Forms

Part 1 of 2 · What's different this year

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ITR-1: SARALaj)

Who can file

- Resident individuals (not HUF)
- Salary or pension income
- Up to 2 house properties
- Interest, dividends, other sources
- LTCG u/s 112A up to ₹1.25 lakh
- Agricultural income up to ₹5,000
- Only Resident Individuals having Income upto Rs 50 Lakhs.

Who cannot file

- Non-residents, RNOR and HUFs
- Total income above ₹50 lakh
- Business or professional income
- STCG or LTCG above ₹1.25 lakh
- Directors / unlisted shareholders
- Foreign assets or foreign income

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ITR-2
ITR-2aj)

Who can file

- Individuals and HUFs (any residency)
- Total income above ₹50 lakh
- Capital gains of any amount
- More than 2 house properties
- Foreign assets or foreign income
- Directors / unlisted shareholders

Who cannot file

- Anyone with business or professional income
- Partners earning remuneration from a firm (use ITR-3)
- Firms, LLPs, companies and trusts

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ITR-3
ITR-3aj)

Who can file

- Individuals & HUF with all types of Income
- Resident, Non-Resident etc.
- Even who are eligible to file ITR-1, ITR-2, ITR-4 can file ITR-3
- Business or professional income
- Partners in a partnership firm
- F&O and intraday traders
- Salary, capital gains and property income alongside
- Income above presumptive limits

Who cannot file

- Those with no business or professional income (use ITR-1 / ITR-2)
- Firms, LLPs, companies and trusts

ITR-4 (Sugam)

Who can file

- Assessee opting for Presumptive Tax
- Total Income up to Rs 50 Lakhs
- Resident individuals, HUFs and firms (not LLPs)
- Presumptive business u/s 44AD / 44AE
- Presumptive profession u/s 44ADA
- Salary plus up to 2 house properties
- LTCG u/s 112A up to ₹1.25 lakh

Who cannot file

- Non-residents and LLPs
- Total income above ₹50 lakh
- Turnover above presumptive limits
- Directors / unlisted shareholders
- Foreign assets or foreign income
- Brought-forward losses

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ITR-5

ITR-5

Who can file

- Partnership firms and LLPs
- AOPs and BOIs
- Cooperative societies
- Business trusts and investment funds
- Estates of deceased or insolvent persons

Who cannot file

- Individuals and HUFs
- Companies (use ITR-6)
- Trusts and institutions required to file ITR-7

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Changes in ITR forms

AY 2026-27 — what changed in ITR-1, ITR-2 and ITR-3, and who should take note

ITR-1 *Mostly Salaried filers*

House property
Income from up to 2 house properties can now be reported
Who: Salaried taxpayers with 1 or 2 homes

Unrealised rent
A new field was added for unrealised rent
Who: Landlords and house property filers

Contact details
Secondary address, mobile number and email ID fields added
Who: All ITR-1 users

Capital gains
Some old capital gains fields removed as the form structure was updated
Who: Taxpayers with limited investment income

ITR-2 *Investors & HUFs*

Capital gains
More detailed capital gains reporting is now required
Who: Investors, HUFs, asset sellers

Buyback losses
A separate disclosure for buyback losses was added
Who: Shareholders affected by buybacks

Foreign assets
Foreign asset and income reporting continues in more detail
Who: Foreign holding taxpayers, NR-like disclosures

ITR-3 *Business & traders*

Trading income
Separate disclosure now needed for F&O, intraday, commodity and currency trading
Who: Traders and business taxpayers

Business disclosure
Enhanced reporting for business and high-value transactions
Who: Businesses and professionals

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Changes in ITR forms

AY 2026-27 — what changed in ITR-4, common changes across all forms, and ITR-U

ITR-4 *Presumptive income*

Bank balance
Investment and bank balance details are now required
Who: Presumptive income taxpayers

Overseas pension
Overseas pension account details are no longer required
Who: People who earlier had that disclosure

All forms *Every filer*

Representative assessee
New field for whether the return is filed by a representative assessee
Who: Taxpayers filing through a representative

Late fee
A new field for late fee details was added
Who: Revised / updated return filers

Donation proof
Donation claims now need transaction reference number and bank IFSC in certain cases
Who: Taxpayers claiming donation deductions

ITR-U *Updated returns*

Updated return
Notice-related and late-fee details are required for updated returns
Who: Those filing ITR-U

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Changes In ITR Forms 1 & 4 For the AY 2026-2027

New Field for unrealised rent is added which cannot be realized to be claimed as deduction.

HOUSE PROPERTY

[Tick the applicable option] ☐ Let out ☐ Self-occupied ☐ Deemed let out	Name(s) of Tenant(s) (if let out)	PAN/Aadhaar No. of Tenant(s) (Please see note)	PAN/TAN/Aadhaar No. of Tenant(s) (if TDS credit is claimed)
	I		
	II		

a	Gross rent received/ receivable/ lettable value during 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	Annual Value (1a – 1d) *(nil, if self -occupied etc. as per section 23(2) of the Act)*			1e	
f	Annual value of the property owned (own percentage share x 1e)			1f	
g	30% of Annual Value	1g			
h	*Interest payable on borrowed capital* *(Details are to be filled in the drop down to be provided in e-filing utility)*	1h			
i	Total (1g+ 1h)			1i	
j	Arrears/Unrealised rent received during the year less 30%			1j	
k	Income from house property 1 (1f – 1i + 1j)			1k	

Conditions to be complied

The tenancy was genuine and not a sham

The defaulting tenant has vacated the property or reasonable action has been taken for such vacancy

The defaulting tenant does not occupy any other property owned by the owner

Legal action been initiated by owner to recover the rent

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Distinguish between sale of listed equity shares, units of equity oriented mutual funds, units of business trust in terms of date as before 23rd July 2024 and after is no longer applicable. Field now deleted.

Old

2	From sale of equity share or unit of equity oriented Mutual Fund (MF) or unit of a business trust on which STT is paid under section 111A or 115AD(1)(ii) proviso (for FII) (where A3 is not applicable)			Where transfer was before 23rd July 2024	Where transfer was on or after 23rd July 2024
	a	Full value of consideration	2a		
	b	Deductions under section 48			
	i	Cost of acquisition without indexation	bi		
	ii	Cost of Improvement without indexation	bii		
	iii	Expenditure wholly and exclusively in connection with transfer	biii		
	iv	Total (i + ii + iii)	biv		

3i	From sale of, listed securities (other than a unit) or zero coupon bonds as per Section 112(1)			Where transfer was before 23rd July 2024 (i)	Where transfer was on or after 23rd July 2024 (ii)
	a	Full value of consideration	3a		
	b	Deductions under section 48			
	i	Cost of acquisition with indexation	bi		
	ia	Cost of acquisition without indexation (where transfer was before 23rd July 2024, applicable only for the purpose of computing excess tax to be ignored as per proviso to 112(1))	bia		

New

2	From sale of equity share or unit of equity oriented Mutual Fund (MF) or unit of a business trust on which STT is paid under section 111A or 115AD(1)(ii) proviso (for FII) (where A3 is not applicable)		
	a	Full value of consideration	2a	
	b	Deductions under section 48	
	i	Cost of acquisition without indexation	bi
	ii	Cost of Improvement without indexation	bii
	iii	Expenditure wholly and exclusively in connection with transfer	biii
	iv	Total (i + ii + iii)	biv
	c	Balance (2a – biv)	2c

