

A MINI PROJECT REPORT

ON

**“A STUDY ON PROBLEMS FACED BY CLIENTS DURING E-FILING OF
THEIR RETURNS: A CASE OF GAJRAJ AND CO., BENGALURU”**

**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE
AWARD OF THE DEGREE OF**

MASTER OF BUSINESS ADMINISTRATION

OF

BENGALURU CITY UNIVERSITY



BY

ABU AYUB F

REG NO: MB206205

UNDER THE GUIDANCE OF

Dr. IRFAN MUMTAZ K.S.

ASSOCIATE PROFESSOR



AL-AMEEN INSTITUTE OF MANAGEMENT STUDIES

(2020-2022)

DECLARATION BY THE STUDENT

I hereby declare that **“A STUDY ON PROBLEMS FACED BY CLIENTS DURING E-FILING OF THEIR RETURNS: A CASE OF GAJRAJ AND CO., BENGALURU”** is the result of the project work carried out by me under the guidance of **Dr. IRFAN MUMTAZ K.S.** in partial fulfillment of the award of **“MASTER OF BUSINESS ADMINISTRATION”** by **“BENGALURU CITY UNIVERSITY”**.

I also declare that this project is the outcome of my own efforts and that it has not been submitted to any other university or Institute for the award of any other degree or Diploma or certificate.

Place: Bangalore

Abu Ayub F

Date:

Reg. No: MB206205

GUIDE CERTIFICATE

This is to certify that the Project Report title “**A STUDY ON PROBLEMS FACED BY CLIENTS DURING E-FILING OF THEIR RETURNS: A CASE OF GAJRAJ AND CO., BENGALURU**” Submitted by **Mr. ABU AYUB F** bearing Reg. No **MB206205** is an original work of the student and is being submitted in partial fulfillments of the requirement for the award of degree of “**MASTER OF BUSINESS ADMINISTRATION**” (MBA) of “**BENGALURU CITY UNIVERSITY**” under the guidance of **Dr. IRFAN MUMTAZ K.S.** This report has not been submitted earlier either to this university/ institution for the fulfillments of the requirement for the course of study.

Place: Bangalore

Signature

Date:

Dr. IRFAN MUMTAZ K.S.

CERTIFICATE OF HEAD OF THE DEPARTMENT

This is to certify that freelance project report is submitted by **Mr. ABU AYUB F** is an original work of students and is submitted in partial fulfillment of the requirements for the award of “**MASTER OF BUSINESS ADMINISTRATION**” of “**BENGALURU CITY UNIVERSITY**” under the guidance of **Mr. DEEPAK SINGH M.C.** This report has not been submitted earlier either to this university/institution for the fulfillment of the requirement for the course of study.

Place: Bangalore

Signature

Date:

DEEPAK SINGH M.C.

CERTIFICATE OF ORIGINALITY (PLAGIARISM)

NAME OF THE STUDENT: ABU AYUB F

REGISTRATION NUMBER: MB206205

**TITLE OF MINI PROJECT: “A STUDY ON PROBLEMS FACED BY CLIENTS
DURING E-FILING OF THEIR RETURNS: A CASE OF GAJRAJ AND CO.,
BENGALURU”**

NAME OF THE GUIDE: Dr. IRFAN MUMTAZ K.S.

SIMILAR CONTENT (%) IDENTIFIED: 4%

MINI PROJECT ID NUMBER(S) IN TURNITIN: 1736258467

The mini project report has been checked using it in plagiarism software and found within limits as per plagiarism policy instruction issued by university (CBMS).

We have verified the contents of mini project reports as summarized above and certified that the statement made above are true to the best of our knowledge and belief.

Signature of the Guide

Signature of the Principal

Date:

Dr. B. A. ANURADHA

CERTIFICATE OF ORIGINALITY

This is to certify that the mini project titled **“A STUDY ON PROBLEMS FACED BY CLIENTS DURING E-FILING OF THEIR RETURNS: A CASE OF GAJRAJ AND CO., BENGALURU”** is an original work of **Mr. ABU AYUB F** bearing University Register Number **MB206205** and is being submitted in partial fulfillment of award of the **“MASTER OF BUSINESS ADMINISTRATION”** of **“BENGALURU CITY UNIVERSITY”**.

The report has not been submitted earlier either to this university or other institution for the fulfillment of the requirement of a course of study and is guided by **Dr. IRFAN MUMTAZ K.S.** who is faculty guide as per the regulations of Bengaluru City University.

ACKNOWLEDGEMENT

I take this opportunity to sincerely to thank all those who have encouraged me either directly or indirectly in completing the mini project.

I am thankful to **Dr. B.A ANURADHA**, Principal of AL-AMEEN INSTIUTE OF MANAGEMENT STUDIES, Bangalore for giving this opportunity to undergo the mini project.

I am deeply thankful to **Prof. DEEPAK SINGH M.C.**, Associate Prof. & HOD, MBA department for his constant support throughout the mini project.

I am extremely grateful to my guide **Dr. IRFAN MUMTAZ K.S.** Al-Ameen Institute of Management Studies for his valuable guidance, suggestions and constant support throughout this project, which enabled me to complete the mini project.

