FORM ITR-1 SAHAJ — PRACTICE CASES 13.6 TO 13.38

Questions · Tax Year 2026-27 · Income-tax Act, 2025 · DSC-5.1 Income Tax Law and Practice

Advocate Dr. S. B. Rathore · www.taxclasses.in

Each case is to be solved **(a)** under the old regime, the option of section 202(4) being exercised, and **(b)** under the new regime of section 202(1). Each case begins on a new page. The solutions, old regime first and then new regime, are in the companion file of solutions.

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13.17	Sneha Kulkarni	37	Salary	DA, CEA, Hostel, Uniform, Special, Employer's NPS	SOP + Let out	SB intt, FD intt, IT refund intt	Yes	123, 124, 126, 129, 153	25

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Case No.	Name of the assessee	Age	Salary / Pension	Allowances and perquisites	House property	Other sources	LTCG on shares	Deductions under sections	Page No.
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13.19	Pooja Agarwal	30	Salary	HRA, Special	Let out	SB intt, FD intt	Yes	123, 126, 129, 133, 153	29
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13.21	Anita Desai	48	Salary	DA, HRA, CEA, Special	Let out	Family pension, SB intt, FD intt, Gifts	Yes	123, 126, 129, 153	33
13.22	Rahul Bhatia	46	Salary	DA, Special, Conveyance, Employer's NPS	SOP + Let out	SB intt, FD intt, Dividend	Yes	123, 124, 126, 128, 153	35
13.23	Deepak Rao	40	Salary	HRA, Special	SOP	SB intt, FD intt	Yes	123, 126, 129, 137, 153	37
13.24	Meera Joshi	51	Salary	DA, HRA	Let out	SB intt, FD intt, IT refund intt	Yes	123, 126, 128, 133, 153	39
13.25	Arjun Nair	44	Salary	DA, CEA, Hostel, Uniform, Special, Employer's NPS	SOP + Let out	SB intt, FD intt, Gifts	Yes	123, 124, 126, 129, 137, 153	41
13.26	Manish Kumar Jain	32	Salary	DA, HRA	SOP + Let out	SB intt, FD intt, Dividend	Yes	123, 126, 153	43
13.27	Jaya Arora	45	Salary	DA, CEA	SOP + Let out	SB intt, FD intt, IT refund intt	Yes	123, 126, 153	45
13.28	Amit Kumar Verma	34	Salary	DA, CEA	SOP + Let out	SB intt, FD intt, Dividend	Yes	123, 126, 153	47
13.29	Tina Gupta	30	Salary	DA, HRA	SOP + Let out	SB intt, FD intt, IT refund intt	Yes	123, 126, 153	49
13.30	Mohd Sajid	38	Salary	HRA, CEA, Perquisites	Let out	FD intt, Dividend, IT refund intt, Gifts	Yes	123, 126	51
13.31	Neha Bansal	35	Salary	DA, HRA	Let out	SB intt, FD intt, Dividend	Yes	123, 126, 153	53
13.32	Ravi Kumar Verma	35	Salary	DA, CEA, HRA, Perquisites	SOP	SB intt, FD intt	Yes	123, 126, 153	55
13.33	Sunita Sharma	44	Salary	Medical, Uniform, Special, Perquisites	Let out	SB intt, FD intt	Yes	123, 126, 153	57
13.34	Amit Khanna	33	Salary	HRA, Conveyance, Special, Perquisites	Let out	SB intt, FD intt	Yes	123, 126, 153	59
13.35	Om Prakash Gupta	61	Salary	DA, HRA, Helper, Perquisites	Let out	SB intt, FD intt, SCSS intt	Yes	123, 126, 153	61
13.36	Megha Bansal	40	Salary	CEA, HRA, Special, Perquisites	SOP	SB intt, FD intt	Yes	123, 126, 153	63
13.37	Rahul Deshmukh	38	Salary	DA, Conveyance, Overtime, Perquisites	Let out	SB intt, FD intt, Gifts	Yes	123, 126, 153	65
13.38	Kavita Malhotra	47	Salary	Medical, CEA, HRA, Perquisites	Let out	Family pension, SB intt, FD intt	Yes	123, 126, 153	67

Age is in completed years on 31 March 2027. SOP = self-occupied property; SB intt = savings bank interest; FD intt = interest on fixed deposits; SCSS = Senior Citizens' Savings Scheme; IT refund intt = interest on income-tax refund; HRA = house rent allowance; CEA = children education allowance; DA = dearness allowance; NPS = National Pension System; LTCG = long-term capital gains on listed equity shares. Every TDS entry carries its TDS code, section and table reference. Each assessee's father's name is given in the personal information.

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Case 13.6 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Ms. Priya Venkataraman	
Father's Name	Shri S. Venkataraman	
PAN	BQRPV6614H	
Aadhaar No.	4821-6630-1951	
Date of birth	22/02/1997	
Address	Flat No. 304, Lake View Residency, 5th Cross, Koramangala 4th Block, Bengaluru - 560034 (Karnataka)	
Mobile No.	9845021367	
e-mail ID	priya.venkat@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Nilgiri Softech Private Limited, a company in the private sector - Senior Software Engineer, throughout the year	
TAN of employer	BLRN04217D	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Canara Bank
	Account No.	0412101037521
	IFS Code	CNRB0000412
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	24/07/2027 (the due date being 31/07/2027)	
Place of filing return	Bengaluru	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary	9,60,000
House rent allowance	3,84,000
Special allowance	4,56,000
Gross salary for the year	**18,00,000**
Tax on employment paid to the State of Karnataka	2,500
(No perquisite and no profit in lieu of salary. She lives in a rented flat at Bengaluru - rent paid is given under other information; her own flat at Mysore is let out - details below)	

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	Rs.
Income from house property (let out for the whole year)	
Address : Flat No. 204, Chamundi Enclave, Kuvempunagar, Mysore - 570023 (Karnataka)	
Tenant : Shri Mahesh Gowda (PAN : BXGPG4417K)	
Rent received for the year (Rs. 16,000 a month — the whole of it realised)	1,92,000
Municipal tax paid during the year	5,400
Interest on the home loan for the year (loan details under other information)	1,08,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank account - Canara Bank	8,400
Interest on fixed deposits - Canara Bank (gross)	32,000
Dividend on listed equity shares of Kaveri Power Limited (gross), received on 14/08/2026	14,000
Capital gains - listed equity shares of Kaveri Fintech Limited	
(Acquired in June 2024; sold through a recognised stock exchange on 18/09/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,64,000
- Cost of acquisition	1,92,500
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/KN/BNG/2026-27/0418823)	1,15,200
Section 123 - term life insurance premium, HDFC Life Insurance Company Limited (HDFC/2024/T551208)	18,000
Section 123 - units of an equity linked savings scheme, Kaveri Mutual Fund (Folio 7712045/ELSS)	20,000
Section 123 - housing loan repaid - principal, Canara Bank (Loan A/c 0412619002281)	55,600
Section 126 - health insurance premium, otherwise than in cash, Star Health and Allied Insurance Company Limited - herself (SHAI/2025/P118430)	16,500
Section 153 - interest credited to her savings account	8,400

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Nilgiri Softech Private Limited, TAN : BLRN04217D) *TDS code, section and table reference : 1002 — 392*	1,50,800
- On dividend (Kaveri Power Limited, TAN : BLRK02215F) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	1,400

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Shri Ramesh Gowda - for the flat in which she lives (Rs. 30,000 a month); rent receipts and the landlord's PAN furnished to the employer	AHGPG5521K	Rs. 3,60,000

Interest on housing loan	Particulars	Mysore (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Canara Bank
	Loan account number	0412619002281
	Date of sanction of loan	14/03/2023
	Total amount of loan	Rs. 18,00,000
	Loan outstanding as on 31/03/2027	Rs. 16,20,000
	Interest for the year	Rs. 1,08,000
	Principal repaid in the year	Rs. 55,600

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Case 13.7 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Harpreet Singh Gill	
Father's Name	Sardar Kuldip Singh Gill	
PAN	CKLPG2087R	
Aadhaar No.	7364-1129-0452	
Date of birth	09/06/1981	
Address	House No. 112, Sector 32-A, Chandigarh Road, Ludhiana - 141010 (Punjab)	
Mobile No.	9814032761	
e-mail ID	harpreet.gill81@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Satluj Valley Bank Limited, a banking company in the private sector - Branch Manager, throughout the year	
TAN of employer	JLDS01734C	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Punjab National Bank
	Account No.	0412000100387126
	IFS Code	PUNB0041200
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Ludhiana	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Gross salary for the year	22,40,000
Tax on employment paid to the State of Punjab	2,400
(No perquisite, no profit in lieu of salary and no allowance)	
Income from house property - Property 1 (self-occupied) (address given above)	
Interest on borrowed capital	1,65,000
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. 7B, Sector 70, SAS Nagar (Mohali) - 160071 (Punjab)	
Tenant : Shri Rajiv Bansal (PAN : AFHPB7214N)	
Rent received for the year (Rs. 25,000 a month; the whole of it realised)	3,00,000
Paid to the local authority during the year	12,000

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	Rs.
Interest on borrowed capital	1,40,000
(Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Punjab National Bank	14,500
Interest on fixed deposits - Punjab National Bank (gross)	60,000
Dividend on listed equity shares of Doaba Agro Industries Limited (gross), received on 22/09/2026	12,000
Capital gains - listed equity shares of Satluj Agro Foods Limited	
(Acquired in March 2023; sold through a recognised stock exchange on 12/11/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,18,000
- Cost of acquisition	2,22,600
Deductions claimed under Chapter VIII	
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2012/114527)	38,000
Section 123 - deposit in Public Provident Fund, Punjab National Bank (PPF A/c 3318002104)	50,000
Section 123 - tuition fees, first child, Guru Nanak Public School, Ludhiana (GNPS/2026-27/03381)	36,000
Section 123 - tuition fees, second child, the same school (GNPS/2026-27/03382)	30,000
Section 123 - housing loan repaid - principal, Property 1, Punjab National Bank (Loan A/c HL 0412873365)	1,76,600
Section 123 - housing loan repaid - principal, Property 2, HDFC Bank Limited (Loan A/c 618230457)	1,19,200
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - himself, his wife, aged 42, and their two children (NBHI/2023/F447120)	23,000
Section 126 - health insurance, Care Health Insurance Limited - his father, aged 72 (CHIL/2022/S902816)	38,000
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to his savings account	14,500

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Satluj Valley Bank Limited, TAN : JLDS01734C) *TDS code, section and table reference : 1002 — 392*	2,50,900
- On FD interest (Punjab National Bank, TAN : JLDP00521E) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,000
- On dividend (Doaba Agro Industries Limited, TAN : JLDD02286A) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	1,200
Advance tax paid by assessee (Punjab National Bank, Model Town branch, Ludhiana, BSR Code : 0304178)	
- Tax paid on 15/12/2026 (Challan No. : 03417)	15,000
- Tax paid on 15/03/2027 (Challan No. : 05128)	20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Property 1** (self-occupied)	**Property 2** (let out)
	Loan taken from bank/institution	Bank	Bank
	Name of bank	Punjab National Bank	HDFC Bank Limited
	Loan account number	HL 0412873365	618230457
	Date of sanction of loan	14/03/2016 (acquired in that year)	02/08/2020 (acquired in that year)
	Total amount of loan	Rs. 35,00,000	Rs. 24,00,000
	Loan outstanding as on 31/03/2027	Rs. 19,40,000	Rs. 17,65,000
	Interest for the year	Rs. 1,65,000	Rs. 1,40,000
	Principal repaid in the year	Rs. 1,76,600	Rs. 1,19,200

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Case 13.8 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Kamala Devi Joshi	
Father's Name	Late Shri Gopal Narayan Sharma	
PAN	AJRPJ3360L	
Aadhaar No.	2953-7741-8826	
Date of birth	03/01/1961	
Address	C-41, Malviya Nagar, Jaipur - 302017 (Rajasthan)	
Mobile No.	9414027735	
e-mail ID	kamala.joshi61@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Pension	From the Government of Rajasthan (retired in January 2021 as a Lecturer in a Government Senior Secondary School), drawn through the State Bank of India, Malviya Nagar branch, Jaipur	
TAN of the pension paying branch	JPRS05128B	
Nature of employment	Pensioners - State Government	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	State Bank of India
	Account No.	10937745218
	IFS Code	SBIN0031207
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	18/07/2027 (the due date being 31/07/2027)	
Place of filing return	Jaipur	
Verification	By the assessee herself, in the capacity of Self	

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Income details *- Income details are given below –*

	Rs.
Income from pension (as per Form No. 130)	
Pension for the year, in the gross amount	6,60,000
Income from house property (self-occupied) (address given above)	
(Sole owner; in her own occupation throughout the year; there is no loan on it)	
Income from other sources	
Interest on savings bank account - State Bank of India	18,000
Interest on fixed deposits - Punjab National Bank (gross)	2,10,000
Interest on her account under the Senior Citizens' Savings Scheme, Malviya Nagar Post Office	1,20,000
Capital gains - listed equity shares of Aravalli Cements Limited	
(Acquired in January 2021; sold through a recognised stock exchange on 22/06/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	1,96,000
- Cost of acquisition	1,38,500
Deductions claimed under Chapter VIII	
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2006/031852)	20,000
Section 123 - five-year term deposit with the State Bank of India, made on 27/03/2027 (SBI TD 41207783516)	1,00,000
Section 126 - health insurance, otherwise than in cash, The Oriental Insurance Company Limited - herself (OIC/2020/SC31744)	42,000
Section 153 - interest on her deposits - savings account, fixed deposits and Senior Citizens' Savings Scheme	3,48,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year; none deducted from her pension)	
- On FD interest (Punjab National Bank, TAN : JPRP01182D) *TDS code, section and table reference : 1020 — 393(1) [Table: Sl. No. 5(ii).D(a)]*	21,000
- On Senior Citizens' Savings Scheme interest (Department of Posts, Malviya Nagar Post Office, TAN : JPRD00417G) *TDS code, section and table reference : 1020 — 393(1) [Table: Sl. No. 5(ii).D(a)]*	12,000

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Case 13.9 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Rohit Kumar Mishra	
Father's Name	Shri Ram Narayan Mishra	
PAN	DGHPM8813K	
Aadhaar No.	6610-4482-3370	
Date of birth	17/10/1992	
Address	4/218, Vikas Nagar, Lucknow - 226022 (Uttar Pradesh)	
Mobile No.	9415063318	
e-mail ID	rohit.mishra92@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Lakshman Rao Institute of Management, Lucknow, a private educational institution run by a registered society - Assistant Professor of Commerce, throughout the year	
TAN of employer	LKNL03316E	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of India
	Account No.	681510100024417
	IFS Code	BKID0006815
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	24/07/2027 (the due date being 31/07/2027)	
Place of filing return	Lucknow	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Gross salary for the year	12,60,000
(No perquisite, no profit in lieu of salary and no allowance; no tax on employment is levied in Uttar Pradesh. He lives with his parents in his own house at Lucknow - details below)	

