

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 DELT03421F. 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. He had acquired it with a loan of ₹ 42,00,000 from the State Bank of India, Home Loan Account No. 38451276093, sanctioned on 12 May 2018, the acquisition being completed in that year. Of the loan, ₹ 31,85,400 was outstanding on 31 March 2027, and the interest on it for the year came to ₹ 2,80,000.

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. He had acquired that house with a loan of ₹ 25,00,000 from HDFC Bank Limited, Home Loan Account No. 612874903, sanctioned on 20 August 2021; ₹ 21,64,200 of it was outstanding on 31 March 2027, and the interest on it for the year 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 as follows —

Income	Amount
Interest credited to his savings bank account	₹ 22,000
Interest on fixed deposits, in the gross amount before the tax deducted	₹ 1,85,000
Dividend on listed equity shares, in the gross amount, declared and paid on 10 June 2026	₹ 95,000
Interest received on an income-tax refund	₹ 6,300
Total	₹ 3,08,300

6. He claims, under Chapter VIII, the following deductions, the particulars of which are to be furnished in Schedule XV of the return —

Payment	Amount	Policy / document no.
Life insurance premium — Life Insurance Corporation of India	₹ 35,000	LIC/2019/000456

Payment	Amount	Policy / document no.
Life insurance premium — HDFC Life Insurance Company Limited	₹ 25,000	HDFC/2020/678542
Contribution to provident fund	₹ 50,000	PF/TDS/2026-27/AM/0087456
Tuition fees, first child	₹ 29,000	RPS/2026-27/04517
Tuition fees, second child	₹ 29,000	RPS/2026-27/04518
Total — life insurance, provident fund and tuition fees	₹ 1,68,000	
Health insurance premium, paid otherwise than in cash — National Insurance Company Limited	₹ 25,000	NINS/2022/A789456
Interest credited to his savings account	₹ 22,000	

7. He paid advance tax at the State Bank of India, Rohini Sector 11 branch, whose branch code is 0510308, by the challans below. He paid nothing after 31 March 2027.

Date of deposit	Amount	Challan No.	Remarks
15 June 2026	₹ 30,000	00417	Advance tax
15 September 2026	₹ 50,000	01293	Advance tax
15 December 2026	₹ 45,000	02864	Advance tax
15 March 2027	₹ 55,000	04519	Advance tax

8. Tax was deducted at source during the year as shown below. He claims the whole of it as credit in this tax year.

Deducted from	Amount	Deducted by	TAN / PAN
Salary	₹ 4,20,000	Trident Infotech (India) Private Limited	DELT03421F
Interest on his fixed deposits	₹ 18,500	State Bank of India	DELS54321B
Dividend	₹ 9,500	Bharat Cements Limited	MUMB07219C
Total	₹ 4,48,000		

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 JPRK03127F. 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. She had acquired it with a loan of ₹ 30,00,000 from Bank of Baroda, Home Loan Account No. 29840600011257, sanctioned on 5 March 2016, the acquisition being completed in that year. Of the loan, ₹ 24,65,300 was outstanding on 31 March 2027, and the interest on it for the year came to ₹ 2,15,000.

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. She had acquired that house with a loan of ₹ 20,00,000 from Punjab National Bank, Home Loan Account No. 0301007700045612, sanctioned on 18 July 2019; ₹ 16,72,800 of it was outstanding on 31 March 2027, and the interest on it for the year 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 as follows —

Income	Amount
Interest credited to her savings bank account	₹ 31,000
Interest on fixed deposits, in the gross amount before the tax deducted	₹ 2,60,000
Dividend on listed equity shares, in the gross amount, declared and paid on 22 August 2026	₹ 1,40,000
Interest received on an income-tax refund	₹ 11,400
Total	₹ 4,42,400

6. She claims, under Chapter VIII, the following deductions, the particulars of which are to be furnished in Schedule XV of the return —

Payment	Amount	Policy / document no.
Life insurance premium — Life Insurance Corporation of India	₹ 38,000	LIC/2008/007315

Payment	Amount	Policy / document no.
Life insurance premium — ICICI Prudential Life Insurance Company Limited	₹ 21,000	ICPL/2014/362841
Contribution to provident fund	₹ 36,000	PF/TDS/2026-27/KI/0031582
Tuition fees, first child	₹ 32,000	JPC/2026-27/11842
Tuition fees, second child	₹ 28,000	JPC/2026-27/11843
Total — life insurance, provident fund and tuition fees	₹ 1,55,000	
Health insurance premium, paid otherwise than in cash — Star Health and Allied Insurance Company Limited	₹ 50,000	SHAI/2021/P348215
Interest on her deposits	₹ 2,91,000	

7. She paid advance tax at the Punjab National Bank, Jawahar Nagar branch, whose branch code is 0301127, by the challans below; the last of them was paid after the close of the year, at the same branch.