I am also thankful to **BENGALURU CITY UNIVERSITY** for making this mini project a part of our curriculum. It has been a wonderful experience which has helped me gain knowledge and partial exposure in the process of the mini project.

Place: Bangalore

ABU AYUB F

TABLE OF CONTENTS

CHAPTERS	PARTICULARS	PAGE NO.
CHAPTER 1	INTRODUCTION	1-6
CHAPTER 2	METHODOLOGY	7-8
CHAPTER 3	SWOC ANALYSIS	9-15
CHAPTER 4	ANALYSIS AND OUTCOMES	16-20
CHAPTER 5	LEARNING EXPERIENCES AND CONCLUSIONS	21-23
CHAPTER 6	BIBLIOGRAPHY	24-26

CHAPTER-01



INTRODUCTION

Electronic tax filing is a method of electronically transmitting tax records to the IRS without the need of paper documentation.

The Internal Revenue Service (IRS) is the main source of revenue for the federal government.

The term "e-file" refers to sending one's income tax return to the IRS or state tax authorities through the Internet from tax software. They will get their refund faster if they file electronically rather than by mail, and the tax data will go directly to IRS computers, decreasing the chance of human keying or document scanning errors. E-filed taxes cost 20 times less to process than paper returns, saving taxpayers a significant amount of money.

The Income Tax Act of 1961 and the Income Tax Rules of 1962 require citizens to file returns with the Income Tax Department at the end of each fiscal year. Before the deadline, these returns must be submitted. Each Income Tax Return Form is for a specific type of taxpayer. Only Forms filed by eligible Assessee's are processed by the Income Tax Department of India. As a result, understanding which form to use in whatever circumstance is crucial. The Assessee's source of income and the category to which he or she belongs affect the Income Tax Return Forms.

ISSUES RELATING TO LOGIN

Logging onto the portal is a mammoth process, and the site is frequently slow. If this situation continues, filing returns and other forms will be tough once all of the forms are accessible and the deadline approaches. Thus the above-mentioned situation should be looked into to avoid such delay.

To register a taxpayer on the e-filing system, the taxpayer must be e-verified using an OTP issued to the taxpayer's mobile number and email address. If a Non-Resident (NR) is to be registered, and the OTP for the mobile number is not received on overseas lines, this becomes a serious problem when the NR only has an overseas phone number.

If the taxpayer can log in after the above-mentioned issues (Resident & NR), data is unavailable in nearly all/many locations to retrieve earlier information, indicating that the migration has not been completed.



Companies/firms that were created recently are unable to register. When utilizing TAN to check in, the taxpayer's name is not revealed. After the second attempt, accounts on the e-filing portal are immediately locked.

ISSUES RELATING TO E-FILING

Although the new portal claims that ITRs for the 2013-14 fiscal year can be downloaded, they are not available under the view 'filed returns' page.

Because details for AYs earlier to 2013-14 aren't available, it's difficult to figure out why there are still outstanding demands from those years. Taxpayers typically do not preserve records of ITR details from previous years because they were readily available in the legacy system. As a result, even for AYs before to 2013-14, the Form 26AS could be generated using the Traces portal.

Additional Schedules are being added despite the fact that they are irrelevant to the taxpayer; these schedules appear to be required and cannot be deleted or removed. In order for the validation to be effective, a taxpayer must include zeros in those schedules. The following is an example of the ITR-2:

One of the main reasons for the makeover is that the new portal does not have any pre-filled data, such as salary information or figures from other sources. In addition, only a portion of the data from Form 26AS is being entered. When a HUF tries to file its ITR on the new portal and the HUF's Karta verifies it, the new portal displays an error message saying, "Return is being filed by the representative assessee but the PAN quoted in the representative assessee's field is not the same as the PAN who is trying to upload the return." Karta signing on behalf of the HUF is not a representative assessee filing the return, according to section 160 of the Act.

In the case of certain revenues from other sources, a separate tab / pull down for Section 10 exemptions does not exist / is not auto-populated. For example, when clubbing on a minor child's income, the exemption u/s 10(32) is not automatically entered, and there is no dedicated tab for entering the exemption.

Although the option to submit ITR-1, 2, and 4 has been presented, these documents cannot be posted properly. The portal is displaying bank account errors, the most prevalent of which is "Enter Bank



Name”. Even after the Bank has been authenticated, this error appears, and the Bank Name tab is not an editable field.

E-verification is a required step when submitting an ITR; however, the OTP is not received on time, and if it is received at all, it is not accepted. The system does not always take us any farther when we click the e-verify button, and the lack of a loader makes it difficult for the taxpayer to determine whether or not the request has been sent.

The portal is not allowing the taxpayer to upload the ITR in response to notice u/s 148 in cases where reassessment proceedings u/s 148 have been initiated for the second time, with an error stating 'Response submitted against notice u/s 148 with acknowledgement number...' which refers to earlier reassessment proceedings (completed in 2019).

Companies who choose the New Tax Regime under Section 115BAA should be exempt from the MAT rules under Section 115JB. The new portal, on the other hand, calculates MAT regardless of whether enterprises use the 115BAA option.

