

Instructions for SUGAM Income Tax Return

This Return Form cannot be used by any resident having any asset (including financial interest in any entity) located outside India or signing authority in any account located outside India.

General Instructions

These instructions are guidelines for filling the particulars in this Return Form. In case of any doubt, please refer to relevant provisions of the Income-tax Act, 1961 and the Income-tax Rules, 1962.

1. Assessment Year for which this Return Form is applicable

This Return Form is applicable for assessment year 2012-2013 only, i.e., it relates to income earned in Financial Year 2011-12.

2. Who can use this Return Form

This Return Form is to be used by an Individual / HUF whose total income for the assessment year 2012-13 includes:-

(a) Business income where such income is computed in accordance with special provisions referred to in section 44AD and 44AE of the ACT for computation of business Income; or

(b) Income from Salary/Pension; or

(c) Income from One House Property (excluding cases where loss is brought forward from previous years); or

(d) Income from Other Sources (Excluding Winning from Lottery and Income from Race Horses).

The income computed shall be presumed to have been computed after giving full effect to every loss, allowance, depreciation under the Income Tax Act.

Further, in a case where the income of another person like spouse, minor child, etc. is to be clubbed with the income of the assessee, this Return Form can be used only if the income being clubbed falls into either of the above income categories.

3. Who cannot use this Return Form

3.1. SUGAM cannot be used to file the following incomes

(a) Income from more than one house property; or

(b) Income from Winnings from lottery or income from Race horses; or

(c) Income under the head "Capital Gains", which are not exempt from tax, e.g., short-term capital gains or long-term capital gains from sale of house, plot, etc.; Or (d) Income from agriculture in excess of Rs. 5,000; or

(e) Income from Speculative Business and other special incomes.

(f) Income from a profession as referred to in sub-section (1) of section 44AA or income from an agency business or income in the nature of commission or brokerage.

3.2. This Return Form cannot be used by any resident having any asset (including financial interest in any entity) located outside India or signing authority in any account located outside India.

4. SUGAM form is not mandatory

SUGAM Business Form shall not apply at the option of the assessee, if -

(i) the assessee keeps and maintains all the books of account and other documents referred to in section 44AA in respect of the business.

(ii) the assessee gets his accounts audited and obtains a report of such audit as required under section 44AB in respect of the business.

In the above scenarios, Regular ITR-4 should be filed and not SUGAM.

5. Annexure-less Return Form

No document (including TDS certificate) should be attached to this Return Form. All such documents enclosed with this Return Form will be detached and returned to the person filing the return.

6. Manner of filing this Return Form

This Return Form can be filed with the Income Tax Department in any of the following ways, -

(i) by furnishing the return in a paper form;

(ii) by furnishing the return electronically under digital signature;

(iii) by transmitting the data in the return electronically and thereafter submitting the verification of the return in Return Form ITR-V;

(iv) by furnishing a Bar-coded return.

Where the Return Form is furnished in the manner mentioned at 5(iii), the assessee should print out two copies of Form ITR-V.

TOTE One copy of ITR-V, duly signed by the assessee, has to be sent by ordinary post to Post Bag No. 1, Electronic City Office, Bengaluru — 560100, Karnataka. The other copy may be retained by the assessee for his record.

7. Filling out the acknowledgment

Only one copy of this Return Form is required to be filed. Where the Return Form is furnished in the manner mentioned at 5(1) or at 5(iv), the ITR-V should be duly filled.

