

ICMAI

The Institute of Cost Accountants of India

(Statutory Body under an Act of Parliament)

www.icmai.in



PRACTICAL GUIDE FOR e-filing of TDS & TCS Returns (Including TAN registration)

THE INSTITUTE OF COST ACCOUNTANTS OF INDIA

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Direct Tax

Behind Every Successful Business Decision, there is always a **CMA**

About the Institute

The Institute of Cost Accountants of India (ICMAI) is a statutory body set up under an Act of Parliament in the year 1959. The Institute as a part of its obligation, regulates the profession of Cost and Management Accountancy, enrolls students for its courses, provides coaching facilities to the students, organizes professional development programmes for the members and undertakes research programmes in the field of Cost and Management Accountancy. The Institute pursues the vision of cost competitiveness, cost management, efficient use of resources and structured approach to cost accounting as the key drivers of the profession. In today's world, the profession of conventional accounting and auditing has taken a back seat and cost and management accountants increasingly contributing towards the management of scarce resources like funds, land and apply strategic decisions. This has opened up further scope and tremendous opportunities for cost accountants in India and abroad.

The Institute is headquartered in New Delhi having four Regional Councils at Kolkata, Delhi, Mumbai and Chennai, 117 Chapters in India and 11 Overseas Centres. The Institute is the largest Cost & Management Accounting body in the world with about 1,00,000 qualified CMAs and over 5,00,000 students pursuing the CMA Course. The Institute is a founder member of International Federation of Accountants (IFAC), Confederation of Asian and Pacific Accountants (CAPA) and South Asian Federation of Accountants (SAFA). The Institute is also an Associate Member of ASEAN Federation of Accountants (AFA) and member in the Council of International Integrated Reporting Council (IIRC), UK.

Vision Statement

"The Institute of Cost Accountants of India would be the preferred source of resources and professionals for the financial leadership of enterprises globally."

Mission Statement

"The CMA Professionals would ethically drive enterprises globally by creating value to stakeholders in the socio-economic context through competencies drawn from the integration of strategy, management and accounting."

Institute Motto

असतोमा सदगमय
तमसोमा ज्योतिर् गमय
मृत्योर्मा मृतं गमय
ॐ शान्ति शान्ति शान्तिः

From ignorance, lead me to truth
From darkness, lead me to light
From death, lead me to immortality
Peace, Peace, Peace

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e-filing of TDS & TCS Returns

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Introduction to the concept of TDS

TDS, or Tax Deducted at Source, is a crucial mechanism under the Income Tax Act designed to collect tax at the very source of income. It operates on the principle of "pay as you earn," ensuring a consistent flow of revenue to the government throughout the financial year.

1. The Basic Idea:

- When certain types of payments are made (like salary, rent, professional fees, interest, etc.), the person or entity making the payment (the deductor) is required to deduct a specific percentage of the amount as tax.
- This deducted amount is then deposited with the Income Tax Department on behalf of the person receiving the payment (the deductee).
- The deductee then gets credit for this TDS amount when they file their income tax return. This pre-paid tax is adjusted against their total tax liability for the year.

2. Why TDS?

- **Prevents Tax Evasion:** By deducting tax at the source, the government minimizes the chances of individuals or entities not paying their taxes later on.
- **Steady Revenue Stream:** TDS ensures a regular inflow of tax revenue for the government throughout the year, rather than waiting for annual tax filings.
- **Wider Tax Base:** It helps to bring more income earners into the tax net.
- **Simplified Tax Payment for Deductees:** Deductees don't have to pay the entire tax amount at the end of the year, as a portion has already been paid on their behalf.

3. Key Players:

- **Deductor:** The person or entity responsible for making the specified payment and deducting TDS. This could be an employer, a company, a bank, or any other individual or organization making payments above certain threshold limits.
- **Deductee:** The person or entity receiving the payment from whom the tax is deducted. This could be an employee, a landlord, a professional, a depositor, etc.



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4. Applicability:

- TDS applies to a wide range of payments specified under the Income Tax Act. Some common examples include:
 - Salaries
 - Rent payments
 - Professional fees
 - Interest income (from banks, etc.)
 - Commission and brokerage
 - Payments to contractors
 - Winnings from lotteries or horse races
- For each type of payment, the Income Tax Act specifies:
 - **Threshold Limit:** The minimum amount of payment above which TDS is applicable.
 - **Rate of TDS:** The percentage of the payment that needs to be deducted as tax. These rates vary depending on the nature of the payment and the status of the deductee.

5. Responsibilities of the Deductor:

- **Deduct the correct amount of TDS** as per the applicable rates.
- **Obtain a Tax Deduction and Collection Account Number (TAN).**
- **Deposit the deducted TDS with the government** within the prescribed time limits.
- **Issue TDS certificates** (e.g., Form 16 for salary, Form 16A for other payments) to the deductees, providing details of the tax deducted.
- **File TDS returns** periodically (usually quarterly) providing details of the deductions made and the payments to the government.