ISSUES RELATING TO SERVICES

The immediate E-PAN could not be downloaded from the new portal after it was generated. Intimations u/s 143(1) are not available for download from the income tax portal for any year. Due to system difficulties, closing orders of Assessment Proceedings (found under Services – e-proceedings) cannot be downloaded.

ISSUES RELATING TO GRIEVANCE

On the new platform, complaints are automatically deleted without being handled. Existing complains, as well as a trail of interactions, that were registered on the legacy portal under e-nivaran do not appear in the new platform.



OTHER ISSUES

Portal is lagging and behaving abnormally. Some information is available during one login but disappears on the next. Old filed forms, audit reports, and other documents are not available for download, and if they are, they are blank. E-verification of previously filed ITRs is not taking place. When replying to outstanding demands, the challan numbers are not auto-populated. Also, when making a direct payment with the old portal, the taxpayer data and DIN would pre-populate which does not happen in the new portal.

BSR codes that begin with the character "0" are not recognized, resulting in an incorrect input error. The new gateway does not auto-populate DIN numbers for corporate directors. When the website tries to fetch data from the server, it does not have a loader; hence it takes a long time. This causes a difficulty because the taxpayer has no way of knowing whether or not the request has been submitted. It also causes the user to click many times, causing the page to become unresponsive.

When you use any aspect of the website, the error code ITD-EXEC2002 displays regularly. The bank accounts were pre-validated in the legacy portal; however, they are incorrectly displayed in the new portal as not pre-validated / validation in progress.



STATEMENT OF THE PROBLEM

The concept of tax and its various entities are very pivot elements in shaping of the nation's economy. It has been said by many people that this concept is vague and not so very clear when these apply for the ITR, as the matter of fact that most of them have no idea how to approach in the right means. Many people did not understand the concept behind filing of returns electronically and were dependant on auditors or tax consultants. The change in traditional way of filing returns to electronic filing was found difficult by the people. This study talks about the problems faced by the people while they approach to tax and it's e-filing.

NEED OF THE STUDY

E-filing has become an important concept in the filing of ITR. Income tax is major revenue for the government which in turn helps in shaping the economy of the nation. The people who used to follow the traditional way of filing returns did not find it user friendly with e-filing. There is a need to study the problems faced by the clients during e-filing which will help the government in analyzing and working more aggressively in making the filing of returns easy to the taxpayers. The clients depend upon the auditors and tax consultants for filing their returns as the clients were not aware of the filing procedures and which ITR's to file. Thus there is a need to understand the client's perceptions which will help the clients to approach the process of e-filing in the right means.



CHAPTER-02

METHODOLOGY



OBJECTIVES OF THE STUDY

- To know the concept of tax and e-filing in India
- To know the client's perception towards e-filing.
- To know the problems faced by clients during e-filing.

METHODOLOGY OF THE RESEARCH

The current study focuses on the concept of e-filing in India and the income tax payer's problems faced during electronic filing. The study used necessary information provided by income taxpayers who file their income tax returns (ITR) electronically and necessary information was gathered. The data for the study was collected using secondary information as the mode of data collection.

SECONDARY DATA

The present study is basically drawn upon secondary data which are published in journals, newspapers, magazines etc. and further personal reviews from appropriate industry experts that were conducted to collaborate the authenticity of the secondary data drawn.