3	From sale of equity share in a company or unit of equity-oriented fund or unit of a business trust on which STT is paid under section 112A			
	a	LTCG u/s 112A (column 14 of Schedule 112A)	3a	
	b	Deduction under sections 54F *(Specify details in item D below)*	3b	
	c	Long-term Capital Gains on sale of capital assets at B3 above (3a – 3b)		B3c

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Additional details for claiming deduction under section 80G- Donation

Schedule 80G	Details of donations entitled for deduction under section 80G							
A	Donations entitled for 100% deduction without qualifying limit							
	Name and address of Donee	PAN of Donee	Amount of donation			Eligible Amount of donation	Transaction Reference number for UPI transfer or Cheque number/ IMPS/ NEFT/ RTGS	IFS code of Bank
			Donation in cash	Donation in other mode	Total Donation			
i								
ii								
iii	Total							
B	Donations entitled for 50% deduction without qualifying limit							
	Name and address of Donee	PAN of Donee	Amount of donation			Eligible Amount of donation	Transaction Reference number for UPI transfer or Cheque number/ IMPS/ NEFT/ RTGS	IFS code of Bank
			Donation in cash	Donation in other mode	Total Donation			
i								
ii								
iii	Total							

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Additional details for claiming deduction under section 80GGC- Donation

Schedule 80GGC	Details of contributions made to political parties								
S. No.	Date	Amount of contribution			Eligible amount of contribution	Name of the political party	PAN of political party	Transaction Reference number for UPI transfer or Cheque number/ IMPS/ NEFT/ RTGS	IFS code of Bank
		Contribution in cash	Contribution in other mode	Total Contribution					
i									
	(add rows)								
	Total contribution								

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CHANGES IN ITR FORM 1 & 4

Section 89A Relief removed.

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PART B GROSS TOTAL INCOME Whole- Rupee () only						
B1	i	Gross Salary (ia + ib + ic)		i		
SALARY / PENSION		a	Salary as per section 17(1)	ia		
		b	Value of perquisites as per section 17(2)	ib		
		c	Profit in lieu of salary as per section 17(3)	ic		
	ii	Less allowances to the extent exempt u/s 10 *(drop down to be provided in e-filing utility)* (Ensure that it is included in salary income u/s 17(1)/17(2)/17(3))		ii		
	iii	Net Salary (i – ii)		iii		
	iv	Deductions u/s 16 (iva + ivb + ivc)				
		a	Standard deduction u/s 16(ia)	iva		
		b	Entertainment allowance u/s 16(ii)	ivb		
		c	Professional tax u/s 16(iii)	ivc		
	v	Income chargeable under the head 'Salaries' (iii – iv)		B1		

For Assesses to claim relief u/s 89A ITR-2 to be filled

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CHANGES IN ITR FORM 4R:4

Separate bank account details disclosure

BANK ACCOUNT	D21	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	Type of bank account (Dropdown to be provided by E-filing utility)	Select Account for Refund Credit
	i					
	ii					
	1. All bank accounts held at any time are to be reported, except dormant A/c. 2. Minimum one account should be selected for refund credit. 3. In case multiple accounts are selected, refund will be credited to one of the validated accounts decided by CPC after processing the return.					

Earlier bank details formed part of ATI it requires separate disclosure

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ITR-4 (Sugam): more room, more questions

Presumptive filers under Sections 44AD, 44ADA and 44AE

- Two house properties, LTCG u/s 112A up to Rs. 1.25 lakh and the unrealised rent field all now fit in Sugam
- In exchange, the form asks for the year's investments and bank balances, in the rows highlighted below

ITR-4 | Part A: Financial particulars of the business	
E11. Partners' / own capital (Rs.)	E12. Secured and unsecured loans (Rs.)
E19. Investments made during the year (Rs.) New column this year	E20. Balance with banks (Rs.) Now to be disclosed
E22. Cash-in-hand (Rs.)	E25. Total capital and liabilities (Rs.)

Presumptive filers report these along with turnover under Sections 44AD / 44ADA / 44AE

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CHANGES IN ITR FORM 4R

Separate Investment details are required to be disclosed.

FINANCIAL PARTICULARS OF THE BUSINESS Note—For E11 to E25 furnish the information as on 31st day of March, 2026			
E11	Partners/ Members own capital	E11	
E12	Secured loans	E12	
E13	Unsecured loans	E13	
E14	Advances	E14	
E15	Sundry creditors	E15	
E16	Other liabilities	E16	
E17	Total capital and liabilities (E11+E12+E13+E14+E15+E16)	E17	
E18	Fixed assets	E18	
E18a	Investments	E18a	
E19	Inventories	E19	
E20	Sundry debtors	E20	
E21	Balance with banks	E21	
E22	Cash-in-hand	E22	
E23	Loans and advances	E23	
E24	Other assets	E24	
E25	Total assets (E18+E18a+E19+E20+E21+E22+E23+E24)	E25	

Secondary Communication Details Introduced

Primary Address					
Flat/ Door/ Block No.			Name of Premises/Building/Village		
Road / Street/ Post Office			Area / Locality		
Town/City/District	State		Country/Region		PIN Code
	(Select)		91-INDIA		
	No ZIP Code			ZIP Code	
Is the secondary address same as primary address?					(Select)

Secondary Address:					
Flat/ Door/ Block No.			Name of Premises/Building/Village		
Road / Street/ Post Office			Area / Locality		
Town/City/District	State		Country/Region		PIN Code
	(Select)		(Select)		
	No ZIP Code			ZIP Code	
Details to be provided for communication purposes:					
Primary Email ID of the taxpayer	Secondary Email ID	Primary Mobile No.	STD/ISD Code	Residential/Office Phone Number	Secondary Mobile No.
		91			

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CHANGES IN ITR FORM 3

Separate reporting introduced For Future & options(F&O) turnover and income/loss

	xii	Total (10i + 10ii + 10iii + 10iv + 10v + 10vi + 10vii + 10viii + 10ix + 10x + 10xi)	10xii	
	11	Cost of goods produced – Transferred from Manufacturing Account	11	
	12	Gross Profit from Business/Profession - transferred to Profit and Loss account (6-7-8-9-10xii-11)	12	
	12a	Turnover from Intraday Trading	12a	
	12b	Income from Intraday Trading - transferred to Profit and Loss account	12b	
	12c	Turnover from Futures & Options Trading	12c	
	12d	Income from Futures & Options Trading - transferred to Profit and Loss account	12d	

As per Income tax rules 1962 the trading account is now updated with the additions for future and options trading

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ITR-3: traders come under the lens

Non-audit due date is now 31 August, recorded in Part A of the form

- Active traders now report turnover and profit segment-wise instead of one aggregate figure, so collect segment-wise broker statements

ITR-3 | Trading account: segment-wise derivatives disclosure

Segment	Turnover (Rs.)	Net profit / loss (Rs.)
Equity cash		
Equity derivatives		
Commodity / currency derivatives		

Earlier a single aggregate figure was accepted; each segment is now reported on its own row

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F&O TRADING – INCOME TAX QUICK GUIDE

FY 2025-26 | AY 2026-27

Income from Futures & Options (F&O) trading on a recognized stock exchange is treated as **Non-Speculative Business Income** under the Income-tax Act.

Tax Head: Profits & Gains from Business or Profession (PGBP)

1. APPLICABLE ITR FORM

Particulars	ITR Form
F&O Trading (Regular Method)	ITR-3
F&O Trading under Section 44AD	ITR-4
Salary + F&O Income	ITR-3

2. TURNOVER CALCULATION

F&O turnover is not the contract value.