In essence, TDS is a system where the responsibility of tax collection is shared between the payer and the receiver of income, making the process more efficient and helping to ensure tax compliance. It's a fundamental concept in the Income Tax Act that affects a large number of transactions.



Schedule for deposit of TDS

The schedule for the deposit of Tax Deducted at Source (TDS) under the Income Tax Act depends on the type of deductor (Government or other) and the month in which the deduction is made. Here's a general overview:

For Deductors Other Than Government Offices:

- **For TDS deducted in any month from April to February:** The due date for deposit is the **7th of the following month**.
 - For example, TDS deducted in April 2025 must be deposited by May 7, 2025.
- **For TDS deducted in the month of March:** The due date for deposit is **April 30th of the next financial year**.
 - For example, TDS deducted in March 2026 must be deposited by April 30th, 2026.

For Government Offices:

- **If payment is made through a challan:** The due date is the **7th of the following month** (same as non-government deductors).
- **If payment is made through book entry (treasury challan):** The TDS must be deposited on the **same day** of the deduction. However, for deductions made in **March**, the due date for deposit is **April 7th of the next financial year**.

Special Cases:

- For TDS deducted on the **purchase of property** (under Section 194-IA), the due date for payment is **30 days from the end of the month** in which the deduction was made and shall be accompanied by a challan-cum-statement in Form No. 26QB
- For TDS deducted on **rent payments by individuals or HUFs (not covered under Section 194-I)** under Section 194-IB, the due date for payment is **30 days from the end of the month** in which the deduction was made and shall be accompanied by a challan-cum-statement in Form No. 26QC.
- For TDS deducted under **Section 194M** (certain payments to contractors or professionals by individuals/HUF not liable under 194C, 194H, or 194J) the due date for payment is **30**



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days from the end of the month in which the deduction was made and shall be accompanied by a challan-cum-statement in Form No. 26QD.

- For TDS deducted under **Section 194S** (payment on transfer of virtual digital assets), the due date for payment is **30 days from the end of the month** in which the deduction was made *and shall be accompanied by a challan-cum-statement in Form No. 26QE.*

Important Points to Note:

- If the due date falls on a **Sunday or a public holiday**, the TDS must be deposited on the **next working day.**
- It's crucial to deposit TDS within the specified time limits to avoid **interest and penalties** for late payment. Interest is levied at 1.5% per month (or part of a month) from the date of deduction to the date of deposit. Penalties for late filing of TDS returns can also be significant.



Schedule for submission of TDS returns

The due dates for submission of **TDS returns** are governed by the **Income Tax Act, 1961**. Specifically, the provisions related to TDS return filing are covered under **Section 200(3)** of the Act, along with **Rule 31A of the Income Tax Rules, 1962**.

TDS returns must be filed **quarterly**, and the due dates for different quarters are as follows:

- **Q1 (April - June): 31st July**
- **Q2 (July - September): 31st October**
- **Q3 (October - December): 31st January**
- **Q4 (January - March): 31st May of next financial year**



Prescribed forms for filing of TDS returns

The prescribed forms for filing **TDS returns** depend on the nature of the transaction. The following are the key forms used:

- **Form 24Q:** For TDS deducted on **salaries**.
- **Form 26Q:** For TDS deducted on **payments other than salaries** (e.g., interest, rent, commission, professional fees).
- **Form 27Q:** For TDS deducted on **payments to non-residents** (e.g., interest, dividends, or other taxable amounts).

Each of these forms must be filed **quarterly**.



Process of submission of TDS returns

TDS Statement > Online Filing

Step – I

The data structure (file format) in which the e-TDS / e-TCS return is to be prepared has been notified in <https://www.protean-tinpan.com/services/etds-etcs/etds-rpu.html>

Step – II

e-TDS/e-TCS return in accordance with the file formats is to be prepared in clean text ASCII format with 'txt' as filename extension. e-TDS/e-TCS return can be prepared using Return Preparation Utility provided by Protean (formerly NSDL eGov) or any other third-party software

Step – III

Once the file has been prepared as per the file format, it should be verified using the File Validation Utility (FVU) provided by Protean (formerly NSDL eGov)

Step – IV

In case file has any errors the FVU will give a report of the errors. Rectify the errors and verify the file again through the FVU.

Step – V

Generated .fvu file can be submitted at TIN-FC or uploaded at <https://www.incometax.gov.in/iec/foportal/> website

For Online upload of TDS/TCS Statement, registration of organisation at <https://www.incometax.gov.in/iec/foportal/> is mandatory

Register on the e-Filing Portal: For Tax Deductor

(Source: www.incometax.gov.in)

Step-by-Step Guide

Step 1: Go to the e-Filing portal homepage, click Register.

