R.J.Tibrewal Commerce College
Vastrapur Ahmedabad-15
T.Y.B.COM – SEMESTER – V
2020-21

Foundation Course – FC-301 – 'E-FILING OF INCOME TAX RETURN'

1. Who can file which type of Return of Income (ITR) for AY: 2020-21

Who can File ITR-1	**Income of Resident Individual from:** • Salary/Pension • One House Property • Other Sources • Total Income not exceeding 50lakh • Agriculture Income< Rs5000 • Not for an Individual who is either Director in a company or has invested in Unlisted Equity Shares
Who can File ITR-2	**Income of Individual and HUF From:** • Everything from ITR-1>50Lakh • Capital Gains • Foreign Income • Agriculture Income > Rs5000
Who can File ITR-3	**Income of Individual and HUF From:** • Income from Business/Profession • As a partner in the firm
Who can File ITR-4	**Presumptive Business Income of Individual, HUF and Firm under:** • Section 44AD • Section 44ADA • Section 44AE • Total Income not exceeding Rs50 Lakh Not for an Individual who is either Director in a company or has invested in Unlisted Equity Shares
Who can File ITR-5	Other than Individual, HUF, Company and person filing ITR-7
Who can File ITR-6	Companies not claiming exemption under section 11
Who can File ITR-7	**Person/companies required to furnished return under:** • Section 139(4A) • Section 139(4B) • Section 139 (4C) • Section 139 (4D)

2. Is it mandatory to file Income tax returns/forms electronically (E-Filing)?

Yes. e-Filing of Returns/Forms is mandatory for :
A. In case of Individual or Hindu undivided family
   (a) Where accounts are required to be audited under section 44AB;
   (b) Where (a) is not applicable and
      i. The return is furnished in ITR-3 or in ITR-4; or
      ii. The individual/HUF being a resident (other than not ordinarily resident) has Assets, including financial interest in any entity, located outside India, or signing authority in any account located outside India, or income from any source outside India;
      iii. Any relief in respect of tax paid outside India under section 90 or 90A or deduction under section 91 is claimed.
      iv. Where an assessee is required to furnish an Audit Report specified under sections 10(23C) (iv), 10(23C) (v), 10(23C) (vi), 10(23C) (via), 10A, 10AA, 12A(1) (b), 44AB, 44DA, 50B, 80-IA, 80-IB, 80-IC, 80-ID, 80JJAA, 80LA, 92E, 115JB, 115VW or give a notice under section 11(2)(a) shall e-File the same. These Audit Reports are to be e-Filed and any person required to obtain these Audit Reports are required to e-File the return.

v.	Total income exceeds five lakh rupees or any refund is claimed (other than Super Senior Citizen furnishing ITR1 or ITR2)

Note: (1) In cases covered by (a) above, the return is required to be e-Filed under digital signature (DSC) and (2) In cases covered by (b) above, the return is required to be e-Filed using any one of the three manners namely (i) Digital Signature Certificate (DSC) or (ii) Electronic Verification Code (EVC), or (iii) Verification of the return in Form ITR-V.

B.	In all cases of company the return is required to be e-Filed under digital signature (DSC)

C.	In the case of a person required to file ITR-7:
   a.	For a political party the return is required to be e-Filed under digital signature (DSC)
   b.	In any other case of ITR 7, the return is required to be e-Filed using any one of the three manners namely (i) DSC or (ii) EVC or (iii) ITR V

D.	In case of Firm or Limited Liability Partnership or any person (other than a person mentioned in A, B & C above) who are required to file return in Form ITR-5
   a.	Where accounts are required to be audited under section 44AB, the return is required to be e-Filed under DSC
   b.	In any other case the return is required to be e-Filed using any one of the three manners namely (i) DSC or (ii) EVC or (iii) ITR V.

3. What is e-Filing?

The process of electronically filing Income tax returns through the internet is known as e-Filing. Electronic Filing Scheme of Income-tax return was introduced first time w.e.f. AY: 2006-07 for the first time compulsorily for the Company assessee. Phase-wise it has become mandatory for various assessees over a period of time.

In order to e-file the return, the user (tax payer / assessee) has to register himself / herself / itself on the e-filing website www.incometaxindiaefilining.gov.in.

4. How to Register?

Registration helps in creating a user account in the e-Filing portal. Taxpayer needs to register on the e-Filing website to leverage the services such as filing ITR, tax deducted details, refund status and so on. Briefly, taxpayer can track all tax-related activities on this website.