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	Rs.
Income from house property (self-occupied)	
Address : House No. 5/118, Vikas Nagar, Lucknow - 226022 (Uttar Pradesh) - his residence	
Interest on the home loan for the year (loan details under other information)	1,26,000
(Sole owner, 100 per cent; he lives in it with his parents, and it was not let out at any time in the year)	
Income from other sources	
Interest on savings bank account - Bank of India	9,000
Interest on fixed deposits - Bank of India (gross)	46,000
Capital gains - listed equity shares of Gomti Textiles Limited	
(Acquired in August 2024; sold through a recognised stock exchange on 05/01/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	1,72,000
- Cost of acquisition	1,26,800
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/UP/LKN/2026-27/0067214)	72,000
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2018/207733)	30,000
Section 123 - tuition fees, his child, St. Mary's Convent School, Lucknow (SMCS/2026-27/01544)	24,000
Section 123 - housing loan repaid - principal, Bank of India (Loan A/c 681575110004417)	37,700
Section 126 - health insurance, Bajaj Allianz General Insurance Company Limited - himself, his wife and child (BAGI/2024/F661082)	18,000
Section 126 - health insurance, the same insurer - his parents, aged 58 and 55 (BAGI/2024/F661083)	15,000
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to his savings account	9,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
No tax was deducted at source during the year: his employer deducted nothing from his salary.	
Self-assessment tax paid by assessee (Bank of India, Vikas Nagar branch, Lucknow, BSR Code : 0518221)	
- Tax paid on 22/07/2027 (Challan No. : 00781)	41,600

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Lucknow (self-occupied)**
	Loan taken from bank/institution	Bank
	Name of bank	Bank of India
	Loan account number	681575110004417
	Date of sanction of loan	06/02/2023 (house acquired in that year)
	Total amount of loan	Rs. 16,50,000
	Loan outstanding as on 31/03/2027	Rs. 15,25,000
	Interest for the year	Rs. 1,26,000
	Principal repaid in the year	Rs. 37,700

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Case 13.10 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Fatima Shaikh	
Father's Name	Shri Abdul Rashid Ansari	
PAN	BWLPS4729M	
Aadhaar No.	8402-5517-6607	
Date of birth	25/08/1974	
Address	Flat No. 1203, Palm Beach Heights, Sector 15, Nerul, Navi Mumbai - 400706 (Maharashtra)	
Mobile No.	9820417726	
e-mail ID	fatima.shaikh74@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Sea View Hospital and Research Centre, a private hospital run by a company - Nursing Superintendent, throughout the year	
TAN of employer	MUMS17220A	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of Baroda
	Account No.	27840100002251
	IFS Code	BARB0NERULX
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	27/07/2027 (the due date being 31/07/2027)	
Place of filing return	Navi Mumbai	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Gross salary for the year	16,80,000
Tax on employment paid to the State of Maharashtra	2,500
(No perquisite, no profit in lieu of salary and no allowance)	
Income from house property - Property 1 (self-occupied) (address given above)	
Interest on borrowed capital	2,35,000
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. B-506, Green Meadows, Baner Road, Pune - 411045 (Maharashtra)	
Tenant : Shri Nikhil Kulkarni (PAN : BKOPK3315D)	

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	Rs.
Rent received for the year (Rs. 22,000 a month; the whole of it realised)	2,64,000
Paid to the local authority during the year	9,600
(There is no loan on it. Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Bank of Baroda	21,000
Interest on fixed deposits - Bank of Baroda (gross)	75,000
Capital gains - listed equity shares of Konkan Coastal Engineering Limited and Western Ghats Cements Limited	
(Acquired in June 2021; sold through a recognised stock exchange on 11/11/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	4,10,000
- Cost of acquisition	3,18,000
Deductions claimed under Chapter VIII	
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2009/018364)	45,000
Section 123 - deposit in Public Provident Fund, Bank of Baroda (PPF A/c 27840100003318)	60,000
Section 123 - housing loan repaid - principal, Bank of Baroda (Loan A/c 27840600009316)	1,12,500
Section 126 - health insurance, ICICI Lombard General Insurance Company Limited - herself and her husband, aged 56 (ICL/2021/F208457)	28,000
Section 126 - health insurance, The New India Assurance Company Limited - her mother, aged 78 (NIA/2018/SC40071)	52,000
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to her savings account	21,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Sea View Hospital and Research Centre, TAN : MUMS17220A) *TDS code, section and table reference : 1002 — 392*	1,25,840
- On FD interest (Bank of Baroda, TAN : MUMB09316C) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	7,500
Advance tax paid by assessee (Bank of Baroda, Nerul branch, Navi Mumbai, BSR Code : 0278406)	
- Tax paid on 15/09/2026 (Challan No. : 02218)	15,000
- Tax paid on 15/12/2026 (Challan No. : 03974)	15,000
- Tax paid on 15/03/2027 (Challan No. : 05561)	20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Property 1** (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	Bank of Baroda
	Loan account number	27840600009316
	Date of sanction of loan	10/03/2019 (acquired in that year)
	Total amount of loan	Rs. 32,00,000
	Loan outstanding as on 31/03/2027	Rs. 24,75,000
	Interest for the year	Rs. 2,35,000
	Principal repaid in the year	Rs. 1,12,500

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Case 13.11 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri K. Srinivasa Rao	
Father's Name	Late Shri K. Venkateswara Rao	
PAN	AEKPR5502C	
Aadhaar No.	3317-9026-4481	
Date of birth	18/11/1965	
Address	Plot No. 46, Road No. 12, Banjara Hills, Hyderabad - 500034 (Telangana)	
Mobile No.	9848012456	
e-mail ID	ksrao1965@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Deccan Lifesciences Limited, a company in the private sector - Senior Vice-President (Quality), throughout the year	
TAN of employer	HYDD03175B	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Canara Bank
	Account No.	1872101004236
	IFS Code	CNRB0001872
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	26/07/2027 (the due date being 31/07/2027)	
Place of filing return	Hyderabad	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Gross salary for the year	26,40,000
Tax on employment paid to the State of Telangana	2,400
(No perquisite, no profit in lieu of salary and no allowance)	
Income from house property - Property 1 (self-occupied) (address given above)	
(There is no loan on it)	
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. 302, Sea Breeze Apartments, Beach Road, Visakhapatnam - 530017 (Andhra Pradesh)	
Tenant : Dr. Suresh Babu Kolli (PAN : AQZPK6627J)	

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	Rs.
Rent received for the year (Rs. 40,000 a month; the whole of it realised)	4,80,000
Paid to the local authority during the year	18,000
Interest on borrowed capital	95,000
(Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Canara Bank	26,000
Interest on fixed deposits - Canara Bank (gross)	1,40,000
Dividend on listed equity shares of Godavari Fertilisers Limited (gross), received on 18/08/2026	38,000
Capital gains - listed equity shares of Deccan Chemicals Limited	
(Acquired in October 2022; sold through a recognised stock exchange on 14/07/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	4,85,000
- Cost of acquisition	3,68,000
Deductions claimed under Chapter VIII	
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2001/006218)	60,000
Section 123 - deposit in Public Provident Fund, Canara Bank (PPF A/c 1872101006451)	1,00,000
Section 123 - housing loan repaid - principal, Canara Bank (Loan A/c 1872619004422)	1,30,500
Section 126 - health insurance, otherwise than in cash, Star Health and Allied Insurance Company Limited - himself and his wife (SHAI/2019/SC22814)	46,000
Section 126 - medical expenditure on his mother, aged 86, not covered by any health insurance - paid by cheque	40,000
Section 153 - interest on his deposits - savings account and fixed deposits	1,66,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Deccan Lifesciences Limited, TAN : HYDD03175B) *TDS code, section and table reference : 1002 — 392*	3,63,480
- On FD interest (Canara Bank, TAN : HYDC01872F) *TDS code, section and table reference : 1020 — 393(1) [Table: Sl. No. 5(ii).D(a)]*	14,000
- On dividend (Godavari Fertilisers Limited, TAN : HYDG00451K) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	3,800
Self-assessment tax paid by assessee (Canara Bank, Banjara Hills branch, Hyderabad, BSR Code : 0241872)	
- Tax paid on 20/07/2027 (Challan No. : 00932)	1,20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Property 2** (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Canara Bank
	Loan account number	1872619004422
	Date of sanction of loan	05/09/2019 (acquired in that year)
	Total amount of loan	Rs. 18,00,000
	Loan outstanding as on 31/03/2027	Rs. 10,10,000
	Interest for the year	Rs. 95,000
	Principal repaid in the year	Rs. 1,30,500

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Case 13.12 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Ms. Anjali Sharma	
Father's Name	Shri Vinod Kumar Sharma	
PAN	EFTPS1146D	
Aadhaar No.	5208-3364-7711	
Date of birth	04/04/1988	
Address	House No. 2241, Sector 44-C, Chandigarh - 160047 (Union territory of Chandigarh)	
Mobile No.	9876045512	
e-mail ID	anjali.sharma88@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Shivalik Tractors Limited, a company in the private sector - Senior Manager (Finance), throughout the year	
TAN of employer	PTLS06642H	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Punjab & Sind Bank
	Account No.	04411000062237
	IFS Code	PSIB0000441
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	15/07/2027 (the due date being 31/07/2027)	
Place of filing return	Chandigarh	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary	6,00,000
House rent allowance	2,40,000
Special allowance	3,00,000
Conveyance allowance	36,000
Gross salary for the year	**11,76,000**
(No perquisite and no profit in lieu of salary; no tax on employment is levied in Chandigarh. She lives in a rented house at Chandigarh - rent paid is given under other information; her own house at Panchkula is let out - details below)	

Advocate Dr. S. B. Rathore

	Rs.
Income from house property (let out for the whole year)	
Address : House No. 1142, Sector 15, Panchkula - 134113 (Haryana)	
Tenant : Shri Rakesh Malik (PAN : ACMPM5524L)	
Rent received for the year (Rs. 14,500 a month — the whole of it realised)	1,74,000
Municipal tax paid during the year	4,200
Interest on the home loan for the year (loan details under other information)	96,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank account - Punjab & Sind Bank	6,500
Interest on fixed deposits - Punjab & Sind Bank (gross)	28,000
Dividend on listed equity shares of Himalayan Paper Mills Limited (gross), received on 10/07/2026	12,000
Capital gains - listed equity shares of Shivalik Engineering Limited	
(Acquired in February 2024; sold through a recognised stock exchange on 26/10/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,48,000
- Cost of acquisition	1,86,400
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/PB/CHD/2026-27/0029133)	72,000
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2015/402117)	22,000
Section 123 - tuition fees, first child, Bhavan Vidyalaya, Chandigarh (BVC/2026-27/02210)	18,000
Section 123 - tuition fees, second child, the same school (BVC/2026-27/02211)	16,000
Section 123 - housing loan repaid - principal, Punjab & Sind Bank (Loan A/c 04416600017725)	78,500
Section 126 - health insurance, otherwise than in cash, HDFC ERGO General Insurance Company Limited - herself, her husband and children (HERG/2023/F377105)	21,000
Section 153 - interest credited to her savings account	6,500

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
(The employer, computing her tax under the default regime, deducted nothing from her salary)	
- On dividend (Himalayan Paper Mills Limited, TAN : PTLH01127B) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	1,200

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Shri Gurdev Singh Sandhu - for the house in which she lives (Rs. 18,000 a month); rent receipts and the landlord's PAN furnished to the employer	ALMPS2271Q	Rs. 2,16,000

Interest on housing loan	Particulars	Panchkula (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Punjab & Sind Bank
	Loan account number	04416600017725
	Date of sanction of loan	18/08/2022
	Total amount of loan	Rs. 15,00,000
	Loan outstanding as on 31/03/2027	Rs. 12,10,000
	Interest for the year	Rs. 96,000
	Principal repaid in the year	Rs. 78,500

Advocate Dr. S. B. Rathore

Case 13.13 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Debashish Chatterjee	
Father's Name	Late Shri Amalendu Chatterjee	
PAN	AGVPC9031E	
Aadhaar No.	9136-2207-5581	
Date of birth	30/01/1970	
Address	Flat 2B, Block CF, Sector I, Salt Lake City, Kolkata - 700064 (West Bengal)	
Mobile No.	9831024478	
e-mail ID	d.chatterjee70@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Bharat Jute Industries Limited, a Central public sector undertaking - Deputy General Manager, throughout the year	
TAN of employer	CALB02219K	
Nature of employment	Public Sector Undertaking	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	UCO Bank
	Account No.	04720110027715
	IFS Code	UCBA0000472
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	27/07/2027 (the due date being 31/07/2027)	
Place of filing return	Kolkata	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Gross salary for the year	19,20,000
Tax on employment paid to the State of West Bengal	2,400
(No perquisite, no profit in lieu of salary and no allowance)	

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	Rs.
Income from house property (self-occupied) (address given above)	
Interest on borrowed capital	1,10,000
(Sole owner, 100 per cent)	
Income from other sources	
Interest on savings bank account - UCO Bank	12,800
Interest on fixed deposits - UCO Bank (gross)	1,05,000
Interest received on an income-tax refund	4,200
Capital gains - listed equity shares of Hooghly Paper Mills Limited	
(Acquired in May 2022; sold through a recognised stock exchange on 09/12/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,36,000
- Cost of acquisition	2,47,300
Deductions claimed under Chapter VIII	
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/1999/027741)	56,000
Section 123 - contribution to employees' provident fund (PF/WB/CAL/2026-27/0031850)	1,15,000
Section 123 - housing loan repaid - principal, UCO Bank (Loan A/c 04720610018833)	1,41,100
Section 126 - health insurance, otherwise than in cash, National Insurance Company Limited - himself and his wife, aged 54 (NINS/2016/F219034)	22,000
Section 128 - medical treatment of his wife, aged 54, wholly dependent on him, for a specified disease (chronic renal failure), on the prescription of a specialist - no part of it reimbursed	52,000
Section 153 - interest credited to his savings account	12,800

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Bharat Jute Industries Limited, TAN : CALB02219K) *TDS code, section and table reference : 1002 — 392*	1,75,760
- On FD interest (UCO Bank, TAN : CALU00472D) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	10,500
Self-assessment tax paid by assessee (UCO Bank, Salt Lake branch, Kolkata, BSR Code : 0280472)	
- Tax paid on 24/07/2027 (Challan No. : 01127)	14,880

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**The house** (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	UCO Bank
	Loan account number	04720610018833
	Date of sanction of loan	21/07/2015 (acquired in that year)
	Total amount of loan	Rs. 25,00,000
	Loan outstanding as on 31/03/2027	Rs. 11,80,000
	Interest for the year	Rs. 1,10,000
	Principal repaid in the year	Rs. 1,41,100

Advocate Dr. S. B. Rathore

Case 13.14 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Meenakshi Sundaram	
Father's Name	Late Shri K. Natarajan	
PAN	ACMPS2218F	
Aadhaar No.	4470-6182-9030	
Date of birth	12/02/1946	
Address	Old No. 14, New No. 27, Luz Church Road, Mylapore, Chennai - 600004 (Tamil Nadu)	
Mobile No.	9444018827	
e-mail ID	meenakshi.sundaram46@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Pension	Her own pension from the Government of Tamil Nadu (retired in 2004 as Headmistress of a Government Higher Secondary School), and a family pension from the Central Government (her late husband having been an officer of the Central Government) - both through Indian Overseas Bank, Mylapore branch	
TAN of the pension paying branch	CHEI04471C	
Nature of employment	Pensioners - State Government	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Indian Overseas Bank
	Account No.	044701000018226
	IFS Code	IOBA0000447
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	22/07/2027 (the due date being 31/07/2027)	
Place of filing return	Chennai	
Verification	By the assessee herself, in the capacity of Self	