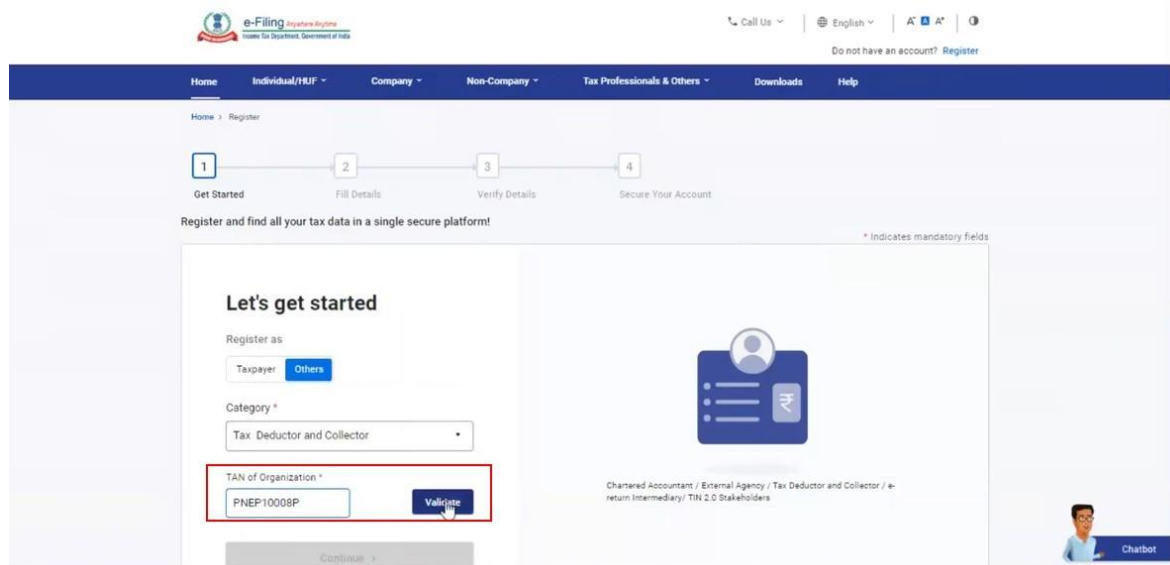
The screenshot shows the e-Filing portal homepage. At the top right, there is a link for "Do not have an account? Register" which is highlighted with a red box. The main content area is divided into two sections: "Login" and "Know about your User ID". The "Login" section has a field for "Enter your User ID" with a placeholder "PAN/ Aadhaar/ other user id", a "Continue" button, and a "Back" button. Below it, there are options for "Net Banking" and "Mobile App". The "Know about your User ID" section lists three types of User IDs: PAN (Permanent Account Number) for individuals and other than individuals, Aadhaar Number for individuals, and External ID for CA, Tax Deductor and Tax Collector, ERI admin and user, ITDREIN, ARCA, and EXTA. A chatbot icon is visible in the bottom right corner.

Step 2: Click Others and select the Category as Tax Deductor and Collector.

The screenshot shows the e-Filing portal registration page. At the top, there is a progress bar with four steps: 1. Get Started, 2. Fill Details, 3. Verify Details, and 4. Secure Your Account. Below the progress bar, there is a heading "Let's get started" and a sub-heading "Register as". There are two tabs: "Taxpayer" and "Others", with "Others" selected. Below the tabs, there is a dropdown menu for "Category" with "Tax Deductor and Collector" selected. There is also a field for "TAN of Organization" and a "Continue" button. A chatbot icon is visible in the bottom right corner.

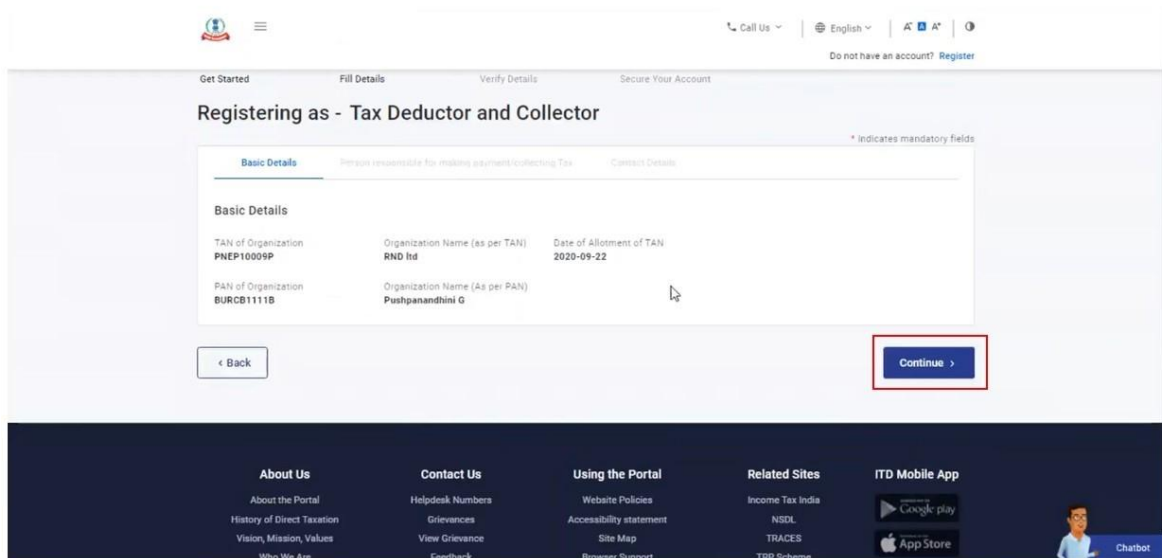
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Step 3: Enter the TAN of the Organization and click Validate.



