



## Who should file ITR-1?

- Only Residents can file ITR-1
- ITR-1 form should only be filed by individuals having an income of upto Rs. 50 lakhs
- Income can be from:
  - Salary/ Pension; or
  - One House Property (excluding cases where there is brought forward loss or loss to be carried forward from previous year); or
  - Other Sources such as interest from Bank Account (excluding winning from lottery and income from Race Horses, Income taxable under section 115BBDA or Income of the nature referred to in section 115BBE)

**Note 1:** - 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.

## Details Required to file ITR-1 Online: -

Mandatory Requirement:

1. PAN
2. Form-16 issued by your employer
3. Form 26AS from TRACES
4. Aadhaar Number/Aadhaar Enrolment ID

## Step to file your ITR-1: -

**Step 1-** Go to Website: [www.incometaxindiaefiling.gov.in](http://www.incometaxindiaefiling.gov.in)

**STEP 2:** On the Home Page:

- If you are a registered user, Click on "Login Here"
- If you have not registered, click on "Register Yourself" -+ Complete the Registration and then Login

**STEP 3:** You will be taken to Login Page:

1. Enter "User ID" (PAN)
2. Enter "Password"
3. Enter "Captcha" (Captcha is case sensitive)
4. You can also request an OTP instead of Captcha, if you are visually challenged
5. Click on "Login"



**STEP 4:** In your Dashboard:

Click on **“Income Tax Return”** Option under **e-File menu**

**STEP 5:** On Income Tax Return Page:

1. Your **PAN** will be auto-populated
2. Select **“Assessment Year”** as 2020 to 21
3. Select **“ITR form Name”** as ITR-1
4. Select **“Submission Mode”** as prepare and submit online. (You can also submit using Upload XML option. XML can be generated using the offline Excel or Java utilities. Utilities can be downloaded in the e-Filing portal under Downloads    Offline→Utilities Income Tax Return preparation utilities)
5. In case of Prepare and submit online mode below pre-fill option will be shown additionally
  - Your Personal details (such as PAN, Name, and Date of birth) will be prefilled as per PAN database. Contact details (such as Address, Mobile Number and email ID) will be prefilled from e-Filing profile and the Tax Details will be prefilled from Form 26AS
  - Select the pre-fill option for other Fields/Schedule as required from the latest filed ITR
6. You can select and e-Verify your return using any one of the below option or You can e-Verify later or send the signed ITR-V to CPC
7. e-Verify options will appear as below
  - Digital Signature Certificate - If you have Registered your DSC in e-Filing Portal
  - Aadhaar OTP – If Aadhaar is linked with PAN
  - EVC using Pre-Validated Bank Account – If EVC enabled pre-validated bank account present for the PAN
  - EVC using Pre-validated DEMAT Account – If pre-validated DEMAT account present for the PAN
  - Already generated EVC through My Account Generate EVC option or Bank ATM
8. Click on **“Continue”** (In case of Upload XML option, you can select the XML generated using the browse option and submit along with the e-Verification option selected such as DSC/ Aadhaar OTP/EVC as selected and complete the filing process)

**STEP 6:**

1. Read all the given instructions carefully before proceeding
2. Click Next (The Arrow)

**STEP 7: You will be taken to “Part A General Information” tab**





## STEP 8: - You will be taken to “Computation of Income and Tax” tab

### Part-B (Gross Total Income Section)

1. Fill in Details, where applicable
2. Salary, Type of house property and Income from other sources will be prefilled, if it was selected in prefill option earlier. You can modify/update these details, if required
3. B1 - Fill in the details of Salary/Pension as given in Form 16 provided by your employer
4. B2 - Select type of house property as “Self Occupied” or “Let Out” and Fill in all the details of your House property
  - (B2 v) Maximum loss from house property that can be set off is ₹2 lakhs
5. B3 - If you have Income from other sources enter the amount, If you have incurred loss, please use ITR 2
6. B4 - “Gross Total Income” (B1+B2+B3) (if loss, put the figure in negative) It will be auto-populated as per the details entered