8. Obligation to file return

Every individual whose total income before allowing deductions under Chapter VI-A of the Income-tax Act, exceeds the maximum amount which is not chargeable to income tax is obligated to furnish his return of income. The deductions under Chapter VI-A are mentioned in Part C of this Return Form. The maximum amount not chargeable to income tax in case of different categories of individuals is as follows:-

SI No.	Category	Amount					
(i)	In case of individuals below the age of ₹ 1,80,000 60 years(other than women)						
(ii)	In case of women below the age of 60 years	₹ 1,90,000					
(iii)	In case of individuals who are of the age of 60 years or more at any time during the ₹ 2,50,000 financial year 2011-12						
(iv)	in case of individuals who are of the age of						
80 years or more at any time during the financials year 2011-12 < 5,00,0							
Item Explanation							
A1-A3	Fill your First name, Middle name, Last name in A1, A2,						
	A3 as per details entered in PAN Card						
A4	Fill your Permanent Account Number. Make sure that you						
A4	fill your PAN Carefully.						
	Note: (1) Ensure that you enter PAN on the top of every						
	page (2) In your PAN, first five and last one digit are						
	alphabets and the remaining four dig	its are numerals.					
A5	Fill your Sex, Male or Female						
A6	Fill your Date of birth as per PAN Database Details						
	Note: Always fill your Date of Birth in DD/MM/YYYY						
	Format as given in the form						
A7	Fill in the Ward/Circle Example: Ward 15(1), Circle 14(1)						
	You can also fill the full Assessing Officers Code, if know						
A8-A13	18-A13 Fill in the Communication Addres						
	NOTE: A13: PIN Code is mandatory. If you have changed your						
	address please indicate the same, so that no communication						
	from the department goes undelivered.						
A14	Fill in your status						
A15	Fill in your Email Address №0TE⇔ This i	•					
	faster communication from/with the						
A16	Fill in STD Code in the first 5 digits and						
	number in the next 8 digits North Th						
A17	faster communication from/with the (
A17	7 Fill in your Mobile No. Norre⇒ This is important for faster communication from/with the department						
A18	Shade the appropriate circle.						
		a chawn halaw					
• correct a	nd Incorrect Filling methods for the circles are CORRECT FILLING INCORRECT FILLING	e showh delow					
• You need	to fill or shade only one circle completely.						
Correct	A18 Fill in if you belong to ► ● Goverment ►	OPSII ► O Others					
Incorrect	J ATB Fill in if you belong to ► Soverment ►						

A19	Shade the appropriate circle.					
	Tax Payable Status	Shade Circle				
	Total Tax Payable (D8) < Total Prepaid Taxes (D13)	1				
	Total Tax Payable (D8) > Total Prepaid Taxes (D13)	2				
	Total Tax Payable (D8) = Total Prepaid Taxes (D13)	3				
A20	Shade the appropriate circle. For non residents	s certain				
	deductions are not available(For more details	, refer				
	Income Tax Act 1961) Shade the appropriate circle.					
A21		hade Circle				
	Voluntarily before the due date under section 139(1)]				
	Voluntarily after the due date under section 139(4)	2				
	Revised return under section 139(5)	3				
	In response to notice under section 142(1)	4				
	In response to notice under section 148	5				
	In response to notice under section 153A/ 153C	6				
A22	Provide the receipt number of Original return of filing of Original Return received It is mandate to provide these details in case of a revised re	ory for you				
B1	Fill in the details from E6 of Sch BP. More Ensure to fill business codes in the nature of business. For Business codes refer instructions					
B2	Fill the details of salary/ pension as given in TDS certificate (Form 16) issued by the employer. However, if the income has not been computed correctly in Form No. 16, please make the correct computation and fill the same in this item. Further, in case there was more than one employer during the year, please furnish in this item the details in respect of total salaries from various employers. Form 16 is not issued, compute as per Work Sheet-1 given in this instructions					
B 3	Compute as per Work Sheet-2 given in this instructions Torrest If loss, mark the negative sign with in the brackets at left					
B 4	Compute as per Work Sheet-3 given in this instructions Torrest If loss, mark the negative sign with in the brackets at left					
B5	Add Items B1, B2,B3,B4 More If loss, mark t sign with in the brackets at left. However, this be carried forward to next year using this for 4 for Carry Forward of Losses	loss canno				
Cl	Some of the major items for deduction under are- amount paid or deposited towards life in contribution to Provident Fund set up by the (recognised Provident Fund, contribution by the to an approved superannuation fund, subscrip National Savings Certificates, tuition fees, pay repayment for purposes of purchase or const residential house and many other investment list, please refer to section 80C of the Income of deduction under section 80C, 80CCC and 80 not exceed one lakh rupees	surance, Government e assessee ption to yment/ ruction of a ts)(for full e-tax Act) ate amount				
C2	Deduction in respect of contributions to certain funds. Inortes Limited to ₹ 1,00,000/-	n pension				