Select the Taxpayer's user type to register on e-Filing

For Individual Users

Prerequisite
Before taxpayers start registration, ensure the following details should be hand-in-hand.
- Valid PAN
- Valid Mobile Number
- Valid Current Address
- Valid Email Address, preferably your own

Persons Incompetent to Register
Minor, lunatic or idiot and those who are barred by Indian Contract Act, 1872

Registration Process

Step 1	Visit the 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Click **'Register Yourself'** button located at right side of the Home Page.
Step 3	Select the user type as **'Individual'** ⇒ Click Continue
Step 4	Provide the following basic details: (a) PAN; (b) Surname, First Name and Middle Name; (c) Date of birth, and (d) Residential Status
Step 5	Click 'Continue'

Step 6	Fill in the following mandatory details: ○ Password Details ○ Contact Details ○ Current Address Click 'Submit'
Step 7	After registration, For Residents, a six digit OTP1 and OTP2 will be shared on your mobile number and email ID, specified at the time of registration. For Non-residents, OTP will be shared on your primary email ID, specified at the time of registration.
Step 8	Enter the correct OTP to complete the registration process

For HUF Users

Prerequisite

The user must have the following mandatory details:
- Valid PAN Card
- Valid Mobile Number
- Valid Email Address, preferably belonging to KARTA*
  Karta means senior most male member in the family. He is the person who takes care of day to day expenses of the family looks after the family and protects the joint family properties. No outsider or stranger can become a Karta.

Registration Process

Step 1	Visit the 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Click **'Register Yourself'** button located at right side of the Home Page.
Step 3	Select the user type as **'HUF'** ⇒ Click Continue
Step 4	Provide **'PAN of the HUF*'**, **'Name of HUF*'**, and **'Date of Incorporation *'**
Step 5	Click 'Continue'
Step 6	Fill in the following details: ○ Password Details ○ Contact Details of Karta ○ PAN Details of Karta ○ Address of HUF Click 'Submit'
Step 7	After registration, For Residents, a six digit OTP1 and OTP2 will be shared on your mobile number and email ID, specified at the time of registration. For Non-residents, OTP will be shared on your primary email ID, specified at the time of registration.
Step 8	Enter the correct OTP to complete the registration process

For Others than Individual and HUF Users

Prerequisite

The user must have the following mandatory details:
- Valid PAN Card
- Valid Mobile Number
- Valid Email Address, preferably belonging to Principal contact person

Registration Process

Step 1	Visit the 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Click **'Register Yourself'** button located at right side of the Home Page.
Step 3	Select the following category under 'Other than individual and HUF', as per the PAN status: ○ **Company** ○ **Body of Individuals(BOI)** ○ **Local Authority** ○ **Firm** ○ **Trust** ○ **Association of Persons(AOP)** ○ **Artificial Juridical Person** ○ **Government** Click Continue
Step 4	Provide **'PAN of the Organisation/Entity*'**, **'Organization Name*'**, and **'Date of Incorporation*'** In case of **'Company'** user, select the **'Type of company'**
Step 5	Click 'Continue'

Step 6	Fill in the following details: (a) Password Details, (b) Personal Details of Principal Contact, (c) Contact Details of Principal Contact, and (d) Address of Organisation/Entity – Then Click 'Submit'
Step 7	After registration, For Residents, a six digit OTP1 and OTP2 will be shared on your mobile number and email ID, specified at the time of registration. For Non-residents, OTP will be shared on your primary email ID, specified at the time of registration.
Step 8	Enter the correct OTP to complete the registration process

5. How to Login?

Step 1	Visit the 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Click **'Login Here'** button located at right side of the Home Page.
Step 3	Enter **'User ID*'** (Note: The **User Id** differs based on the user type. <table><tr><td>S.No</td><td>User Type</td><td>What will be the User ID to Login</td></tr><tr><td>1</td><td>Individual/HUF/Other than Individual and HUF</td><td>Permanent Account Number (PAN)</td></tr><tr><td>2</td><td>TAN</td><td>TAN</td></tr><tr><td>3</td><td>ERI</td><td>Starts with ERIA followed by six digit number</td></tr><tr><td>4</td><td>CA</td><td>Starts with ARCA followed by six digit membership number of the CA</td></tr><tr><td>5</td><td>External Agency</td><td>Starts with EXTA followed by six digit number</td></tr></table>
Step 4	Enter **'Password*'** (Note: The password is set at the time of registration in the e-Filing portal) **Note:** If you have forgotten password. **Step 1** Click 'Forgot Password' located at Login page **Step 2** Enter the 'User ID' and 'Captcha Code' -> Click 'Continue' **Step 3** Select any one of the following option from the dropdown list based on the user type: <table><tr><td>Individual</td><td>HUF,AOP/BOI, AJP, Trust, Government, Firm, Local Authority</td><td>Company</td></tr><tr><td>• Answer Secret Question • Upload DSC • Using OTP • Using Aadhaar OTP</td><td>• Answer Secret Question • Upload DSC • Using OTP</td><td>• Answer Secret Question • Upload DSC</td></tr></table> **Step 4** Click **'Continue'** -> Provide the mandatory details -> Click **'Submit'**
Step 5	Enter the value of **'Captcha*'** as displayed on the screen. (If the image is not visible properly, the image can be changed by clicking on refresh button beside) ⇒ Click **'Login'** **Or,** Visually Challenged users can use the OTP option that is **'Request OTP'** instead of Captcha. OTP will be shared to registered Mobile Number.

