

CASE 13.1**Shri Arun Malhotra**

New Delhi · Below 60 years · salary

THE QUESTION

1. Shri Arun Malhotra, son of Shri Ram Kishore Malhotra, was born on 14 September 1984 and is resident and ordinarily resident in India. His permanent account number is AMKPM7421C and his Aadhaar number 5312-8874-2610. He lives at B-27, Vasant Enclave, Sector 11 Road, Rohini, New Delhi 110085, in the State of Delhi; his mobile number is 9811203456 and his e-mail address arun.malhotra@gmail.com.
2. He was in employment throughout the tax year 2026-27 with Trident Infotech (India) Private Limited, a company in the private sector, whose tax deduction account number is DELT03421B. The salary for the year, in the gross amount, came to ₹ 31,00,000. He received no perquisite and no profit in lieu of salary, and no allowance of any kind was paid to him. No professional tax is levied in Delhi.
3. He owns two houses, and no more, and is the sole owner of each, holding the whole hundred per cent in both. The first house, at B-27, Vasant Enclave, Sector 11 Road, Rohini, New Delhi 110085, in the State of Delhi, was in his own occupation throughout the year. Interest on the capital borrowed for it came to ₹ 2,80,000 for the year.
4. The second house, at House No. 44, Vasundhara Enclave, Sector 5 Road, Vasundhara, Ghaziabad 201012, in the State of Uttar Pradesh, was let for the whole year to Shri Mohan Lal Sharma, whose permanent account number is BXYPS4512M, at a rent of ₹ 3,60,000, the whole of which was realised. He paid ₹ 18,000 to the local authority during the year, and interest on the capital borrowed to acquire that house came to ₹ 1,90,000. No arrears of rent and no unrealised rent were received. The rent being below ₹ 50,000 a month, the tenant deducted no tax from it.
5. His income from other sources was — interest of ₹ 22,000 credited to his savings bank account; interest of ₹ 1,85,000 on fixed deposits, in the gross amount before the tax deducted; dividend of ₹ 95,000 on listed equity shares, in the gross amount, declared and paid on 10 June 2026; and interest of ₹ 6,300 received on an income-tax refund.
6. He claims, under Chapter VIII — life insurance premia, contributions to a provident fund and the tuition fees of his children amounting in all to ₹ 1,68,000; health insurance premia of ₹ 25,000 paid otherwise than in cash; and the interest of ₹ 22,000 credited to his savings account.
7. He paid advance tax at the State Bank of India, Rohini Sector 11 branch, whose branch code is 0510308, by four challans — ₹ 30,000 by challan no. 00417 on 15 June 2026; ₹ 50,000 by challan no. 01293 on 15 September 2026; ₹ 45,000 by challan no. 02864 on 15 December 2026; and ₹ 55,000 by challan no. 04519 on 15 March 2027. He paid nothing after 31 March 2027.
8. Tax was deducted at source during the year — ₹ 4,20,000 from his salary by Trident Infotech (India) Private Limited, tax deduction account number DELT03421B; ₹ 18,500 from the interest on his fixed deposits by State Bank of India, tax deduction account number DELS54321B; and ₹ 9,500 from the dividend by Bharat Cements Limited, tax deduction account number MUMB07219E. He claims the whole of it as credit in this tax year.
9. Any refund is to be credited to his savings account no. 31234567890 with the State Bank of India, the IFS code of that branch being SBIN0000691. It is the only account he holds in India.
10. He has no income from any business or profession and no capital gain, and no agricultural income. He is not a director in any company, he holds no unlisted equity share, no tax has been deducted from him on a cash withdrawal, and he has neither any asset nor any signing authority in any account outside India. He is not a representative assessee and files no return in response to any notice. He verifies and furnishes the return himself at New Delhi on 25 July 2027, on or before the due date of 31 July 2027, and it is not a revised return.