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Income details *- Income details are given below –*

	Rs.
Income from pension (as per Form No. 130)	
Her own pension for the year, in the gross amount	3,60,000
Income from house property (self-occupied) (address given above)	
(Sole owner; in her own occupation throughout the year; there is no loan on it)	
Income from other sources	
Family pension, in the gross amount	4,80,000
Interest on savings bank account - Indian Overseas Bank	32,000
Interest on fixed deposits - Indian Bank (gross)	2,40,000
Capital gains - listed equity shares of Coromandel Fertilisers Limited	
(Acquired in September 2019; sold through a recognised stock exchange on 17/08/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,20,000
- Cost of acquisition	1,48,000
Deductions claimed under Chapter VIII	
Section 126 - health insurance, otherwise than in cash, Star Health and Allied Insurance Company Limited - herself (SHAI/2017/SC08861)	48,000
Section 128 - her own medical treatment for a specified disease (Parkinson's disease), on the prescription of a specialist - no part of it reimbursed by the insurer	1,25,000
Section 153 - interest on her deposits - savings account and fixed deposits	2,72,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year; none deducted from her pension or family pension)	
- On FD interest (Indian Bank, TAN : CHEI00316B) *TDS code, section and table reference : 1020 — 393(1) [Table: Sl. No. 5(ii).D(a)]*	24,000

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Case 13.15 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Amit Patel	
Father's Name	Shri Bharat Bhai Patel	
PAN	BNYPP7735G	
Aadhaar No.	6739-0215-4422	
Date of birth	06/12/1985	
Address	B-704, Shilp Residency, Satellite Road, Ahmedabad - 380015 (Gujarat)	
Mobile No.	9825043317	
e-mail ID	amit.patel85@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Sabarmati Textiles Limited, a company in the private sector - Manager (Exports), throughout the year	
TAN of employer	AHMS05581L	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of Baroda
	Account No.	33610100009824
	IFS Code	BARB0SATELL
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	23/07/2027 (the due date being 31/07/2027)	
Place of filing return	Ahmedabad	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary	10,80,000
House rent allowance	4,32,000
Special allowance	6,48,000
Performance bonus	1,20,000
Gross salary for the year	**22,80,000**
Tax on employment paid to the State of Gujarat	2,400
(No perquisite and no profit in lieu of salary. He lives in a rented flat - rent paid is given under other information)	
Income from house property (let out for the whole year)	
Address : 12, Gokul Society, Adajan, Surat - 395009 (Gujarat)	
Tenant : Shri Kirit Mehta (PAN : AMRPM1194E)	
Rent received for the year (Rs. 18,000 a month; the whole of it realised)	2,16,000
Paid to the local authority during the year	7,200

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	Rs.
Interest on borrowed capital	1,20,000
(Sole owner, 100 per cent)	
Income from other sources	
Interest on savings bank account - Bank of Baroda	11,200
Interest on fixed deposits - Bank of Baroda (gross)	52,000
Dividend on listed equity shares of Narmada Chemicals Limited (gross), received on 26/08/2026	24,000
Capital gains - listed equity shares of Sabarmati Pharma Limited	
(Acquired in September 2023; sold through a recognised stock exchange on 03/02/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,94,000
- Cost of acquisition	2,11,200
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/GJ/AHD/2026-27/0074426)	1,29,600
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2014/552381)	42,000
Section 123 - tuition fees, first child, Udgam School, Ahmedabad (UDG/2026-27/06612)	45,000
Section 123 - tuition fees, second child, the same school (UDG/2026-27/06613)	40,000
Section 123 - housing loan repaid - principal, Bank of Baroda (Loan A/c 33610600004471)	56,500
Section 126 - health insurance, Tata AIG General Insurance Company Limited - himself, his wife and children (TAIG/2022/F504418)	24,000
Section 126 - health insurance, the same insurer - his parents, aged 69 and 64 (TAIG/2022/S504419)	46,000
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to his savings account	11,200

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Sabarmati Textiles Limited, TAN : AHMS05581L) *TDS code, section and table reference : 1002 — 392*	2,61,300
- On FD interest (Bank of Baroda, TAN : AHMB03361A) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	5,200
- On dividend (Narmada Chemicals Limited, TAN : AHMN00927C) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	2,400
Advance tax paid by assessee (Bank of Baroda, Satellite branch, Ahmedabad, BSR Code : 0283361)	
- Tax paid on 15/03/2027 (Challan No. : 04876)	20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Smt. Hemlata Desai - for the flat in which he lives (Rs. 35,000 a month); rent receipts and the landlord's PAN furnished to the employer	AJXPD4408B	Rs. 4,20,000

Interest on housing loan	Particulars	The house at Surat (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Bank of Baroda
	Loan account number	33610600004471
	Date of sanction of loan	18/01/2022 (acquired in that year)
	Total amount of loan	Rs. 16,00,000
	Loan outstanding as on 31/03/2027	Rs. 13,65,000
	Interest for the year	Rs. 1,20,000
	Principal repaid in the year	Rs. 56,500

Advocate Dr. S. B. Rathore

Case 13.16 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Karan Mehra	
Father's Name	Shri Suresh Mehra	
PAN	AKMPM4416K	
Aadhaar No.	4416-2290-7736	
Date of birth	14/03/1984	
Address	C-212, Saket, New Delhi - 110017 (Delhi)	
Mobile No.	9810444161	
e-mail ID	karan.mehra@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Indus Infra Limited, a company in the private sector	
TAN of employer	DELI04416K	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	State Bank of India
	Account No.	30416441611
	IFS Code	SBIN0004416
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	24/07/2027 (the due date being 31/07/2027)	
Place of filing return	New Delhi	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,20,000 a month)	14,40,000
Dearness allowance (Rs. 24,000 a month) — the whole of it enters retirement benefits	2,88,000
House rent allowance (Rs. 45,000 a month)	5,40,000
Children education allowance (Rs. 5,000 a month — two children)	60,000
Conveyance allowance (Rs. 6,000 a month) — Rs. 54,000 spent in the performance of duties	72,000
Medical allowance (Rs. 2,000 a month)	24,000
Performance bonus (March 2027)	1,50,000
Gross salary for the year	**25,74,000**
(No perquisite and no profit in lieu of salary. His rented accommodation — rent paid is given under other information)	
Income from house property (let out for the whole year)	
Address : Flat 904, Sector 56, Gurugram - 122011 (Haryana)	
Tenant : Rohit Jain (PAN : AHKPJ7712M)	
Rent received for the year (the whole of it realised)	3,60,000
Municipal tax paid during the year	12,000
Interest on the home loan for the year	1,45,000

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	Rs.
(Sole owner of the house, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — State Bank of India	14,200
Interest on fixed deposits — State Bank of India (gross)	95,000
Dividend on listed equity shares of Tata Steel (gross), received on 30/07/2026	18,000
Sums of money received without consideration	
- 14/03/2027 (his birthday), by cheque, from Mahesh Mehra, his father's brother	75,000
- 14/03/2027 (his birthday), by UPI, from Amit Goel, a friend	30,000
- 14/03/2027 (his birthday), by UPI, from Vivek Arora, a colleague	25,000
Capital gains - listed equity shares of Indus Cables Limited	
(Acquired in April 2024; sold through a recognised stock exchange on 21/08/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,42,000
- Cost of acquisition	2,58,500
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-1601)	1,72,800
Section 123 - LIC premium (LIC-1602)	36,000
Section 123 - tuition fees — two children (SCH-1603)	48,000
Section 123 - PPF (PPF-1604)	30,000
Section 123 - housing loan repaid - principal, HDFC Bank (Loan A/c HL-1601)	1,21,800
Section 126 - health insurance, Star Health - himself, his wife and children, net banking (SH-1605)	22,000
Section 126 - health insurance, Star Health - his brother, net banking (SH-1606)	12,000
Section 126 - health insurance, Care Health - his parents, aged 68 and 64, cheque (CH-1607)	48,000
Section 133 - donation to PM National Relief Fund, by NEFT, 15/08/2026	21,000
Section 133 - donation to Seva Trust (approved), by cash, 02/10/2026	6,000
Section 137 - contribution to Jan Seva Party (registered u/s 29A, RP Act), by UPI, 26/01/2027	30,000
Section 137 - contribution to Jan Seva Party (registered u/s 29A, RP Act), by cash, 10/03/2027	8,000
Section 153 - interest on savings account	14,200

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Indus Infra Limited, TAN : DELI04416K)	3,16,400
TDS code, section and table reference : 1002 — 392	
- On FD interest (State Bank of India, TAN : DELS01602F)	9,500
TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]	
- On dividend (Tata Steel, TAN : MUMT01603A)	1,800
TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]	
Advance tax paid by assessee (State Bank of India, Saket, BSR Code : 0510416)	
- Tax paid on 15/12/2026 (Challan No. : 02416)	40,000
- Tax paid on 15/03/2027 (Challan No. : 04416)	40,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Anil Kapoor - for the house in which he lives (Rs. 48,000 a month), paid by bank transfer	AAKPK5521D	Rs. 5,76,000

Interest on housing loan	Particulars	**Gurugram** (let out)
	Loan taken from bank/institution	Bank
	Name of bank	HDFC Bank
	Loan account number	HL-1601
	Date of sanction of loan	12/06/2019
	Total amount of loan	Rs. 25,00,000
	Loan outstanding as on 31/03/2027	Rs. 17,40,000
	Interest for the year	Rs. 1,45,000
	Principal repaid in the year	Rs. 1,21,800

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Case 13.17 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Sneha Kulkarni	
Father's Name	Shri Vasant Deshpande	
PAN	BSKPK1717L	
Aadhaar No.	7717-4402-6633	
Date of birth	21/09/1989	
Address	B-14, Prabhat Road, Erandwane, Pune - 411004 (Maharashtra)	
Mobile No.	9822017171	
e-mail ID	sneha.kulkarni@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Sahyadri Software Limited, a company in the private sector	
TAN of employer	PNES01717C	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Axis Bank
	Account No.	917010017171717
	IFS Code	UTIB0001717
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	25/07/2027 (the due date being 31/07/2027)	
Place of filing return	Pune	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,10,000 a month)	13,20,000
Dearness allowance (Rs. 11,000 a month) — the whole of it enters retirement benefits	1,32,000
Children education allowance (Rs. 4,000 a month — one child)	48,000
Hostel expenditure allowance (Rs. 10,000 a month — the same child, in a hostel)	1,20,000
Uniform allowance (Rs. 2,500 a month) — Rs. 21,000 spent on the uniform	30,000
Special allowance	96,000
Employer's contribution to NPS — ten per cent of basic salary and dearness allowance	1,45,200
Gross salary for the year	**18,91,200**
Tax on employment paid to the State	2,500
(No perquisite and no profit in lieu of salary)	
Income from house property - Property 1 (self-occupied)	
Address : address given above	
Interest on the home loan for the year	2,38,000

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	Rs.
Income from house property - Property 2 (let out for the whole year)	
Address : Flat 3, Gangapur Road, Nashik - 422013 (Maharashtra)	
Tenant : Pravin Jadhav (PAN : AFJPJ3317Q)	
Rent received for the year (the whole of it realised)	3,24,000
Municipal tax paid during the year	8,000
(There is no loan on this house)	
(Sole owner of both houses, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — Axis Bank	8,600
Interest on fixed deposits — Axis Bank (gross)	62,000
Interest on income-tax refund	3,400
Capital gains - listed equity shares of Sahyadri Motors Limited	
(Acquired in July 2023; sold through a recognised stock exchange on 11/03/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,06,000
- Cost of acquisition	1,49,300
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-1701)	1,58,400
Section 123 - LIC premium (LIC-1702)	24,000
Section 123 - Sukanya Samriddhi (SSA-1703)	50,000
Section 123 - housing loan repaid - principal, ICICI Bank (Loan A/c HL-1701)	1,55,800
Section 124 - employer's contribution to NPS	1,45,200
Section 126 - health insurance, Niva Bupa - herself, her husband and son, net banking (NB-1704)	19,000
Section 126 - herself and her husband — preventive check-up, in cash	4,000
Section 126 - health insurance, Niva Bupa - her parents, aged 58 and 55, net banking (NB-1705)	21,000
Section 129 - interest on the education loan for her husband's M.Tech., Axis Bank (interest paid since 2024-25)	68,000
Section 129 - interest on the education loan for her brother's B.Arch., Axis Bank (interest paid since 2025-26)	41,000
Section 153 - interest on savings account	8,600

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Sahyadri Software Limited, TAN : PNES01717C) *TDS code, section and table reference : 1002 — 392*	1,61,000
- On FD interest (Axis Bank, TAN : PNEA02716B) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,200
Self-assessment tax paid by assessee (Axis Bank, Erandwane, BSR Code : 0211717)	
- Tax paid on 20/07/2027 (Challan No. : 00717)	33,770

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Erandwane, Pune** (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	ICICI Bank
	Loan account number	HL-1701
	Date of sanction of loan	05/02/2018
	Total amount of loan	Rs. 40,00,000
	Loan outstanding as on 31/03/2027	Rs. 28,60,000
	Interest for the year	Rs. 2,38,000
	Principal repaid in the year	Rs. 1,55,800

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Case 13.18 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Imran Qureshi	
Father's Name	Shri Salim Qureshi	
PAN	AIQPQ1818R	
Aadhaar No.	7818-5503-2295	
Date of birth	02/01/1991	
Address	Plot 18, Road No. 3, Banjara Hills, Hyderabad - 500034 (Telangana)	
Mobile No.	9849018181	
e-mail ID	imran.qureshi@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Deccan Pharma Limited, a company in the private sector	
TAN of employer	HYDD01818E	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	HDFC Bank
	Account No.	50100181818181
	IFS Code	HDFC0001818
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	22/07/2027 (the due date being 31/07/2027)	
Place of filing return	Hyderabad	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,00,000 a month)	12,00,000
Dearness allowance (Rs. 20,000 a month) — one-half enters retirement benefits	2,40,000
House rent allowance (Rs. 40,000 a month)	4,80,000
Entertainment allowance (Rs. 3,000 a month)	36,000
Medical allowance (Rs. 1,500 a month)	18,000
Performance bonus (December 2026)	1,20,000
Gross salary for the year	**20,94,000**
Tax on employment paid to the State	2,400
(No perquisite and no profit in lieu of salary. He lives in rented accommodation at Hyderabad — rent paid is given under other information; his own house at Warangal is given below)	
Income from house property (self-occupied)	
Address : House No. 2-5-118, Hanamkonda, Warangal - 506001 (Telangana)	
Interest on the home loan for the year (loan details under other information)	1,35,000