PLAN OF ANALYSIS

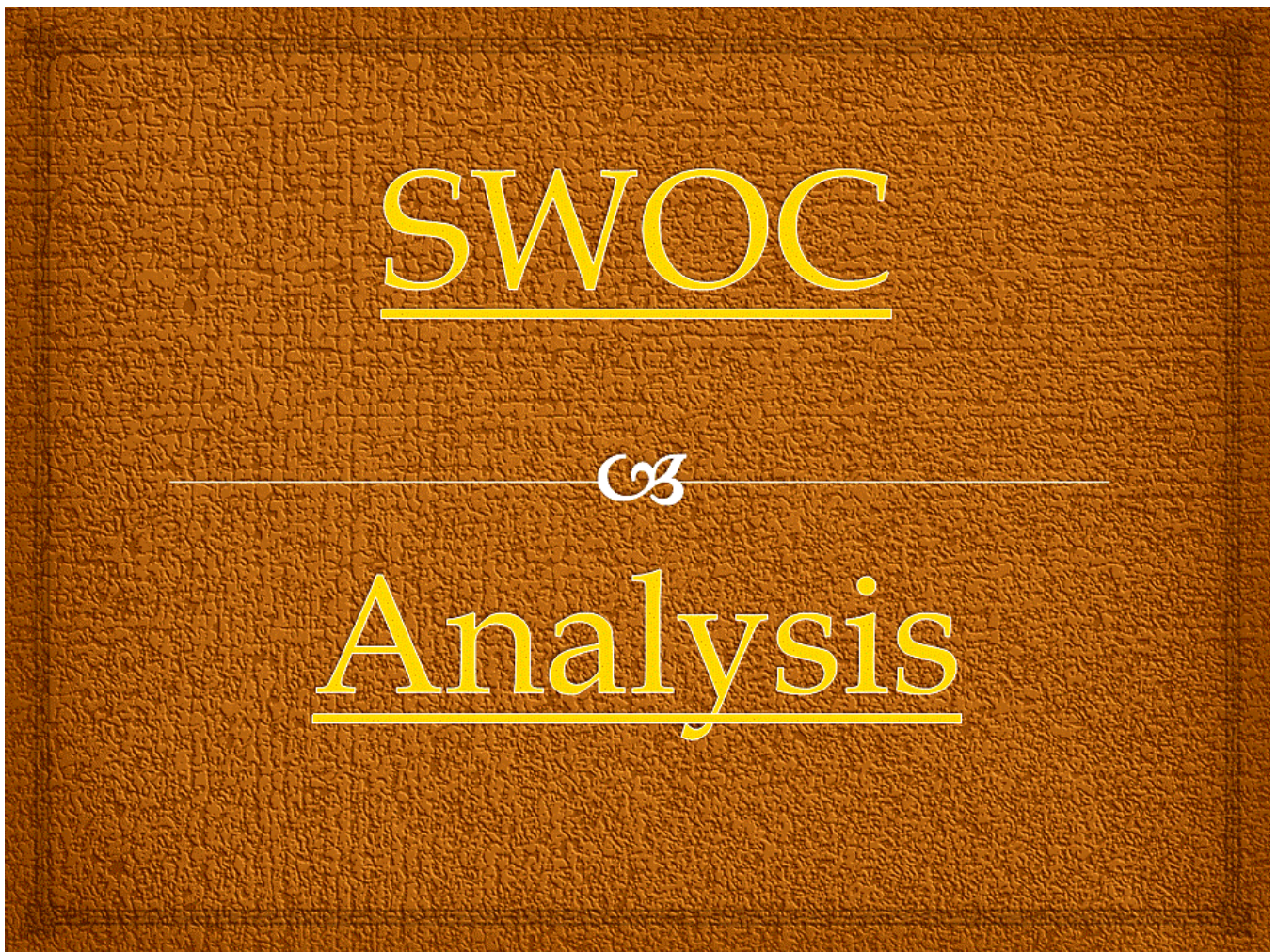
The collected data were analysed using statistical tools such as average, percentage, ratios, proportion etc. and illustrated through appropriate charts, graphs, tables, diagram to facilitate interpretation easy.

LIMITATIONS OF THE STUDY

- Time was a constraint.
- The situation was limited to Bangalore city only.



CHAPTER-03
SWOC ANALYSIS



STRENGTHS

All assessee's whose taxable income exceeds the basic exemption limit must file income tax returns. A fundamental exemption limit is a monetary sum set by the government to promote social justice. Individuals whose taxable income is less than the threshold limit are exempt from paying income tax. If an individual's income exceeds the basic exemption limit, the assessee must pay income tax as well as file income tax reports. Both the tax payment and the return filling must be completed on or before the due date. Whether the assessee is a corporation or a an individual the due date differs. It also differs depending on whether or not the assessee is subject to a mandated tax audit. The procedure of filling tax reruns used to be normal, which made it not only inconvenient but also prone to errors and clerical mistakes. Currently, the Income Tax Department has implemented an e-filing system in order to create a tax system that makes income tax assessment simple and convenient. The following are some benefits discussed in the e-filing of returns.

➤ SAVING OF TIME

The taxpayers are not required to go to a tax inspector to gain related information. Any related information can be sent at any time of day from taxpayer's office.

➤ AVOIDING ERRORS

The amount of errors is considerably reduced while using e-filing software. The programme enables for automatic tax and accounting reporting, as well as ,ore accurate data processing and reporting in accordance with industry standards.

➤ GUARANTEED UPDATES

If a tax or accounting reporting form is changed, or new reporting form are introduced, the taxpayer is immediately given the option to update the list of forms before the e-filing deadline.

➤ CONFIDENTIALITY

E-filing software provides the essential level of data protection and is equipped with the most up-to-date encryption technologies to ensure privacy.



➤ **PEACE OF MIND**

When using e-filing, the taxpayer has the option of receiving an official statement (output printing on tax) from the tax authority confirming that the taxpayer is in compliance. The tax authority also transmits this information in a secure format through an approved operator.

➤ **CONVENIENCE**

All, or at least the majority modern-day systems, including income-tax provide convenience to their users. Manual filing necessitates a trip to a crowded tax office, making the procedure tedious and time-consuming for the taxpayer. E-filing of returns, on the other hand, relieves stress by allowing taxpayers to file returns from the comfort of their own homes.

➤ **GUARANTEED UPDATES**

If a tax or accounting reporting form is changed, or new reporting forms are introduced, the taxpayer is immediately given the option to update the list of forms before the e-filing deadline.

➤ **IMPROVING DATA PROCESSING**

The electronic reporting passes through an input check and is recorded in distinct accounts. Because to the e-filing systems, data processing efficiency has increased and technical faults have been reduced.

WEAKNESS

➤ AUDIT RISK

When you file a paper return, the IRS enters your information and keeps it for about six years before shredding it. Due to additional time and effort required to move information from a paper return to their own systems, IRS agents typically only submit the most pertinent information. However, with an electronic return, all of your information is preserved eternally. This implies that if the IRS has any queries, they'll have access to more historical data than they would if you filed a paper version.