C3	Deduction in respect of contributions to pension scheme of Central Government. For Employees- Least of
	amount Paid or 10% of salary For Others -Least of amount paid or 10% of Gross Total Income
C 4	Deduction in respect of Subscriptions to Long Term
•	Infrastructure Bonds
	NOTE⇒ Upper limit for 80CCF deduction is ₹ 20000/-
C5	Deduction in respect of Medical Insurance Premium and
	contributions to CGHS™orre⇒ Upper limit for 80D
	Deduction that can be claimed 1. Self , Spouse,
	Dependent Children(aggregate)-₹15,000/- 2. Parents- ₹
	15,000/- 3. Senior Citizen- ₹ 20,000/-
C6	Deduction in respect of maintenance including medical
	treatment of dependent who is a person with disability
	Notes Upper Limit for 80DD Deduction
	1. General — ₹ 50,000/-
	2. Severe Disability — ₹ 1,00,000/-
C7	Deduction in respect of medical treatment, etc.
	Notes Upper limit for 80DDB Deduction that can be
	claimed
	1. General-Actual or ₹ 40,000/- whichever is less
	2. Senior Citizen-Actual or ₹ 60,000/- whichever is less
C8	Deduction in respect of interest on loan taken for higher education
	Deduction in respect of donations to certain funds,
C9	charitable institutions, etc.
	nones Compute as per Work Sheet-4.
610	Deduction in respect of rents paid
C10	norz⇔ Maximum Deduction ₹ 24,000/-
	Deduction in respect of certain donations for scientific
C 11	research or rural development
	•
C12	Deduction in respect of contributions given by any person to political parties
61.0	· · ·
C13	Deduction in case of a person with disability
	NOTE: Upper Limit for 80U Deduction
	1. General — ₹ 50,000/-
	2. Severe Disability — ₹ 1,00,000/-
C 14	Add C1 to C13
C15	Subtract C14 from B5 and enter the corresponding amount in C15.
	To carry forward loss in C15 use ITR 4
D1	Compute as per tax computation table given
	below on Taxable Total Income(C15)
D2	Calculate the education cess including secondary and
	higher education cess at the rate of three per cent of D
D3	D3=D1+D2
D4	Claim the relief, if any, allowable under section 89 in
7	respect of arrears or advances of salary received during
	the year.
D5	Enter details of any relief under sections 90/91
D6	D6=D3-D4-D5
D7	Calculate 234A ,234B, 234C interest according to the
	provisions of Income Tax Act 1961 and enter the amount
	in D7.
D8	D8=D6+D7
D9	Add the relevant Advance Tax Details given in Column iv of Schedule IT and write the amount in D9 Nores Enter only those Tax payments made by you
	Line only mose fux payments made by you