Turnover =
Absolute Profit + Absolute Loss +
Option Premium Received (where applicable)

Example:

Particulars	Amount (₹)
Profit	50,000
Loss (Absolute)	30,000
Profit	20,000
Total Turnover	1,00,000

3. PRESUMPTIVE TAXATION (SECTION 44AD)

Eligible taxpayers may out for presumptive taxation subject to prescribed conditions.

Eligible:

✓ Individual ✓ HUF

✓ Partnership Firm (other than LLP)

Minimum Income Declaration:

- 6% of digital turnover
- 8% of non-digital turnover

4. TAX AUDIT APPLICABILITY

AUDIT APPLICABLE

- Turnover exceeds ₹10 Crore; OR
- Taxpayer covered by Section 44AD(4)/(5) and declares income below the prescribed rate while total income exceeds the basic exemption limit.

AUDIT GENERALLY NOT APPLICABLE

- Turnover within prescribed limits; AND
- Not covered by Section 44AD reductions.

5. TREATMENT OF LOSSES

F&O loss is a Non-Speculative Business Loss.

SET-OFF ALLOWED AGAINST

- House Property Income
- Capital Gains
- Interest Income
- Other Business Income

SET-OFF NOT ALLOWED AGAINST

- Salary income

6. CARRY FORWARD OF LOSS

8 YEARS

- F&O business loss can be carried forward for 8 Assessment Years.
- Return must be filed within the due date to claim carry forward.

7. COMMON EXPENSES ALLOWED

- Brokerage
- Internet & Mobile Charges
- Research & Advisory Fees
- Demat Charges
- Professional Fees
- Laptop / Computer Depreciation
- Office Expenses

8. ADVANCE TAX

REGULAR METHOD

Due Date	% of Total Tax Payable
15 June	15%
15 September	45%
15 December	75%
15 March	100%

SECTION 44AD

Entire tax may be paid by 15 March.

9. KEY TAKEAWAY

F&O TRADING – NON-SPECULATIVE BUSINESS INCOME

Before filing the return, always evaluate:

1. Correct turnover computation
2. Profit / Loss position
3. Applicability of Section 44AD
4. Tax Audit requirements
5. Loss carry-forward eligibility

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CHANGES IN ITR FOR PRESUMPTIVE INCOME

SECTION 44BBD:PRESUMPTIVE TAXATION SCHEME FOR NON-RESIDENTS

35	Profits and gains of business or profession deemed to be under -			
i	**Section 44AD** (61(ii) of schedule P&L)	35i		
ii	**Section 44ADA** (62(ii) of schedule P&L)	35ii		
iii	**Section 44AE** (63(ii) of schedule P&L)	35iii		
iv	**Section 44B**	35iv		
v	**Section 44BB**	35v		
via	**Section 44BBA**	35via		
vib	**Section 44BBC**	35vib		
vic	**Section 44BBD**	35vic		
vii	**Section 44DA**	35vii	*(item 4 of Form 3CE)*	

Applicability	Non-resident entity providing services or technology to a resident company for setting up or operating electronics manufacturing facilities in India
Presumptive income	25% of the aggregate amount received/receivable (or paid/payable) is deemed as profits and gains of the business.
Restrictions	No deductions under sections 30 to 38 (including depreciation) are allowed, brought-forward losses or unabsorbed depreciation cannot be set off against this presumptive income
Tax Rate	The deemed profit (25% of gross) is taxed at 35% (plus surcharge and cess), leading to an effective tax rate of less than 10% on gross receipts
Excluded Income	Income taxable under this section is exempt from the regular royalty or fees for technical services taxation (Sections 44DA/115A)

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Section 234-F:The additional field containing the late fee details has been added in all the ITR Forms

PART D – TAX COMPUTATIONS AND TAX STATUS			
D1	Tax payable on total income (C20)	D1	
D2	Rebate on 87A	D2	
D3	Tax payable after Rebate (D1-D2)	D3	
D4	Health and Education Cess @ 4% on (D3)	D4	
D5	Total Tax, and Cess (D3+D4)	D5	
D6	Relief u/s 89 (Please ensure to submit Form 10E to claim this relief)	D6	
D7	Balance Tax after Relief (D5 – D6)	D7	
D8	Total Interest u/s 234A	D8	
D9	Total Interest u/s 234B	D9	
D10	Total Interest u/s 234C	D10	
D11	Fee u/s 234F	D11	
D11a	Fee for furnishing revised return of income (section 234-I)	D11a	
D12	Total Tax, Fee and Interest (D7+ D8 + D9 + D10 + D11+D11a)	D12	
D13	Total Advance Tax Paid	D13	
D14	Total Self-Assessment Tax Paid	D14	
D15	Total TDS Claimed (*total of column 4 of Schedule-TDS1 and, column 6 of Schedule-TDS2*)	D15	
D16	Total TCS Collected (*total of column (5) of Schedule-TCS*)	D16	
D17	Total Taxes Paid (D13+ D14 + D15 + D16)	D17	

As per Budget 2026 amendments , revised returns can be filled until 31st of subsequent tax year with late fees

This is an extension from the original due date,31st December of the next tax year

However, the revised returns can be filled only with a late fee,if filled after 31st Dec

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PAN Quoting Requirements & Monetary Limits

Sr.No	Nature of Transactions	Existing rule limit	New Rules 2026 Limit
1	Sale/Purchase of motor vehicle	All transaction (except two wheeler)	=>₹5,00,000(includes motorcycles excludes tractors)
2	Cash payments to the hotel/restaurant	>₹50,000 at one time	>₹1,00,000
3	Life insurance premium	>₹50,000 per year	Replaced by requirement at commencement of account-based relationship (all transactions)
4	Immovable property transactions	>₹10 lakhs	>₹20 lakhs
5	Cash withdrawals from the bank/post office	≥₹ 20lakhs in a Financial year	≥₹ 10lakhs in a Financial year
6	Cash deposit in banks or post office	>₹ 50,000 in a single day	>₹ 10 lakhs in a financial year

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SECTION 28: PROFITS AND GAINS OF BUSINESS OR PROFESSION (PGBP)

Amendments Effective from 01.04.2025

Explanation 3 inserted

PGBP shall **exclude** any income from letting out of a **residential house** or part of the house by the owner

To be charged to tax under Income from House Property only even if the property is held as "stock-in-trade or letting is in the nature of business"

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SECTION 37(1): EXPLANATION 3
AMENDED VIDE FINANCE NO. 2 ACT, 2024

Amendments Effective from 01.04.2025

CBDT Notification no. 38/2025 dated 23.4.2025

Expenditure incurred to settle proceedings initiated in relation to contravention or defaults under the following laws **shall not** be deemed to have been incurred for the purpose of business or profession

(i) the Securities and Exchange Board of India Act, 1992 (15 of 1992)

(ii) the Securities Contracts (Regulation) Act, 1956 [42 of 1956]

(iii) the Depositories Act, 1996 [22 of 1996]

(iv) the Competition Act, 2002 [12 of 2003].

INCOME TAX · INDIA

Tax Regime Selection & Other Disclosures

Declaring your tax regime is simpler now

Opting in or out of the new regime (Form 10-IEA) confused a lot of filers in past years. The AY 2026-27 forms now ask about it right inside the return:

- **Business income:** clear opt-in / opt-out fields, with a reference to Form 10-IEA
- **Salaried and other non-business filers:** a simple regime tick-box in ITR-1 and ITR-2
- **The new regime is still the default** — and has been since AY 2024-25

YOUR REGIME

OLD NEW

Default unless you opt out

Section 89A

Foreign retirement accounts

This relief has been dropped from ITR-1 and ITR-4. If you draw income from a foreign retirement account, you'll have to file ITR-2 or ITR-3 this year.