There's a long-held belief that filing electronically puts you at a higher risk of being audited. The rationale goes that inspecting paper returns is more labour, therefore auditors choose the easy path. However, the IRS has never acknowledged this, and given that the majority of returns are now submitted online, it's possible that more electronic filings are being audited. Handwritten returns, according to the IRS, are 20 times more likely to contain errors, and because mistakes normally necessitate a second look, you'll have more to worry about if you're filing the old-fashioned method.

➤ TECHNOLOGICAL ISSUES

Compatibility requirements and technological difficulties may vary per online tax filing application. To submit an electronic return, you'll need a computer or mobile device with Internet connectivity that's compatible with your preferred tax filing website, computer software, or mobile app. Electronic tax filing and submission may be more confusing than paper filing for those who are not computer skilled.

➤ SECURITY DISADVANTAGES

Almost everything that business and individuals do now takes place in the digital environment. You're probably using a firewall to keep your transactions safe, whether you're reading your mail or accessing work software. One of the most serious drawbacks of electronic storage is the security risk it poses. When you use a third-party service, you have to believe that the supplier has taken all reasonable precautions to protect your data. This is especially crucial when entering information that may lead to identity theft if it fell into the wrong hands, such as Social Security number, work



details, and contact information, all of which are readily available on every tax return.

➤ DATA LOSS ISSUES

As the information can be kept and backed up, electronic filing is theoretically safer than paper filing. Electronic storage, on the other hand, has some drawbacks, one of which is that it isn't foolproof. Hard discs fail. Computers are being phased out. Because so many months pass between the time you file your taxes and the time you begin preparing them again, it's easy to forget about them. You can get to tax season only to discover that you don't have the historical papers you need to proceed.

However, when you e-file your tax papers, you typically get a paper trail that you don't get when you submit the old-fashioned method. If you utilized tax preparation software, for example, you might be able to access old tax records in their entirety in your account settings. Even if that's the case, you should take the time to invest in a backup service that will automatically store copies of all the information on your computer so you don't have to worry about it. You might take extra precautions by checking your backups on a regular basis to ensure that everything is still working properly.



OPPORTUNITIES

- ✓ Convenience – Returns can be filed at any time (day or night).
- ✓ Fast refunds – It allows taxpayers receiving refunds to get them sooner.
- ✓ Taxpayers get instant acknowledgement of receipt.
- ✓ Value added services like viewing Form 26AS, tracking of refunds, email, SMS alerts regarding status of processing and refunds.
- ✓ Certainty of delivery and quick confirmation – provides immediate confirmation from tax administration that returns have been received,
- ✓ Taxpayers can correct their mistakes or make and save changes in their ITR many times before the final submission of ITR form.
- ✓ Eliminates error notices from tax administrations caused by data entry errors.
- ✓ Increment in freelance job opportunities as Tax Consultant and TRPs etc.
- ✓ Reduction in Documents handling and storage space.
- ✓ Reduced operating costs for tax administration by reducing the cost of handling paper returns and eliminating unnecessary staff.
- ✓ Accessibility is allowed 24x7x365.
- ✓ Online help facilities and user guides.



CHALLENGES

The development and launch of the new system necessitate careful planning, and it may be necessary to use a staged approach to assure attainable deliverables and a realistic implementation date. Successful transitions to electronic filing incorporate lessons learned from the launch of other e-government services, engage numerous stakeholders, and allow enough time for planning and testing. A cost-benefit analysis should be used to plan and construct the electronic system. It should begin by determining the new system's ultimate goal: is it to prevent and detect conflicts of interest, unexplained wealth variations, or both? Depending on the goal, the e-filing system's functions may differ slightly.

The reason for the switch to an electronic system could be a pressing need to address issues with the paper-based system that affect the collecting agency and declarants. It could also be a desire to improve the system in general to make the filing process easier and to accommodate a bigger number of declarants. In some countries, the necessity to implement an effective tax system may be the primary driver of the transformation. The creation, deployment, and maintenance of the electronic system, like other new systems that involve investment in hardware and IT services, will necessitate funds. Resources must be set aside not only for the development of the software for filing the statements, but also for data storage, filer training, and call center support, especially when the system is first introduced and maintained. The number of declarants captured by the electronic system and the intensity of declarants work sessions in the system may be underestimated during the planning stage; as a result, the new system should be designed to scale and adjust to accommodate a much larger number of electronic documents and sessions than was initially required. The system should address data integrity and provide data authenticity safeguards that can resist legal challenges.



