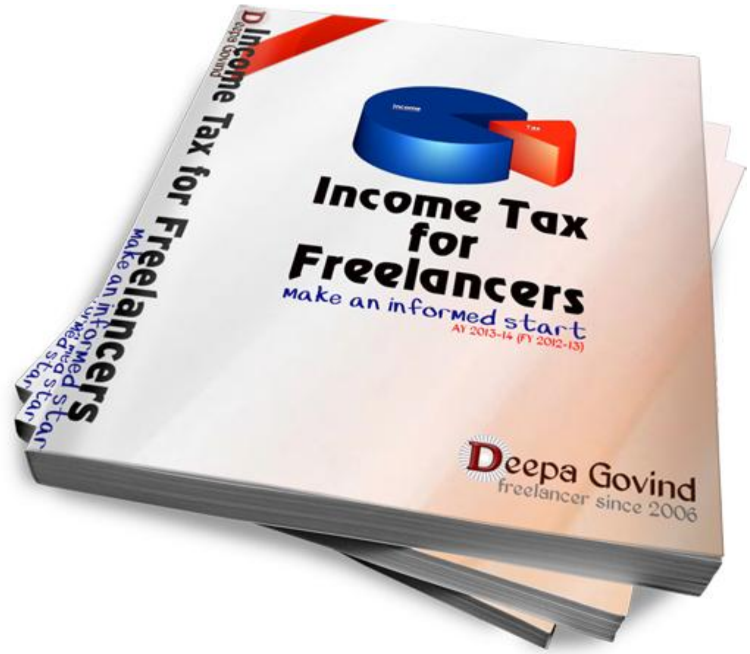
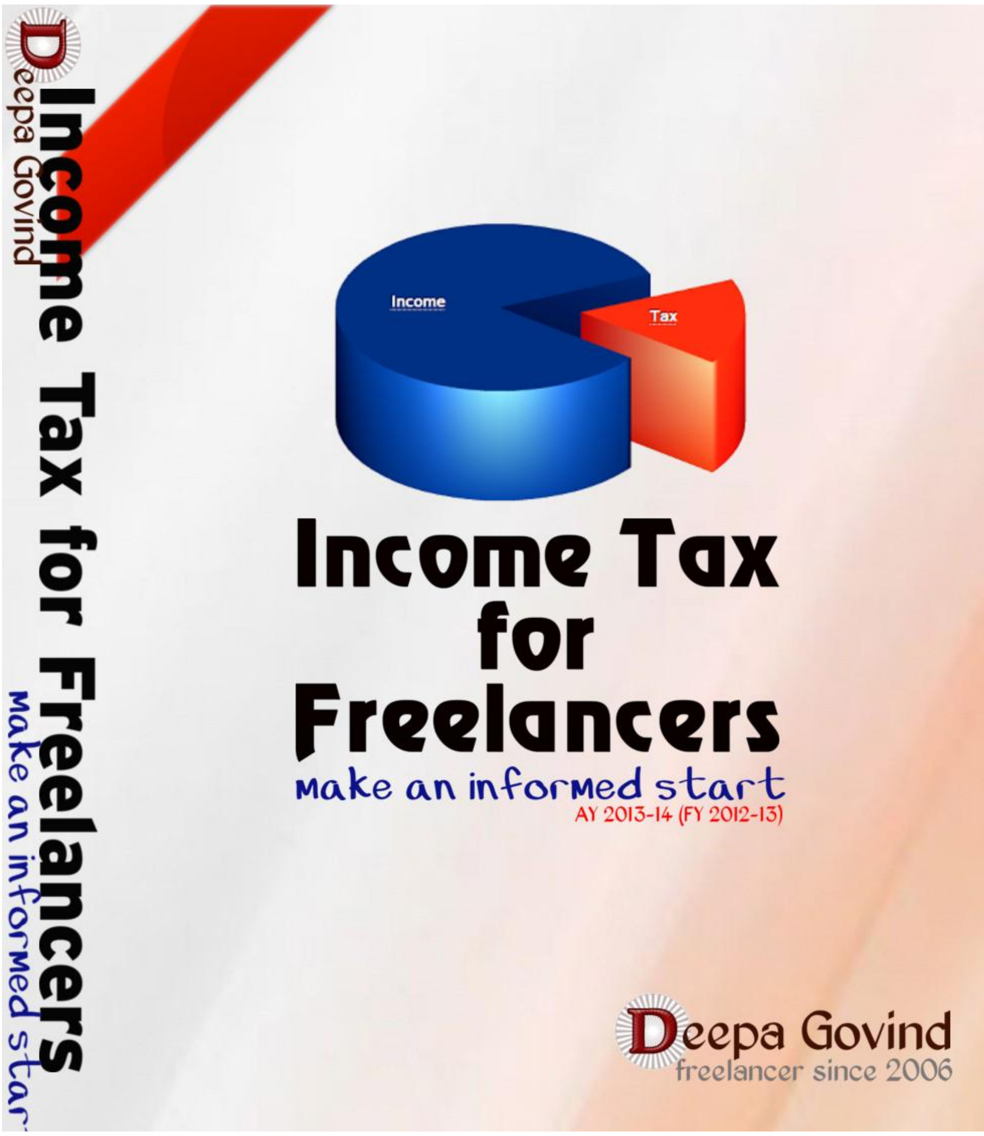