Income (In ₹)	Tax Liability (In ₹)		
Upto₹1,80,000	Nil		
2 Between ₹ 1,80,001 - ₹ 5,00,000	10% of income in excess of ₹1,80,000		
3 Between ₹ 5,00,001 — ₹ 8,00,000	₹ 32,000 + 20% of income in excess of ₹ 5,00,000		
4 Above ₹ 8,00,000 (ii) In case of women (other than women who an during the financial year 2011-12)-	₹ 92,000 + 30% of income in excess of ₹ 8,00,000 te of the age of 60 years or more at any time		
Income (In ₹)	Tax Liability (In ₹)		
Upto₹1,90,000	Nil		
2 Between ₹ 1,90,001 - ₹ 5,00,000	10% of income in excess of ₹ 1,90,000		
3 Between ₹ 5,00,001 — ₹ 8,00,000	₹ 31,000 + 20% of income in excess of ₹ 5,00,000		
Above ₹ 8,00,000	₹91,000 + 30% of income in excess of ₹8,00,000		
	60 years or more at any time during the financial year 2011		
Income (In ₹)	Tax Liability (In ₹)		
1 Upto ₹ 2,50,000	Nil		
2 Between ₹ 2,50,001 — ₹ 5,00,000	10% of income in excess of ₹ 2,50,000 ₹ 25,000 + 20% of income in excess of ₹ 5,00,000		
3 Between ₹ 5,00,001 — ₹ 8,00,000			
Above ₹ 8,00,000 (iii) In case of individuals who are of the age of	₹ 85,000 + 30% of income in excess of ₹ 8,00,000 80 years or more at any time during the financial year 2011		
Income (In ₹)	Tax Liability (In ₹)		
1 Upto ₹ 5,00,000	Nil		
	20% of income in excess of ₹ 5,00,000		
2 Between ₹ 5,00,001 — ₹ 8,00,000			

D10 Column iv o D11 Add the relevant TDS Deducted given in Column iv of Schedule TDS1 and Column iv of Schedule TDS2 and write the amount in D11NOTE Verify your TDS & Tax payment details using FORM 26AS. For more details visit www.incometaxindia.gov.in D12 Add the details of TCS collected in Column iv of Sch TCS& enter the details in D12 NOTE⇒ Verify your TCS details using FORM 26AS. For more details visit www.incometaxindia.gov.in Add D9, D10, D11and D12 D13 If D8 is greater than D13, than fill the amount of Tax **D14** Payable in D14 NOTE Shade the Tax Payable Circle in A19 If D13 is greater than D8, than fill the amount of Refund D15 in D15 NOTES Shade the Tax Refundable Circle in A19 It is mandatory for you provide the Bank details in all D16-D19 situations irrespective of whether you have refund or not. Please quote the MICR code of the bank if you desire to receive the refund through electronic clearing system

(ECS). Please enter details of all exempt incomes, e.g., D20 Dividend Income, Income from agriculture not exceeding ₹ 5,000, etc MOTES Compute as per Work Sheet-5 given in this instructions

Verification Please complete the Verification Section and Sign in the box given. Without a valid signature, your return will not be accepted by the Income Tax Department

TRP Details	This return can be prepared by a Tax Return Preparer (TRP) also in accordance with the Tax Return Preparer Scheme, 2006 dated 28th November, 2006. If the return has been prepared by him, the relevant details have to be filled by him and the return has to be countersigned by him in the space provided in the said item.
JUI DF	Enter the details of income from presumptive business as per section 44AD and 44AE Hores For more details refer Income Tax Act 1961
Sch IT	Please enter details of tax payments, i.e., advance tax and self-assessment tax made by you. TOTE: If you have more than Five Self Assessment and Advance Tax Details to be entered, then fill Supplementary Schedule IT and attach the same with the return
Sch TCS	Please furnish the details of Tax collected at source TOTES If you have more than Four TCS Details to be entered, then fill Supplementary Schedule TCS and attach the same with the return
Sch TDS	Plages furnish the dotails in accordance with Form 16
Sch TDS 2	Please furnish the details in accordance with Form 16A issued by a person in respect of interest income and other sources of income. Torreal If you have more than Four Form 16A Details to be entered, then fill Supplementary Schedule TDS2 and attach the same with the return