CHAPTER-04
ANALYSIS AND OUTCOMES



Analysis and outcomes of the study

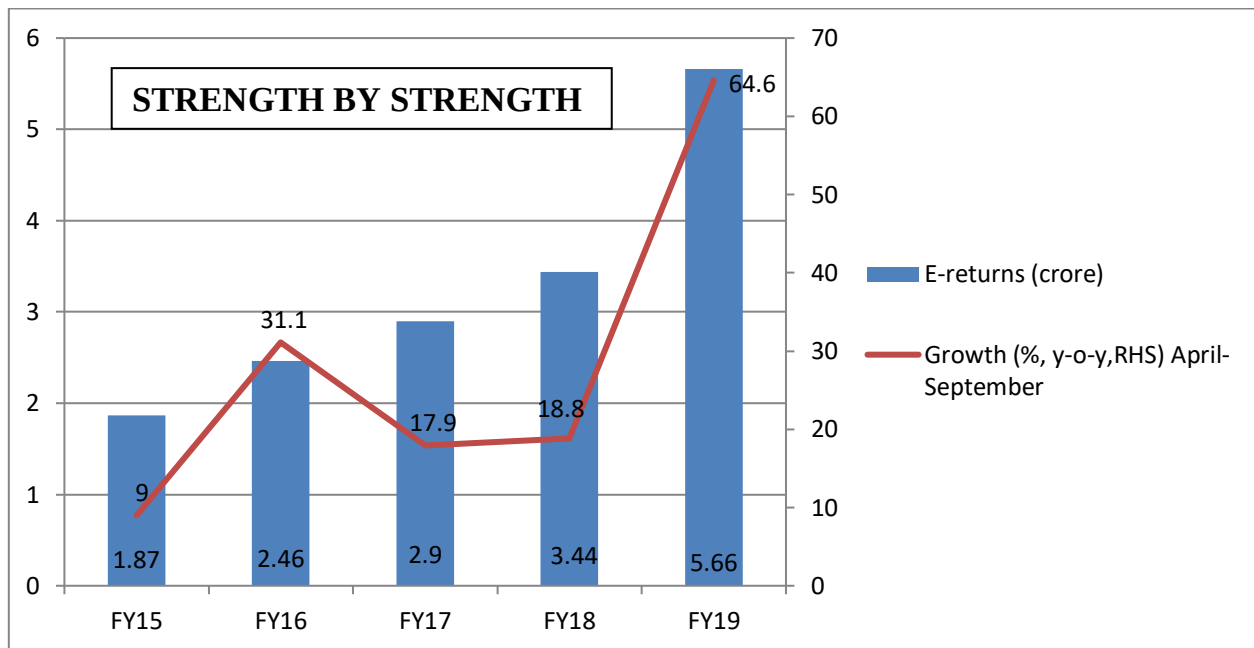
E-filing is the process of filing income tax returns electronically over the internet. Section 139 of the Income Tax Act governs the filing of income tax returns. Filing of returns is required for those earning more than Rs. 5 lakhs per year, and E-filing is required for those earning more than Rs. 10 lakhs per year. E-filing with or without a digital signature is possible. For the fiscal year 2011-2012, 16.5 million returns were filed electronically. Maharashtra was ranked first, followed by Karnataka in fifth place.

India is still in its early stages of development, with much more to come. Furthermore, while the majority of India's population still lives in rural, the substantial effort conducted at the grassroots level in terms of the e-taxation system ensures that e-Taxation is on the right track. Whatever the percentage of advancement, there is an improvement year after year, indicating a favorable trend in the growth of India's e-taxation system. The government should step up its efforts to promote the e-filing system's utility and convenience of use.

E-Advantages filing's Tax returns filed online are processed more quickly than those filed on paper. If a refund is due, it is received promptly. The software offered for filing returns is simple to use. As you fill out the form, the tax is calculated automatically. Within the deadline for filing returns, e-filing can be done from anywhere and at any time. The acknowledgement slip is instantly received. Return processing can be tracked.

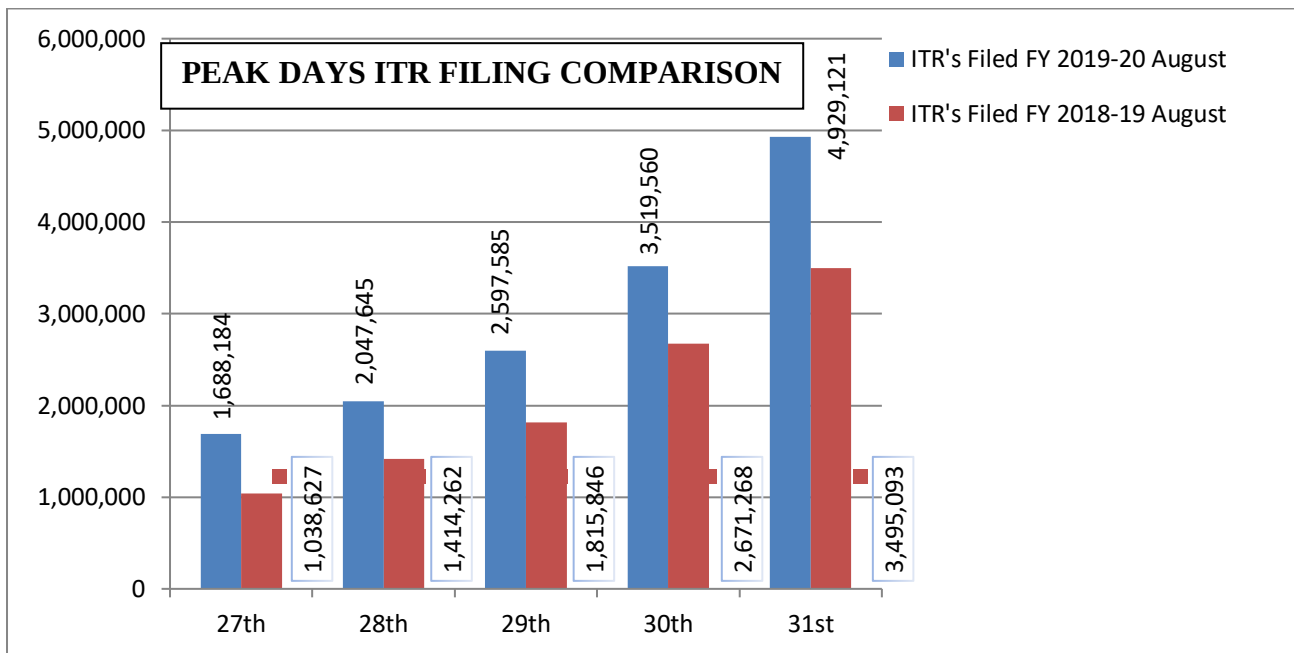
The filing of an income tax return is required to avoid legal consequences. It verifies proof of income and establishes net worth, making the processing of loans and financial agreements easier. It is a prerequisite for processing VISAs and other international transactions. Immovable property registration is made easier.