Assets & Liabilities

More detail above ₹1 crore

ITR-2 and ITR-3 now ask for a fuller break-up of movable and immovable assets once income crosses ₹1 crore. Nothing changes for ITR-1 and ITR-4 filers.

AIS / TIS

Cross-check before you submit

Pull up your Annual Information Statement and Taxpayer Information Summary and match them with your return — mismatches are what most notices come from.

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ITR-5, ITR-6 and ITR-7 in brief

Entity forms see lighter, alignment-driven updates

ITR-5 stays largely steady

No major structural changes for firms, LLPs, AOPs and BOIs beyond the common late fee field and Finance Act redrafting.

Common thread across all three

The late fee field and updated regime disclosures appear across the entity forms too.

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Around the forms: TDS and AIS

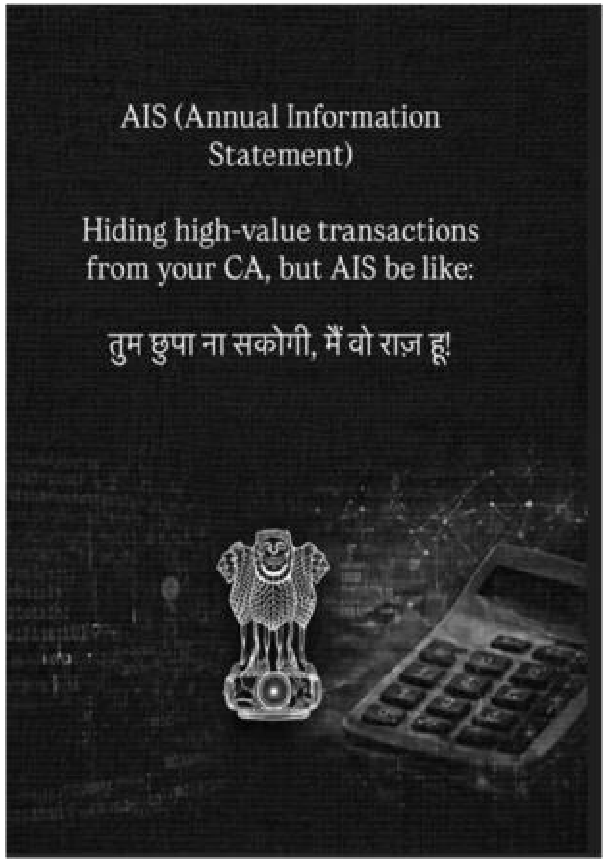
Changes that shape the numbers you report

Higher TDS thresholds

- Rent: Rs. 6 lakh a year
- Bank interest: Rs. 50,000 a year
- Professional fees: Rs. 50,000
- New Section 194T covers payments to partners

AIS takes centre stage

- Form 26AS now focuses on TDS and TCS credits alone
- AIS captures capital gains, dividends, foreign remittances and SFT entries
- Mismatches can trigger automatic notices, so reconcile before filing



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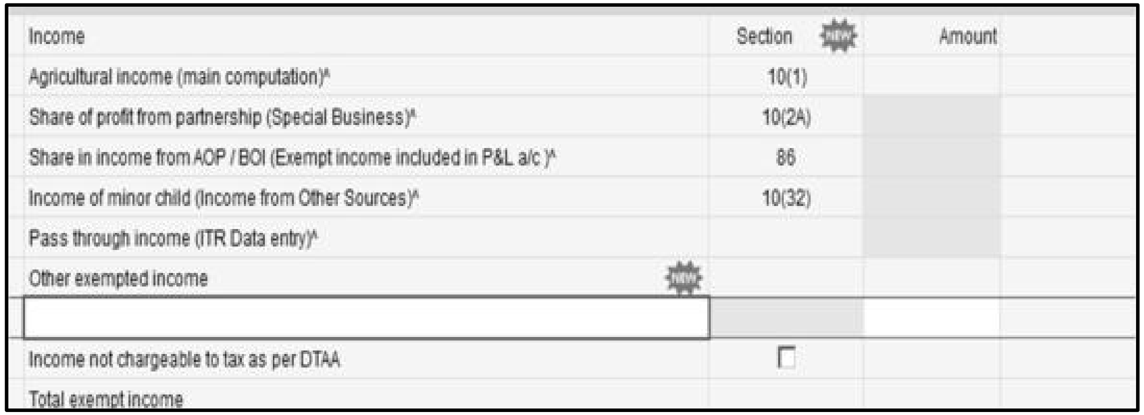
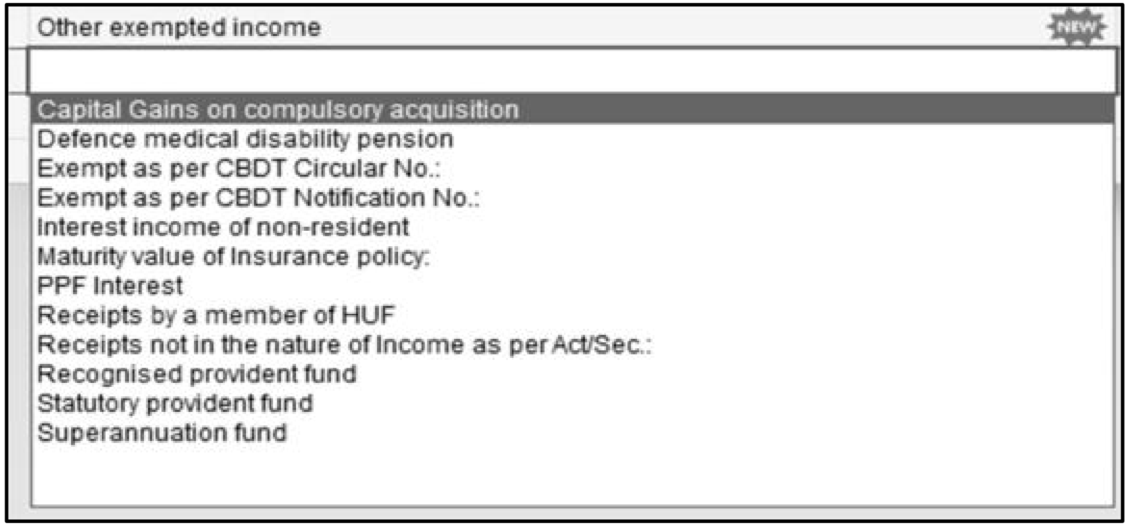
Reporting of Income in ITR



Income	Section	Amount
Agricultural income (main computation)^	10(1)	
Share of profit from partnership (Special Business)^	10(2A)	
Share in income from AOP / BOI (Exempt income included in P&L a/c)^	86	
Income of minor child (Income from Other Sources)^	10(32)	
Pass through income (ITR Data entry)^		
Other exempted income		
Income not chargeable to tax as per DTAA	☐	
Total exempt income		



Other exempted income

- Capital Gains on compulsory acquisition
- Defence medical disability pension
- Exempt as per CBDT Circular No.:
- Exempt as per CBDT Notification No.:
- Interest income of non-resident
- Maturity value of Insurance policy:
- PPF Interest
- Receipts by a member of HUF
- Receipts not in the nature of Income as per Act/Sec.:
- Recognised provident fund
- Statutory provident fund
- Superannuation fund

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CBDT UPDATE

FOREIGN ASSET & INCOME DATA (AEOI) TO BE UPLOADED IN FORM 26AS / AIS!