Income Tax for Freelancers
make an informed start
AY 2013-14 (FY 2012-13)
Deepa Govind
freelancer since 2006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I am Deepa Govind, Aquatic biologist by education, A Blogger by leisure, ZC-Developer by chance, & Homeprenuer by profession.

I have been a freelancer since 2006, when potential clients found me through my blog.

Took up projects varying from Online-teaching -to- Designing banners -to- Ghost writing -to- Editing scientific papers , until, I found my niche at Zoho Creator development.

Disclaimer, before you begin :

*This eBook is ment to give you, **THE Freelancer** (YOU), an informed start.*

I can understand how mindboggling it can get while trying to make sense of all these information in one go. Patience & perseverance is the key. Read again, google for things that doesn't make sense, Shamelessly ask for explanation (from CAs / financial experts/ forums you might discover on the WWW). There is no greater source of information than the online-community. Use it wisely.

You can find me stalking here : http://www.caclubindia.com/

That said, it is always recommended to engage the services of a CA.

Foreword

CA Karan Batra

Visting Faculty,
Institute of Chartered
Accountants of India
www.charteredclub.com

Albert Einstein once said "*The toughest thing in this World is to understand Income Tax*". But he said this in the 20^{th} Century. Had he been living in the 21^{st} Century, he could have never said that because 21^{st} Century is the era of content that is being created by Bloggers from across the globe.

And the same is the case with taxes as well. There is a lot of information present on the internet regarding Income Tax. However, most of them are giving generalised information and not specifically pointing towards Income Tax for Freelancers.

But after reading this book which has been authored by Deepa Govind, I'm sure that no blogger would say what Albert Einstein said. This book has been written in the simplest possible language so as to make it easy for non-finance people to understand taxes. I'm impressed to note the hard work and dedication that has been put in by Deepa to ensure that this book is simple to understand while ensuring that the book is comprehensive in all aspects.

Benjamin Franklin once said "*The only thing certain in life is death and taxes*". We can't do anything about the 1st thing but we surely can do a lot about the 2^{nd} thing i.e. taxes. I hope this book will answer all your tax related queries.

Regards
CA Karan Batra

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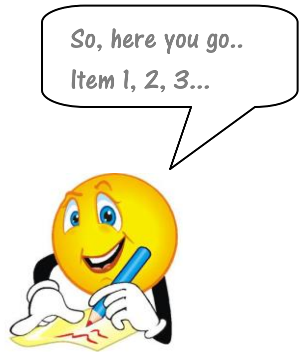
Income Tax for Freelancers ... make an informed start

INTRODUCTION

Freelancing is fondly referred to as "extra income" for reasons galore. Some want their hobby to pay for itself, while for someone else, it is about "test the waters" before taking the big-decision. But, that is beside the point. The point is **– Income From Freelancing Is Indeed An INCOME**, however small / marginal. And, **"Any income derived by way of freelancing job is taxable under the provisions of Income Tax Act. 1961 as "Profits and Gains from Business / Profession".** – Refer this post written way back in 2009, thanks to Ranjit Xavier.