CASE 13.2**Smt. Kamala Iyer**

Jaipur · 60 years or more but below 80 years · salary and pension

THE QUESTION

1. Smt. Kamala Iyer, daughter of Shri Subramanian Iyer, was born on 22 November 1963 and is resident and ordinarily resident in India. Her permanent account number is AKJPI3856F and her Aadhaar number 7420-1935-6682. She lives at 14, Mangal Vihar, Tonk Road, Jawahar Nagar, Jaipur 302004, in the State of Rajasthan; her mobile number is 9829114570 and her e-mail address kamala.iyer@gmail.com.
2. She drew salary until retirement on 30 June and pension thereafter, both from Rajputana Cements Limited, whose tax deduction account number is JPRK03127C. The two together, in the gross amount, came to ₹ 31,20,000 for the tax year 2026-27. She received no perquisite and no profit in lieu of salary, and no allowance of any kind was paid to her. No professional tax is levied in Rajasthan.
3. She owns two houses, and no more, and is the sole owner of each, holding the whole hundred per cent in both. The first house, at 14, Mangal Vihar, Tonk Road, Jawahar Nagar, Jaipur 302004, in the State of Rajasthan, was in her own occupation throughout the year. Interest on the capital borrowed for it came to ₹ 2,15,000 for the year.
4. The second house, at Plot 118, Shalimar Garden, Sahibabad Road, Shalimar Garden Extension, Ghaziabad 201005, in the State of Uttar Pradesh, was let for the whole year to Shri Devendra Nath Tyagi, whose permanent account number is BLQPT7734R, at a rent of ₹ 4,20,000, the whole of which was realised. She paid ₹ 21,000 to the local authority during the year, and interest on the capital borrowed to acquire that house came to ₹ 1,45,000. No arrears of rent and no unrealised rent were received. The rent being below ₹ 50,000 a month, the tenant deducted no tax from it.
5. Her income from other sources was — interest of ₹ 31,000 credited to her savings bank account; interest of ₹ 2,60,000 on fixed deposits, in the gross amount before the tax deducted; dividend of ₹ 1,40,000 on listed equity shares, in the gross amount, declared and paid on 22 August 2026; and interest of ₹ 11,400 received on an income-tax refund.
6. She claims, under Chapter VIII — life insurance premia, contributions to a provident fund and the tuition fees of her children amounting in all to ₹ 1,55,000; health insurance premia of ₹ 50,000 paid otherwise than in cash; and interest of ₹ 2,91,000 on her deposits.
7. She paid advance tax at the Punjab National Bank, Jawahar Nagar branch, whose branch code is 0301127, by three challans — ₹ 35,000 by challan no. 00238 on 15 June 2026; ₹ 55,000 by challan no. 01476 on 15 September 2026; and ₹ 60,000 by challan no. 02951 on 15 December 2026. After the close of the year she paid ₹ 80,000 by challan no. 06382 on 10 June 2027, at the same branch.
8. Tax was deducted at source during the year — ₹ 4,90,000 from her salary and pension by Rajputana Cements Limited, tax deduction account number JPRK03127C; ₹ 26,000 from the interest on her fixed deposits by State Bank of India, tax deduction account number JPRS02914D; and ₹ 14,000 from the dividend by Bharat Cements Limited, tax deduction account number MUMB07219E. She claims the whole of it as credit in this tax year.
9. Any refund is to be credited to her savings account no. 65004321987 with the Punjab National Bank, the IFS code of that branch being PUNB0123456. It is the only account she holds in India.
10. She has no income from any business or profession and no capital gain, and no agricultural income. She is not a director in any company, she holds no unlisted equity share, no tax has been deducted from her on a cash withdrawal, and she has neither any asset nor any signing authority in any account outside India. She is not a representative assessee and files no return in response to any notice. She verifies and furnishes the return herself at Jaipur on 25 July 2027, on or before the due date of 31 July 2027, and it is not a revised return.