CBDT has issued an order (F.No. 225/73/2025-ITA-II) dated July 8, 2026, on financial data received from foreign jurisdictions.

To enhance transparency, CBDT has authorized the Director General of Income-tax (Systems), Delhi, to upload global financial information received under the Automatic Exchange of Information (AEOI) framework directly into taxpayers' Annual Information Statement (AIS) / Form 26AS.

TIMELINES FOR DATA UPLOADING

FOR CALENDAR YEARS 2022, 2023 & 2024

Any data already in possession for 01.01.2022 to 31.12.2022, 01.01.2023 to 31.12.2023 and 01.01.2024 to 31.12.2024

→ Must be uploaded within **90 days** from the date of this order.

FOR CALENDAR YEAR 2025

Information for the period 01.01.2025 to 31.12.2025

→ Must be uploaded within **90 days** from the end of the month in which the tax department receives it.

WHAT THIS MEANS FOR TAXPAYERS

- Offshore bank accounts, foreign investments or assets will reflect in AIS/26AS.
- Covered under India's tax treaties (Sections 90/90A).
- Ensure accurate disclosure of foreign income and assets in ITR.
- Non-disclosure may attract action under Black Money Act or Income Tax Act.

Foreign Assets Information Calendar Year 2024

Part A - General Information

Permanent Account Number (PAN)

[redacted]

Name of Assessee

[redacted]

Part B - Calendar Year specific Information

Details as reported in Foreign Assets Information

1) GERMANY

TSN	Financial Institution Name (Reporting Entity Name)	Bank Account Number	Currency in which Income / Payments are reported (Column A, B, C and D)	A Dividend	B Interest	C Gross Proceeds	D Any Other Payments
[redacted]	[redacted]	[redacted]	EUR	453.11	0.00	4138.40	0.00
			In Indian Rupees (INR)	40136.51	0.00	366579.67	0.00
			Account Balance (In EUR)			64557.73	
[redacted]			EUR	0.00	0.00	9914.51	0.00
			In Indian Rupees (INR)	0.00	0.00	878227.76	0.00
			Account Balance (In EUR)			0.00	

Note - The "Account Balance (In Reported Currency)" represents the balance available in the respective bank account, displayed in the specific currency in which it has been reported by the financial institution. In cases where a single bank account is maintained or operated in multiple currencies, the system will capture and present the balance for each currency separately.

Note - The information displayed has been received by the Income Tax Department under existing international framework and is for taxpayer's information only. The taxpayer may use this information and/or documents in his/her possession for accurate disclosure of foreign assets and foreign income.

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Schedule FA filing guide for AY27

Foreign assets re gyported on a calendar-year basis. Here's how to disclose overseas holdings, dividends and sale proceeds in Schedule FA

Example:

In 2025, Person X bought and sold the following securities through US brokerage account

- Disclose all foreign assets held at any point during calendar year 2025
- Convert all values using the applicable SBI TT buying rate
- Report each acquisition in a separate row; do not consolidate tanslsng transactions

Example:

In 2025, Person X bought and sold the following securities through a US brokerage account

	Shares held	Purhase $1,000 Fio $1,5025)	Initial value o investment	Peak value divestment	Closing value	Total gross procided purine the yeal	Income
Shares held	XYZ Inc.	15 Mar 2025	₹86,650	₹1,15,500	₹1,02,991	**₹1,759**	$10 2.022 and $1 Hecrasg
Shares sold	ABC ETF	1 Jul 2025	₹1,25,005	₹2,65,805	₹2,95,351	Nil	Sot 8,000 Spaid, durins the year
Shares	MNC Inc.	4 Sup 2025	₹1,69,1060	₹2,09,800	NiL / ₹2,675634	Nil	Nil

Table AB: Details of foreign bank accorest held (including account benefical interest) at any time during the calendar year ended 31 December 2025

Country	Account number	Peak values	Sod/znecitry durint Zea 72025	Gross interest paid/ paid/credited during the year*	Disclose dividend-sale proceeds
US	1234562025	1 Sep 2023	₹8,75,459	₹3,69,687	

*All figures are converted of the SBI Telegraphic Tronsfer (TT) buying rate applicable on the respective tronsoction persod on the date of illustrative, ore SBI docs not uohind his perical TT rates nne sonbed 3is a bpeothetical exonest, Berss ore does not [illegible] yonce [illegible]. *Pease bolance ilha year.*