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	Rs.
(Sole owner, 100 per cent; the house is kept for his own residence and was not let out at any time in the year; he cannot occupy it as he is employed at Hyderabad)	
Income from other sources	
Interest credited to the savings bank account — HDFC Bank	11,800
Interest on fixed deposits — HDFC Bank (gross)	54,000
Sums of money received without consideration	
- 16/02/2027 (on his marriage), by cheque and UPI, from friends and colleagues	1,50,000
- 02/01/2027 (his birthday), by UPI, from Farah Khan, a family friend	40,000
Capital gains - listed equity shares of Golconda Power Limited	
(Acquired in December 2023; sold through a recognised stock exchange on 28/09/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,58,000
- Cost of acquisition	1,87,600
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-1801)	1,29,600
Section 123 - ELSS units (ELSS-1802)	25,000
Section 123 - housing loan repaid - principal, State Bank of India (Loan A/c 38214567720)	68,800
Section 126 - health insurance, Tata AIG - himself, net banking (TA-1803)	14,000
Section 126 - health insurance, Care Health - his parents, aged 66 and 61, net banking (CH-1804)	52,000
Section 126 - his parents — preventive check-up, in cash	6,000
Section 133 - donation to National Defence Fund, by cheque, 15/08/2026	25,000
Section 133 - donation to Hope Foundation (approved), by cheque, 05/11/2026	60,000
Section 133 - donation to Hope Foundation (approved), by cash, 14/11/2026	3,000
Section 153 - interest on savings account	11,800

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Deccan Pharma Limited, TAN : HYDD01818E) *TDS code, section and table reference : 1002 — 392*	2,00,600
- On FD interest (HDFC Bank, TAN : HYDH01802D) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	5,400
Advance tax paid by assessee (HDFC Bank, Banjara Hills, BSR Code : 0241818)	
- Tax paid on 15/03/2027 (Challan No. : 04818)	15,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Ravi Teja - for the house in which he lives (Rs. 30,000 a month), paid by bank transfer	ADTPT6618B	Rs. 3,60,000

Interest on housing loan	Particulars	Warangal (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	State Bank of India
	Loan account number	38214567720
	Date of sanction of loan	10/07/2022 (house acquired in that year)
	Total amount of loan	Rs. 20,00,000
	Loan outstanding as on 31/03/2027	Rs. 17,40,000
	Interest for the year	Rs. 1,35,000
	Principal repaid in the year	Rs. 68,800

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Case 13.19 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Ms. Pooja Agarwal	
Father's Name	Shri Mukesh Agarwal	
PAN	CPAPA1919J	
Aadhaar No.	7919-6621-4402	
Date of birth	11/11/1996	
Address	E-19, Vaishali Nagar, Jaipur - 302021 (Rajasthan)	
Mobile No.	9829019191	
e-mail ID	pooja.agarwal@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Marudhar Finance Limited, a company in the private sector	
TAN of employer	JPRM01919G	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Punjab National Bank
	Account No.	1919000101919191
	IFS Code	PUNB0191900
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	26/07/2027 (the due date being 31/07/2027)	
Place of filing return	Jaipur	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 80,000 a month)	9,60,000
House rent allowance (Rs. 25,000 a month)	3,00,000
Special allowance (Rs. 15,000 a month)	1,80,000
Joining bonus (April 2026)	60,000
Gross salary for the year	**15,00,000**
(No perquisite and no profit in lieu of salary. She lives in rented accommodation at Jaipur — rent paid is given under other information; her own flat at Ajmer is let out - details below)	
Income from house property (let out for the whole year)	
Address : Flat No. 12, Ganesh Apartments, Shastri Nagar, Ajmer - 305001 (Rajasthan)	
Tenant : Smt. Kiran Sharma (PAN : BQKPS2210H)	

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	Rs.
Rent received for the year (Rs. 11,000 a month — the whole of it realised)	1,32,000
Municipal tax paid during the year	3,000
Interest on the home loan for the year (loan details under other information)	72,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — Punjab National Bank	7,800
Interest on fixed deposits — Punjab National Bank (gross)	26,000
Capital gains - listed equity shares of Marudhar Steels Limited	
(Acquired in November 2024; sold through a recognised stock exchange on 15/02/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	1,54,000
- Cost of acquisition	1,10,800
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-1901)	1,15,200
Section 123 - term insurance premium (TI-1902)	14,000
Section 123 - housing loan repaid - principal, Punjab National Bank (Loan A/c 1919006100045527)	26,300
Section 126 - health insurance, HDFC Ergo - her parents, aged 56 and 52, net banking (HE-1903)	18,000
Section 126 - health insurance, HDFC Ergo - her brother, net banking (HE-1904)	9,000
Section 129 - interest on the education loan for her own M.B.A., Punjab National Bank (interest paid since 2023-24)	96,000
Section 133 - donation to PM CARES Fund, by UPI, 15/08/2026	11,000
Section 133 - donation to Akshar Trust (approved), by cash, 02/10/2026	2,500
Section 133 - donation to Jeevan Trust (approved), by cash, 14/11/2026	1,500
Section 153 - interest on savings account	7,800

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Marudhar Finance Limited, TAN : JPRM01919G) *TDS code, section and table reference : 1002 — 392*	88,000
Self-assessment tax paid by assessee (Punjab National Bank, Vaishali Nagar, BSR Code : 0301919)	
- Tax paid on 18/07/2027 (Challan No. : 00919)	14,770

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Kailash Sharma - for the house in which she lives (Rs. 22,000 a month), paid by bank transfer	AKSPS2219L	Rs. 2,64,000

Interest on housing loan	Particulars	Ajmer (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Punjab National Bank
	Loan account number	1919006100045527
	Date of sanction of loan	22/05/2024
	Total amount of loan	Rs. 10,00,000
	Loan outstanding as on 31/03/2027	Rs. 9,40,000
	Interest for the year	Rs. 72,000
	Principal repaid in the year	Rs. 26,300

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Case 13.20 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Vikram Sethi	
Father's Name	Shri Harbans Sethi	
PAN	AVSPS2020H	
Aadhaar No.	2020-7712-5535	
Date of birth	30/06/1978	
Address	House 2020, Sector 21-C, Chandigarh - 160022	
Mobile No.	9814020202	
e-mail ID	vikram.sethi@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Office of the Commissioner of Customs, Chandigarh — Central Government	
TAN of employer	PTLC02020K	
Nature of employment	Central Government	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	State Bank of India
	Account No.	32020202020
	IFS Code	SBIN0002020
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	23/07/2027 (the due date being 31/07/2027)	
Place of filing return	Chandigarh	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic pay (Rs. 1,05,000 a month)	12,60,000
Dearness allowance (Rs. 60,900 a month) — the whole of it enters retirement benefits	7,30,800
House rent allowance (Rs. 25,200 a month)	3,02,400
Children education allowance (Rs. 2,250 a month — two children)	27,000
Transport allowance (Rs. 7,200 a month)	86,400
Government's contribution to NPS — ten per cent of basic pay and dearness allowance	1,99,080
Gross salary for the year	**26,05,680**
Tax on employment paid to the State	2,500
(No perquisite and no profit in lieu of salary. His rented accommodation — rent paid is given under other information)	
Income from house property (let out for the whole year)	
Address : Flat 8, Sector 70, Mohali - 160071 (Punjab)	
Tenant : Neeraj Pillai (PAN : BNPPP4420D)	

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	Rs.
Rent received for the year (the whole of it realised)	3,00,000
Municipal tax paid during the year	9,600
Interest on the home loan for the year	96,000
(Sole owner of the house, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — State Bank of India	9,200
Dividend on listed equity shares of ONGC (gross), received on 25/11/2026	22,000
Capital gains - listed equity shares of Punjab Tractors and Implements Limited	
(Acquired in August 2021; sold through a recognised stock exchange on 07/10/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	4,12,000
- Cost of acquisition	3,04,000
Deductions claimed under Chapter VIII	
Section 123 - LIC premium (LIC-2001)	42,000
Section 123 - PPF (PPF-2002)	90,000
Section 123 - tuition fees — two children (SCH-2003)	36,000
Section 123 - housing loan repaid - principal, State Bank of India (Loan A/c HL-2001)	1,09,100
Section 124 - employer's contribution to NPS	1,99,080
Section 126 - health insurance, Star Health - himself, his wife (aged 46) and children, net banking (SH-2004)	28,000
Section 126 - his mother, aged 82 — not insured; medical expenditure, by cheque	48,000
Section 137 - contribution to Lok Hit Party (registered u/s 29A, RP Act), by cheque, 02/10/2026	25,000
Section 137 - contribution to Lok Hit Party (registered u/s 29A, RP Act), by cash, 26/01/2027	5,000
Section 153 - interest on savings account	9,200

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Office of the Commissioner of Customs, TAN : PTLC02020K) *TDS code, section and table reference : 1003 — 392*	3,18,000
- On dividend (ONGC, TAN : DELO02002B) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	2,200
Advance tax paid by assessee (State Bank of India, Sector 17, Chandigarh, BSR Code : 0232020)	
- Tax paid on 15/03/2027 (Challan No. : 04020)	10,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Sunita Rao - for the house in which he lives (Rs. 30,000 a month), paid by bank transfer	ASRPR3320C	Rs. 3,60,000

Interest on housing loan	Particulars	**Mohali** (let out)
	Loan taken from bank/institution	Bank
	Name of bank	State Bank of India
	Loan account number	HL-2001
	Date of sanction of loan	18/09/2020
	Total amount of loan	Rs. 18,00,000
	Loan outstanding as on 31/03/2027	Rs. 12,30,000
	Interest for the year	Rs. 96,000
	Principal repaid in the year	Rs. 1,09,100

Advocate Dr. S. B. Rathore

Case 13.21 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Anita Desai	
Father's Name	Shri Kantilal Shah	
PAN	BADPD2121N	
Aadhaar No.	2121-8830-6643	
Date of birth	19/05/1978	
Address	A-21, Shivalik Bungalows, Bopal, Ahmedabad - 380058 (Gujarat)	
Mobile No.	9825021212	
e-mail ID	anita.desai@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Narmada Textiles Limited, a company in the private sector	
TAN of employer	AHMN02121F	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of Baroda
	Account No.	21210100021212
	IFS Code	BARB0BOPALX
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	27/07/2027 (the due date being 31/07/2027)	
Place of filing return	Ahmedabad	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 75,000 a month)	9,00,000
Dearness allowance (Rs. 15,000 a month) — the whole of it enters retirement benefits	1,80,000
House rent allowance (Rs. 30,000 a month)	3,60,000
Children education allowance (Rs. 3,500 a month — two children)	42,000
Special allowance	84,000
Gross salary for the year	**15,66,000**
Tax on employment paid to the State	2,400
(No perquisite and no profit in lieu of salary. She lives in rented accommodation at Ahmedabad — rent paid is given under other information; her own flat at Vadodara is let out - details below)	
Income from house property (let out for the whole year)	
Address : Flat No. 7, Shreeji Residency, Alkapuri, Vadodara - 390007 (Gujarat)	
Tenant : Shri Hitesh Parikh (PAN : AHXPP6630F)	

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	Rs.
Rent received for the year (Rs. 15,000 a month — the whole of it realised)	1,80,000
Municipal tax paid during the year	4,800
Interest on the home loan for the year (loan details under other information)	1,02,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Family pension, on the death of her husband (gross)	2,70,000
Interest credited to the savings bank account — Bank of Baroda	12,600
Interest on fixed deposits — Bank of Baroda (gross)	48,000
Sums of money received without consideration	
- 19/05/2026 (her birthday), by cheque, from Mahesh Shah, her brother	1,00,000
- 19/05/2026 (her birthday), by UPI, from Kavita Mehta, a friend	60,000
Capital gains - listed equity shares of Narmada Dyes Limited	
(Acquired in June 2022; sold through a recognised stock exchange on 19/11/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,86,000
- Cost of acquisition	2,12,500
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-2101)	1,29,600
Section 123 - Sukanya Samriddhi (SSA-2102)	50,000
Section 123 - tuition fees — two children (SCH-2103)	40,000
Section 123 - housing loan repaid - principal, Bank of Baroda (Loan A/c 21210600009934)	71,700
Section 126 - health insurance, Tata AIG - herself and her two children, net banking (TA-2104)	21,000
Section 126 - health insurance, Tata AIG - her mother-in-law, net banking (TA-2105)	15,000
Section 129 - interest on the education loan for her son's B.Tech., Bank of Baroda (interest paid since 2025-26)	88,000
Section 153 - interest on savings account	12,600

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Narmada Textiles Limited, TAN : AHMN02121F) *TDS code, section and table reference : 1002 — 392*	1,60,200
Self-assessment tax paid by assessee (Bank of Baroda, Bopal, BSR Code : 0282121)	
- Tax paid on 21/07/2027 (Challan No. : 02121)	17,970

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Jayesh Shah - for the house in which she lives (Rs. 25,000 a month), paid by bank transfer	AJSPS4421E	Rs. 3,00,000

Interest on housing loan	Particulars	Vadodara (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Bank of Baroda
	Loan account number	21210600009934
	Date of sanction of loan	03/11/2021
	Total amount of loan	Rs. 16,00,000
	Loan outstanding as on 31/03/2027	Rs. 12,90,000
	Interest for the year	Rs. 1,02,000
	Principal repaid in the year	Rs. 71,700

Advocate Dr. S. B. Rathore

Case 13.22 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Rahul Bhatia	
Father's Name	Shri Vinod Bhatia	
PAN	ARBPB2222D	
Aadhaar No.	2222-9941-7754	
Date of birth	08/08/1980	
Address	CF-22, Sector I, Salt Lake, Kolkata - 700064 (West Bengal)	
Mobile No.	9831022222	
e-mail ID	rahul.bhatia@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Hooghly Engineering Limited, a company in the private sector	
TAN of employer	CALH02222G	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	UCO Bank
	Account No.	22220110022222
	IFS Code	UCBA0002222
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	24/07/2027 (the due date being 31/07/2027)	
Place of filing return	Kolkata	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,30,000 a month)	15,60,000
Dearness allowance (Rs. 26,000 a month) — the whole of it enters retirement benefits	3,12,000
Special allowance (Rs. 30,000 a month)	3,60,000
Conveyance allowance (Rs. 5,000 a month) — the whole spent in the performance of duties	60,000
Employer's contribution to NPS — ten per cent of basic salary and dearness allowance	1,87,200
Gross salary for the year	**24,79,200**
Tax on employment paid to the State	2,400
(No perquisite and no profit in lieu of salary)	
Income from house property - Property 1 (self-occupied)	
Address : address given above	
Interest on the home loan for the year	1,20,000
Income from house property - Property 2 (let out for the whole year)	
Address : Flat 6, City Centre, Durgapur - 713216 (West Bengal)	

Advocate Dr. S. B. Rathore

	Rs.
Tenant : Sourav Ghosh (PAN : BSGPG5522K)	
Rent received for the year (the whole of it realised)	4,20,000
Municipal tax paid during the year	12,000
Interest on the home loan for the year	90,000
(Sole owner of both houses, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — UCO Bank	16,400
Interest on fixed deposits — UCO Bank (gross)	72,000
Dividend on listed equity shares of ITC (gross), received on 12/06/2026	30,000
Capital gains - listed equity shares of Bengal Jute Products Limited	
(Acquired in January 2023; sold through a recognised stock exchange on 23/07/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,64,000
- Cost of acquisition	2,69,600
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-2201)	2,24,640
Section 123 - housing loan repaid - principal, Property 1, UCO Bank (Loan A/c HL-2201)	95,000
Section 123 - housing loan repaid - principal, Property 2, State Bank of India (Loan A/c HL-2202)	74,700
Section 124 - employer's contribution to NPS	1,87,200
Section 126 - health insurance, Niva Bupa - himself, his wife and daughter, net banking (NB-2203)	24,000
Section 126 - health insurance, Star Health - his parents, aged 74 and 70, net banking (SH-2204)	55,000
Section 128 - specified-disease treatment of his brother, wholly dependent on him (nothing reimbursed)	48,000
Section 153 - interest on savings account	16,400