As a result, personal income tax collections reached Rs 49,354 crore in September, the highest monthly total since April. FE previously reported that despite an increase in the number of taxpayers filing returns, the average ticket amount has decreased over the last five years. While the increase rate for e-filers for the corresponding April-September periods was 19 percent and 18 percent in the preceding two years (FY18 and FY17), the average tax paid had decreased marginally from around Rs 50,000 to Rs 48,000.

In the face of poor indirect tax collection, the government is banking on a higher-than-expected direct tax collection to relieve pressure on the fiscal deficit, which is expected to exceed the 3.3 percent of GDP target for the current fiscal year. According to data released by the Controller General of Accounts on Thursday, the Centre's fiscal deficit in the first six months of this fiscal was about Rs 5.95 lakh crore, or 95.3 percent of the full-year target, due to slower-than-expected revenue growth, particularly in tax and disinvestment receipts.



On August 31, 2019, the Income Tax Department set a new milestone for e-filing of Income-Tax Returns (ITRs) with an all-time high of 49 lakh 29 thousand and 121 ITRs filed in a single day. This may go down in history as the tax administration has never before achieved such massive online e-filing ITRs in a single day, let alone so smoothly; with the IT department actively interacting with taxpayers on social media to help them resolve their grievances and e-filing-related queries, and receiving praise in return.

The Central Board of Direct Taxes (CBDT) said today that this is a remarkable achievement because taxpayer's are experiencing a whole new facet of the IT Department which is not only taxpayer-friendly but also acts as a facilitator by providing informational assistance with pre-filled forms and holding e-filers, as well as being proactively responsive on social media to help and guide them.

According to the CBDT, on August 31, 2019, the peak filing rate per second was 196 ITRs, the top filing rate per minute was 7447 ITRs, and the peak filing rate per hour was 3,87,571 ITRs, setting new records in e-filing. Over 2205 malicious assaults on the website aiming at disrupting services during peak periods were repelled by the IT department's Information Security team.

According to the CBDT, 3.61 crore ITRs have been confirmed out of a total of 5.65 crore ITRs filed thus far. E-verification has been chosen by a high number of taxpayers, about 2.86 crore (79%) of whom have used Aadhaar OTP. The I-T Department plans to run efforts to raise awareness regarding e- verification of ITRs that have yet to be verified.

The CBDT further stated that taxpayer's complaints were promptly addressed via e-Nivaran, email, call centers, with a turnaround time of 4 hours for e-filing queries. The CBDT also released two circulars to address issues reported by taxpayers, relieving taxpayer concerns. Apart from replying taxpayer's questions, social media was effectively used to challenge irrelevant information regarding extension of time. Taxpayers will also be informed about the importance of linking their bank account with their PAN in order to secure immediate refund credit to their bank account, as well as the requirement to link their PAN with Aadhaar by September 30, 2019. The department was able to effectively eliminate all misconceptions about the website's speed and performance.



CHAPTER-05

LEARNING EXPERIENCES AND CONCLUSIONS



LEARNING EXPERIENCE

The study was carried out to learn and understand the problems that the clients face while filing their income tax returns. E-filing has become a necessary option for filing tax returns as it is time saving and does not require complicated paper work which was done only by auditors or tax consultants.

As new technologies were implemented, there were several complications occurring with taxpayers to file their returns. Most people were not technically literate about using of computers and unaware of the information provided. Most taxpayers did not have the knowledge on which ITR to file and which deductions to be applied. Lack of knowledge about filing income tax returns was the main concern as many people were not educated and thus were dependant on other tax consultants.

The clients found it a challenge to file their returns as different people had different perceptions about e-filing. Many found it difficult as this was a new way in the system of filing returns. So the people had to learn how to file the returns online and this was a concern among the taxpayers.

Thus, the government should understand the concerns of the people while E-filing and make necessary changes and updates in the filing portal such that more people are updated about E-filing and a mutual understanding is created between the people and the government.