CASE 13.3**Shri Hukam Chand Bansal**

Chennai · 80 years or more · pension and family pension

THE QUESTION

1. Shri Hukam Chand Bansal, son of Shri Devi Dayal Bansal, was born on 8 February 1945 and is resident and ordinarily resident in India. His permanent account number is ABLPB2947H and his Aadhaar number 6103-4478-9251. He lives at Flat 9C, Kaveri Towers, Cathedral Road, Gopalapuram, Chennai 600086, in the State of Tamil Nadu; his mobile number is 9840236714 and his e-mail address hc.bansal@gmail.com.
2. He is a pensioner. The pension for the tax year 2026-27, in the gross amount, came to ₹ 32,00,000, and was disbursed by Indian Bank (pension disbursing branch), whose tax deduction account number is CHEI04563G. He received no perquisite and no profit in lieu of salary, and no allowance of any kind was paid to him. No tax on employment arises, he being a pensioner.
3. He owns two houses, and no more, and is the sole owner of each, holding the whole hundred per cent in both. The first house, at Flat 9C, Kaveri Towers, Cathedral Road, Gopalapuram, Chennai 600086, in the State of Tamil Nadu, was in his own occupation throughout the year. Interest on the capital borrowed for it came to ₹ 3,10,000 for the year.
4. The second house, at C-9, Kaushambi Apartments, Link Road, Kaushambi, Ghaziabad 201010, in the State of Uttar Pradesh, was in his own occupation throughout the year. Interest on the capital borrowed for it came to ₹ 2,35,000 for the year.
5. His income from other sources was — interest of ₹ 26,000 credited to his savings bank account; interest of ₹ 3,15,000 on fixed deposits, in the gross amount before the tax deducted; dividend of ₹ 1,10,000 on listed equity shares, in the gross amount, declared and paid on 5 November 2026; a family pension of ₹ 3,60,000, in the gross amount, from which no tax was deducted; and interest of ₹ 8,700 received on an income-tax refund.
6. He claims, under Chapter VIII — life insurance premia, contributions to a provident fund and the tuition fees of his children amounting in all to ₹ 1,72,000; health insurance premia of ₹ 50,000 paid otherwise than in cash; ₹ 1,15,000 spent on the medical treatment of a specified disease; and interest of ₹ 3,41,000 on his deposits.
7. He paid advance tax at the Indian Bank, Gopalapuram branch, whose branch code is 0602345, by three challans — ₹ 80,000 by challan no. 00734 on 15 September 2026; ₹ 85,000 by challan no. 02185 on 15 December 2026; and ₹ 85,000 by challan no. 03649 on 15 March 2027. He paid nothing after 31 March 2027.
8. Tax was deducted at source during the year — ₹ 4,60,000 from his pension by Indian Bank (pension disbursing branch), tax deduction account number CHEI04563G; ₹ 31,500 from the interest on his fixed deposits by State Bank of India, tax deduction account number CHES01276B; and ₹ 11,000 from the dividend by Bharat Cements Limited, tax deduction account number MUMB07219E. He claims the whole of it as credit in this tax year.
9. Any refund is to be credited to his savings account no. 40012398765 with the Indian Bank, the IFS code of that branch being IDIB0000456. It is the only account he holds in India.
10. He has no income from any business or profession and no capital gain, and no agricultural income. He is not a director in any company, he holds no unlisted equity share, no tax has been deducted from him on a cash withdrawal, and he has neither any asset nor any signing authority in any account outside India. He is not a representative assessee and files no return in response to any notice. He verifies and furnishes the return himself at Chennai on 25 July 2027, on or before the due date of 31 July 2027, and it is not a revised return.