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Hooghly Engineering Limited, TAN : CALH02222G) *TDS code, section and table reference : 1002 — 392*	2,70,000
- On FD interest (UCO Bank, TAN : CALU02202H) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	7,200
- On dividend (ITC, TAN : CALI02203J) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	3,000
Advance tax paid by assessee (UCO Bank, Salt Lake, BSR Code : 0280222)	
- Tax paid on 15/12/2026 (Challan No. : 02222)	25,000
- Tax paid on 15/03/2027 (Challan No. : 04222)	25,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Salt Lake, Kolkata** (self-occupied)	**Durgapur** (let out)
	Loan taken from bank/institution	Bank	Bank
	Name of bank	UCO Bank	State Bank of India
	Loan account number	HL-2201	HL-2202
	Date of sanction of loan	10/01/2017	22/11/2022
	Total amount of loan	Rs. 30,00,000	Rs. 15,00,000
	Loan outstanding as on 31/03/2027	Rs. 16,80,000	Rs. 12,40,000
	Interest for the year	Rs. 1,20,000	Rs. 90,000
	Principal repaid in the year	Rs. 95,000	Rs. 74,700

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Case 13.23 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Deepak Rao		
Father's Name	Shri Srinivas Rao		
PAN	ADRPR2323M		
Aadhaar No.	2323-1150-8863		
Date of birth	17/12/1986		
Address	No. 23, 4th Main, Jayanagar, Bengaluru - 560041 (Karnataka)		
Mobile No.	9845023232		
e-mail ID	deepak.rao@gmail.com		
Residential status	Resident and ordinarily resident		
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)		
Name of employer	Kaveri Analytics Private Limited, a company in the private sector		
TAN of employer	BLRK02323A		
Nature of employment	Others		
Return filed under the seventh proviso	No		
Representative assessee	No		
No. of bank accounts held in India	2		
Details of bank accounts	Name of bank	Canara Bank	ICICI Bank
	Account No.	2323101023232	002301523232
	IFS Code	CNRB0002323	ICIC0000023
	Type of account	Savings	Savings
	Refund to be credited	Yes	No
Date of filing	26/07/2027 (the due date being 31/07/2027)		
Place of filing return	Bengaluru		
Verification	By the assessee himself, in the capacity of Self		

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,40,000 a month)	16,80,000
House rent allowance (Rs. 56,000 a month)	6,72,000
Special allowance (Rs. 25,000 a month)	3,00,000
Performance bonus (June 2026)	2,00,000
Gross salary for the year	**28,52,000**
Tax on employment paid to the State	2,500
(No perquisite and no profit in lieu of salary. He lives in rented accommodation at Bengaluru — rent paid is given under other information; his own house at Mangaluru is given below)	
Income from house property (self-occupied)	
Address : House No. 3-118, Kadri Hills, Mangaluru - 575004 (Karnataka)	
Interest on the home loan for the year (loan details under other information)	1,62,000

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	Rs.
(Sole owner, 100 per cent; the house is kept for his own residence and was not let out at any time in the year; he cannot occupy it as he is employed at Bengaluru)	
Income from other sources	
Interest credited to the savings bank accounts — Canara Bank and ICICI Bank	13,300
Interest on fixed deposits — Canara Bank (gross)	60,000
Capital gains - listed equity shares of Infosys Limited and HDFC Bank Limited	
(Infosys Limited - 120 shares, acquired on 10/04/2024 and sold on 12/08/2026; HDFC Bank Limited - 200 shares, acquired on 06/01/2025 and sold on 19/02/2027; both sold through a recognised stock exchange; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration - Infosys Limited	2,30,000
- Cost of acquisition - Infosys Limited	1,71,000
- Sale consideration - HDFC Bank Limited	3,52,000
- Cost of acquisition - HDFC Bank Limited	2,87,000
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-2301)	2,01,600
Section 123 - ELSS units (ELSS-2302)	30,000
Section 123 - housing loan repaid - principal, Canara Bank (Loan A/c 0412619004417)	98,000
Section 126 - health insurance, Star Health - himself and his wife, net banking (SH-2303)	26,000
Section 126 - health insurance, Star Health - his brother, net banking (SH-2304)	11,000
Section 126 - health insurance, Care Health - his parents, aged 64 and 61, net banking (CH-2305)	31,000
Section 129 - interest on the education loan for his brother's M.B.B.S., Canara Bank (interest paid since 2024-25)	52,000
Section 137 - contribution to Praja Party (registered u/s 29A, RP Act), by NEFT, 15/01/2027	40,000
Section 137 - contribution to Praja Party (registered u/s 29A, RP Act), by cash, 26/01/2027	10,000
Section 153 - interest on savings accounts	13,300

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Kaveri Analytics Private Limited, TAN : BLRK02323A) *TDS code, section and table reference : 1002 — 392*	3,70,200
- On FD interest (Canara Bank, TAN : BLRC02302B) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,000
Advance tax paid by assessee (Canara Bank, Jayanagar, BSR Code : 0412323)	
- Tax paid on 15/09/2026 (Challan No. : 01323)	20,000
- Tax paid on 15/12/2026 (Challan No. : 02323)	20,000
- Tax paid on 15/03/2027 (Challan No. : 04323)	20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Lakshmi Iyengar - for the house in which he lives (Rs. 48,000 a month), paid by bank transfer	ALIPI6623P	Rs. 5,76,000

Interest on housing loan	Particulars	Mangaluru (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	Canara Bank
	Loan account number	0412619004417
	Date of sanction of loan	21/11/2021 (house acquired in that year)
	Total amount of loan	Rs. 24,00,000
	Loan outstanding as on 31/03/2027	Rs. 19,80,000
	Interest for the year	Rs. 1,62,000
	Principal repaid in the year	Rs. 98,000

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Case 13.24 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Meera Joshi	
Father's Name	Shri Prakash Joshi	
PAN	CMJPJ2424B	
Aadhaar No.	2424-3360-9977	
Date of birth	25/04/1975	
Address	2/24, Gomti Nagar, Lucknow - 226010 (Uttar Pradesh)	
Mobile No.	9415024242	
e-mail ID	meera.joshi@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Awadh University, a private university run by a registered society	
TAN of employer	LKNA02424C	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of India
	Account No.	242410100024242
	IFS Code	BKID0002424
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	28/07/2027 (the due date being 31/07/2027)	
Place of filing return	Lucknow	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,25,000 a month)	15,00,000
Dearness allowance (Rs. 50,000 a month) — the whole of it enters retirement benefits	6,00,000
House rent allowance (Rs. 30,000 a month)	3,60,000
Research allowance (Rs. 4,000 a month)	48,000
Gross salary for the year	**25,08,000**
(No perquisite and no profit in lieu of salary. Her rented accommodation — rent paid is given under other information)	

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	Rs.
Income from house property (let out for the whole year)	
Address : House 24, Swaroop Nagar, Kanpur - 208002 (Uttar Pradesh)	
Tenant : Nitin Gupta (PAN : BNGPG8824R)	
Rent received for the year (the whole of it realised)	2,64,000
Municipal tax paid during the year	10,000
(There is no loan on this house)	
(Sole owner of the house, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — Bank of India	9,400
Interest on fixed deposits — Bank of India (gross)	1,18,000
Interest on income-tax refund	5,600
Capital gains - listed equity shares of Awadh Sugar Mills Limited	
(Acquired in August 2022; sold through a recognised stock exchange on 30/01/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,92,000
- Cost of acquisition	2,83,000
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-2401)	2,52,000
Section 123 - LIC premium (LIC-2402)	30,000
Section 126 - health insurance, Care Health - herself and her husband, net banking (CH-2403)	18,000
Section 126 - health insurance, Star Health - her mother, aged 80, net banking (SH-2404)	47,000
Section 126 - her mother — preventive check-up, in cash	5,000
Section 128 - specified-disease treatment of her son, wholly dependent on her (nothing reimbursed)	36,000
Section 133 - donation to National Defence Fund, by NEFT, 15/08/2026	15,000
Section 133 - donation to Saksham Trust (approved), by cheque, 12/09/2026	40,000
Section 133 - donation to Saksham Trust (approved), by cash, 02/10/2026	5,000
Section 153 - interest on savings account	9,400

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Awadh University, TAN : LKNA02424C) *TDS code, section and table reference : 1002 — 392*	3,95,000
- On FD interest (Bank of India, TAN : LKNB02402D) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	11,800
Advance tax paid by assessee (Bank of India, Gomti Nagar, BSR Code : 0512424)	
- Tax paid on 15/03/2027 (Challan No. : 04424)	25,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Ashok Verma - for the house in which she lives (Rs. 24,000 a month), paid by bank transfer	AAVPV7724Q	Rs. 2,88,000

Advocate Dr. S. B. Rathore

Case 13.25 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Arjun Nair	
Father's Name	Shri Gopal Nair	
PAN	BANPN2525E	
Aadhaar No.	2525-4471-0089	
Date of birth	03/02/1983	
Address	Flat 25, Marine Drive, Ernakulam, Kochi - 682031 (Kerala)	
Mobile No.	9847025252	
e-mail ID	arjun.nair@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Malabar Shipping Limited, a company in the private sector	
TAN of employer	CHNM02525D	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Federal Bank
	Account No.	25250100025252
	IFS Code	FDRL0002525
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	25/07/2027 (the due date being 31/07/2027)	
Place of filing return	Kochi	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 95,000 a month)	11,40,000
Dearness allowance (Rs. 19,000 a month) — the whole of it enters retirement benefits	2,28,000
Children education allowance (Rs. 6,000 a month — two children)	72,000
Hostel expenditure allowance (Rs. 12,000 a month — both children, in a hostel)	1,44,000
Uniform allowance (Rs. 2,000 a month) — the whole spent on the uniform	24,000
Special allowance	1,20,000
Employer's contribution to NPS — ten per cent of basic salary and dearness allowance	1,36,800
Gross salary for the year	**18,64,800**
Tax on employment paid to the State	2,500
(No perquisite and no profit in lieu of salary)	
Income from house property - Property 1 (self-occupied)	
Address : address given above	
(There is no loan on this house)	

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	Rs.
Income from house property - Property 2 (let out for the whole year)	
Address : House 7, Round North, Thrissur - 680001 (Kerala)	
Tenant : Joseph Mathew (PAN : AJMPM9925F)	
Rent received for the year (the whole of it realised)	2,40,000
Municipal tax paid during the year	6,000
Interest on the home loan for the year	1,20,000
(Sole owner of both houses, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest credited to the savings bank account — Federal Bank	10,900
Interest on fixed deposits — Federal Bank (gross)	66,000
Sums of money received without consideration	
- 03/02/2027 (his birthday), by cheque, from Sunil Menon, his wife's brother	1,00,000
- 03/02/2027 (his birthday), by UPI, from Ravi Pillai, a neighbour	45,000
Capital gains - listed equity shares of Malabar Spices Limited	
(Acquired in March 2024; sold through a recognised stock exchange on 13/05/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,31,000
- Cost of acquisition	1,68,800
Deductions claimed under Chapter VIII	
Section 123 - provident fund (PF-2501)	1,64,160
Section 123 - LIC premium (LIC-2502)	20,000
Section 123 - housing loan repaid - principal, Federal Bank (Loan A/c HL-2501)	82,900
Section 124 - employer's contribution to NPS	1,36,800
Section 126 - health insurance, Star Health - himself, his wife and children, net banking (SH-2503)	23,000
Section 129 - interest on the education loan for his own executive M.B.A., Federal Bank (interest paid since 2026-27)	72,000
Section 137 - contribution to Kerala Jana Party (registered u/s 29A, RP Act), by cash, 15/08/2026	15,000
Section 153 - interest on savings account	10,900

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Malabar Shipping Limited, TAN : CHNM02525D) *TDS code, section and table reference : 1002 — 392*	1,35,300
- On FD interest (Federal Bank, TAN : CHNF02502E) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,600
Advance tax paid by assessee (Federal Bank, Ernakulam, BSR Code : 0222525)	
- Tax paid on 15/12/2026 (Challan No. : 02525)	15,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Thrissur** (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Federal Bank
	Loan account number	HL-2501
	Date of sanction of loan	08/07/2021
	Total amount of loan	Rs. 15,00,000
	Loan outstanding as on 31/03/2027	Rs. 11,20,000
	Interest for the year	Rs. 1,20,000
	Principal repaid in the year	Rs. 82,900

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Case 13.26 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Manish Kumar Jain	
Father's Name	Shri Sushil Kumar Jain	
PAN	BKRPJ4718D	
Aadhaar No.	4816-3027-9547	
Date of birth	14/08/1994	
Address	Flat No. 2C, Temple View Apartments, 3rd Main Road, Anna Nagar West, Chennai - 600040 (Tamil Nadu)	
Mobile No.	9840265174	
e-mail ID	manish.jain94@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Coromandel Auto Components Limited, a company in the private sector - Deputy Manager (Finance), throughout the year	
TAN of employer	CHEC04562B	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Indian Bank
	Account No.	6284115739
	IFS Code	IDIB000A021
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	23/07/2027 (the due date being 31/07/2027)	
Place of filing return	Chennai	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,46,500 a month)	17,58,000
Dearness allowance (Rs. 29,300 a month) - the whole of it enters into retirement benefits under the terms of employment	3,51,600
House rent allowance (Rs. 33,000 a month)	3,96,000
Gross salary for the year	**25,05,600**
Tax on employment paid in the State of Tamil Nadu *(No perquisite and no profit in lieu of salary. He lives at Chennai in a rented flat - rent paid is given under other information)*	2,500
Income from house property - Property 1 (self-occupied)	
Address : House No. 58, Shastri Nagar, Meerut - 250004 (Uttar Pradesh)	
Interest on borrowed capital *(The house is kept for his own residence and was not let out at any time in the year; he cannot occupy it as he is employed at Chennai)*	1,83,500

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	Rs.
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. 6, Noyyal Residency, R. S. Puram, Coimbatore - 641002 (Tamil Nadu)	
Tenant : Shri Senthil Kumar Arumugam (PAN : BQXPA4718D)	
Rent received for the year (Rs. 19,500 a month; the whole of it realised)	2,34,000
Paid to the local authority during the year	7,200
(There is no loan on Property 2. Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Indian Bank	12,700
Interest on fixed deposits - Indian Bank (gross)	61,500
Dividend on listed equity shares of Palar Cements Limited (gross), received on 22/08/2026	18,200
Capital gains - listed equity shares of Vaigai Electricals Limited	
(Acquired in August 2022; sold through a recognised stock exchange on 14/10/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,92,600
- Cost of acquisition	2,94,300
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/TN/CHN/2026-27/0731846)	2,53,152
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2015/274906)	24,600
Section 123 - housing loan repaid - principal, Canara Bank (Loan A/c 2741619003358)	1,04,000
Section 126 - health insurance, Star Health and Allied Insurance Company Limited - himself, his wife, aged 30, and their two children (SHAI/2023/F381745)	21,400
Section 126 - health insurance, The New India Assurance Company Limited - his parents, aged 62 and 58 (NIA/2021/SC57209)	38,900
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to his savings account	12,700