Date of deposit	Amount	Challan No.	Remarks
15 June 2026	₹ 35,000	00238	Advance tax
15 September 2026	₹ 55,000	01476	Advance tax
15 December 2026	₹ 60,000	02951	Advance tax
10 June 2027	₹ 80,000	06382	Self-assessment tax

8. Tax was deducted at source during the year as shown below. She claims the whole of it as credit in this tax year.

Deducted from	Amount	Deducted by	TAN / PAN
Salary and pension	₹ 4,90,000	Rajputana Cements Limited	JPRK03127F
Interest on her fixed deposits	₹ 26,000	State Bank of India	JPRS02914C
Dividend	₹ 14,000	Bharat Cements Limited	MUMB07219C
Total	₹ 5,30,000		

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 PUNB0123400. 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. He had acquired it with a loan of ₹ 45,00,000 from Indian Bank, Home Loan Account No. 6234500019876, sanctioned on 14 August 2014, the acquisition being completed in that year. Of the loan, ₹ 35,82,600 was outstanding on 31 March 2027, and the interest on it for the year came to ₹ 3,10,000.

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. He had acquired it with a loan of ₹ 32,00,000 from Canara Bank, Home Loan Account No. 2216619004873, sanctioned on 22 February 2017, the acquisition being completed in that year. Of the loan, ₹ 26,94,400 was outstanding on 31 March 2027, and the interest on it for the year came to ₹ 2,35,000.

5. His income from other sources was as follows —

Income	Amount
Interest credited to his savings bank account	₹ 26,000
Interest on fixed deposits, in the gross amount before the tax deducted	₹ 3,15,000
Dividend on listed equity shares, in the gross amount, declared and paid on 5 November 2026	₹ 1,10,000
Family pension in the gross amount, from which no tax was deducted	₹ 3,60,000
Interest received on an income-tax refund	₹ 8,700
Total	₹ 8,19,700

6. He claims, under Chapter VIII, the following deductions, the particulars of which are to be furnished in Schedule XV of the return —

Payment	Amount	Policy / document no.
Life insurance premium — Life Insurance Corporation of India	₹ 46,000	LIC/1998/002164

Payment	Amount	Policy / document no.
Life insurance premium — Max Life Insurance Company Limited	₹ 26,000	MAXL/2012/518302
Deposit in Public Provident Fund — Indian Bank, Gopalapuram branch	₹ 1,00,000	PPF A/c 7045123698
Total — life insurance and Public Provident Fund	₹ 1,72,000	
Health insurance premium, paid otherwise than in cash — The New India Assurance Company Limited	₹ 50,000	NIA/2019/SC71842
Own medical treatment of Parkinson's disease, a specified disease, on the prescription of a specialist	₹ 1,15,000	
Interest on his deposits	₹ 3,41,000	

7. He paid advance tax at the Indian Bank, Gopalapuram branch, whose branch code is 0602345, by the challans below. He paid nothing after 31 March 2027.

Date of deposit	Amount	Challan No.	Remarks
15 September 2026	₹ 80,000	00734	Advance tax
15 December 2026	₹ 85,000	02185	Advance tax
15 March 2027	₹ 85,000	03649	Advance tax

8. Tax was deducted at source during the year as shown below. He claims the whole of it as credit in this tax year.

Deducted from	Amount	Deducted by	TAN / PAN
Pension	₹ 4,60,000	Indian Bank (pension disbursing branch)	CHEI04563G
Interest on his fixed deposits	₹ 31,500	State Bank of India	CHES01276C
Dividend	₹ 11,000	Bharat Cements Limited	MUMB07219C
Total	₹ 5,02,500		

9. Any refund is to be credited to his savings account no. 40012398765 with the Indian Bank, the IFS code of that branch being IDIB000G045. 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 MUMK02845D. 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. He had acquired that house with a loan of ₹ 45,00,000 from ICICI Bank Limited, Home Loan Account No. 602405018734, sanctioned on 10 June 2017; ₹ 36,42,800 of it was outstanding on 31 March 2027, and the interest on it for the year 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. He had acquired that house with a loan of ₹ 28,00,000 from Axis Bank Limited, Home Loan Account No. 920020047812365, sanctioned on 16 November 2020; ₹ 23,56,200 of it was outstanding on 31 March 2027, and the interest on it for the year 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 as follows —

Income	Amount
Interest credited to his savings bank account	₹ 19,000
Interest on fixed deposits, in the gross amount before the tax deducted	₹ 2,20,000
Dividend on listed equity shares, in the gross amount, declared and paid on 28 January 2027	₹ 1,60,000
Interest received on an income-tax refund	₹ 13,200
Total	₹ 4,12,200

6. He claims, under Chapter VIII, the following deductions, the particulars of which are to be furnished in Schedule XV of the return —