6. How to e-File ITR?

The user can file the Income Tax Return (ITR) in two ways: (1) Offline and (2) Online

1. **Offline:** Download the applicable ITR, fill the form offline, save the generated XML file and then upload it.

   To e-File the ITR using the upload method, firstly, user must download the Income Tax Return (ITR) file in any one of the following formats:
   - Excel Utility
   - Java Utility

Perform the following steps to download the **Java utility** or **Excel Utility**, then generate the XML and hence, how to upload:

Step 1	Visit the 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'Downloads'** located below the login button -> Click **'Offline Utilities'** -> Click **'Income Tax Return Preparation Utilities'**
Step 3	Select the type of **'ITR' form** depending on the types of income you have received in the financial year for which the return is to be filed ⇒ Click **'Download'** link available under **'Excel Utility'** or **'Java Utility'** column
Step 4	Extract the download ZIP file ⇒ Open the extracted ZIP file
Note:	For **Excel File** - Click **'Import Personal / Tax Details from XML'**, located at right side of the **'Income Details'** tab The side buttons that is **validate, Next, Calculate Tax, Import Personal / Tax Details from XML** and so on of excel file will work only if 'Macros' and 'ActiveX' function of the Excel workbook is enabled. The **Macros** can be enabled by visiting File > Excel options > Trust Centre > Trust Centre Settings > Macro Settings > Enable All Macro > Click 'OK' button twice to save this setting. The 'ActiveX settings' is also enabled in the similar fashion like macros in the Trust Centre settings.)
Step 5	Attach the **'Pre-filled XML'** file which has been downloaded. If you haven't download the 'Pre-filled XML' taking following steps. <table><tr><td>Step 1</td><td>Logon to 'e-Filing' Portal www.incometaxindiaefiling.gov.in</td></tr><tr><td>Step 2</td><td>Go to the **'My Account'** menu located at upper-left side of the page -> Click **'Download Pre-filled XML'**</td></tr><tr><td>Step 3</td><td>Select the **'Assessment Year'** and **'ITR Form Name'** from the dropdown list</td></tr><tr><td>Step 4</td><td>Click 'Continue' ⇒ Choose the type of details ⇒ Click 'Confirm' ⇒ Click 'Download XML'</td></tr></table>
Step 6	Attach the downloaded **'Pre-fill XML'** file to populate the relevant details.
Step 7	Enter all the Mandatory Fields ⇒ Validate all the sheets ⇒ Calculate Tax
Step 8	Click **'Generate XML'**
Step 9	Click **'Save XML'** button to save the XML file at your desktop
Step 10	After saving the generated XML, Upload the XML file at e-Filing Website, (see below)
Step 11	To view the uploaded forms, see below the section – 'How to View uploaded form'

Procedure for uploading 'xml' referred to in step 10 above

Step 1	Logon to 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'e-File'** menu located at upper-left side of the page ⇒ Click **'Income Tax Return'**
Step 3	Select the **'Assessment Year', 'ITR Form Name'** from the dropdown list
Step 4	Select the **'Submission Mode'** as **'Upload XML'** from the dropdown list
Step 5	Choose any one of the following option to verify the Income Tax Return: o Digital Signature Certificate (DSC). (If you do not have DSC, see the procedure for registering the DSC described here-in-after.) o Aadhaar OTP o EVC using Prevalidate Bank Account Details o EVC using Prevalidate Demat Account Details o Already generated EVC through My Account ⇒ Generate EVC Option or Bank ATM. Validity of such EVC is 72 hours from the time of generation o I don't want to e-verify this Income Tax Return and would like to send signed ITR-V through normal or speed post to "Centralized Processing Center, Income Tax Department, Bengaluru - 560500 of such EVC is 72 hours from the time of generation Click **'Continue'**
Step 6	Attach the XML file at option **'Attach the ITR XML file*'**.
Step 7	**Note :**Taxpayer will get an option to enter OTP for e-verifying the ITR, if an EVC or Aadhaar OTP option is chosen., Or To attach DSC, if DSC option is chosen to e-verify the ITR. After successful submission, ITD will process your ITR and send an email confirmation stating the same