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Coromandel Auto Components Limited, TAN : CHEC04562B)	4,40,600
TDS code, section and table reference : 1002 — 392	
- On FD interest (Indian Bank, TAN : CHEI02817D)	6,150
TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]	
- On dividend (Palar Cements Limited, TAN : CHEP06143A)	1,820
TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]	
Advance tax paid by assessee (Indian Bank, Anna Nagar branch, Chennai, BSR Code : 0261384)	
- Tax paid on 15/12/2026 (Challan No. : 02764)	15,000
- Tax paid on 15/03/2027 (Challan No. : 04915)	11,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Smt. Vasantha Krishnan - for the flat in which he lives (Rs. 29,500 a month); rent receipts and the landlord's PAN furnished to the employer	AKCPK6039H	Rs. 3,54,000

Interest on housing loan	Particulars	Property 1 - Meerut (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	Canara Bank
	Loan account number	2741619003358
	Date of sanction of loan	18/06/2018 (acquired in that year)
	Total amount of loan	Rs. 27,50,000
	Loan outstanding as on 31/03/2027	Rs. 19,85,000
	Interest for the year	Rs. 1,83,500
	Principal repaid in the year	Rs. 1,04,000

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Case 13.27 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Jaya Arora	
Father's Name	Shri Hari Kishan Arora	
PAN	CMKPA3906R	
Aadhaar No.	7352-0946-1820	
Date of birth	05/11/1981	
Address	House No. 214, Urban Estate Phase-II, Jalandhar - 144022 (Punjab)	
Mobile No.	9815372640	
e-mail ID	jaya.arora81@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Doaba Sports Exports Private Limited, a company in the private sector - Manager (Exports), throughout the year	
TAN of employer	JLDD02841F	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	State Bank of India
	Account No.	39218470516
	IFS Code	SBIN0001739
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	21/07/2027 (the due date being 31/07/2027)	
Place of filing return	Jalandhar	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,62,000 a month)	19,44,000
Dearness allowance (Rs. 25,900 a month) - the whole of it enters into retirement benefits under the terms of employment	3,10,800
Children education allowance (Rs. 4,000 a month - for her only child, at school in Jalandhar; no hostel allowance)	48,000
Gross salary for the year	**23,02,800**
Tax on employment paid to the State of Punjab *(No perquisite, no profit in lieu of salary and no other allowance. She lives in her own house - Property 1 - and pays no rent)*	2,400
Income from house property - Property 1 (self-occupied) (address given above)	
Interest on borrowed capital	1,64,800

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	Rs.
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. 12, Sunny Enclave, Kharar, SAS Nagar (Mohali) - 140301 (Punjab)	
Tenant : Shri Gurdeep Singh Sandhu (PAN : CNQPS6184H)	
Rent received for the year (Rs. 21,000 a month; the whole of it realised)	2,52,000
Paid to the local authority during the year	8,400
(There is no loan on Property 2. Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - State Bank of India	8,600
Interest on fixed deposits - State Bank of India (gross)	46,000
Interest on income-tax refund (for the tax year 2025-26), received on 14/10/2026	2,940
Capital gains - listed equity shares of Sutlej Agro Machines Limited	
(Acquired in January 2024; sold through a recognised stock exchange on 09/12/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,36,800
- Cost of acquisition	1,62,500
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/PB/JAL/2026-27/0052917)	21,600
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2022/518830)	16,500
Section 123 - tuition fees, her child, Cambridge Foundation School, Jalandhar (CFS/2026-27/00846)	28,500
Section 123 - housing loan repaid - principal, State Bank of India (Loan A/c 41208837165)	72,500
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - herself, her husband, aged 48, and their child (NBHI/2025/F730518)	19,600
Section 126 - health insurance, Care Health Insurance Limited - her parents, aged 72 and 68 (CHIL/2024/P416093)	29,800
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to her savings account	8,600

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Doaba Sports Exports Private Limited, TAN : JLDD02841F) *TDS code, section and table reference : 1002 — 392*	4,22,000
Self-assessment tax paid by assessee (State Bank of India, Model Town branch, Jalandhar, BSR Code : 0017394)	
- Tax paid on 18/07/2027 (Challan No. : 00527)	32,140

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	Particulars	Property 1 (self-occupied)
	Loan taken from bank/institution	Bank
	Name of bank	State Bank of India
	Loan account number	41208837165
	Date of sanction of loan	22/09/2023 (acquired in that year)
	Total amount of loan	Rs. 30,00,000
	Loan outstanding as on 31/03/2027	Rs. 27,40,000
	Interest for the year	Rs. 1,64,800
	Principal repaid in the year	Rs. 72,500

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Case 13.28 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Amit Kumar Verma	
Father's Name	Shri Rakesh Kumar Verma	
PAN	FTNPV6152K	
Aadhaar No.	5927-4018-3658	
Date of birth	11/01/1993	
Address	Flat No. 3B, Purbachal Housing, Sector III, Salt Lake City, Kolkata - 700106 (West Bengal)	
Mobile No.	9830584217	
e-mail ID	amit.verma93@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Sundarban Tea Exports Limited, a company in the private sector - Manager (Marketing), throughout the year	
TAN of employer	CALS07325D	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Indian Overseas Bank
	Account No.	164901000027394
	IFS Code	IOBA0001649
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	23/07/2027 (the due date being 31/07/2027)	
Place of filing return	Kolkata	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below* –

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,69,500 a month)	20,34,000
Dearness allowance (Rs. 25,800 a month) - the whole of it enters into retirement benefits under the terms of employment	3,09,600
Children education allowance (Rs. 7,600 a month - Rs. 3,800 a month for each of his two children, both at school in Kolkata; no hostel allowance)	91,200
Gross salary for the year	**24,34,800**
Tax on employment paid to the State of West Bengal *(No perquisite, no profit in lieu of salary and no other allowance. He lives in his own house - Property 1 - and pays no rent)*	2,400
Income from house property - Property 1 (self-occupied) (address given above)	
Interest on borrowed capital	1,78,600
Income from house property - Property 2 (let out for the whole year) Address : Flat No. 2A, Teesta Apartments, Sevoke Road, Siliguri - 734001 (West Bengal) Tenant : Shri Bikash Pradhan (PAN : BLRPP4057M)	

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	Rs.
Rent received for the year (Rs. 23,500 a month; the whole of it realised)	2,82,000
Paid to the local authority during the year	9,300
Interest on borrowed capital	51,800
(Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Indian Overseas Bank	10,900
Interest on fixed deposits - Indian Overseas Bank (gross)	48,500
Dividend on listed equity shares of Hooghly Jute Mills Limited (gross), received on 05/02/2027	15,400
Capital gains - listed equity shares of Damodar Coke and Chemicals Limited	
(Acquired in April 2024; sold through a recognised stock exchange on 16/12/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,71,400
- Cost of acquisition	2,08,900
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/WB/KOL/2026-27/0318465)	21,600
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2019/406617)	17,900
Section 123 - tuition fees, first child, Park Circus Model School, Kolkata (PCMS/2026-27/02175)	30,500
Section 123 - tuition fees, second child, the same school (PCMS/2026-27/02176)	26,000
Section 123 - housing loan repaid - principal, Property 1, Indian Overseas Bank (Loan A/c 164903000058217)	62,700
Section 123 - housing loan repaid - principal, Property 2, Axis Bank (Loan A/c 921060048317752)	36,100
Section 126 - health insurance, Care Health Insurance Limited - himself, his wife, aged 32, and their two children (CHIL/2024/F285031)	23,700
Section 126 - health insurance, National Insurance Company Limited - his parents, aged 62 and 58 (NIC/2023/SC71408)	42,800
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to his savings account	10,900

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Sundarban Tea Exports Limited, TAN : CALS07325D) *TDS code, section and table reference : 1002 — 392*	4,31,000
- On dividend (Hooghly Jute Mills Limited, TAN : CALH03168A) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	1,540
Self-assessment tax paid by assessee (Indian Overseas Bank, Salt Lake branch, Kolkata, BSR Code : 0271649)	
- Tax paid on 20/07/2027 (Challan No. : 00419)	33,650

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	Particulars	Property 1 (self-occupied)	Property 2 (let out)
	Loan taken from bank/institution	Bank	Bank
	Name of bank	Indian Overseas Bank	Axis Bank
	Loan account number	164903000058217	921060048317752
	Date of sanction of loan	19/07/2022 (acquired in that year)	04/03/2021 (acquired in that year)
	Total amount of loan	Rs. 33,50,000	Rs. 9,75,000
	Loan outstanding as on 31/03/2027	Rs. 30,10,000	Rs. 6,90,000
	Interest for the year	Rs. 1,78,600	Rs. 51,800
	Principal repaid in the year	Rs. 62,700	Rs. 36,100

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Case 13.29 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Tina Gupta	
Father's Name	Shri Ramesh Chand Gupta	
PAN	DHWPG8274M	
Aadhaar No.	8460-9153-7283	
Date of birth	30/04/1996	
Address	No. 118, 7th Cross, 2nd Block, Jayanagar, Bengaluru - 560011 (Karnataka)	
Mobile No.	9845627031	
e-mail ID	tina.gupta96@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Cauvery Precision Tools Limited, a company in the private sector - Senior Manager (Design), throughout the year	
TAN of employer	BLRC06731D	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Karnataka Bank
	Account No.	2187250000641
	IFS Code	KARB0000218
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	28/07/2027 (the due date being 31/07/2027)	
Place of filing return	Bengaluru	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below* –

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 1,56,000 a month)	18,72,000
Dearness allowance (Rs. 31,200 a month) - the whole of it enters into retirement benefits under the terms of employment	3,74,400
House rent allowance (Rs. 29,250 a month)	3,51,000
Gross salary for the year	**25,97,400**
Tax on employment paid to the State of Karnataka	2,500
(No perquisite, no profit in lieu of salary and no other allowance. She lives in her own house - Property 1 - and pays no rent)	
Income from house property - Property 1 (self-occupied) (address given above)	
Interest on borrowed capital	1,89,700
Income from house property - Property 2 (let out for the whole year)	
Address : Flat No. 14, Chamundi Residency, Kuvempunagar, Mysore - 570023 (Karnataka)	
Tenant : Smt. Roopa Hegde (PAN : AMZPH5206C)	

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	Rs.
Rent received for the year (Rs. 24,500 a month; the whole of it realised)	2,94,000
Paid to the local authority during the year	10,600
Interest on borrowed capital	63,400
(Sole owner of both houses, 100 per cent)	
Income from other sources	
Interest on savings bank account - Karnataka Bank	13,200
Interest on fixed deposits - Karnataka Bank (gross)	74,600
Interest on income-tax refund (for the tax year 2025-26), received on 06/11/2026	3,120
Capital gains - listed equity shares of Sharavathi Electronics Limited and Coorg Plantations Limited	
(Acquired in December 2021; sold through a recognised stock exchange on 24/11/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	4,52,900
- Cost of acquisition	3,49,700
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/KN/BNG/2026-27/0592384)	2,69,568
Section 123 - housing loan repaid - principal, Property 1, Karnataka Bank (Loan A/c 2187001600031465)	81,300
Section 123 - housing loan repaid - principal, Property 2, ICICI Bank (Loan A/c LBMYS00004826173)	37,900
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - herself, her husband, aged 33, and their child (NBHI/2024/F503872)	22,300
Section 126 - health insurance, Star Health and Allied Insurance Company Limited - her parents, aged 61 and 57 (SHAI/2021/SC28196)	41,500
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to her savings account	13,200

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Cauvery Precision Tools Limited, TAN : BLRC06731D) *TDS code, section and table reference : 1002 — 392*	4,96,000
- On FD interest (Karnataka Bank, TAN : BLRK02894A) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	7,460
Self-assessment tax paid by assessee (Karnataka Bank, Jayanagar branch, Bengaluru, BSR Code : 0250218)	
- Tax paid on 24/07/2027 (Challan No. : 00693)	37,020

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	Particulars	Property 1 (self-occupied)	Property 2 (let out)
	Loan taken from bank/institution	Bank	Bank
	Name of bank	Karnataka Bank	ICICI Bank
	Loan account number	2187001600031465	LBMYS00004826173
	Date of sanction of loan	21/01/2021 (acquired in that year)	12/08/2023 (acquired in that year)
	Total amount of loan	Rs. 32,50,000	Rs. 11,80,000
	Loan outstanding as on 31/03/2027	Rs. 25,90,000	Rs. 9,60,000
	Interest for the year	Rs. 1,89,700	Rs. 63,400
	Principal repaid in the year	Rs. 81,300	Rs. 37,900

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Case 13.30 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Mohd Sajid		
Father's Name	Shri Majid Alam Ansari		
PAN	FSNPS6040E		
Aadhaar No.	6040-7716-2859		
Date of birth	01/05/1988		
Address	C-21, New Jafrabad, Delhi - 110032 (Delhi)		
Mobile No.	8447610144		
e-mail ID	mohdsajiddse@gmail.com		
Residential status	Resident and ordinarily resident		
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)		
Name of employer	Yamuna Packaging Limited, a company in the private sector		
TAN of employer	DELY06040K		
Nature of employment	Others		
Return filed under the seventh proviso	No		
Representative assessee	No		
No. of bank accounts held in India	2		
Details of bank accounts	**Particulars**	**Account 1**	**Account 2**
	Name of bank	State Bank of India	Punjab National Bank
	Account No.	30604077162	0604000100253819
	IFS Code	SBIN0001536	PUNB0060400
	Type of account	Savings	Savings
	Refund to be credited	Yes	No
Date of filing	25/07/2027 (the due date being 31/07/2027)		
Place of filing return	Delhi		
Verification	By the assessee himself, in the capacity of Self		

Income details - *Income details are given below –*

Particulars	**Rs.**
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 85,000 a month)	10,20,000
House rent allowance (Rs. 30,000 a month)	3,60,000
Children education allowance (Rs. 5,000 a month — one child)	60,000
Salary as per section 16	**14,40,000**
Value of perquisite — electricity bills of his residence (the connection being in his own name), paid by the employer directly to BSES Yamuna Power Limited	36,000
Gross salary for the year	**14,76,000**
(No profit in lieu of salary; no tax on employment is levied in Delhi. His rented accommodation — rent paid is given under other information)	
Income from house property (let out for the whole year)	
Address : Flat 305, Shalimar Garden Extension-II, Sahibabad, Ghaziabad - 201005 (Uttar Pradesh)	
Tenant : Ravi Kumar Tyagi (PAN : ATYPT2210K)	
Rent received for the year (Rs. 20,000 a month — the whole of it realised)	2,40,000
Municipal tax paid during the year	6,000