So, how do we actually go about filing our Income Tax? While at office, the designated CA takes care of this.

As a freelancer, not all of us have the affordability of hiring a CA... not to mention the fact that... we freelancers are wary of disclosing our income sources to someone else, unless the person is family, or, a very very very very trusted friend. Eventually, that leaves us to ourselves to do our taxes and do the paper work... doesn't it? So, roll up your sleeves and let us get started.



Our Check List will be as under

1. Tax Payee or not ? Where do you fit in?
2. Know your Income Sources – Calculate TOTAL Income.
3. Business Related Expenditure – Isolate work related expenditure (Remember to save the bills and receipts)
4. PROFIT & LOSS – Compute NET Income
5. Know your Tax Deductions and Exemptions – Calculate Total Deductible Amount.
6. Calculate TAXABLE INCOME.
7. Understanding Income Tax Slabs – Compute Tax Amount on your TAXABLE INCOME.
8. Pay Income Tax – Advance Tax
9. Due Dates to remember.
10. Example
11. Book of Accounts & Auditing.
12. File your Income Tax Return *

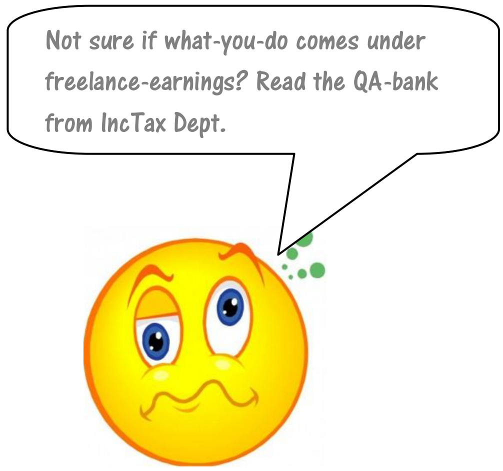
* Not included in this ebook. Hope to have it as a separate ebook.

TAX PAYEE OR NOT? WHERE DO YOU FIT IN?

We must know where we stand, this makes our tax computation easier.

PS: Do not think that you can get away with hiding your freelance earnings (unless it is made in cash). These days, all transactions are online, and they definitely leave a trail. Trust me, no one wants to be on the bad-books of the tax-man. Sooner or later, IT-Dept is going to catch up. *Remember Paypal-RBI issue???*

Income Tax Rates/Slab for Assessment Year 2013-14	**Rates %**	
Up to ₹ 2,00,000 Up to ₹ 2,00,000 (for women) Up to ₹ 2,50,000 (for resident individual of 60 years till 80 years)	Nil	No, you do not have to pay income tax
₹ 2,00,001 – ₹ 5,00,000 Up to ₹ 5,00,000 (for resident individual of 80 years and above, Tax is nil)	10% Nil	Yes, you have to pay tax
₹ 5,00,001 – ₹ 10,00,000	20%	Yes, You have to pay tax
₹ 10,00,001 upwards	30%	Yes, you have to pay tax



[Question Bank from Govt. of India's Income Tax Department Website.]

Each section has additional questions. So, take your time to read and understand.

- General
- Taxable Income
- Tax on Income
- Return of income
- PAN
- Salary Income
- Income from House property
- Income from business and Profession
- Capital Gains
- Tax Deduction at Source
- Assessment

CALCULATE TOTAL INCOME

Freelancers typically tend to handle multiple clients to have a steady stream of income. So, let us chart out a typical freelancer's likely income source(s) and payment-received structure.