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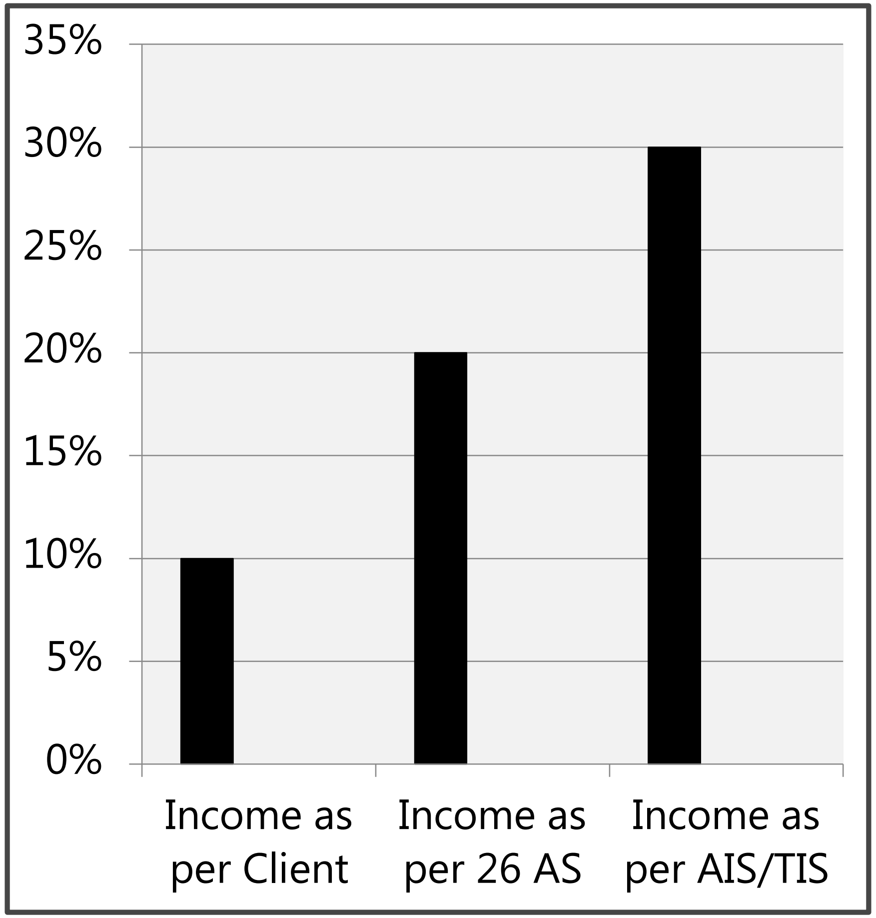
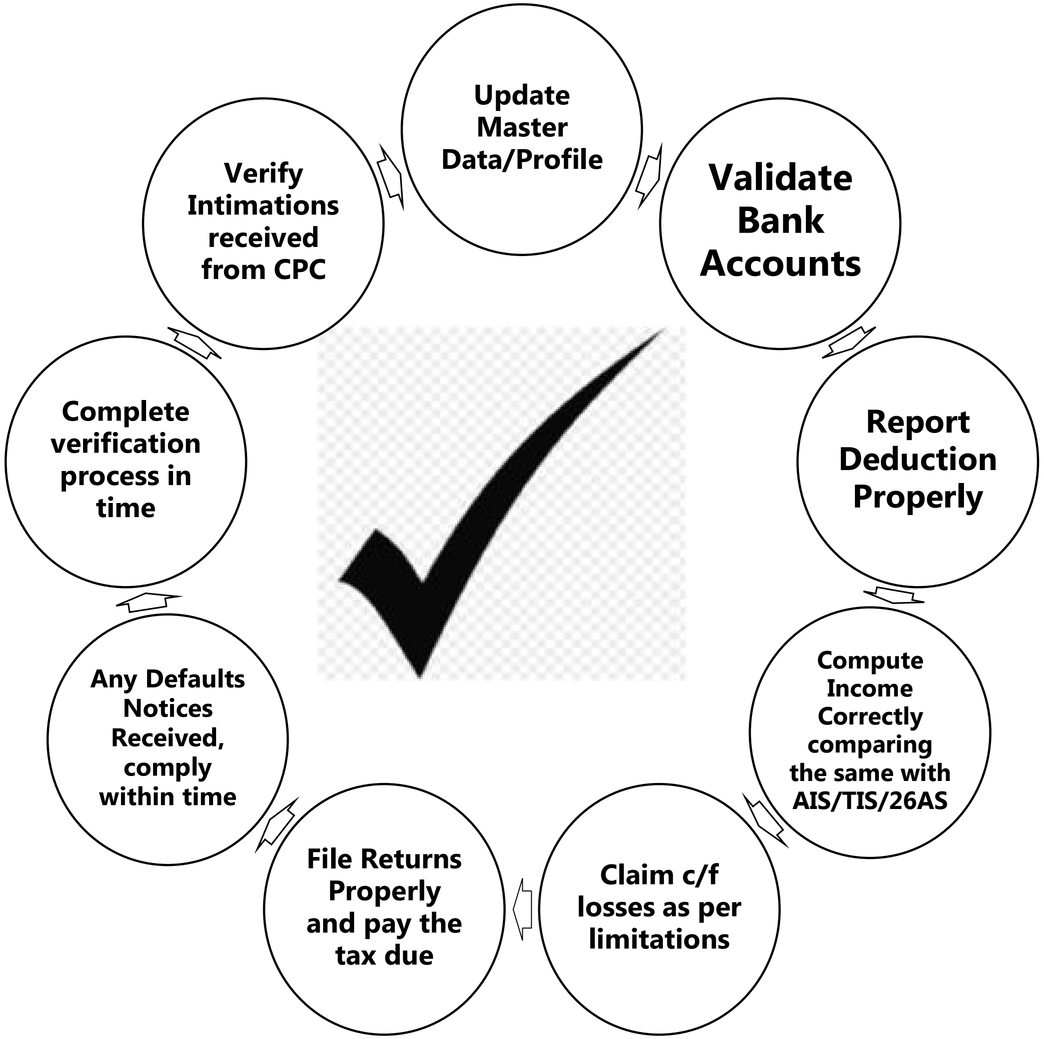
Some Checklist Precautions to be taken for ITR Filers





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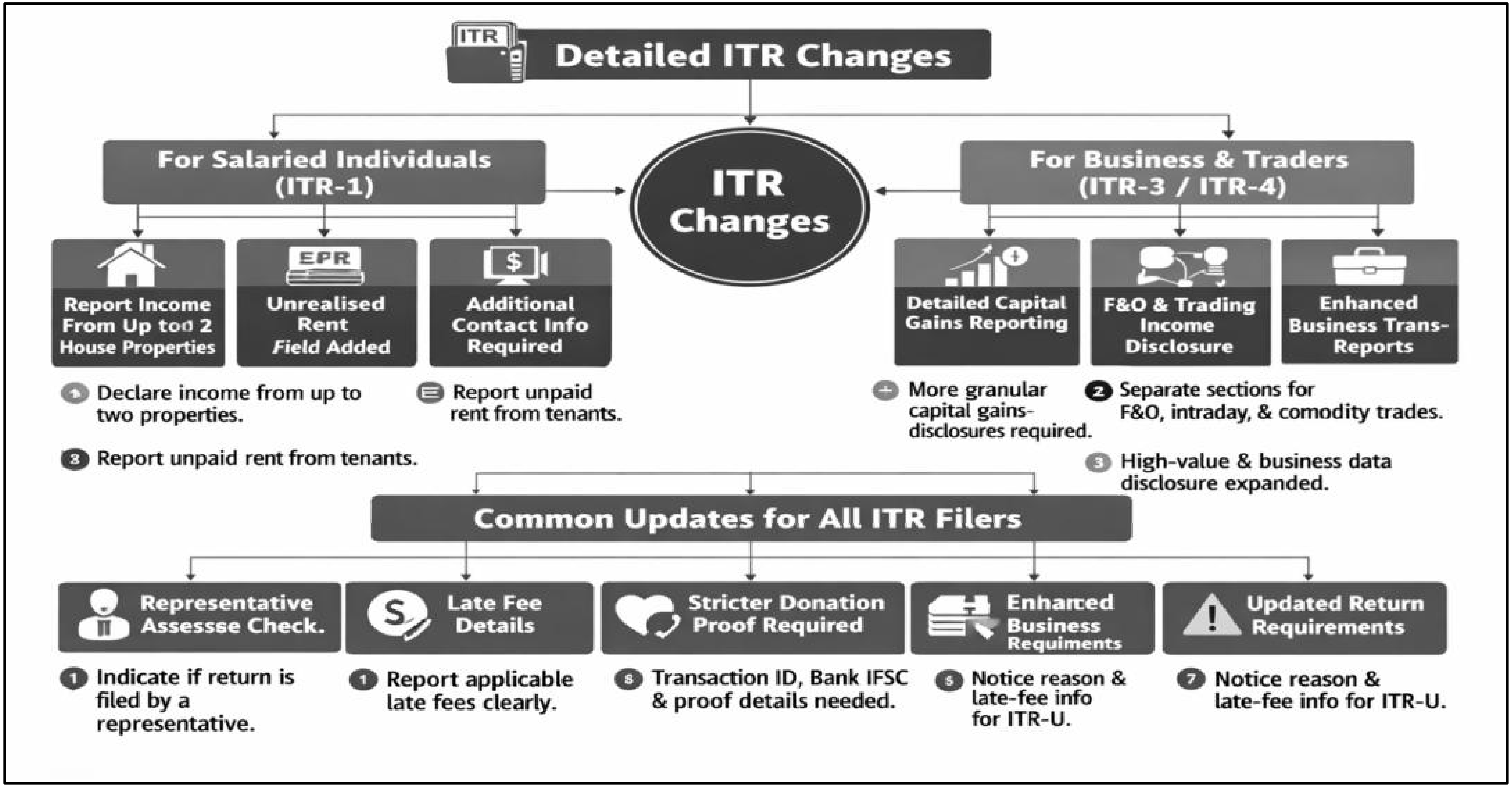