Payment	Amount	Policy / document no.
Life insurance premium — Life Insurance Corporation of India	₹ 42,000	LIC/2011/005862
Life insurance premium — Tata AIA Life Insurance Company Limited	₹ 24,000	TAIA/2018/447193
Contribution to provident fund	₹ 72,000	PF/TDS/2026-27/ND/0052197
Tuition fees, first child	₹ 21,000	SVS/2026-27/02163
Tuition fees, second child	₹ 21,000	SVS/2026-27/02164
Total — life insurance, provident fund and tuition fees	₹ 1,80,000	
Health insurance premium, paid otherwise than in cash — ICICI Lombard General Insurance Company Limited	₹ 25,000	ICL/2023/H518236
Interest credited to his savings account	₹ 19,000	

7. He paid advance tax at the HDFC Bank, Bandra West branch, whose branch code is 0230118, by the challans below; the last of them was paid after the close of the year, at the same branch.

Date of deposit	Amount	Challan No.	Remarks
15 September 2026	₹ 70,000	00592	Advance tax
15 December 2026	₹ 85,000	01807	Advance tax
15 March 2027	₹ 85,000	03264	Advance tax
10 June 2027	₹ 40,000	04933	Self-assessment tax

8. Tax was deducted at source during the year as shown below. He claims the whole of it as credit in this tax year.

Deducted from	Amount	Deducted by	TAN / PAN
Salary	₹ 5,60,000	Konkan Chemicals Limited	MUMK02845D
Interest on his fixed deposits	₹ 22,000	State Bank of India	MUMS03917E
Dividend	₹ 16,000	Bharat Cements Limited	MUMB07219C
Rent	₹ 16,800	Shri Vikram Chandra Joshi	AJTPJ6318K
Total	₹ 6,14,800		

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 BLRN04182D. 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. He had acquired that house with a loan of ₹ 36,00,000 from Kotak Mahindra Bank Limited, Home Loan Account No. 4411236908, sanctioned on 22 September 2016; ₹ 27,48,600 of it was outstanding on 31 March 2027, and the interest on it for the year 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, Jayalakshmiipuram, Mysuru 570012, in the State of Karnataka, was in his own occupation throughout the year. He had acquired it with a loan of ₹ 34,00,000 from Union Bank of India, Home Loan Account No. 520101034478261, sanctioned on 5 February 2019, the acquisition being completed in that year. Of the loan, ₹ 29,12,400 was outstanding on 31 March 2027, and the interest on it for the year came to ₹ 2,60,000.

5. His income from other sources was as follows —

Income	Amount
Interest credited to his savings bank account	₹ 27,000
Interest on fixed deposits, in the gross amount before the tax deducted	₹ 1,95,000
Dividend on listed equity shares, in the gross amount, declared and paid on 20 March 2027	₹ 1,25,000
Interest received on an income-tax refund	₹ 7,800
Total	₹ 3,54,800

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, the following deductions, the particulars of which are to be furnished in Schedule XV of the return —

Payment	Amount	Policy / document no.
Life insurance premium — Life Insurance Corporation of India	₹ 31,000	LIC/2013/009147
Life insurance premium — SBI Life Insurance Company Limited	₹ 17,000	SBIL/2019/730528
Contribution to provident fund	₹ 66,000	PF/TDS/2026-27/RM/0064813
Tuition fees, first child	₹ 26,000	BIS/2026-27/07731
Tuition fees, second child	₹ 22,000	BIS/2026-27/07732
Total — life insurance, provident fund and tuition fees	₹ 1,62,000	
Health insurance premium, paid otherwise than in cash — Niva Bupa Health Insurance Company Limited	₹ 24,000	NBHI/2024/R672940
Interest credited to his savings account	₹ 27,000	

8. He paid advance tax at the Canara Bank, Indiranagar branch, whose branch code is 0410562, by the challans below; the last of them was paid after the close of the year, at the same branch.

Date of deposit	Amount	Challan No.	Remarks
15 June 2026	₹ 60,000	00863	Advance tax
15 September 2026	₹ 70,000	02147	Advance tax
15 December 2026	₹ 80,000	03528	Advance tax
10 June 2027	₹ 35,000	05914	Self-assessment tax

9. Tax was deducted at source during the year as shown below. He claims the whole of it as credit in this tax year.

Deducted from	Amount	Deducted by	TAN / PAN
Salary	₹ 4,05,000	Nandi Systems Limited	BLRN04182D
Interest on his fixed deposits	₹ 19,500	State Bank of India	BLRS03264C
Dividend	₹ 12,500	Deccan Alloys Limited	HYDD01937F
Rent	₹ 13,440	Shri Ashok Kumar Pai	AGWPP8261L
Total	₹ 4,50,440		

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.