

Sanjay Agarwal	AY 2025-2026
Address: 7 HARISAVA STREET KHIDDERPORE KOLKATA KOLKATA, WEST BENGAL - 700023	
Mobile: 91-9875631822	
E-Mail: sanjaywide@gmail.com	
Computation of Income (ITR4-U)	

PAN:	AAMPA6968K	Status:	Individual
Date of Birth	13/02/1965	Residential Status:	Resident
Father's Name:	Hariram Agarwal	Gender:	Male
Bank A/C no.:	1046742034	IFSC code:	CBIN0280096
E-Filing Status:	Json Downloaded	Aadhaar Card Number:	600415574999
Selected tax regime	New Regime		

Tax Summary (Amount in 'Rs')

Business and Profession		6,75,000
Other Sources		1,057
Gross Total Income		6,76,057
Less: Total Deductions		0
Total Income (Taxable)	Rounded off from 6,76,057 as per Section 288A	6,76,060
Interest & Fees		+ 5,000
Total Tax Payable		5,000
Balance Tax Due	Rounded off from 5,000 as per Section 288B	5,000
Total Payable		5,000
Less: Taxes Paid u/s 140B		- 5,000
Tax Due after ITR-U		0

Taxes are applicable as per normal provision

Please refer **Annexure** for details

Business and Profession			
Particulars		Amount	
Presumptive Income u/s 44AD		6,75,000	
Net Income under the head "Business and Profession"			6,75,000

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Section 44AD

Business nature	Business code	Trade Name
Other professional services n.e.c.	16019	SANJAY AGARWAL

Particulars	Cash Transactions (8%)	Any Other Mode Transactions (8%)	Banking Mode Transactions (6%)	Total
Gross Receipt	0	0	13,50,000	13,50,000
Income u/s 44AD	0	0	6,75,000	6,75,000

Other Income			
Interest Income from Saving Account		1,057	
Total		1,057	

Income Tax			
Total Income		6,76,060	
Basic Exemption		3,00,000	
Income Tax		18,803	
Rebate u/s 87A		18,803	
Tax after rebate		0	
Interest Due		5,000	
234F	5,000		
Tax Paid		-5,000	
Tax Paid u/s 140B	5,000		
Payable		0	

Normal Tax Breakup

Income Slab	Rate	Tax Amount
0 to 3 lakh	0%	0
3 lakh to 7 lakh	5%	18,803
Total		18,803

Taxes Paid

(Self Assessment Tax-ITR U)

Self Assessment Tax-ITR U

BSR Code	Date	Challan No	Amount
6390009	31/01/2026	14806	5,000

Annexures

Tax Computation Comparison – New Regime vs Old Regime

Your tax computation has been prepared under the **New Tax Regime**. The table below shows how your tax differs under both regimes.

Particulars	New Regime (Rs.) (✓)	Old Regime (Rs.)
Business & Profession		
Presumptive Business Income (44AD)	6,75,000	6,75,000
Income From Business Profession	6,75,000	6,75,000
Income From Other Sources		
Savings Bank Interest	1,057	1,057
Income From Other Sources	1,057	1,057
Gross Total Income	6,76,057	6,76,057
Total Tax Savings	-	1,057
Deductions		
80TTB (Interest on deposits for senior citizens)	-	1,057
Total Income	6,76,060	6,75,000
Income Tax at normal rates	18,803	45,000
Rebate u/s 87A	-18,803	-
Health and Education Cess	-	1,800
Tax Due	-	46,800
Interest & Fees	5,000	12,488
234A	-	2,340

Particulars	New Regime (Rs.) (✓)	Old Regime (Rs.)
234B	-	4,680
234C	-	468
234F	5,000	5,000
Tax Payable	-	67,863

Note: Key Tax Treatment Differences Under New Tax Regime (Section 115BAC)

- Salary Exemptions: Exemption for allowances like HRA, LTA, Children Education Allowance, etc., is Not Available.
- Standard Deduction: Standard Deduction of ₹75,000/- is Available for salaried employees and pensioners; Professional Tax is Not Available.
- Tax-Saving Deductions (Chapter VI-A): All major tax-saving deductions like 80C, 80D, 80E, 80G, and 80CCD(1B) are Not Available.
- NPS (Employer): The employer contribution to the employee's Pension Scheme (Section 80CCD(2)) is Available under both tax regimes.
- Home Loan & Loss Treatment: Interest deduction for a self-occupied house is Not Available, and House Property Loss cannot be set off against Salary/Other Income.

Bank Account Details

SI No.	IFSC Code	Name of the Bank	Account No.
1	CBIN0280096	CENTRAL BANK OF INDIA	1046742034
2	HDFC0000538	HDFC BANK	50100133787732

Financial Particulars

In case of presumptive income

Financial particulars as on 31/03/2025	
Sundry Debtors	0
Sundry Creditors	0
Stock-in-trade	0
Cash Balance	25,400

Signature For Sanjay Agarwal	Prepared by SUJAY KUMAR DE S K DE & CO
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