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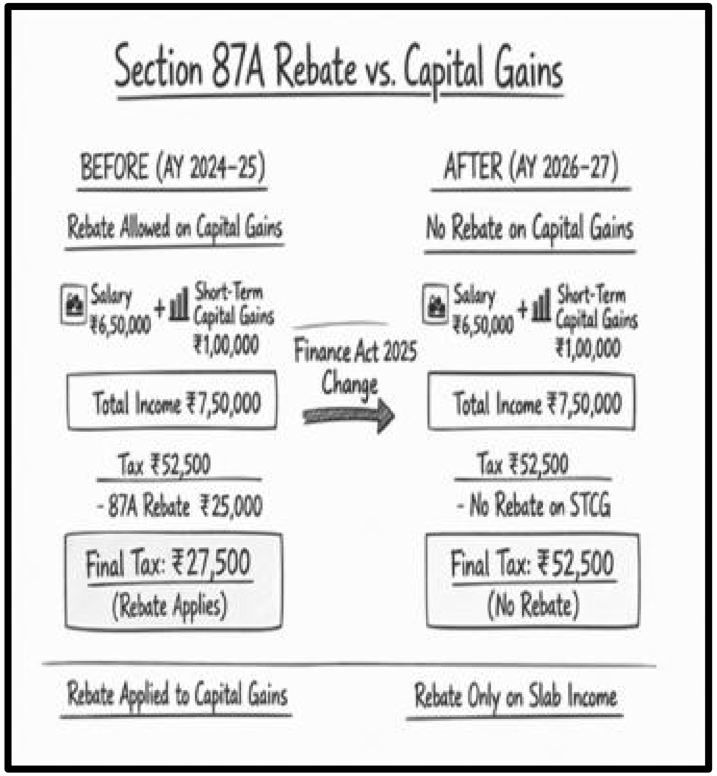
Before you press submit

- Confirm the right form: two properties fit ITR-1 and ITR-4 now, three or more still need ITR-2 or ITR-3
- Reconcile AIS, Form 26AS and Form 16 before entering figures
- Collect co-owner, tenant and donee details with PAN, IFSC and transaction references
- Traders: get segment-wise statements from brokers, not just the consolidated P&L
- ITR-4 filers: keep bank balances and the year's investment figures at hand
- Business income filers opting for the old regime: file Form 10-IEA before the due date
- File early: mismatches are easier to fix in June than on deadline day

Rebate-87A Allowable – Can be claimed?



Period	Rule	Effect on Capital Gains
AY 2024–25 (FY 2023–24)	No explicit restriction	Rebate allowed on STCG (per ITAT Mumbai ruling)
AY 2026–27 (FY 2025–26 onward)	Finance Act 2025 restriction	Rebate **not** allowed on STCG/LTCG taxed at special rates
Old Regime (≤ ₹5 lakh income)	Rebate up to ₹12,500	Same restriction: rebate applies only to slab-rate income

Finance Act, 2025
•Inserted a restriction: rebate under Section 87A shall not be allowed against tax payable on income taxed at special rates (e.g., STCG under Section 111A, LTCG under Section 112A), Effective from FY 2025–26 (AY 2026–27).

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Some Points

Investments in Mutual Funds where Mutual Funds Invest in Foreign Countries- Whether required reporting in Schedule FA

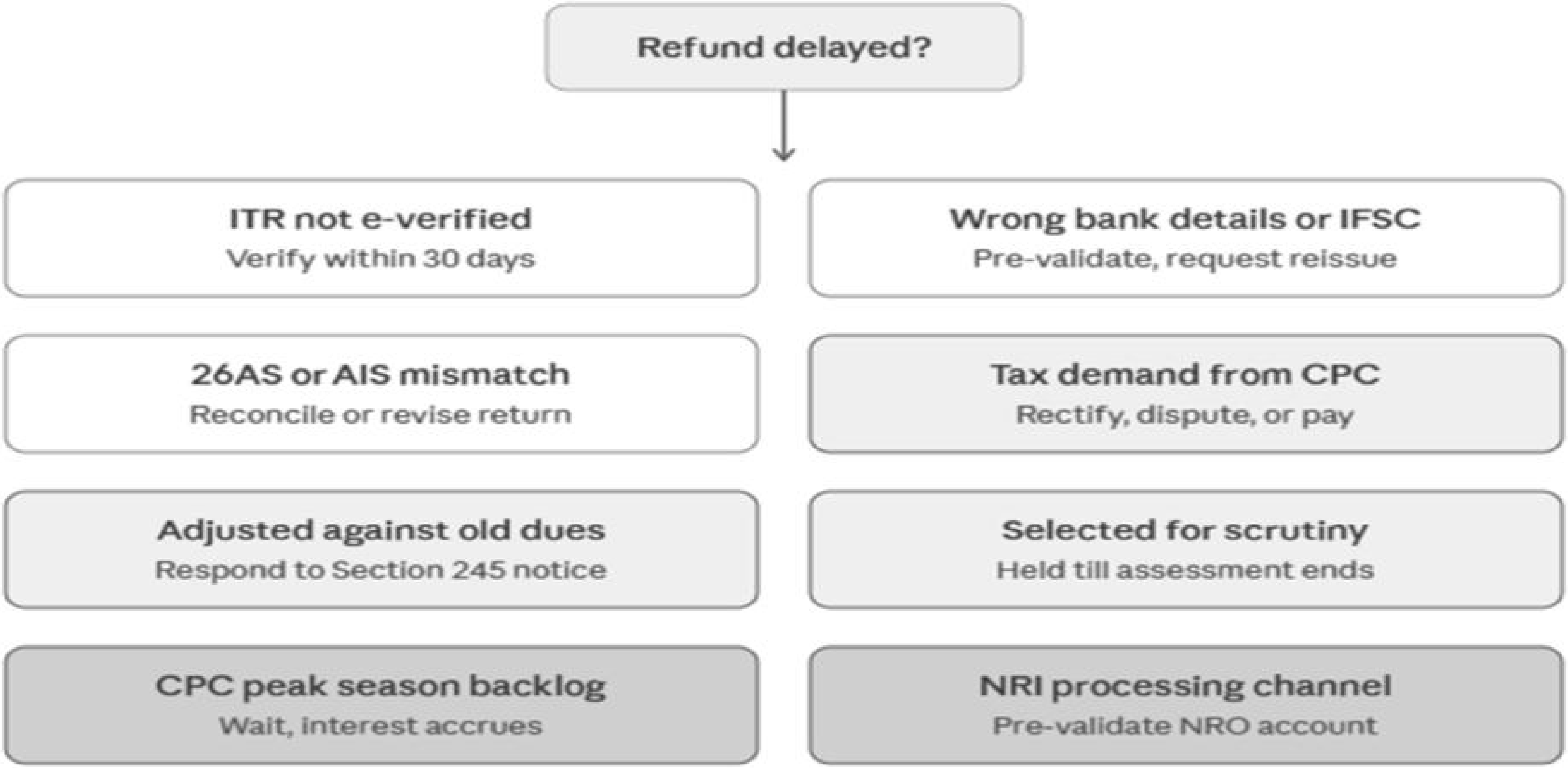
Filing of Income Tax Return of Non-Residents requires mandatory disclosure of Foreign Bank Accounts in Return?

Filing of Income Tax Return requires generation of UDIN?

Can condonation request be made for e-verification of Returns, if not done?