Step 4a: If TAN is available in the database, registered with TRACES and the registration request is not raised already and pending for approval:

- Click Continue to view the Basic Details page.
- The basic details are pre-filled. Click Continue.



Step 4b: If TAN is available in the database, but not registered with TRACES and registration request is not raised already and pending for approval:

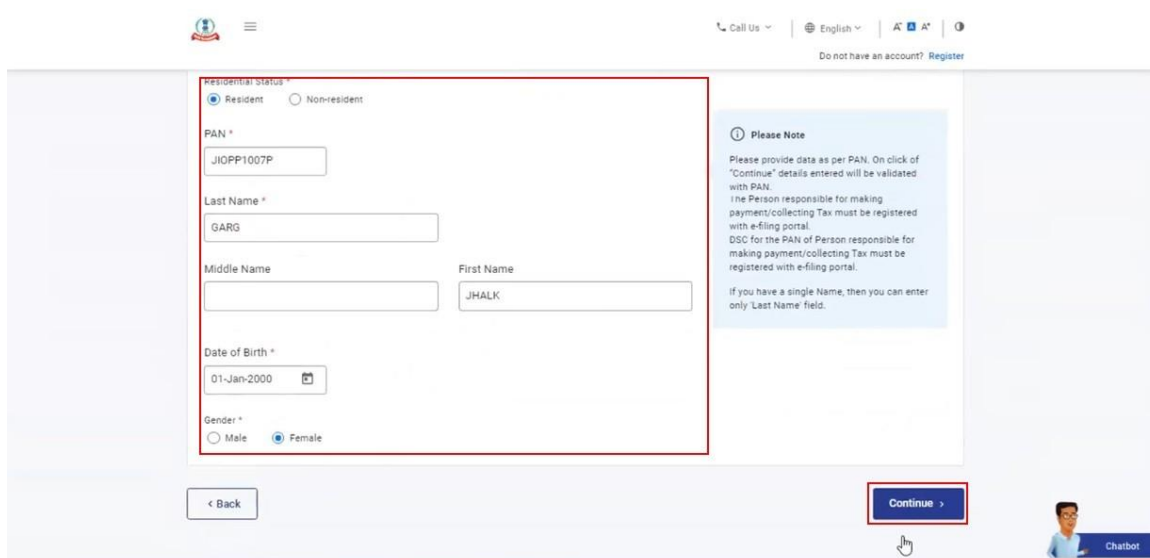
- Click Continue to view the TRACES page.
- Click Register with e-Filing on TRACES to view the Basic Details page.
- Enter the basic details as required and click Continue.

Note: You first have to first register on TRACES. From there, you will be taken to the e-Filing Registration page on clicking Register with e-Filing.

Step 4c: If TAN is available in the database, registration request is raised already and pending for approval:

- An error message is displayed and you can choose to withdraw the registration process.

Step 5: Enter the details of the person making payments or collecting tax and click Continue.