Assuming, One or Many from the following is true , You (**The Typical Freelancer)**

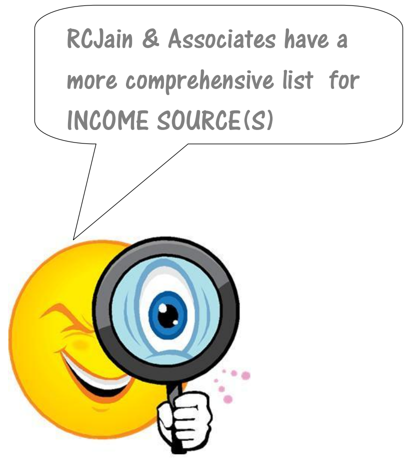
1. Accept funds in multiple currencies.
2. Use multiple payment gateways to accept payments (Paypal, Xoom , Stripe, Skrill (previously known as MoneyBookers), Payoneer etc).
3. Use multiple freelance marketplaces to source for clients, and then get paid into these sites (eg :Elance, oDesk, Twago , Freelancer.com etc).
4. Payments received into your acct in (2) and/or (3) are later transferred to YOUR bank account in INR.
5. Payments are directly made to your bank account by clients electronically, via cheque etc.
6. You have one or more bank accts into which you pool your freelancing income. Obtain bank statement for the period 1-April-2012 to 31-March-2013, and isolate income transactions.

FREELANCER'S INCOME WILL FALL UNDER THE HEAD "-INCOME FROM BUSINESS AND PROFESSION-"

TABLE 1 – Income Sources

FROM 1--April-2012 TO 31-March-2013

Income from freelance work, consultations etc.	
Referral commission	
Interest from bank Deposits – FD / RD etc	
Interest from Post Office Monthly Income Schemes	
Insurance commission	
Rent (received) from plot / land	
(Gross Income) TOTAL INCOME	



INCOME TAX / Heads Of Income – A Comprehensive List , put together by RC Jain & Associates.

Download and read for each section.

- Employees Stock Options Plans (ESOP)
- Income from other sources
- Capital Gains
- Income from Business and Profession
- Income from House Property
- Salaries

BUSINESS RELATED EXPENDITURE

Business Related Expenditure means, any expense incurred by you towards establishing and providing the services you do as a freelance professional (provided, it is exclusively used for professional purpose).

In other words, we are allowed to deduct Business Expenditure (work related expenses) from the TOTAL INCOME, to compute our "PROFIT & GAINS". It is this balance amount (a.k.a NET INCOME) that is credited to the Bank Account in Indian Rupee.

Some freelancers subcontract their client's-work, (or), pay other freelancers to do some of their personal-tasks (Graphic work / marketing materials etc). You might wonder where does this expense fit in? Especially,

- What if the subcontractor / contracting agency is also from India, & get paid in INR.
- What if the subcontractor / contracting is a foreigner, and the Freelancer(Indian) pays him via Paypal / elance / odesk in USD / Euro / AUD etc ?

It so seems, we can deduct these expenses as well. But ensure that you have all the documents related to such an expense.

NOTE: This particular query cannot be generalized. You may want to get in touch with a CA with your specific scenario and heed his/her recommendations.

Rishi Trivedi says,

" Entire income you receive is not taxed. It is the profit you make that is taxed. To compute the profit, you are allowed to deduct business expenses against the income. In case of freelancer on the net, some of the expenses could be internet charges, website/domain fee, mobile charges, electricity etc. Basically, all those expenses that you have spent to earn this income is deductible."

AcuMoney Matters is a Financial Planning Firm, Co-Founded by Rishi Trivedi and Neeti Trivedi.

They specialise in "establishing a (financial) goal" and provide advice on "working towards it" from a client's perspective

NET Income = TOTAL INCOME – Total Amo

Depreciation of Assets :

"Depreciation as per law of lexicon is defined as positive decline in the real value of a tangible asset because of consumption, wear and tear or obsolescence. The concept of depreciation is widely used for the purpose of writing off the cost of an asset against profit over an extended period (its depreciable life), irrespective of the real value of the asset. Depreciation is charged against income or the profit and loss account"

--*Source* : *http://wirc-icai.org/wirc_referencer/*

An oversimplified translation of the concept of depreciation is akin to "selling your car". The value of the vehicle decreases over time / miles covered/ availability of newer models in the market etc.. Computing the depreciation-value is not a DIY issue. To be safe, try to get in touch with a CA.