CONCLUSIONS

E-Return recording is getting ubiquity inside the nation. In the present world, new technologies are introduced in all fields. The new technology gifted to a tax payer for filing their Income Tax Returns is e-filing. There are numerous advantages of filling return electronically. It empowers residents to record whenever from anyplace, decrease necessity of physical space, precision of information guaranteed, and enable quicker handling of profits.

The main reason for the lag in implementation is the cost/expenses that were incurred by them additionally, such as computer, equipment, consultancy fees, etc. The Auditors, Consultants, Third parties were exploiting the opportunity by confusing the businessmen and taxpayers and charging them huge amount. However, it can be seen that the government has designed the E-filing system in such a way that a person with minimum computer knowledge can file the returns without any



problem. This fact has to be promoted and the traders should be educated on filing returns so that the middle men between government and taxpayers are eliminated and the tax returns filing process is transparent and easy.

Anyways, there are numerous difficulties with respect to appropriation of e-documents by mass populace. The most is danger of security. Security incorporates classification of information got through E-return and Integrity of information kept up in legitimate way all together that no one can adjust information got through E-return. One of the main challenges in is the risk of security. As individual tax payers are the most important end users, sufficient understanding of tax payer's acceptance and usage of e-filing system should be made to reduce the risk of user rejection, preventive and predictive measures ought to be taken on a timely basis to ensure further acceptance among the non users of e-filing.

Numerous analysts have featured the significance of new chances identified with E-return. So significance should be kept on security of individual information of purchases, all together that an ever increasing number of individuals electronically record their profits. Likewise some mindfulness drives ought to be organized by charge division and furthermore web-based social media networking is frequently utilized properly by people groups to document their arrival electronically.

Individuals' acknowledgment of E-documenting is very connected with their degree of innovation availability. Innovation availability is characterized as individual's inclination to grasp and utilize innovation for achieving certain undertakings. The citizens are profited by utilizing the use of e-submitting and e-filing administrations. In this manner, it is far glaring that e-tax collection clearly demonstrated a couple of dynamic final products and it is in all actuality going to make its total time place inside the Indian Tax framework.



CHAPTER-06

BIBLIOGRAPHY



REFERENCE

- ✓ Bird, Richard M; Martinez-Vazquez, Jorge and Torgler, Benno (2004), “Societal Institutions and Tax Effort in Developing Countries”, Centre for Monitoring Indian Economy, Various issues on Public Finance.
- ✓ Bhat K.Sham; Nirmala V. and Saiju N. (1997), “Stability of Tax Revenue: Vol. LXXVII, No. 306, January, pp.319- 28.
- ✓ Bharadwaj, Ranganath and Nimbur, Basavaraj N. (1998), “The Theory of Tax Effort and Tax Ratio Analysis: A Modified Roy Bahl Model”, The Indian Economic Journal, Vol. 26 (1), July-Sep, pp.40-45.
- ✓ International Journal of Enterprise Computing and Business Systems: EFILING OF TAXES - A RESEARCH PAPER By Dr. Meenaland Ms. Ginni Garg.

BOOKS

- ✓ C.A Kamal Garg, Tax Audit and E-filing
- ✓ Dr. S.P Goyal, Income Tax

WEBSITES

- ✓ www.shodhganga.com
- ✓ www.investopedia.com
- ✓ www.researchgate.com
- ✓ www.scribe.com



JOURNALS

- ✓ Barati, A., Moradi, P.Ahmad, B. & Azizpour, P. (2014). A STUDY OF THE MODELS FORADOPTION OF ETAX RETURNS. Indian Journal of Fundamental and Applied Life Sciences , 1923-1939.
- ✓ Ling, L. A., Masrom, M., & Din, S. (2014). The influence of e-Participation on e-Filing Participation: A Study of Citizen Adoption on. International Journal of Engineering Science and Innovative Technology (IJESIT) , 251-260.



E-Filing_of_Ayub.pdf

by

Submission date: 29-Dec-2021 06:42PM (UTC+0800)

Submission ID: 1736258467

File name: E-Filing_of_Ayub.pdf (989.52K)

Word count: 5824

Character count: 34262

Abu Ayub F (MB206205)

ORIGINALITY REPORT

4%

SIMILARITY INDEX

3%

INTERNET SOURCES

0%

PUBLICATIONS

4%

STUDENT PAPERS

PRIMARY SOURCES

1

Submitted to Yakin Doğu Üniversitesi

Student Paper

3%

2

Submitted to Fiji National University

Student Paper

<1%

3

Submitted to Federal Polytechnic, Ilaro

Student Paper

<1%

Exclude quotes Off

Exclude bibliography On

Exclude matches Off

WORKDONE DIARY

DATE OF MEETING WITH GUIDE	TOPICS DISCUSSED	SIGNATURE OF GUIDE
20-11-2021	Discussions of title of the study, objectives of the study, statement of the problem and need of the study	
29-11-2021	Discussions of Research Methodology, Tools for Data collection and limitations of the study	
10-12-2021	Discussions of start-ups in india amidst indo-china stand off and SWOC Analysis	
22-12-2021	Discussions of Outcomes of the study, Learning Experience and Conclusions	