Residential Status *
 Resident Non-resident

PAN *
JIOPP1007P

Last Name *
GARG

Middle Name First Name

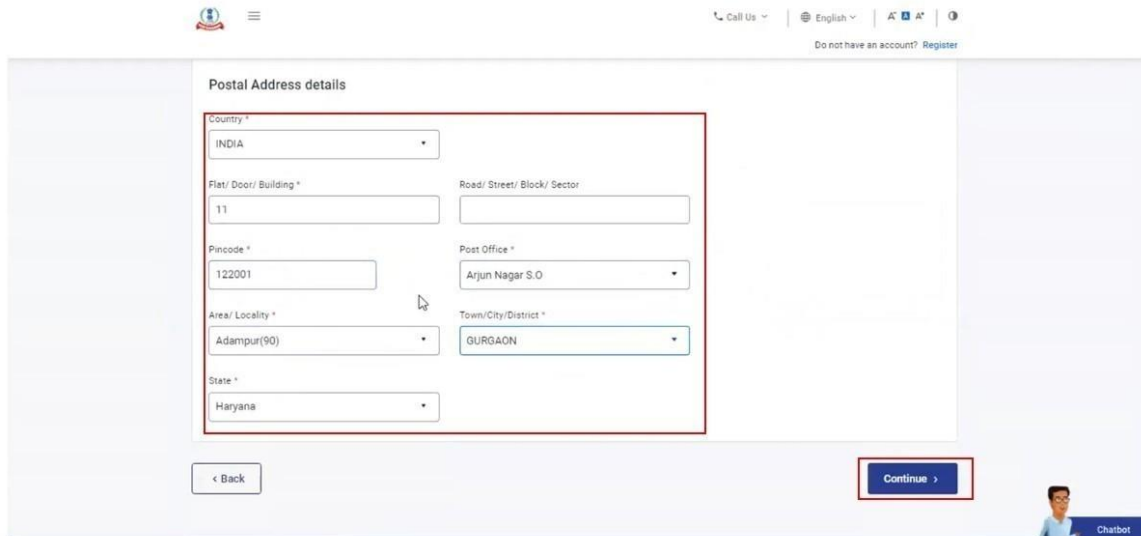
Date of Birth *
01-Jan-2000

Gender *
 Male Female

Please Note
Please provide data as per PAN. On click of "Continue" details entered will be validated with PAN.
The Person responsible for making payment/collecting Tax must be registered with e-filing portal.
DSC for the PAN of Person responsible for making payment/collecting Tax must be registered with e-filing portal.
If you have a single Name, then you can enter only 'Last Name' field.

< Back Continue >

Step 6: Provide the contact details including Primary Mobile Number, email ID and Postal Address. Click Continue.



Step 7: Two separate OTPs are sent to your primary mobile number and email ID as entered in **Step 6**. Enter the separate 6-digit OTPs and click Continue.

Note:

- OTP will be valid for 15 minutes only
- You have 3 attempts to enter the correct OTP
- The OTP expiry countdown timer on screen tells you when the OTP will expire
- On clicking Resend OTP, a new OTP will be generated and sent

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Registering as - Tax Deductor and Collector

Do not have an account? [Register](#)

* Indicates mandatory fields

Enter OTP

We have sent a One Time Password (OTP) in a text message (SMS) to your Primary mobile number +91 78xxxxxx99 and primary email id JH**AK@INFY.COM

Mobile OTP *

Email OTP *

Both OTP expires in 14m 53s 3 Attempts remaining

Resend OTP Available in 00m 00s

Note: You can go back and update your details if required.

[Continue >](#)

[< Back](#)

Chatbot

Step 8: On the Verify Details page, review the details provided, edit the details if necessary, then click Confirm.

Person responsible for making payment/collecting Tax [Edit](#)

PAN	Name	Date of Birth	Gender
JIOPP1007P	JHALAK GARG	2000-01-01	Female

Residential Status
Resident

Contact Details [Edit](#)

Details furnished here will be used for communication purposes

Primary Mobile Number	Primary Email ID	Landline	Postal Address
+91 7899999999 (Self)	JHALAK@INFY.COM (Self)	-	11 Adampur(00) Arjun Nagar S.O GURGAON Haryana India Pincode - 122001

[< Back](#)

[Confirm](#)

Chatbot

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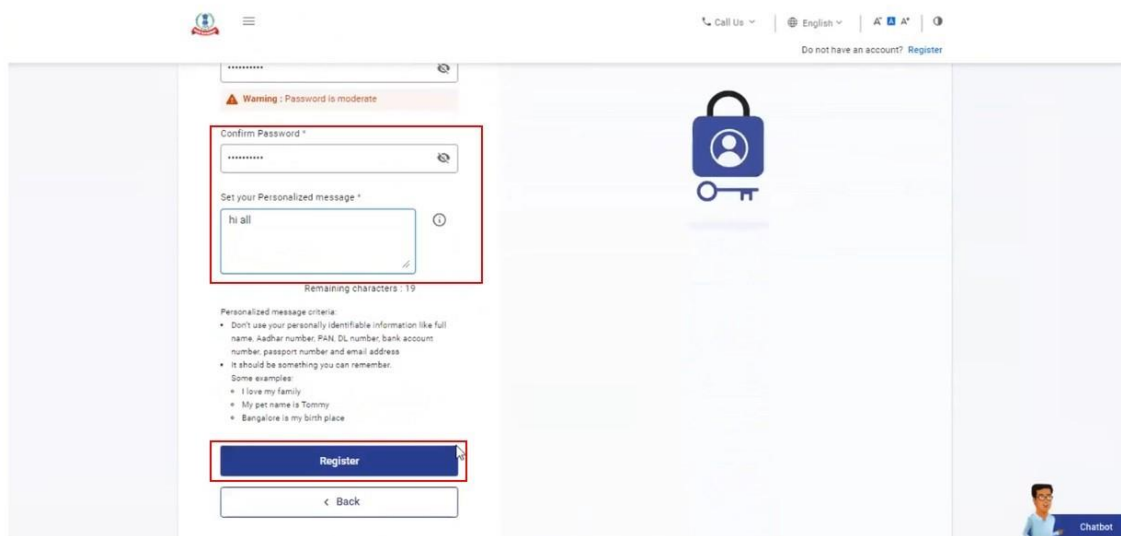
Step 9: On the Set Password page, enter your desired password in both the Set Password and Confirm Password textboxes, set your personalized message, and click Register.