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Particulars	Rs.
Interest on the home loan for the year (loan details under other information) *(Sole owner of the house, 100 per cent; no arrears and no unrealised rent)*	1,10,000
Income from other sources	
Interest on fixed deposits — Punjab National Bank (gross)	64,000
Dividend on listed equity shares of Ganga Consumer Products Limited (gross), received on 15/12/2026	15,000
Interest on income-tax refund (for the tax year 2025-26), received on 18/10/2026	3,200
Sums of money received without consideration	
- 01/05/2026 (his birthday), by cheque, from Shabana Begum, his mother's sister	51,000
- 01/05/2026 (his birthday), by UPI, from Imran Khan, a friend	40,000
- 01/05/2026 (his birthday), by UPI, from Rakesh Gupta, a colleague	25,000
Capital gains - listed equity shares of Yamuna Infra Limited *(Acquired in October 2023; sold through a recognised stock exchange on 16/09/2026; securities transaction tax paid on acquisition and on transfer)*	
- Sale consideration	2,73,000
- Cost of acquisition	2,01,400
Deductions claimed under Chapter VIII	
Section 123 - provident fund, employee's contribution (DL/CPM/60400/1236)	1,22,400
Section 123 - LIC premium (LIC/118604071)	25,000
Section 123 - tuition fees — one child (DPS/2026-27/04417)	30,000
Section 123 - principal of the home loan repaid — Bank of Baroda (HL-5521036)	60,000
Section 126 - health insurance, Star Health and Allied Insurance Company Limited - himself, his wife and child (SH/2025/P604077)	22,400
Section 126 - health insurance, Care Health Insurance Limited - his parents, aged 67 and 63 (CHI/2024/SC60440) *(Both health insurance premiums paid otherwise than in cash)*	52,000

Taxes paid *- Details of taxes paid are given below –*

Particulars	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Yamuna Packaging Limited, TAN : DELY06040K) *TDS code, section and table reference : 1002 — 392*	1,15,000
- On FD interest (Punjab National Bank, TAN : DELP06041B) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,400
- On dividend (Ganga Consumer Products Limited, TAN : CALG00127E) *TDS code, section and table reference : 1029 — 393(1) [Table: Sl. No. 7]*	1,500
Advance tax paid by assessee (State Bank of India, Jafrabad, BSR Code : 0003915)	
- Tax paid on 15/12/2026 (Challan No. : 01536)	25,000
- Tax paid on 15/03/2027 (Challan No. : 03718)	20,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Naseem Ahmed - for the flat in which he lives at C-21, New Jafrabad (Rs. 25,000 a month), paid by bank transfer	ANHPA7781Q	Rs. 3,00,000

Interest on housing loan	Particulars	Ghaziabad (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Bank of Baroda
	Loan account number	HL-5521036
	Date of sanction of loan	18/09/2021
	Total amount of loan	Rs. 18,00,000
	Loan outstanding as on 31/03/2027	Rs. 14,65,000
	Interest for the year	Rs. 1,10,000
	Principal repaid in the year	Rs. 60,000

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Case 13.31 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Neha Bansal		
Father's Name	Shri Suresh Chand Bansal		
PAN	BNZPB3518L		
Aadhaar No.	3518-9047-2266		
Date of birth	18/09/1991		
Address	B-114, Sector 7, Rohini, Delhi - 110085 (Delhi)		
Mobile No.	9871235180		
e-mail ID	neha.bansal91@gmail.com		
Residential status	Resident and ordinarily resident		
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)		
Name of employer	Aravali Tech Solutions Limited, a company in the private sector - Assistant Manager (Accounts), throughout the year		
TAN of employer	DELA07345C		
Nature of employment	Others		
Return filed under the seventh proviso	No		
Representative assessee	No		
No. of bank accounts held in India	2		
Details of bank accounts	**Particulars**	**Account 1**	**Account 2**
	Name of bank	HDFC Bank	State Bank of India
	Account No.	50100351890274	32518904761
	IFS Code	HDFC0001290	SBIN0010385
	Type of account	Savings	Savings
	Refund to be credited	Yes	No
Date of filing	24/07/2027 (the due date being 31/07/2027)		
Place of filing return	Delhi		
Verification	By the assessee herself, in the capacity of Self		

Income details - *Income details are given below –*

Particulars	**Rs.**
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 72,000 a month)	8,64,000
Dearness allowance (Rs. 14,400 a month) - the whole of it enters into retirement benefits under the terms of employment	1,72,800
House rent allowance (Rs. 28,000 a month)	3,36,000
Gross salary for the year	**13,72,800**
(No perquisite and no profit in lieu of salary; no tax on employment is levied in Delhi. She lives at Rohini in a rented flat - rent paid is given under other information)	
Income from house property (let out for the whole year)	
Address : Flat 1204, Tower C, Shivalik Heights, Sector 16B, Greater Noida West - 201318 (Uttar Pradesh)	
Tenant : Amit Chauhan (PAN : AQZPC6612M)	

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Particulars	Rs.
Rent received for the year (Rs. 18,000 a month — the whole of it realised)	2,16,000
Municipal tax paid during the year	4,800
Interest on the home loan for the year (loan details under other information)	1,35,000
(Sole owner of the flat, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank accounts - HDFC Bank Rs. 7,800 and State Bank of India Rs. 4,800	12,600
Interest on fixed deposits - HDFC Bank (gross; no tax deducted, being within the limit)	46,000
Dividend on listed equity shares of Yamuna Agro Foods Limited (gross), received on 22/08/2026	8,500
Capital gains - listed equity shares of Aravali Auto Parts Limited	
(Acquired in May 2024; sold through a recognised stock exchange on 08/12/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	1,88,000
- Cost of acquisition	1,39,500
Deductions claimed under Chapter VIII	
Section 123 - provident fund, employee's contribution (DL/CPM/07345/2291)	1,24,416
Section 123 - Public Provident Fund (PPF/32518904)	20,000
Section 123 - tuition fees — one child (KV/2026-27/01822)	24,000
Section 123 - principal of the home loan repaid — HDFC Bank (HL-7720419)	48,000
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - herself, her husband and child (NBHI/2025/F351890)	18,600
Section 126 - health insurance, Care Health Insurance Limited - her parents, aged 58 and 55 (CHI/2024/P72041)	26,400
(Both health insurance premiums paid otherwise than in cash)	
Section 153 - interest credited to her savings accounts	12,600

Taxes paid *- Details of taxes paid are given below –*

Particulars	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Aravali Tech Solutions Limited, TAN : DELA07345C) *TDS code, section and table reference : 1002 — 392*	1,02,000
Advance tax paid by assessee (State Bank of India, Rohini, BSR Code : 0010385)	
- Tax paid on 15/03/2027 (Challan No. : 04187)	10,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Shri Harish Malhotra - for the flat in which she lives at Rohini (Rs. 26,000 a month), paid by bank transfer	AGHPM4127N	Rs. 3,12,000

Interest on housing loan	Particulars	Greater Noida West (let out)
	Loan taken from bank/institution	Bank
	Name of bank	HDFC Bank
	Loan account number	HL-7720419
	Date of sanction of loan	07/03/2022
	Total amount of loan	Rs. 22,00,000
	Loan outstanding as on 31/03/2027	Rs. 19,10,000
	Interest for the year	Rs. 1,35,000
	Principal repaid in the year	Rs. 48,000

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Case 13.32 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Ravi Kumar Verma	
Father's Name	Shri Suresh Chand Verma	
PAN	AKRPV4521D	
Aadhaar No.	4521-7783-1909	
Date of birth	12/08/1991	
Address	H. No. 56, Pocket B, Mayur Vihar Phase II, New Delhi - 110091 (Delhi)	
Mobile No.	9810452136	
e-mail ID	ravi.verma91@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Yamuna Electricals Private Limited, a company in the private sector - Accounts Manager, throughout the year	
TAN of employer	DELY02145B	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	State Bank of India
	Account No.	30451278965
	IFS Code	SBIN0001536
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	New Delhi	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 80,000 a month)	9,60,000
Dearness allowance (Rs. 16,000 a month) - the whole of it enters into retirement benefits under the terms of employment	1,92,000
Children education allowance (Rs. 4,000 a month for each of his two children)	96,000
House rent allowance (Rs. 18,000 a month)	2,16,000
Salary as per section 16	**14,64,000**

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	Rs.
Value of perquisite - electricity and water bills of his house (the connections being in his own name), paid by the employer directly	30,000
Gross salary for the year	**14,94,000**
(No profit in lieu of salary; no tax on employment is levied in Delhi. He lives in his own house - given below - and pays no rent)	
Income from house property (self-occupied)	
Address : H. No. 56, Pocket B, Mayur Vihar Phase II, New Delhi - 110091 (his residence)	
Interest on the home loan for the year (loan details under other information)	1,60,000
(Sole owner, 100 per cent; not let out at any time in the year)	
Income from other sources	
Interest on savings bank account - State Bank of India	12,000
Interest on fixed deposits - State Bank of India (gross)	58,000
Capital gains - listed equity shares of Yamuna Power Equipment Limited	
(Acquired in February 2023; sold through a recognised stock exchange on 20/10/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,98,000
- Cost of acquisition	2,14,700
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/DL/2026-27/04521)	86,400
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2017/224519)	24,000
Section 123 - housing loan repaid - principal, State Bank of India (Loan A/c 39874512036)	1,58,500
Section 126 - health insurance, Star Health and Allied Insurance Company Limited - himself, his wife and child, by net banking (SHAI/2024/F21547)	22,000
Section 153 - interest credited to his savings account	12,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Yamuna Electricals Private Limited, TAN : DELY02145B) *TDS code, section and table reference : 1002 — 392*	96,560
- On FD interest (State Bank of India, TAN : DELS01536C) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	5,800

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Mayur Vihar Phase II (self-occupied)**
	Loan taken from bank/institution	Bank
	Name of bank	State Bank of India
	Loan account number	39874512036
	Date of sanction of loan	18/06/2020 (house acquired in that year)
	Total amount of loan	Rs. 30,00,000
	Loan outstanding as on 31/03/2027	Rs. 21,40,000
	Interest for the year	Rs. 1,60,000
	Principal repaid in the year	Rs. 1,58,500

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Case 13.33 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Sunita Sharma	
Father's Name	Shri Dinesh Chandra Sharma	
PAN	BHSPS6732K	
Aadhaar No.	6732-1458-2099	
Date of birth	05/10/1982	
Address	C-114, Sector 50, Noida - 201301 (Uttar Pradesh)	
Mobile No.	9871673245	
e-mail ID	sunita.sharma82@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Ganga Steel Limited, a company in the private sector - HR Executive, throughout the year	
TAN of employer	DELG01783E	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Punjab National Bank
	Account No.	0571000104587236
	IFS Code	PUNB0057100
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Noida	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 70,000 a month)	8,40,000
Medical allowance (Rs. 1,500 a month)	18,000
Uniform allowance (Rs. 2,000 a month) - for uniforms worn on official duty; Rs. 20,000 spent on them in the year	24,000
Special allowance (Rs. 18,000 a month)	2,16,000
Salary as per section 16	**10,98,000**
Value of perquisite - rent-free accommodation: an unfurnished flat at Noida owned by the employer, in which she lives (value as computed by the employer in Form No. 130)	53,900

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	Rs.
Gross salary for the year	**11,51,900**
(No profit in lieu of salary; no tax on employment is levied in Uttar Pradesh)	
Income from house property (let out for the whole year)	
Address : Flat 304, Shipra Suncity, Indirapuram, Ghaziabad - 201014 (Uttar Pradesh)	
Tenant : Shri Manoj Tyagi (PAN : AQTPT5521L)	
Rent received for the year (Rs. 20,000 a month — the whole of it realised)	2,40,000
Municipal tax paid during the year	8,000
Interest on the home loan for the year (loan details under other information)	90,000
(Sole owner of the flat, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank account - Punjab National Bank	9,500
Interest on fixed deposits - Punjab National Bank (gross)	62,000
Capital gains - listed equity shares of Ganga Polymers Limited	
(Acquired in September 2022; sold through a recognised stock exchange on 06/08/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,42,000
- Cost of acquisition	1,79,200
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/UP/NDA/2026-27/1783)	75,600
Section 123 - deposit in Public Provident Fund, Punjab National Bank (PPF A/c 0571PPF2231)	40,000
Section 123 - housing loan repaid - principal, HDFC Bank Limited (Loan A/c 615478932)	1,06,000
Section 126 - health insurance, HDFC ERGO General Insurance Company Limited - herself, her husband and children, by net banking (HERG/2023/F51207)	18,000
Section 153 - interest credited to her savings account	9,500

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
(The employer, computing tax on her salary under the default new regime, deducted nothing from her salary)	
- On FD interest (Punjab National Bank, TAN : DELP05710B) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,200
Advance tax paid by assessee (Punjab National Bank, Sector 50 branch, Noida, BSR Code : 0301746)	
- Tax paid on 15/03/2027 (Challan No. : 04127)	50,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Indirapuram, Ghaziabad (let out)**
	Loan taken from bank/institution	Bank
	Name of bank	HDFC Bank Limited
	Loan account number	615478932
	Date of sanction of loan	10/02/2021
	Total amount of loan	Rs. 15,00,000
	Loan outstanding as on 31/03/2027	Rs. 9,80,000
	Interest for the year	Rs. 90,000
	Principal repaid in the year	Rs. 1,06,000

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Case 13.34 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Amit Khanna	
Father's Name	Shri Vijay Khanna	
PAN	CKAPK2296M	
Aadhaar No.	2296-5410-8877	
Date of birth	21/03/1994	
Address	Flat 12, Second Floor, Lajpat Nagar IV, New Delhi - 110024 (Delhi)	
Mobile No.	9958229640	
e-mail ID	amit.khanna94@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Indraprastha Fintech Private Limited, a company in the private sector - Business Analyst, throughout the year	
TAN of employer	DELI03321G	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	HDFC Bank
	Account No.	50100478321654
	IFS Code	HDFC0000329
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	New Delhi	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 60,000 a month)	7,20,000
House rent allowance (Rs. 25,000 a month)	3,00,000
Conveyance allowance (Rs. 3,000 a month) - Rs. 30,000 spent on travel for official work	36,000
Special allowance (Rs. 25,000 a month)	3,00,000
Salary as per section 16	**13,56,000**
Value of perquisite - club membership fee and club bills paid by the employer	24,000
Gross salary for the year	**13,80,000**

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	Rs.
(The employer also paid his mobile phone bills of Rs. 12,000, the phone being used for official work. No dearness allowance; no tax on employment is levied in Delhi. He lives in a rented flat in Delhi - rent paid is given under other information; his own flat at Sahibabad is let out - details below)	
Income from house property (let out for the whole year)	
Address : Flat 3B, Shalimar Gardens, Sahibabad, Ghaziabad - 201005 (Uttar Pradesh)	
Tenant : Shri Vivek Tyagi (PAN : BKTPT7719C)	
Rent received for the year (Rs. 13,500 a month — the whole of it realised)	1,62,000
Municipal tax paid during the year	3,600
Interest on the home loan for the year (loan details under other information)	88,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank account - HDFC Bank	8,000
Interest on fixed deposits - HDFC Bank (gross)	54,000
Capital gains - listed equity shares of Indraprastha Software Limited	
(Acquired in January 2024; sold through a recognised stock exchange on 25/11/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,16,000
- Cost of acquisition	1,61,600
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/DL/2026-27/03321)	86,400
Section 123 - units of an equity linked savings scheme (Folio 7745120/ELSS)	25,000
Section 123 - housing loan repaid - principal, HDFC Bank Limited (Loan A/c 618842017)	42,000
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - himself, by net banking (NBHI/2025/P30417)	15,000
Section 153 - interest credited to his savings account	8,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Indraprastha Fintech Private Limited, TAN : DELI03321G) *TDS code, section and table reference : 1002 — 392*	78,780
- On FD interest (HDFC Bank, TAN : DELH00329F) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	5,400