Business Codes

Sector	Sub-Sector	Code
1. Manufacturing Industry	Agro-based industries	0101
	Automobile and Auto parts	0102
	Cement Diamond sutting	0103 0104
	Diamond cutting Drugs and Pharmaceuticals	0104
	Electronics including Computer Hardware	0105
	Engineering goods	0107
	Fertilizers, Chemicals, Paints	0108
	Flour & Rice Mills	0109
	Food Processing units	0110
	Marble & Granite	0111
	Paper	0112
	Petroleum and Petrochemicals	0113
	Power and energy	0114
	Printing & Publishing	0115
	Rubber	0116
	Steel	0117
	Sugar	0118
	Tea, Coffee	0119
	Textiles, handloom, Power looms	0120
	Tobacco	0121
	Tyre	0122
	Vanaspati & Edible Oils	0123
	Others	0124
2. Trading	Chain Stores	0201
0	Retailers	0202
	Wholesalers	0203
	Others	0204
3. Commission Agents	General Commission Agents	0301
4. Builders	Builders	0401
	Estate Agents	0402
	Property Developers	0403
	Others	0404
5. Contractors	Civil Contractors	0501
	Excise Contractors	0502
	Forest Contractors	0503
	Mining Contractors	0504
	Others	0505
6. Professionals	Chartered Accountants, Companies Secretaries, etc.	0601
	Fashion designers	0602
	Legal professionals	0603
	Medical professionals	0604
	Nursing Homes	0605
	Specialty hospitals Others	0606
7.6 . 6 .	Others	0607
7. Service Sector	Advertisement agencies	0701
	Beauty Parlours	0702
	Consultancy services	0703
	Courier Agencies Computer training/educational and coaching institutes	0704
	Forex Dealers	0705
	Hospitality services	0706 0707
	Hotels	0708
	I.T. enabled services, BPO service providers	0708
	Security agencies	0710
	Software development agencies	0711
	Transporters	0712
	Travel agents, tour operators	0713
	Others	0714
8. Financial Service Sector	Banking Companies	0801
	Chit Funds	0802
	Financial Institutions	0803
	Financial service providers	0804
	Leasing Companies Money Lenders	0805
	Non-Banking Finance Companies	0806
	Share Brokers, Sub-brokers, etc.	0807 0808
	Others	0808
9. Entertainment Industry	Cable T.V. productions	
	Film distribution	0901 0902
	Film laboratories	0902
	Motion Picture Producers	0903
	Monon i Illolo i Iudulois	0704
	Television Channels	0905

Persons having income from the following will not be eligible to use this Return form-(i) a person carrying on legal, medical, engineering or architectural profession or the profession of accountancy or technical consultancy or interior decoration or any other profession as referred to in sub-section(1) of section 44AA. (ii) a person earning income in the nature of commission or brokerage; or (iii) a person carrying on any agency business.