Note:

Do not click Refresh or Back.

While entering your new password, be careful of the password policy:

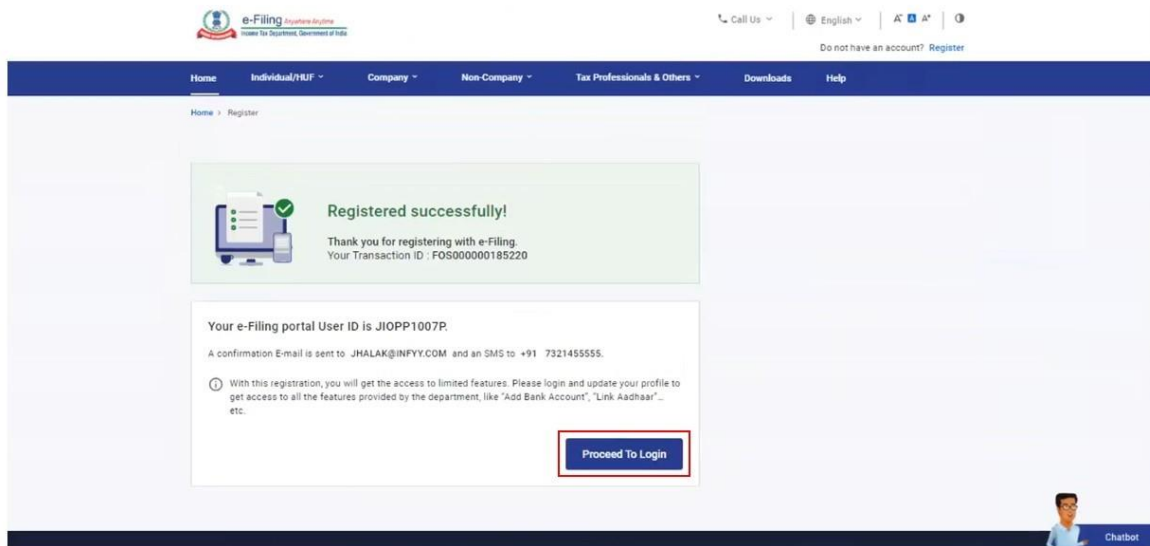
- It should be at least 8 characters and at most 14 characters
- It should include both uppercase & lowercase letters
- It should contain a number
- It should have a special character (e.g. @#%\$)



The screenshot displays the 'Set Password' page. At the top, there is a warning message: 'Warning : Password is moderate'. Below this, there is a 'Confirm Password' field with a red border. Underneath is a text area for 'Set your Personalized message' containing the text 'hi all'. Below the text area, it says 'Remaining characters : 19'. There are 'Personalized message criteria' listed: 'Don't use your personally identifiable information like full name, Aadhar number, PAN, DL number, bank account number, passport number and email address' and 'It should be something you can remember'. Examples provided are: 'I love my family', 'My pet name is Tommy', and 'Bangalore is my birth place'. At the bottom, there is a blue 'Register' button and a white 'Back' button.

A success message is displayed along with the transaction ID. Please keep a note of the Transaction ID for future reference. The registration process is complete upon receiving approval from the competent authority.

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The screenshot displays the e-filing portal interface. At the top, there is a navigation bar with links for Home, Individual/HUF, Company, Non-Company, Tax Professionals & Others, Downloads, and Help. A green banner in the center of the page reads "Registered successfully!" and "Thank you for registering with e-Filing. Your Transaction ID : FOS00000185220". Below this, it states "Your e-Filing portal User ID is JIOPP1007P." and "A confirmation E-mail is sent to JHALAK@INFYY.COM and an SMS to +91 7321455555." A note with an information icon says "With this registration, you will get the access to limited features. Please login and update your profile to get access to all the features provided by the department, like 'Add Bank Account', 'Link Aadhaar'... etc." A blue button labeled "Proceed To Login" is highlighted with a red box. In the bottom right corner, there is a "Chatbot" icon.

Services Available for Tax Deductor:

- File Income Tax Forms (TDS related)
- View Filed Forms
- My CA
- Manage ITDREIN
- e-Proceedings
- View & Submit Grievances



Exemptions from TDS

1. Form 13

Form 13 is an application form under Section 197 of the Income Tax Act, 1961 that allows taxpayers to apply to the Assessing Officer (AO) for a **certificate for lower deduction of Tax Deducted at Source (TDS)** or **no deduction of TDS**. Unlike Forms 15G and 15H, which are self-declarations, Form 13 requires approval from the Income Tax Department.

Provisions in the Income Tax Act Regarding Form 13:

Section 197 of the Income Tax Act, 1961 lays down the provisions for obtaining a certificate for lower deduction or no deduction of TDS.