NOTE

NOTE : Depreciation if handled correctly, can help save a sizable chunk of our earnings. The trick is to do it right. But given calculations involved, it is supremely recommended to connect with a CA and discuss this on a case by case basis.

So, technically we get to deduct our work-related-expenses from our TOTAL INCOME, such as

TABLE 2: work-related-expenses

Do make sure to keep the bills safe, and ready to be produced in the event of an enquiry

1.	Internet Charges	
2.	Website / domain charges	
3.	Mobile charges	
4.	Electricity charges (reasonable proportion)	
5.	Depreciation on Computers & peripherals (60% of Book Value)	
6.	Expenses on any training , seminars etc you may have attended for the purpose of Freelancing services	
7.	Processing / Administrative Fees deducted by the Freelance website (such as 8.75% by ELANCE; 10% by oDesk etc)	
8.	Membership fees spent on professional networking, such as LinkedIN etc.	
9.	Expenses on Stationary , printer cartridges etc	
10.	Payments made to other freelancers / contracting Agencies towards business related tasks *	
	Total Amount	

So, what remains is the "NET INCOME"

*convert all payments to INR, using the exchange value as on the date of transaction

Alok Patnia,

Founder of Taxmantra.com

puts this in perspective for a freelancer

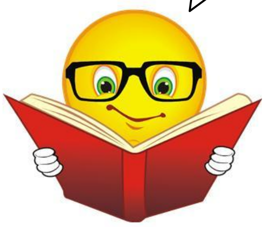
"In case of assets used partly for business and partly for personal uses, depreciation can be claimed on proportionate value of the asset. For instance depreciation can be claimed by a freelancer on his Laptops, notepads, iPads, mobile phones, computers, modems and other related electronic devices, furniture and electrical equipments, which he uses for his profession, even though the same may be used at home or while travelling or any other place; Similarly, depreciation can also be claimed on owned conveyances, may it be two wheeler or four wheeler. "

---*Source* : Yourstory.in

LIST OF DEDUCTIONS & EXEMPTIONS

Certain investments related expenditure are allowed to be deducted from the NET Income, upto a maximum if 1,00,000/- Rs

Read – Understand – Read Again
When done correctly, you could end up saving more than you intended to.



Your Section 80C checklist

Find out which of these tax-saving options suit you best.

INVESTMENTS

OPTION	RETURNS	SAFETY	FLEXIBILITY	LIQUIDITY
PF, Voluntary PF	8.5%	High	High	Withdrawal on retirement.
PPF	Market-linked (8.8% for '12-13)	Highest	High	Withdrawals possible after fifth year.
5-year bank FDs	8-9%	High	Low	Lock-in for five years.
NSCs	8.5%	Highest	Low	Locked in for five or 10 years.
Senior Citizens' Saving Scheme	9.3%	Highest	Moderate	Lock-in for five years. Interest paid quarterly.
Insurance policies	6-7%	High	Very low	Locked in till plan matures.
Ulips	Market-linked	Depends on option chosen	High	Partial withdrawals possible.
NPS	Market-linked	Moderate	High	No withdrawals before retirement.
ELSS	Market-linked	Low	Moderate	Locked in for three years.

EXPENSES

Home loan repayment
Principal portion of the EMI is eligible for deduction.

School fees
Tuition fees of up to two children in a recognised educational institute.

Home purchase
Stamp fee & registration of the house is tax-deductible.

Do pay attention to the options listed, and if need be, double / triple / quadruple check them before putting it down on your computation sheets. After all, it is your hard-earned-money, and you are eligible to keep every single paisa allowed on you.

[Source :Times of India – Guide to Income Tax planning](#)
[Also Read : Times of India – Tax Saving Goofups to avoid.](#)

So, this puts forth our next task of listing out the deductions that are applicable to YOU.