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Shri Harish Arora - for the flat in which he lives (Rs. 22,000 a month), paid by bank transfer	AAHPA7712R	Rs. 2,64,000

Interest on housing loan	Particulars	Sahibabad (let out)
	Loan taken from bank/institution	Bank
	Name of bank	HDFC Bank Limited
	Loan account number	618842017
	Date of sanction of loan	18/05/2023
	Total amount of loan	Rs. 14,00,000
	Loan outstanding as on 31/03/2027	Rs. 12,70,000
	Interest for the year	Rs. 88,000
	Principal repaid in the year	Rs. 42,000

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Case 13.35 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Om Prakash Gupta	
Father's Name	Late Shri Ram Swaroop Gupta	
PAN	ABOPG1047N	
Aadhaar No.	7047-3369-5513	
Date of birth	15/05/1965	
Address	KB-42, Kavi Nagar, Ghaziabad - 201002 (Uttar Pradesh)	
Mobile No.	9412104736	
e-mail ID	opgupta65@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Hindon Cables Limited, a company in the private sector - Senior Manager (Finance), throughout the year	
TAN of employer	MRTH04471A	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Punjab National Bank
	Account No.	1047000100236598
	IFS Code	PUNB0104700
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Ghaziabad	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 50,000 a month)	6,00,000
Dearness allowance (Rs. 5,000 a month) - not forming part of retirement benefits	60,000
House rent allowance (Rs. 10,000 a month)	1,20,000
Helper allowance (Rs. 3,000 a month) - Rs. 24,000 spent on a helper for official work	36,000

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	Rs.
Salary as per section 16	**8,16,000**
Value of perquisite - salary of a gardener employed at his house, paid by the employer	48,000
Gross salary for the year	**8,64,000**
(The employer also paid Rs. 20,000 as premium on a health insurance policy for him. No tax on employment is levied in Uttar Pradesh. He lives in a rented house at Kavi Nagar, Ghaziabad - rent paid is given under other information; his own house at Meerut is let out - details below)	
Income from house property (let out for the whole year)	
Address : House No. 48, Shastri Nagar, Meerut - 250004 (Uttar Pradesh)	
Tenant : Shri Ajay Tomar (PAN : CTMPT3318R)	
Rent received for the year (Rs. 12,000 a month — the whole of it realised)	1,44,000
Municipal tax paid during the year	3,600
(Sole owner, 100 per cent; no arrears and no unrealised rent; there is no loan on the house)	
Income from other sources	
Interest on savings bank account - Punjab National Bank	20,000
Interest on fixed deposits - Canara Bank (gross)	1,60,000
Interest on his account under the Senior Citizens' Savings Scheme, Kavi Nagar Post Office	80,000
Capital gains - listed equity shares of Hindon Wires Limited	
(Acquired in July 2020; sold through a recognised stock exchange on 12/06/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,58,000
- Cost of acquisition	2,49,000
Deductions claimed under Chapter VIII	
Section 123 - five-year tax-saver term deposit with Punjab National Bank, made on 20/03/2027 (TD 1047TD5521)	1,00,000
Section 126 - health insurance, The New India Assurance Company Limited - himself, by cheque (NIA/2019/SC40712)	38,000
Section 153 - interest on his deposits - savings account, fixed deposits and Senior Citizens' Savings Scheme	2,60,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
(The employer, computing tax on his salary under the default new regime, deducted nothing from his salary; none was deducted from the interest under the Senior Citizens' Savings Scheme)	
- On FD interest (Canara Bank, TAN : MRTC01147D) *TDS code, section and table reference : 1020 — 393(1) [Table: Sl. No. 5(ii).D(a)]*	16,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Smt. Usha Rani Agarwal - for the house at Kavi Nagar in which he lives (Rs. 12,000 a month), paid by bank transfer	AHUPA2047K	Rs. 1,44,000

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Case 13.36 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Megha Bansal	
Father's Name	Shri Naresh Kumar Bansal	
PAN	DNBPB8810Q	
Aadhaar No.	8810-2274-6637	
Date of birth	09/09/1986	
Address	House No. 214, Sector 46, Gurugram - 122003 (Haryana)	
Mobile No.	9811881024	
e-mail ID	megha.bansal86@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Aravali Motors Limited, a company in the private sector - Senior Manager (Purchase), throughout the year	
TAN of employer	RTKA05512C	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	ICICI Bank
	Account No.	024501508812
	IFS Code	ICIC0000245
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Gurugram	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 90,000 a month)	10,80,000
Children education allowance (Rs. 3,500 a month for each of her two children)	84,000
House rent allowance (Rs. 20,000 a month)	2,40,000
Special allowance (Rs. 20,000 a month)	2,40,000
Salary as per section 16	**16,44,000**
Value of perquisite - gas, electricity and water bills of her house (the connections being in her own name), paid by the employer directly	36,000

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	Rs.
Gross salary for the year	**16,80,000**
(No profit in lieu of salary; no tax on employment is levied in Haryana. She lives in her own house - given below - and pays no rent)	
Income from house property (self-occupied)	
Address : House No. 214, Sector 46, Gurugram - 122003 (her residence)	
Interest on the home loan for the year (loan details under other information)	2,20,000
(Sole owner, 100 per cent; not let out at any time in the year)	
Income from other sources	
Interest on savings bank account - ICICI Bank	14,000
Interest on fixed deposits - ICICI Bank (gross)	60,000
Capital gains - listed equity shares of Aravali Electronics Limited	
(Acquired in March 2023; sold through a recognised stock exchange on 27/02/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	3,26,000
- Cost of acquisition	2,38,500
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/HR/GGN/2026-27/05512)	1,00,800
Section 123 - life insurance premium, Life Insurance Corporation of India (LIC/2012/402271)	30,000
Section 123 - housing loan repaid - principal, ICICI Bank Limited (Loan A/c LBGUR00045871236)	1,95,200
Section 126 - health insurance, Niva Bupa Health Insurance Company Limited - herself, her husband and children, by net banking (NBHI/2024/F81104)	24,000
Section 126 - health insurance, Star Health and Allied Insurance Company Limited - her parents, aged 70 and 66, by net banking (SHAI/2021/SC51128)	45,000
Section 153 - interest credited to her savings account	14,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Aravali Motors Limited, TAN : RTKA05512C) *TDS code, section and table reference : 1002 — 392*	1,25,840
- On FD interest (ICICI Bank, TAN : RTKI00245B) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Sector 46, Gurugram (self-occupied)**
	Loan taken from bank/institution	Bank
	Name of bank	ICICI Bank Limited
	Loan account number	LBGUR00045871236
	Date of sanction of loan	22/04/2019 (house acquired in that year)
	Total amount of loan	Rs. 40,00,000
	Loan outstanding as on 31/03/2027	Rs. 27,60,000
	Interest for the year	Rs. 2,20,000
	Principal repaid in the year	Rs. 1,95,200

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Case 13.37 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Shri Rahul Deshmukh	
Father's Name	Shri Prakash Deshmukh	
PAN	BRDPD3378F	
Aadhaar No.	3378-9021-4453	
Date of birth	14/01/1989	
Address	702, Sai Darshan, Link Road, Goregaon West, Mumbai - 400104 (Maharashtra)	
Mobile No.	9820337841	
e-mail ID	rahul.deshmukh89@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Konkan Logistics Limited, a company in the private sector - Operations Manager, throughout the year	
TAN of employer	MUMK04418B	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Bank of Baroda
	Account No.	33780100015624
	IFS Code	BARB0GOREGA
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Mumbai	
Verification	By the assessee himself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 75,000 a month)	9,00,000
Dearness allowance (Rs. 15,000 a month) - the whole of it enters into retirement benefits under the terms of employment	1,80,000
Conveyance allowance (Rs. 5,000 a month) - Rs. 48,000 spent on travel for official work	60,000
Overtime allowance	42,000
Salary as per section 16	**11,82,000**
Value of perquisite - rent-free accommodation: an unfurnished flat at Goregaon, Mumbai owned by the employer, in which he lives (value as computed by the employer in Form No. 130)	1,13,400
Gross salary for the year	**12,95,400**

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	Rs.
Tax on employment paid to the State of Maharashtra	2,500
(No profit in lieu of salary)	
Income from house property (let out for the whole year)	
Address : Flat B-203, Vasant Vihar, Pokhran Road No. 2, Thane - 400610 (Maharashtra)	
Tenant : Shri Sachin Patil (PAN : AXPPP4410G)	
Rent received for the year (Rs. 25,000 a month — the whole of it realised)	3,00,000
Municipal tax paid during the year	12,000
Interest on the home loan for the year (loan details under other information)	1,10,000
(Sole owner of the flat, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Interest on savings bank account - Bank of Baroda	11,000
Interest on fixed deposits - Bank of Baroda (gross)	65,000
Sums of money received without consideration	
- 14/01/2027 (his birthday), by cheque, from Shri Mohan Joshi, his mother's brother	51,000
- 14/01/2027 (his birthday), by UPI, from Shri Nitin Kale, a friend	55,000
Capital gains - listed equity shares of Konkan Shipyard Limited	
(Acquired in August 2023; sold through a recognised stock exchange on 04/09/2026; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,64,000
- Cost of acquisition	1,90,100
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/MH/MUM/2026-27/04418)	90,000
Section 123 - deposit in Public Provident Fund, Bank of Baroda (PPF A/c 33780PPF117)	50,000
Section 123 - housing loan repaid - principal, Bank of Baroda (Loan A/c 33780600007412)	1,06,200
Section 126 - health insurance, ICICI Lombard General Insurance Company Limited - himself, his wife and children, by net banking (ICL/2024/F70315)	20,000
Section 153 - interest credited to his savings account	11,000

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
- On salary (Konkan Logistics Limited, TAN : MUMK04418B) *TDS code, section and table reference : 1002 — 392*	1,27,890
- On FD interest (Bank of Baroda, TAN : MUMB07714E) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	6,500

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

Interest on housing loan	**Particulars**	**Vasant Vihar, Thane (let out)**
	Loan taken from bank/institution	Bank
	Name of bank	Bank of Baroda
	Loan account number	33780600007412
	Date of sanction of loan	05/08/2021
	Total amount of loan	Rs. 18,00,000
	Loan outstanding as on 31/03/2027	Rs. 13,20,000
	Interest for the year	Rs. 1,10,000
	Principal repaid in the year	Rs. 1,06,200

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Case 13.38 - *Generate the income-tax return in Form ITR-1 SAHAJ for the tax year 2026-27*

Required - **(a)** under the old regime, option of section 202(4) exercised; **(b)** under the new regime, section 202(1). *Interest under sections 423, 424 and 425 is not to be computed.*

Name	Smt. Kavita Malhotra	
Father's Name	Shri Jagdish Lal Kapoor	
PAN	CKMPM5563H	
Aadhaar No.	5563-8104-2279	
Date of birth	27/06/1979	
Address	House No. 1186, Sector 15, Faridabad - 121007 (Haryana)	
Mobile No.	9873556318	
e-mail ID	kavita.malhotra79@gmail.com	
Residential status	Resident and ordinarily resident	
Return to be filed under which section	263(1), original return (not a revised return; not in response to any notice)	
Name of employer	Shivalik Pharmaceuticals Limited, a company in the private sector - Quality Officer, throughout the year	
TAN of employer	RTKS02217E	
Nature of employment	Others	
Return filed under the seventh proviso	No	
Representative assessee	No	
No. of bank accounts held in India	1	
Details of bank account	Name of bank	Canara Bank
	Account No.	5563101009874
	IFS Code	CNRB0005563
	Type of account	Savings
	Refund to be credited	Yes
Date of filing	20/07/2027 (the due date being 31/07/2027)	
Place of filing return	Faridabad	
Verification	By the assessee herself, in the capacity of Self	

Income details - *Income details are given below –*

	Rs.
Income from salary (as per Form No. 130 given by employer)	
Basic salary (Rs. 65,000 a month)	7,80,000
Medical allowance (Rs. 1,500 a month)	18,000
Children education allowance (Rs. 2,000 a month for each of her two children)	48,000
House rent allowance (Rs. 13,000 a month)	1,56,000
Salary as per section 16	**10,02,000**
Value of perquisite - school fees of her children paid by the employer directly to Modern Vidya Niketan	40,000
Gross salary for the year	**10,42,000**
(The employer also paid her mobile phone bills of Rs. 9,600, the phone being used for official work. No dearness allowance; no tax on employment is levied in Haryana. She lives in a rented house in Faridabad - rent paid is given under other information; her own house at Palwal is let out - details below)	

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	Rs.
Income from house property (let out for the whole year)	
Address : House No. 77, Krishna Colony, Palwal - 121102 (Haryana)	
Tenant : Shri Naveen Rawat (PAN : AZRPR4425M)	
Rent received for the year (Rs. 10,500 a month — the whole of it realised)	1,26,000
Municipal tax paid during the year	2,400
Interest on the home loan for the year (loan details under other information)	60,000
(Sole owner, 100 per cent; no arrears and no unrealised rent)	
Income from other sources	
Family pension from the Central Government, on the death of her husband (gross; no tax deducted)	2,40,000
Interest on savings bank account - Canara Bank	7,500
Interest on fixed deposits - Canara Bank (gross)	56,000
Capital gains - listed equity shares of Shivalik Pharma Packaging Limited	
(Acquired in December 2022; sold through a recognised stock exchange on 10/01/2027; securities transaction tax paid on acquisition and on transfer)	
- Sale consideration	2,08,000
- Cost of acquisition	1,52,600
Deductions claimed under Chapter VIII	
Section 123 - contribution to employees' provident fund (PF/HR/FBD/2026-27/02217)	64,800
Section 123 - deposit in the Sukanya Samriddhi account of her daughter (SSA 5563/0412)	50,000
Section 123 - housing loan repaid - principal, Canara Bank (Loan A/c 5563619000782)	64,800
Section 126 - health insurance, HDFC ERGO General Insurance Company Limited - herself and her two children, by net banking (HERG/2022/F41986)	18,000
Section 153 - interest credited to her savings account	7,500

Taxes paid *- Details of taxes paid are given below –*

	Rs.
Tax deducted at source (the whole of it claimed in this tax year)	
(The employer, computing tax on her salary under the default new regime, deducted nothing from her salary)	
- On FD interest (Canara Bank, TAN : RTKC00556A) *TDS code, section and table reference : 1021 — 393(1) [Table: Sl. No. 5(ii).D(b)]*	5,600
Advance tax paid by assessee (Canara Bank, Sector 15 branch, Faridabad, BSR Code : 0155630)	
- Tax paid on 15/12/2026 (Challan No. : 02318)	30,000
- Tax paid on 15/03/2027 (Challan No. : 04429)	40,000

Other information *- Based on the records submitted by the assessee, the following information has been noted –*

House rent paid	Landlord	PAN of landlord	Rent
	Shri Mahesh Chawla - for the house in which she lives (Rs. 16,000 a month), paid by bank transfer	ACMPC6281L	Rs. 1,92,000

Interest on housing loan	Particulars	Palwal (let out)
	Loan taken from bank/institution	Bank
	Name of bank	Canara Bank
	Loan account number	5563619000782
	Date of sanction of loan	09/09/2020
	Total amount of loan	Rs. 9,00,000
	Loan outstanding as on 31/03/2027	Rs. 5,60,000
	Interest for the year	Rs. 60,000
	Principal repaid in the year	Rs. 64,800

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