### Part-B (Gross Total Income Section)

PART B GROSS TOTAL INCOME				Whole- Rupee( ₹) only	
S A L A R Y  / P E N S I O N	B1 Details of Employer: TAN of Employer (mandatory if tax is deducted), Name of employer, Nature of Employer), Address of Employer, Town/City, State, PIN/ ZIP Code (If TAN is provided address details will be pre-filled)			Enter employer details here	
	i	Gross Salary (ia + ib + ic)		i	
	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		
	<i>(Add multiple rows for Gross Salary in case of more than one employer)</i>				
	ii	Total Gross Salary (from all employers)		ii	
	iii	Less allowances to the extent exempt u/s 10 (drop down to be provided in e-filing utility) (Ensure that it is included in Total Gross Salary in (ii) above)		iii	
	iv	Net Salary (ii – iii)		iv	
	v	Deductions u/s 16 (va + vb + vc)		v	
	a	Standard deduction u/s 16(ia)	va		
	b	Entertainment allowance u/s 16(ii)	vb		
	c	Professional tax u/s 16(iii)	vc		
vi	Income chargeable under the head ‘Salaries’ (iv – v)		B1		
H O U S E P R O P E R T Y	B2 Tick applicable option <input type="checkbox"/> Self Occupied <input type="checkbox"/> Let Out <input type="checkbox"/> Deemed Let Out, Address of property; Town/City; State; PIN Code/ ZIP Code			Enter tenant details here If Let out, Name and PAN, or Aadhaar of tenant (if available)	
	i	Gross rent received/ receivable/ lettable value		i	
	ii	The amount of rent which cannot be realized	ii		
	iii	Tax paid to local authorities	iii		
	iv	Total (ii+iii)	iv		
	v	Annual Value (i – iv) [nil, if self-occupied etc. as per section 23(2) of the Act]		v	
	vi	30% of Annual Value	vi		
	vii	Interest payable on borrowed capital	vii		
	viii	Total(vi+vii)		viii	
	ix	Arrears/Unrealised rent received during the year less 30%		ix	
x	Income chargeable under the head ‘House Property’ (v – viii) + ix		B2 ( )		
B3 Income from Other Sources (drop down to be provided in e-filing utility specifying nature of income)					
Less: Deduction u/s 57(ia) (in case of family pension only)					

### Part C - Deductions and Taxable Total Income Section



## Enter all the Applicable Deductions

1. **80C** - Enter the amount paid or deposited towards life insurance, contribution to Provident Fund set up by the Government, recognized 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
2. **80CCC** - Enter the amount paid towards Payment in respect of pension fund
3. **80CCD(1), 80CCD(1B), 80CCD(2)** - Enter the amounts that are contribution to pension scheme of Central Government
4. Maximum amount of deduction for 80C + 80CCC + 80CCD(1) is ₹1,50,000/-
5. Maximum amount of deduction for 80CCD(1B) is ₹50,000/- and for 80CCD(2) is 10% of the salary
6. **80D** - Enter the amount paid towards Health Insurance Premium in 80D(A), Medical Expenditure in **80D(B)** and Preventive health check-up in 80D(C) - Maximum amount of deduction applicable
7. for **80D** is ₹60,000/- (Depends on the Normal, Senior, Super Senior Citizen status)
8. Enter the amount paid towards maintenance including medical treatment of dependent who is person with disability in **80DD**, Medical treatment for specific disease in **80DDB**
9. Enter the amount towards interest on loan taken for higher education in **80E** and interest on loan taken for residential house property **80EE**
10. Enter the amount towards Rent paid in **80GG**
11. Enter the amount towards Royalty on patents in **80RRB** and Royalty income of authors on certain books in **80QQB**
12. **80G** - If you have entered details of donations in 80G schedule, those details will auto-populated here
13. Enter the amount you gave as donation for scientific research or rural development in 80GGA and donation to political party in 80GGC
14. **80TTA** - Enter income from interest on deposits in savings account – Maximum amount of deduction applicable is ₹10,000/- (This Deduction would be allowed only if income is filled in B3- Income from other sources)
15. Enter amount in **80U** by selecting appropriate option
16. C1 – “Total Deductions” will be auto-populated as per details entered
17. C2 – “Total Income” (“Gross Total Income” less “Total Deductions”) will be auto-populated as per details entered



## Part C - Deductions and Taxable Total Income Section

PART C - DEDUCTIONS AND TAXABLE TOTAL INCOME (Refer instructions for Deduction limit as per Income-tax Act)											
80C	80CCC	80CCD(1)	80CCD(1B)	80CCD(2)	80D <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80DD <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80DDB <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80E	80EE		
80EEA	80EEB	80G <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80GG <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80GGA <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>	80GGC	80TTA	80TTB	80U <i>(Details are to be filled in the drop down to be provided in e-filing utility)</i>			
Total deductions					C1	Total Income (B4-C1)			C2		
Exempt Income: For reporting purpose (NOTE - If agricultural income exceeds Rs.5000/-, other ITR, as applicable, has to be filed)					Drop down to be provided in e-filing utility mentioning nature of exempt income, relevant clause and section						