Key provisions related to Section 197 and Form 13 include:

- **Sub-section (1):** This sub-section states that where, in the case of any income of any person, income-tax is required to be deducted at the source under the provisions of Chapter XVII-B, the Assessing Officer is satisfied that the total income of the recipient justifies the deduction of income-tax at any lower rate or no deduction of income-tax, as the case may be, the Assessing Officer shall, on an application made by the recipient in this behalf, give to him such certificate as may be appropriate.
- **Sub-section (2):** This sub-section specifies that where any such certificate is given, the person responsible for paying the income shall, until such certificate is cancelled by the Assessing Officer, deduct income-tax at the rate specified in such certificate or deduct no tax, as the case may be.
- **Rule 28AA of the Income-tax Rules, 1962:** This rule prescribes the procedure for making an application for a certificate under Section 197 and specifies the information to be provided in Form 13. It also details the validity period of the certificate and the conditions under which it can be granted or cancelled.
- **Conditions for issuing the certificate:** The Assessing Officer, upon receiving an application in Form 13, will examine the applicant's estimated total income for the financial year, their existing tax liabilities, and any other relevant factors. If the AO is satisfied that deducting tax at the normal rates would cause undue hardship or that the applicant's total income justifies a lower or nil deduction, a certificate will be issued.
- **Validity of the certificate:** The certificate issued under Section 197 is generally valid for a specific financial year and for the specific income mentioned in the application. The AO may specify the period of validity in the certificate.



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- **Obligation of the deductor:** Once a certificate for lower or nil deduction is provided by the recipient, the person responsible for paying the income (the deductor) is legally obligated to deduct tax at the rate specified in the certificate or not deduct any tax until the certificate expires or is cancelled by the Assessing Officer.
- **Online Application:** The Income Tax Department has made the process of applying for Form 13 primarily online through the TRACES (TDS Reconciliation Analysis and Correction Enabling System) portal.

Who Can Furnish Form 13?

Any **person** who is receiving income liable to TDS can apply for a certificate for lower deduction or no deduction of TDS by furnishing Form 13.

Key conditions for furnishing Form 13:

- The applicant must be receiving income that is subject to TDS under the Income Tax Act.
- The applicant believes that their total income for the financial year will be below the taxable limit or that their tax liability justifies a lower rate of TDS than the prescribed rates.
- The applicant needs to provide details of their estimated income for the current financial year, income of the previous years, tax paid, and other relevant information as required in Form 13.
- A valid **Permanent Account Number (PAN)** is mandatory for applying for Form 13.
- The application is made to the **Assessing Officer** having jurisdiction over the applicant. The online portal usually determines the jurisdictional AO based on the PAN.

For What Type of Incomes Can Form 13 Be Furnished?

Incomes in respect of which TDS is deductible under sections 192, 193, 194, 194A, 194C, 194D, 194G, 194H, 194-I, 194J, 194K, 194LA, 194LBA, 194LBB, 194LBC, 194M, 194-O, 194Q and 195,

In conclusion, Form 13 provides a mechanism for taxpayers (other than companies and firms) to seek relief from the regular rates of TDS by obtaining a certificate for lower or no deduction from the Assessing Officer. This is particularly useful for individuals or entities whose total income for the financial year is expected to be below the taxable limit or warrants a lower tax deduction. The process involves a careful assessment by the Income Tax Department based on the applicant's estimated income and tax liability.



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2. Form 15G

Form 15G is a declaration form under Section 197A of the Income Tax Act, 1961 that can be submitted to request non-deduction of Tax Deducted at Source (TDS) on certain incomes, provided their tax payable is nil.

Provisions in the Income Tax Act Regarding Form 15G:

Section 197A of the Income Tax Act, 1961 outlines the conditions under which no deduction of tax shall be made in certain cases.

Key provisions related to Section 197A and Form 15G include:

- Sub-section (1) and (1A): These sub-sections state that no TDS shall be deducted on specified incomes if the recipient, being a resident individual (not being a senior citizen in the case of Form 15G) or a person other than a company or firm (which includes HUFs), furnishes a declaration in writing in the prescribed form (Form 15G).
- Rule 29C of the Income-tax Rules, 1962: This rule specifies the manner of filing such declarations and the particulars to be included in Form 15G.
- Submission to the payer: The declaration in Form 15G must be furnished to the person responsible for paying the income before the income is credited or paid.
- Delivery to the Income Tax Department: Sub-section (2) of Section 197A mandates that the person responsible for paying the income (the deductor) shall deliver or cause to be delivered one copy of the declaration to the Chief Commissioner or Commissioner of Income Tax.
- Unique Identification Number (UIN): The Principal Director General of Income-tax (Systems) specifies the procedures, formats, and standards for furnishing and verification of the declaration and the allotment of a unique identification number to each Form 15G received. The deductor is required to report this UIN in the TDS statement.
- Validity: A Form 15G is valid only for the financial year for which it is submitted. A fresh form must be submitted for each subsequent financial year if the eligibility criteria continue to be met.
- False Declaration: Section 277 of the Income Tax Act provides for penalties, including prosecution and imprisonment, for making a false statement in the declaration.