TABLE 3 – Deductions

Deductions allowed from Gross Income.	
1. PPF Investments.	
2. NPS Investments.	
3. Insurance Policies Premium payments.	
4. Mutual Fund investments.	
5. NSC investments.	
6. NSS Investments.	
7. SCSS investments.	
8. Post Office/Tax saving Bonds investments.	
9. Children Tution Fees paid.	
10. Tax saving Fixed deposits for 5 yrs.	
11. Pension Fund (80 CCC) investments.	
12. Housing Loan – Principal portion of the EMI is eligible for deduction.	
Total deductions allowed in respect to 1 -12 is restricted to a combined total of ₹ 100000 /- only ..ie Rs 1 Lakh.	
Total Amount 1	
Housing loan interest upto ₹ 1,50,000 /- Rs is exempted.	
Total Amount 2	
Other Deductions	
1. Medical treatment of self / dependents upto ₹ 40,000/-	
2. Interest on loan taken for pursuing higher studies.	
3. Donations to approved charitable institutions.	
4. Physically handicapped – ₹ 50,000 / - to ₹ 1,00,000/- depending on disability.	
Total Amount 3	
Total amount deductible from Gross Income	Total Amount 1 + Total Amount 2 + Total Amount 3

CALCULATE TAXABLE INCOME

Taxable Income = NET Income – Total Deductions

This is the actual non-savings part of the NET income upon which one is expected to pay tax to the government.

TABLE 4 –Taxable Income

NET Income from Table 2	
Total Deductions from Table 3	
(Difference)	
Taxable Income	

Next step is to ascertain where your Taxable Income fits in the Income Tax slab table.

COMPUTE INCOME TAX

Income Tax is calculated on the NET Income. Use this table (& a calculator)to compute your Income Tax that need to be paid.

General tax payers		
Income tax slab (in Rs.)	Tax	Approx Tax Amount in Rs
0 to ₹ 2,00,000	No tax	0.00
₹ 2,00,001 to ₹ 5,00,000	10%	₹ 20,000 – ₹ 50,000
₹ 5,00,001 to ₹ 10,00,000	20%	₹ 1,00,000 – ₹ 2,00,000
Above ₹ 10,00,000	30%	>₹ 3,00,000
Female Tax Payers		
Income tax slab (in Rs.)	Tax	
₹ 0 to ₹ 2,00,000	No tax	0.00
₹ 2,00,001 to ₹ 5,00,000	10%	₹ 20,000 – ₹ 50,000
₹ 5,00,001 to ₹ 10,00,000	20%	₹ 1,00,000 – ₹ 2,00,000
Above ₹ 10,00,000	30%	>₹ 3,00,000
Senior citizens (Aged 60 years but less than 80 years)		
Income tax slab (in Rs.)	Tax	
0 to₹ 2,50,000	No tax	0.00
₹ 2,50,001 to ₹ 5,00,000	10%	₹ 25,000 – ₹ 50,000
₹ 5,00,001 to ₹ 10,00,000	20%	₹ 1,00,000 – ₹ 2,00,000
Above ₹ 10,00,000	30%	>₹ 3,00,000
Very senior citizens (Aged 80 and above)		
Income tax slab (in Rs.)	Tax	
0 to ₹ 5,00,000	No tax	0.00
₹ 5,00,001 to ₹ 10,00,000	20%	₹ 1,00,000 – ₹ 2,00,000
Above ₹ 10,00,000	30%	>₹ 3,00,000

PAY INCOME TAX - ADVANCE TAX

If the tax-liability (in other words, the amount of tax that need to be paid) is more than ₹ 10,000/-, then the individual is expected to pay this amount in advance before 31-March (of the assessment year) If the tax liability is less than ₹ 10,000/- , the assessee is liable to pay this amount as Self-Assessment Tax before Filing Income Tax Return (on or before 31 July)

Our Income Tax Department has put forth clean and simple how-to on payment of Income Tax, [E-Payment Procedure by Income Tax Department, Govt of India.]