## Part D - Computation of Tax Payable Section

### D1 to D11 are Auto-populated

1. D1- Tax payable on Total income (C2)
2. D2 - You can claim Rebate u/s 87A, if your total Income less deductions is equal to or less than ₹3,50,000. The rebate is limited to ₹2,500
3. D3 - Tax After Rebate (D1- D2)
4. D4 - Education cess including secondary and higher education cess on D3
5. D5 - Total Tax and Cess (D3+D4)
6. Enter relief if any, allowable under section 89(1) (Ensure to submit form 10E)
7. D7 - Failure to file return within the prescribed time limit will attract interest under u/s 234A



8. D8 - People who default in payment of advanced tax and if their tax liability exceeds ₹10,000 in a financial year they will attract Interest u/s 234B
9. D9 - Interest u/s 234C is levied if advance tax paid in any instalments is less than the prescribed amount
10. D10 - Fee u/s 234F is levied in addition to section 234A for late filing
11. Total interest and fee payable (D7+D8+D9+D10)
12. D11 - Total Tax , Fee and Interest (D5+D7+D8+D9+D10-D6)
13. Click “Save Draft”
14. Click Next

## Part D - Computation of Tax Payable Section

PART D – COMPUTATION OF TAX PAYABLE							
D1	Tax payable on total income		D2	Rebate u/s 87A		D3	Tax after Rebate
D4	Health and education Cess @ 4% on D3		D5	Total Tax and Cess		D6	Relief u/s 89
D7	Interest u/s 234A		D8	Interest u/s 234B		D9	Interest u/s 234C
D10	Fee u/s 234F		D11 Total Tax, Fee and Interest (D5+D7+D8+D9+D10 – D6)				
D12	Total Taxes Paid		D13	Amount payable (D11-D12) (if D11>D12)		D14	Refund (D12-D11) (if D12>D11)

## Part E- Other Information Section

D15. Details of all Bank accounts held in India at any time during the previous year (Excluding dormant accounts)

1. Bank Account in which refund, if any, shall be credited
  - Enter Bank Account details for crediting refund (if any); it will be pre-filled, if it was selected in pre-fill option earlier
  - Kindly Double check the IFSC Code and the Account Number
2. Other Bank Account details
  - Add details of Bank account other than the primary account, if required





## Part E- Other Information Section

PART E – OTHER INFORMATION Details of all Bank Accounts held in India at any time during the previous year (excluding dormant												
Sl.	IFS Code of the Bank	Name of the Bank	Account Number	(tick account(s) <input checked="" type="checkbox"/> for refund)								
I												
II												
Schedule-IT Details of Advance Tax and Self-Assessment Tax payments												
	BSR Code			Date of Deposit (DD/MM/YYYY)			Serial Number of Challan			Tax paid		
	Col (1)			Col (2)			Col (3)			Col (4)		
R1												
R2												

### **STEP 8. Sch-TDS 1, Sch-TDS 2, Sch- TDS 3 and Sch TCS– information is pre-filled as per Form 26AS and You can modify/update these details, if required**

3. You can verify this using Form 26AS from TRACES
4. You can Add/Delete TDS Information with “Add” or “Delete”
5. Option Provided
6. Sch IT-Details of Advance tax and Self-assessment tax
7. If you have paid “Advance tax and Self-assessment tax”, information is pre-filled as per Form 26AS and You can modify/ update these details, if required
8. You can Add/Delete TDS Information with “Add” or “Delete”
9. Option Provided Click “Save draft”
10. Click Next

Schedule-TDS Details of TDS/TCS [As per Form 16/16A/16C/27D issued by the Deductor(s)/ Employer(s)/ Payer(s)/ Collector(s)]						
	TAN of deductor/Collector or	Name of the Deductor/ Collector/Tenant	Gross payment/ receipt which is subject to tax deduction /collection	Year of tax deduction/ collection	Tax Deducted/ collected	TDS/TCS credit out of (5) claimed this Year
	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)
T1						
T2						

### **STEP-9: -**

#### **Verification Section: -**

All your Personal details are pre-filled from PAN database. If not, enter the necessary details and Select Capacity as Self/Representative and Enter the Place

Click “Save Draft”