Certain Transactions not reported in AIS but required to be reported in Return of Income

8 Reasons Your Income Tax Refund Is Delayed



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AI in Income Tax Returns

ITD has unveiled an advanced AI program designed to enhance the accuracy and fairness of Income Tax Return (ITR) validation;

This state-of-the-art system meticulously gathers, cross-checks, and analyzes financial data to ensure precise tax assessments;

Intricate workings of this AI-driven system and its implications for taxpayers are now enabled in the new ITR

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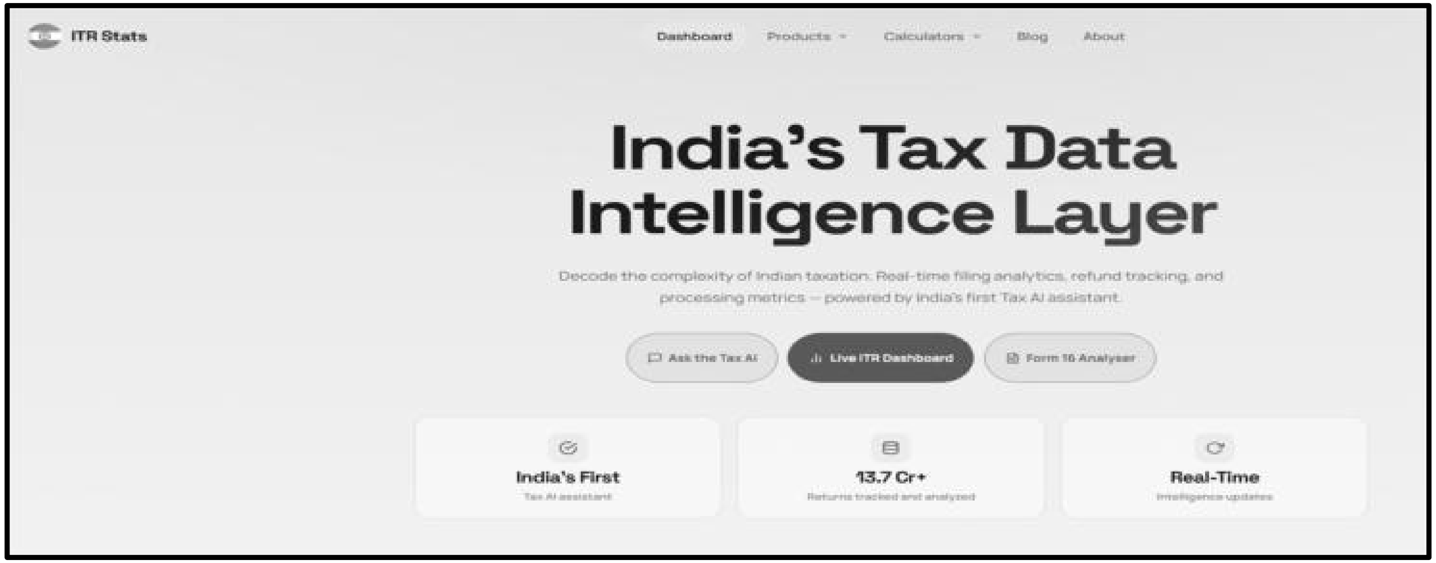
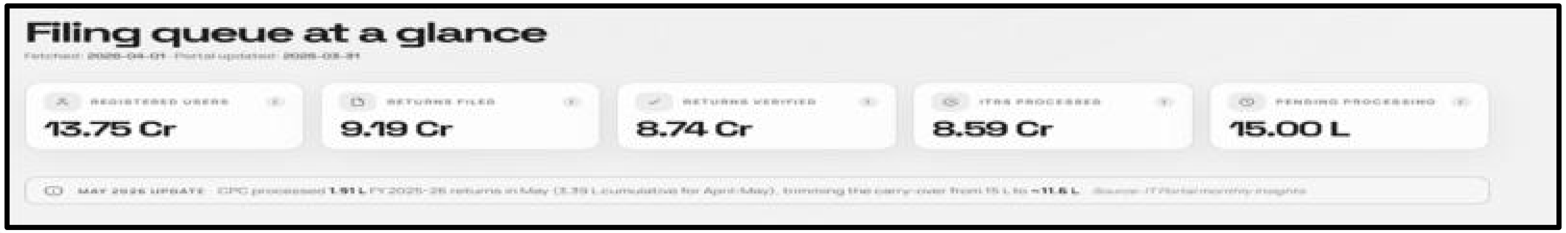
Some Interesting Developments

https://itrstats.in/#live-metrics





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Some Interesting Developments

https://itrstats.in/#live-metrics

What These Numbers Mean

METRIC	WHAT IT MEANS
Returns Filed	Total ITRs submitted on the e-Filing portal for the current financial year
Returns Verified	ITRs where the filer completed e-verification - only these enter the CPC queue
ITRs Processed	Returns where CPC has completed assessment - income verified, TDS matched, liability computed
Daily Processing	Today's cumulative count minus yesterday's - ITRs CPC processed in the last 24 hours

Average ITR Processing Timeline (Historical)

PERIOD	AVERAGE PROCESSING TIME	NOTES
Off-peak (Nov-June)	15-30 days	Low backlog, fastest processing
Moderate season (July-Aug)	30-45 days	Filing deadline pressure builds
Peak season (Aug-Oct)	45-90 days	Crores of returns filed post-deadline
Scrutiny / complex cases	3-6 months+	Manual review, Section 143(2) cases

Simple ITR-1 (salaried, single employer, no capital gains) consistently processes faster than complex ITR-2 or ITR-3 returns.

https://itrstats.in/itr-refund-delayed/

AI in Income Tax Returns

- **Analyzing Returns filed Records**
- **Comparing the Data submitted using AI for processing**
- **Efficiency & Accuracy**
- **Detection of Tax Evasion**
- **Help in Cross Verification of Data & Integration**
- **Enhanced Compliance & Enforcement**
- **Improved Risk Assessment**
- **Tax Payer & Complier to be more Vigilant while Reporting**
- **More Accuracy in record keeping required**
- **Risk Associated with AI**
- **Data Privacy a biggest concern**
- **Over reliance on AI?**

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AI in Income Tax Returns

- Can take help of AI to develop tools which can take over routine task.
- Can become one helpful employee, if employed properly
- Can be a problem, if tool does is not programed properly.
- Department has already started using it. Challenges are part of profession. New Returns will be AI generated.

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DATA PROTECTION ACT PRECAUTIONS

For Tax Representatives Filing Income Tax Returns

CONSENT & TRANSPARENCY
Get Explicit Client Consent

DATA MINIMIZATION
Collect Only Necessary Data

SECURE HANDLING
Use Encrypted Channels

RETENTION & DELETION
Timely Delete Records

CLIENT RIGHTS
Access, Correct, Erase Data

THIRD-PARTY COMPLIANCE
Verify DPDP Software

RISKS OF NON-COMPLIANCE

Hefty Fines | Legal Liability | Loss of Trust

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Guided Help

e-filing and Centralized Processing Center

e-filing of Income Tax Return or Form, Intimation, Rectification, AIS Report, Grievances, Refund and other Income Tax Processing Related Queries

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Contact Information

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Working Hours (Call Center)

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Website

https://www.incometax.gov.in/

National Website (www.incometaxindia.gov.in)

Aaykar Bhawan, Sector – 3, Vaishali,

Ghaziabad. U.P. – 201010

e-Mail

webmanager@incometax.gov.in

Contact Information

0120-4814661
0120-4814662

Working Hours (Call Center)

10:00 AM to 6:00 PM (Monday to Saturday)

TDS Centralised Processing Centre (TRACES)

Annual Tax Statement (Form 26AS), Form 16A, 16B, 16C, Lower/Nil Deduction Certificate AaykarBhawan, Sector-3, Vaishali, Ghaziabad, U.P. - 201010

e-Mail

contactus@tdscpc.gov.in

Contact Information

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Website

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