Tay	, ,								
4	W	orksheet 1 and 2							
		WORKSHEET-1: Ho	W	to Compute Sc	ala	ry Income			
	NOTE	In the case of salaried employees, perquisite:	s have	to be valued in accordance with t					
	NAME	, for the purposes of including their value in t OF THE EMPLOYER	ary income.	TAN of Employer					
				1					
		Gross Salary							
RIES		a) Salary as per provisions contained in section NOTE⇒ Transfer item 1a of Form 16	10						
SALARIES		b) Value of Perquisities (as per Form No. 12BB NOTE⇒ Transfer item 1b of Form 16	16						
SA		c) Profit in lieu of Salary (as per Form No. 12B	lc						
		NOTE⇒ Transfer item 1c of Form 16 d) Total (1a+1b+1c)							
			1d						
	2	Allowances exempt u/s 10		2					
	3	Gross Salary after Allowances (2-3) NOTE⇒ Transfer item 3 of Form 16		3					
	4	Total Deductions			4				
		NOTE⇒ (1) Transfer item 5 of Form 16 (2) Add Standard Deduction, Entertainm	ont A	lowance and Tax on Employment					
	F	to get Total Deductions		iowanee and fax on Employment	•				
		Income Chargeable under the head 'Salaries' (3			5				
		Maintain a worksheet for each employee and t		· /					
W	OR	KSHEET-2: How to Co	m	pute Income tr	'on	n House Property			
	NOTE		g Loan	in item 7 of Form 16, then you co	in fill	item 1g in the worksheet given below			
	0	and transfer the same to B3. Ensure to fill a negative sign in the brackets given at the left in B3 House Property							
		(a) Annual letable value/ rent received or receivable (higher if let out for whole of the year, lower if let out for part of the year)							
		(b) The amount of rent which cannot be realized]				
		(c) Tax paid to local authorities	10]			
		(d) Total (1b + 1c)	1 d]			
ΥΥ		(e) Balance (1a — 1d)			le				
HOUSE PROPERTY		(f) 30% of 1e	I]			
EPR		(g)Interest payable on borrowed capital (restricted to Rs 1,50,000 if NOT 'Let Out')	1 g]			
SNO		(h) Total ($1f + 1g$)			Ъ				
Ξ		(i) Income from house property 1 (1e — 1h)	11						
	2	Income under the head "Income from house pro							
		a) Rent of earlier years realized under section 25A/AA							
		(b) Arrears of rent received during the year und	ion 25B after deducting 30%	2b					
		(c) To be mentioned in Item B3 of this Return For Property (2a+ 2b + 1i)	2c						

NOTE Please include the income, if any, of specified persons such as minor children while computing the income under this head, if property is in their name

Worksheet 3,4 and 5

V	VO	RKSHEE	T-3: How to C	Compute Income f	ror	n Other Sources	
	0	Income other tl (a) Taxable Divi	nan from owning race horse(s):- idends, Gross	D			
		(b) Interest, Gro	222	 D			
		(c) Rental incom buildings etc, ((d) Others, Gros					
ER SOURCES		(e) Total (1a +	1b + 1c + 1d)		le		
		(f) Deductions u (i) Expense	nder section 57:- s	fi)			
OTHER		(ii) Deprecio	ation				
		(iii) Total					
	2	To be mentione other sources (d in Item B4 of this Return Form (1e — fiii))	ightarrow Total Income from	2		
			iclude the income, if any, of specified p	ersons such as minor children while computing th			
V	VO	RKSHEE	T-4: How to Co	ompute deductions	un	der section 80G	
	A	Donations entit	ed for 100% deduction (eg Prim Name	e Minister's National Relief Fund) of donee	_	Amount of donation	
		(i)			Ai		
		(ii)			Aii		
NS	(iii) Total				Aiii		
DONATIONS	B Donations entitled for 50% deduction where donee not required to be approved under 80G(5) (vi) (eg Prime Minister's Drought Relief Fund)						
DON	Name of donee				53	Amount of donation	
S OF		(i)			Bi		
DETAILS		(ii)			Bib		
DET		(iii) Total			Bii		
	C	80G(5) (vi) (eligil	ble donation is restricted to 10 %	nee is required to be approved under sect % of Total Income after other deductions) and address of donee	ion	Amount of donation	
		(i)			Ci		
		(ii)			Cii		
		(iii) Total			Ciii		
	D	{100% of Aiii +	- 50 % of Biii + 50% of [Maxim n B5 — Sum of Items (C1to C13 e	\rightarrow Total Deduction under Section 80 G = num of 10% of Total Income After Other except C9)) or (Ciii)]}			
	WORKSHEET-5: How to Compute Exempt Income						
ME	Û	Interest income					
NCO	2	Dividend incom	e				
EXEMPT INCOME	3	Net Agriculture	income (not exceeding Rs. 5,000) 3			
XEN	4	Others, includin	g exempt income of minor child	4			
	5	To be mentione	d in Item D20 of this Return For	n→Total (1+2+3+4) 5			