From the overview of things, this looks pretty simple and easy to do. But, as with most govt sites, we never know until we try it out. But then, we can't really "try out" on Govt. sites.. isn't it? So, the next best sensible thing to do, was to ask the experts. Taxmantra came forward with the response, and it is most certainly encouraging. Read on !

Question

So, did you (your associates) use the information in this link to pay taxes online?How was the experience ? Any glitches ?
Do you recommend this to a first time tax payee?
(if no, what other alternatives do you recommend?)

> **Taxmantra.com Says** - *This system of online payment of Income Taxes is not new and now has established itself as most preferred way of paying taxes online. Infact, there is no other option to remit taxes, if you wish to make payment online. Either, you can directly log on to this page to pay, or if try out from your bank's online banking, it would take you to this page itself.*
>
> *This system has improved a lot and does not have much hitches.*
>
> *Anyone can make use of this to make payment, the only thing to be noted here is that, there are some taxation terms, which needs to be kept in mind. Like, AY, Nature of payment. We have noticed at times, users make mistake in choosing right terms.*

E-Payment Procedure by Income Tax Department, Govt of India.

Make sure to read and understand the procedure in each section.


Income Tax Department
Department of Revenue, Ministry of Finance, Government of India

e-Payment

1. Banks authorized to accept e-payment
2. ePayment procedure
3. How to make online tax payment from home/office
4. Advantages of paying taxes online
5. Press Release
6. Frequently Asked Questions

Note: Credit/Debit card payments are not yet available

DUE DATES [FOR INDIVIDUALS]

For Individuals (Freelancers)	Due Date
First Instalment – Advance Tax [t] [30%]	15 September
Second Instalment – Advance Tax [t] [60%]	15 December
Third Instalment – Advance Tax [t] [100%]	15 March
Income Tax Return [Not-Audited]	31 July *
Income Tax Return [Audited]	30 September

[t] Delay in payment of Advance Tax attracts interest under 234B and 234C of the I T Act.

* Income Tax Return in case of a Tax-Payer, whose accounts are not required to be audited under any law, can be filed till the end of the assessment year that is 31 March. However, there may be liability to pay Interest u/s 234A for delay in Filing Return.

EXAMPLE

> This is only an Example.
> & VALUES WILL VARY for each person.
> You should always double check your entries for income / deductions / exemptions

TOTAL Income	=	₹ 5,00,000
(Salary / income from freelance services, Fees, Honororia, Interest from Fixed Deposits, Post office savings scheme etc)		
Income upto Rs.20,00,00 not taxable		₹ 2,00,000
		₹ 3,00,000
Contribution made towards PPF, LIC Premium etc (All put together upto a total of 1 Lakh Rupees, 1,00,00/-		₹ 1,00,000
Taxable Income		₹ 2,00,000
Tax payable at 10 % $\frac{2,00,000 * 10}{100}$	=	₹ 20,000
Education cess (3% of tax payable)	=	+ ₹ 600
TOTAL TAX PAYABLE including cess		₹ 20,600

BOOK OF ACCOUNTS & AUDITING

WHEN YOUR FREELANCING BUSINESS FLOURISHES

Everyone wants to thrive in his/her business, and freelancers are no exception. We continue to be in operation with the vision of "making it big". So, it is only fair to equip ourselves with the knowledge of "What to do"…. "When we actually get there".

I believe that unlike some, most of you (like me) have very limited knowledge of financial jargons. Yet, this is no excuse for not-educating oneself. Let us get started.. now that it involves "money-matters"…

A. Book of Accounts

> Definition: *"Books or books of account includes ledgers, day-books, cash books, account-books and other books, whether kept in the written form or as print-outs of data stored in floppy, disc, tape or any other form of electro-magnetic data storage device". This is an inclusive definition." – Source : Taxguru*

In other words, you need to maintain records of income, expenses, receipts, bills for all transactions exceeding ₹ 50/- Be informed (forewarned) that you are required to preserve these books for at least 6yrs.