CASE 13.4**Shri Nikhil Deshpande**

Mumbai · Below 60 years · salary

THE QUESTION

1. Shri Nikhil Deshpande, son of Shri Anant Rao Deshpande, was born on 3 June 1978 and is resident and ordinarily resident in India. His permanent account number is AFTPD6132J and his Aadhaar number 2298-6741-3305. He lives at 1204, Sagar Darshan, Veera Desai Road, Andheri West, Mumbai 400053, in the State of Maharashtra; his mobile number is 9820451163 and his e-mail address nikhil.deshpande@gmail.com.
2. He was in employment throughout the tax year 2026-27 with Konkan Chemicals Limited, a company in the private sector, whose tax deduction account number is MUMK02845A. The salary for the year, in the gross amount, came to ₹ 33,60,000. He received no perquisite and no profit in lieu of salary, and no allowance of any kind was paid to him. He paid tax on employment of ₹ 2,500 to the Municipal Corporation of Greater Mumbai.
3. He owns two houses, and no more, and is the sole owner of each, holding the whole hundred per cent in both. The first house, at 8, Shivneri Apartments, S. V. Road, Bandra West, Mumbai 400050, in the State of Maharashtra, was let for the whole year to Shri Vikram Chandra Joshi, whose permanent account number is AJTPJ6318K, at a rent of ₹ 8,40,000, the whole of which was realised. He paid ₹ 42,000 to the local authority during the year, and interest on the capital borrowed to acquire that house came to ₹ 3,25,000. No arrears of rent and no unrealised rent were received. That tenant, being an individual, has no tax deduction account number, and deducted ₹ 16,800 from the rent against his own permanent account number.
4. The second house, at D-212, Crossings Republik, NH-24 Service Road, Dundahera, Ghaziabad 201016, in the State of Uttar Pradesh, was let for the whole year to Smt. Rekha Bhardwaj, whose permanent account number is CKMPB2298N, at a rent of ₹ 4,80,000, the whole of which was realised. He paid ₹ 24,000 to the local authority during the year, and interest on the capital borrowed to acquire that house came to ₹ 2,10,000. No arrears of rent and no unrealised rent were received. The rent being below ₹ 50,000 a month, the tenant deducted no tax from it.
5. His income from other sources was — interest of ₹ 19,000 credited to his savings bank account; interest of ₹ 2,20,000 on fixed deposits, in the gross amount before the tax deducted; dividend of ₹ 1,60,000 on listed equity shares, in the gross amount, declared and paid on 28 January 2027; and interest of ₹ 13,200 received on an income-tax refund.
6. He claims, under Chapter VIII — life insurance premia, contributions to a provident fund and the tuition fees of his children amounting in all to ₹ 1,80,000; health insurance premia of ₹ 25,000 paid otherwise than in cash; and the interest of ₹ 19,000 credited to his savings account.
7. He paid advance tax at the HDFC Bank, Bandra West branch, whose branch code is 0230118, by three challans — ₹ 70,000 by challan no. 00592 on 15 September 2026; ₹ 85,000 by challan no. 01807 on 15 December 2026; and ₹ 85,000 by challan no. 03264 on 15 March 2027. After the close of the year he paid ₹ 40,000 by challan no. 04933 on 10 June 2027, at the same branch.
8. Tax was deducted at source during the year — ₹ 5,60,000 from his salary by Konkan Chemicals Limited, tax deduction account number MUMK02845A; ₹ 22,000 from the interest on his fixed deposits by State Bank of India, tax deduction account number MUMS03917C; ₹ 16,000 from the dividend by Bharat Cements Limited, tax deduction account number MUMB07219E; and ₹ 16,800 from the rent by Shri Vikram Chandra Joshi, against permanent account number AJTPJ6318K. He claims the whole of it as credit in this tax year.
9. Any refund is to be credited to his savings account no. 50100234567 with the HDFC Bank, the IFS code of that branch being HDFC0001234. It is the only account he holds in India.
10. He has no income from any business or profession and no capital gain, and no agricultural income. He is not a director in any company, he holds no unlisted equity share, no tax has been deducted from him on a cash withdrawal, and he has neither any asset nor any signing authority in any account outside India. He is not a representative assessee and files no return in response to any notice. He verifies and furnishes the return himself at Mumbai on 25 July 2027, on or before the due date of 31 July 2027, and it is not a revised return.

