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Physical or digital: Choose the ITR verification method you find convenient

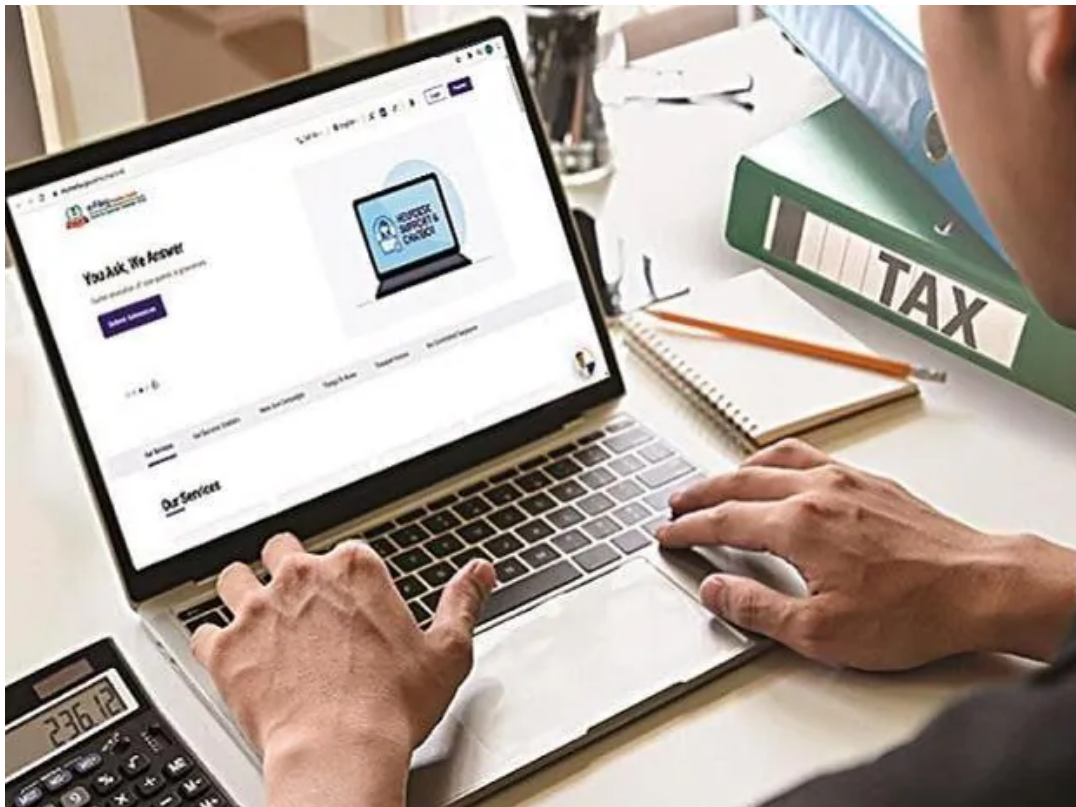
Your tax return will become invalid unless it is verified within 120 days

Topics

ITR | e-filing of income tax returns

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Even if you have met the December 31 deadline for filing Income-Tax Return (ITR) for AY 2021-22, it does not mean that the process is complete. There is one more essential requirement you need to fulfill.

Mukul Chopra, senior partner, Victoriam Legalis-Advocates & Solicitors says, "Verification is the last step in filing ITR. Taxpayers can do it using either electronic methods or the physical method."

The ITR must be verified within 120 days of filing. Naveen Wadhwa, deputy general manager, Taxmann says, "If you fail to verify the ITR within the stipulated time, it will be considered invalid."

Here are a few ways you can verify your ITR:

Aadhaar-based OTP: To verify ITR using Aadhaar based one-time password (OTP), your mobile number must be linked to Aadhaar and registered with the Unique Identification Authority of India (UIDAI). Your PAN must also be linked to Aadhaar.

Angad Sandhu, partner, PSL Advocates & Solicitors says, "Verifying ITR using Aadhaar verification is simple, cheap and secure. Taxpayers who have a bank account but have not activated mobile banking can opt for this method."

The taxpayer will receive a one-time password on his registered mobile number. This has to be submitted on the portal for

successful verification.

Net banking, bank account, ATM, demat: You can also use the e-verification page in your net banking facility to verify your ITR. Wadhwa says, "Electronic Verification Code (EVC) is a 10-digit alpha-numeric code that can be generated via net banking. This is sent to your mobile number and email ID registered with the e-filing portal."

You can also verify ITR by generating the EVC in your pre-validated and EVC-enabled bank account. Only a limited number of banks offer this facility. On the e-verification page, select the 'through bank account' option to generate the EVC.

Verifying ITR using a demat account is similar to doing so via the bank account. The demat account, too, has to be pre-validated.

Another option is to verify via the Automated Teller Machine (ATM). You will have to visit the ATM and generate the EVC at the machine using your debit card or ATM PIN.

For this to work, your PAN must be linked to that account. You will get the EVC on your mobile and email.

Chopra says, "These methods can be used only if your ITR does not have an audit requirement. In case an audit is required, verification has to be done using a digital signature certificate (DSC)."

Physical verification: If the ITR is filed using DSC, Aadhaar OTP, or EVC, then one does not need to send a signed copy. Wadhwa says, "If the assessee cannot e-verify online, he needs to send a signed copy of ITR V (the acknowledgement receipt) to the tax department's Centralised Processing Centre's (CPC) Bengaluru office within 120 days of uploading the return. This must be done either by ordinary post or by speed post." Don't send via a courier service. Experts also suggest that taxpayers should avoid using black ink to sign, as it might look like a photocopy. Stick to blue ink. No supporting document needs to be sent.

It is not mandatory to verify the original return first before filing a revised return. Wadhwa says, "There is no need to verify the original return in case you have filed a revised return and verified it. CPC will only process the revised return. No action will be taken on the original return."

In case you miss the 120-day deadline, request a condonation of delay in verification by giving the appropriate reason. Only after submitting such a request can you e-verify your return. The return will be treated as valid only after the condonation request has been approved by the competent authority within the Income-Tax Department.

Make sure ITR-V has not been rejected

- Check the status of ITR-V after 120 days
- This can be done in the "My Account" section at the tax department's e-filing portal
- The I-T Department can reject the ITR-V if your signature is missing, the ITR-V document is of poor quality, or if it is not legible
- On receiving a notification via email and SMS that your ITR-V has been rejected, acknowledge it
- It means your original ITR has become invalid, and you will have to file it again (a belated return)

Read our full coverage on ITR

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