Gross Receipts (Definition):

> *Gross receipts are the total amounts the organization received from all sources during its annual accounting period, without subtracting any costs or expenses.*

Nirmal Ghorawat from GHORAWAT & CO. (CHARTERED ACCOUNTANTS) says,

Requirement of Maintenance of Accounts

" If your Gross Receipts from Freelancing / any Other Business / Professional exceed ₹10 lakhs or income exceeds ₹1,20,000/- in the Financial Year then you are liable to maintain books of accounts"

B. Auditing (& of course, Auditor)

The book "An Introduction to Indian Government Accounts And Audit" [page 14, para 1.9] issued by the Comptroller and Auditor General of India, defines audit as

> *"An Instrument Of Financial Control. It acts as a safeguard on behalf of the proprietor (whether an individual or group of persons) against extravagance, carelessness or fraud on the part of the proprietor's agents or servants in the realization and utilization of the money or other assets and it ensures on the proprietor's behalf that the accounts maintained truly represent facts and that the expenditure has been incurred with due regularity and propriety. The agency employed for this purpose is called an auditor."*

In simpler terms, auditing means, to check the accuracy of the financial statements (income , expenses, profit&loss) and detect any errors or fraudulent transactions, which should be duly recorded and reported.

So, given these circumstances,

> *"Income from freelancing is then a part of Gross Total Income, just like your Income from Salary, or Income from House Property or Other Sources (Interest incomes, etc). All deduction which are available u/s 80C such as PPF, LIP , etc to name a few, are available from Gross Total Income.*
>
> *When the income includes 'Income From Business / Profession' , then applicable Income Tax Return Form is either ITR 4S [Income from Business is assessed a Presumptive Rates] (OR) ITR 4 [For all Business(es) including Audited]"* , adds Nirmal

Nirmal Ghorawat also adds,

Requirement of Audit

"If your Gross Receipts from profession exceed ₹25 lakhs or from Business exceeds ₹1 crore in a financial year, you are liable to get your accounts audited by a Chartered Accountant. "

Ref : Simpletaxindia

FILE INCOME TAX RETURN

Phew !.. that will be for another e-book... later.
I am exhausted already...
So until then, ciao !!!

RECOMMENDED READ

- ✓ Go to page 2, and Read again !!!
- ✓ http://wirc-icai.org
- ✓ http://www.simpletaxindia.net
- ✓ http://taxmantra.com
- ✓ http://www.accounting-n-taxation.com
- ✓ http://www.taxfaq.in/
- ✓ http://charteredclub.com

Disclaimer, now that you have read it all :

I am not an expert at accounts/taxation issues. The information shared with you here is compiled after extensive research and multiple reviews from certified CAs.

The purpose of this article is to enable you to make an "informed-start" on Income Tax computations, and does not claim to be a complete guide in itself.

All the information in this e-book has been obtained via google search.i.e to say, this is publicly available data. I have made an attempt collect and compile only those details which I personally feel that is relevant to fellow freelancer. More so like, one-freelancer-to-another.

I believe you too would agree that there is no "one size fits all" when it comes to taxation issues. There are multiple factors involved. So, it is THE BEST to connect with a CA and discuss things on a case-by-case basis.

Yes, they are highly priced. But, that is the price we ought to pay for their expertise. Let us respect that. One way to go about this would be to group yourself with fellow freelancers and negotiate on the price for bulk processing. But then, it is ultimately the CA's decision to take your group, AND / OR, your decision to approach a CA on your own.

- Deepa Govind

ACKNOWLEDGEMENTS

Writing about Income-Tax is as knotty assignment. Writing about the same for a non-finance person like me is nothing less than arduous. I have had sleepless days& nights trying to process the information Google threw at my face. Finally, when it did make “little sense”, I was not so sure about it anymore. That is when I turned to few trusted friends, and friends of friends. Without their **timely** guidance this e-book would not have been published at all.

1. Rishi Trivedi of ACUMoney.com
2. Nirmal Ghorawat of GHORAWAT & CO.
3. Nithya Dilip
4. CA Karan Batra of Charteredclub.com
5. Alok Patnia, of Taxmantra.com
6. Sujit Jadhav for Coverpage Image