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Who Can Furnish Form 15G?

The following individuals and entities can furnish Form 15G:

- Resident Individuals (below 60 years of age): Any individual who is a resident of India and whose age is less than 60 years at any time during the previous year can submit Form 15G (For TDS under sections 194 and 194EE).
- Persons other than companies or firms: This includes trusts, associations, and other similar entities that are not classified as companies or firms (for TDS under sections [192A](#), [193](#), [194A](#), [194D](#), [194DA](#), [194-I](#) or [194K](#))

Key conditions for furnishing Form 15G:

- The above referred incomes for the financial year must be below the basic exemption limit prescribed under the income tax laws.
- The tax liability on the estimated total income for the financial year must be nil. Even if the income is below the exemption limit, if there is any tax liability due to other factors, Form 15G cannot be submitted.
- A valid Permanent Account Number (PAN) is mandatory for furnishing Form 15G. Declarations without a valid PAN are treated as invalid, and TDS may be deducted.

3. Form 15H

Form 15H is a declaration form specifically designed for **senior citizens** (individuals aged 60 years or more) who are residents of India. It's submitted under Section 197A of the Income Tax Act, 1961 to request non-deduction of Tax Deducted at Source (TDS) on certain incomes.

Provisions in the Income Tax Act Regarding Form 15H:

Section 197A of the Income Tax Act, 1961 is the primary provision governing the submission of declarations for non-deduction of TDS. While the section applies to both Form 15G and Form 15H, there are specific nuances for senior citizens as outlined within this section and related rules.

Key provisions related to Section 197A and Form 15H include:

- **Sub-section (1C):** This sub-section specifically addresses declarations made by senior citizens (individuals of the age of sixty years or more). It states that no deduction of tax shall be made under Chapter XVII-B (which deals with TDS) in the case of a resident individual of the age of sixty years or more at any time during the previous year if such individual furnishes to the person responsible for paying any income for which TDS is deductible (under sections 194, 194EE, [192A](#), [193](#), [194A](#), [194D](#), [194DA](#), [194-I](#) or [194K](#)), a declaration in writing in the prescribed form (Form 15H) and verifies it in the prescribed



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manner, to the effect that the tax on his estimated total income of the previous year in which such income is to be included will be nil.

- **Rule 29C of the Income-tax Rules, 1962:** This rule specifies the manner of filing such declarations and the particulars to be included in Form 15H. It also outlines the responsibilities of the person receiving the declaration.
- **Conditions for non-deduction:** The declarant must be a **resident individual** and must be **60 years of age or more** at any time during the previous year. Their tax on his estimated total income of the previous year in which such income is to be included will be nil.
- **Submission to the payer:** The declaration in Form 15H must be furnished to the person responsible for paying the income **before the income is credited or paid**.
- **Delivery to the Income Tax Department:** Like Form 15G, sub-section (2) of Section 197A mandates that the person responsible for paying the income (the deductor) shall deliver or cause to be delivered one copy of the declaration to the Chief Commissioner or Commissioner of Income Tax.
- **Unique Identification Number (UIN):** The Principal Director General of Income-tax (Systems) specifies the procedures, formats, and standards for furnishing and verification of the declaration and the allotment of a unique identification number to each Form 15H received. The deductor is required to report this UIN in the TDS statement.
- **Validity:** A Form 15H is valid only for the **financial year** for which it is submitted. A fresh form must be submitted for each subsequent financial year if the eligibility criteria continue to be met.
- **False Declaration:** Section 277 of the Income Tax Act provides for penalties, including prosecution and imprisonment, for making a false statement in the declaration.

Who Can Furnish Form 15H?

Only the following individuals can furnish Form 15H:

- **Resident Senior Citizens (60 years or more):** Any individual who is a resident of India and has attained the age of 60 years or more at any time during the relevant previous year can submit Form 15H.

Key conditions for furnishing Form 15H:

- The individual must be a **resident of India**. Non-Resident Indians (NRIs) cannot submit this form.
- The individual must be **60 years of age or more** at any time during the financial year for which the declaration is being made.



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- The **tax liability on the total income** of the senior citizen for the financial year must be **nil**. Even if the income is below the exemption limit, if there is any tax liability due to other factors, Form 15H cannot be submitted.
- A **valid Permanent Account Number (PAN)** is mandatory for furnishing Form 15H. Declarations without a valid PAN are treated as invalid, and TDS may be deducted.

Important Considerations for Form 15H:

- **Age Proof:** While submitting Form 15H, the individual is declaring that they are a senior citizen (60 years or more). The income payer may, in some cases, request proof of age.

In summary, Form 15H is a valuable tool for resident senior citizens to receive certain incomes without TDS, provided their tax liability is nil. It's essential to understand the eligibility criteria and the types of income for which this form can be used.



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