CASE 13.5**Shri Rajeev Menon**

Bengaluru · Below 60 years · salary

THE QUESTION

1. Shri Rajeev Menon, son of Shri Balakrishna Menon, was born on 27 January 1981 and is resident and ordinarily resident in India. His permanent account number is AQVPM5417D and his Aadhaar number 8836-2094-5713. He lives at 402, Brigade Palm Court, 100 Feet Road, Indiranagar, Bengaluru 560038, in the State of Karnataka; his mobile number is 9845307162 and his e-mail address rajeev.menon@gmail.com.
2. He was in employment throughout the tax year 2026-27 with Nandi Systems Limited, a company in the private sector, whose tax deduction account number is BLRN04182K. The salary for the year, in the gross amount, came to ₹ 29,80,000. He received no perquisite and no profit in lieu of salary, and no allowance of any kind was paid to him. He paid tax on employment of ₹ 2,400 to the Bruhat Bengaluru Mahanagara Palike.
3. He owns two houses, and no more, and is the sole owner of each, holding the whole hundred per cent in both. The first house, at 27, Sahakar Nagar, Bellary Road, Hebbal, Bengaluru 560092, in the State of Karnataka, was let for the whole year to Shri Ashok Kumar Pai, whose permanent account number is AGWPP8261L, at a rent of ₹ 6,72,000, the whole of which was realised. He paid ₹ 33,600 to the local authority during the year, and interest on the capital borrowed to acquire that house came to ₹ 2,45,000. No arrears of rent and no unrealised rent were received. That tenant, being an individual, has no tax deduction account number, and deducted ₹ 13,440 from the rent against his own permanent account number.
4. The second house, at 14, Vontikoppal Layout, Temple Road, Jayalakshmipuram, Mysuru 570012, in the State of Karnataka, was in his own occupation throughout the year. Interest on the capital borrowed for it came to ₹ 2,60,000 for the year.
5. His income from other sources was — interest of ₹ 27,000 credited to his savings bank account; interest of ₹ 1,95,000 on fixed deposits, in the gross amount before the tax deducted; dividend of ₹ 1,25,000 on listed equity shares, in the gross amount, declared and paid on 20 March 2027; and interest of ₹ 7,800 received on an income-tax refund.
6. He sold listed equity shares during the year for ₹ 5,80,000, on which securities transaction tax was paid. Those shares had cost him ₹ 4,72,000 and had been held for more than twelve months.
7. He claims, under Chapter VIII — life insurance premia, contributions to a provident fund and the tuition fees of his children amounting in all to ₹ 1,62,000; health insurance premia of ₹ 24,000 paid otherwise than in cash; and the interest of ₹ 27,000 credited to his savings account.
8. He paid advance tax at the Canara Bank, Indiranagar branch, whose branch code is 0410562, by three challans — ₹ 60,000 by challan no. 00863 on 15 June 2026; ₹ 70,000 by challan no. 02147 on 15 September 2026; and ₹ 80,000 by challan no. 03528 on 15 December 2026. After the close of the year he paid ₹ 35,000 by challan no. 05914 on 10 June 2027, at the same branch.
9. Tax was deducted at source during the year — ₹ 4,05,000 from his salary by Nandi Systems Limited, tax deduction account number BLRN04182K; ₹ 19,500 from the interest on his fixed deposits by State Bank of India, tax deduction account number BLRS03264M; ₹ 12,500 from the dividend by Deccan Alloys Limited, tax deduction account number HYDD01937B; and ₹ 13,440 from the rent by Shri Ashok Kumar Pai, against permanent account number AGWPP8261L. He claims the whole of it as credit in this tax year.
10. Any refund is to be credited to his savings account no. 04211234567 with the Canara Bank, the IFS code of that branch being CNRB0001842. It is the only account he holds in India.
11. He has no income from any business or profession and no capital gain other than the one above, and no agricultural income. He is not a director in any company, he holds no unlisted equity share, no tax has been deducted from him on a cash withdrawal, and he has neither any asset nor any signing authority in any account outside India. He is not a representative assessee and files no return in response to any notice. He verifies and furnishes the return himself at Bengaluru on 25 July 2027, on or before the due date of 31 July 2027, and it is not a revised return.

Note. Interest under sections 423, 424 and 425 is NOT COMPUTED in this paper. The rows remain on the form, because they are on the notified return, but nothing is worked out against them. In practical life the interest is charged, and the return of a real assessee would carry it.