Click Next





VERIFICATION		
Stamp Receipt No., Seal, Date & Sign of Receiving Official	I, _____ son/ daughter of _____ solemnly declare that to the best of my knowledge and belief, the information given in the return is correct and complete and is in accordance with the provisions of the Income-tax Act, 1961. I further declare that I am making this return in my capacity as _____ (drop down to be provided in e-filing utility) and I am also competent to make this return and verify it. I am holding permanent account number _____ (Please see instruction).	
	Date: _____	Signature: _____
<b>If the return has been prepared by a Tax Return Preparer (TRP) give further details below:</b>		
Identification No. of TRP	Name of TRP	Counter Signature of TRP
If TRP is entitled for any reimbursement from the Government, amount thereof		

## 1. Digital Signature Certificate: -

If you have chosen DSC as your verification option, after clicking on Submit and ok, a dialog box will appear:

Click on “**Click here to download the DSC Utility**” Button to download the DSC Utility

1. After Downloading, Unzip the DSC Utility, Open the Application and Click “**Submit ITR/Form Online**”
  - Enter your e-Filing User ID (**PAN**)
  - Enter PAN of the DSC which is Registered in e-Filing Choose the Type of DSC
  - Click on “**Browse DSC file**” to Upload your DSC
  - Enter the password for your private key
  - Click “**Generate Signature File**” to generate your signature file
  - Save your Signature file Exit your DSC Utility
2. Go back to the e-Filing Portal - Submit Page
  - Click “Choose File” to browse and Upload the Generated Sig- nature File
  - Click “Submit” to Complete the e-Verification Process
  - Click “Back” to go back and make any required changes to the form

## 2. Aadhaar OTP: -

If you have Chosen Aadhaar OTP as your Verification Mode, after clicking on Submit and ok, a dialog box will appear:

1. Click on ‘**I would like to generate Aadhaar OTP Now**’
2. Aadhaar OTP will be generated and sent to the mobile number registered with UIDAI. Enter the OTP in box provided and click “**Submit**” to Complete the **e-Verification** Process
3. The Aadhaar OTP is to be provided within the time period (For example within 60 seconds) else you will be prompted to proceed with the ITR submission **and e-Verify** later



4. Click “**Cancel**” to go back and make any required changes to the form

### **3. Electronic Verification Code: -**

If you have Chosen EVC using Pre-Validated Bank Account Details /Pre-Validated Demat Account Details/Already generated EVC through My Account or Bank ATM as your Verification Mode, after clicking on Submit and ok, a dialog box will appear:

- Enter the Generated Electronic Verification Code (EVC) Received on your Registered Mobile Number
- Click “**Submit**” to Complete the e-Verification Process
- Click “**Cancel**” to go back and make any required changes to the form

### **STEP 10: -**

#### **1. If you have e-Verified online using DSC, Aadhaar OTP or EVC options**

- An Acknowledgement Page will be displayed after you complete your e-Filing process with your transaction ID
- Confirmation mail of completing your e-Filing will be sent to your registered e-mail ID

Your ITR has been **Successfully Uploaded** and **e-Verified**, your **e-Filing** Process is Complete

#### **2. If you have chosen “I would like to e-Verify later. please remind me” Option**

- An Acknowledgement Page will be displayed after you submit your return with your transaction ID
- Confirmation mail of successfully uploading your ITR will be sent to your registered e-mail ID
- Your ITR has been Successfully Uploaded but e-Filing of ITR is not complete without Verification
- Click on the e-Verify link provided to verify your ITR online

#### **3. If you have chosen I don’t want to e-Verify Option**

- An Acknowledgement Page will be displayed after you submit your return with your transaction ID
- Confirmation mail of successfully uploading your ITR will be sent to your registered e-mail ID

#### **4. If you have e-Verified online using DSC, Aadhaar OTP or EVC options**



- An Acknowledgement Page will be displayed after you complete your e-Filing process with your transaction ID
- Confirmation mail of completing your e-Filing will be sent to your registered e-mail ID
- Your ITR has been Successfully Uploaded and e-Verified, your e-Filing Process is Complete
- If you have chosen “I would like to e-Verify later. please remind me” Option
- An Acknowledgement Page will be displayed after you submit your return with your transaction ID
- Confirmation mail of successfully uploading your ITR will be sent to your registered e-mail ID
- Your ITR has been Successfully Uploaded but e-Filing of ITR is not complete without Verification
- Click on the e-Verify link provided to verify your ITR online
- If you have chosen I don't want to e-Verify Option
- An Acknowledgement Page will be displayed after you submit your return with your transaction ID
- Confirmation mail of successfully uploading your ITR will be sent to your registered e-mail ID