2. **Online:** Enter the relevant data directly online at e-filing portal and submit it.TaxPayer can file ITR-1 and ITR-4 online

Step 1	Logon to 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'e-File'** menu located at upper-left side of the page ⇒ Click **'Income Tax Return'**
Step 3	Select the **'Assessment Year', 'ITR Form Name'** from the dropdown list
Step 4	Select the **'Submission Mode'** as **'Prepare and Submit Online'** from the dropdown list

Step 5	Choose any one of the following option to verify the Income Tax Return: o **Digital Signature Certificate (DSC).** (If you do not have DSC, see the procedure for registering the DSC described here-in-after.) o **Aadhaar OTP** o **EVC using Prevalidate Bank Account Details** o **EVC using Prevalidate Demat Account Details** o Already generated EVC through My Account ⇒ Generate EVC Option or Bank ATM. Validity of such EVC is 72 hours from the time of generation o I don't want to e-verify this Income Tax Return and would like to send signed ITR-V through normal or speed post to "Centralized Processing Center, Income Tax Department, Bengaluru - 560500 Click **'Continue'**
Step 6	Read the instructions carefully ⇒ Fill in Required details While filling the details in ITR, under category **'Return Filed'**. **Note:** Before submitting the data, kindly save the data you have entered by clicking on **'Save as Draft'** to recheck any mistakes.
Step 7	Click **'Preview and Submit'** button to preview your ITR from before submitting it.
Step 8	Click **'Submit'** (Note: Taxpayer will get an option to enter OTP for e-verifying the ITR, if an EVC or Aadhaar OTP option is chosen.) Or To attach DSC, if DSC option is chosen to e-verify the ITR. After successful submission, ITD will process your ITR and send an email confirmation stating the same.
Step 9	To view the uploaded forms, see below the section – 'How to View uploaded form'

7. Procedure for Registering Digital Signature Certificate (DSC)

Step 1	Logon to 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'Profile Setting'** menu located at the upper-right side of the page ⇒ Click **'Register Digital Signature Certificate'** ⇒ Click **'Click here to download the DSC Utility'**
Step 3	Extract the downloaded DSC Utility ⇒ Open the Executable Jar File (DSC Utility) ⇒ Read the instructions carefully.
Step 4	In the DSC Management Utility, go to **'Register/Reset Password using DSC'** tab ⇒ Enter **'Enter e-Filing User ID*', 'Enter PAN of the DSC*'** ⇒ Select the type of **'Digital Signature Certificate'** (DSC)
Step 5	DSC using .pfx file: 1. Select the Type of DSC .pfx file 2. Browse and attach the Keystore file (.pfx File) 3. Enter the password for your private key 4. Click **'Generate Signature file'** DSC using USB token: 1. Select the Type of DSC (.pfx file or USB token) USB Token 2. Select USB Token Certificate ⇒ Click 'Generate Signature File'

8. How to view uploaded Form

Step 1	Logon to 'e-Filing' Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'My Account'** menu located at upper-left side of the page ⇒ Click **'View e-Filed Returns / Forms'**
Step 3	Select the option from drop down list ⇒ Click **'Submit'**

9. How to Change the Password?

Step 1	Logon to **'e-Filing'** Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'Profile Setting'** menu located at the upper-right side of the page ⇒ Click **'Change Password'**
Step 3	Enter **'Current Password'** (Existing password) ⇒ Enter **'New Password'** ⇒ Confirm the **'New Password'** ⇒ Click **'Submit'**

10. How to Change Secret Question(s) and Answer(s)?

Step 1	Logon to the **'e-Filing'** Portal www.incometaxindiaefiling.gov.in
Step 2	Go to the **'Profile Setting'** menu located at the upper-right side of the page ⇒ Click **'Change Secret Question(s) / Answer(s)'**
Step 3	Select **'Primary Secret Question'** ⇒ Enter **'Primary Secret answer'** ⇒ Select **'Secondary Secret Question'** ⇒ Enter **'Secondary Secret Answer'**
Step 4	Click **'Submit'**

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