

Income Tax Return in Bangladesh for Individuals

A friendly overview

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Why does one need to file Tax return?

- One of the biggest source of income of a country is its population. The government earns by imposing **tax** on the income generated by the population.
- In order to inform the government that we have done our duty of submitting (=“filing”) the taxes we owed, we have to submit an annual tax return to the government.

What exactly is Tax return?

- Basically, Tax return is a **declaration** of a taxpayer's
 - income and assets for the **previous** year
 - taxes already paid via TDS or advance tax
 - additional taxes paid (if applicable) after calculating tax
- Tax return needs to be submitted in a systematic format, using the form provided by **National Board of Revenue (NBR)**.

Terminology

- **Income year** is the year in which you earn an income. *A taxpayer files income tax return declaring the income earned during this period.* For example, currently (November 2019) taxpayers are paying the taxes they owe based on their income during the period spanning from 1 July 2018 to 30 June 2019. So their income year is 2018-19.
- **Assessment year** is the year that comes after the income year, in which you have to evaluate the previous year's income and pay taxes on it. For this year's taxpayers, their assessment year is 2019-20 which spans from 1 July 2019 to 30 June 2020.
- Both Income and Assessment year **start on 1 July** and **end on 30 June**.

Terminology

- An **assessee** is any individual who is liable to pay taxes to the government.
- **Electronic Tax Identification Number (E-TIN)**, is an exclusive identification number provided to each assessee by NBR.
- **Tax Deducted at Source (TDS)** is a system where the person responsible for making specified payments such as salary, commission, professional fees, interest, rent, etc. **deducts** a certain percentage of **tax** before making payment in full to the receiver of the payment.
- **Tax liability** is the total amount of tax owed by an individual or business to the government.
- **Tax exempt income** refers to income free from tax.
- **Taxable income** is the total income earned from all sources, excluding tax exempt income.

When to submit tax return?

- Any time between **1 July and November 30** of the assessment year.
- The **last date** for the submission of income tax returns is **November 30**, which is called “Tax Day”.
- If an assessee who is required to file tax return is unable to do so by the Tax Day for **a reasonable cause**, he/she can apply for a time extension. Assessee would have to pay a delay interest at the rate of 2% per month on the difference between the **tax assessed on total income** and **the tax paid in advance** including the TDS, but they will not have to pay any fine.

Late penalty

- An individual is deemed to be guilty of an offence if he/she fails to submit the tax return by 30th November **without reasonable cause**.
- The person may be fined 10% of last assessed tax or Tk 1,000; whichever is higher and a further penalty of Tk 50 for every day during which the default continues. However in case of individual, penalty shall not exceed:
 - For assessee whose income was not assessed previously: Tk 5,000
 - For assessee whose income was assessed previously: Tk 1,000 or 50% of tax liability on last assessed income; whichever is higher.

Who should file a tax return?

- Any individual who is registered as a taxpayer and has a **E-TIN** can file a tax return.
- Basically, if a person's total taxable income for the income year exceeds the **tax free income threshold** then he/she **must** pay tax on that exceeded amount at a certain percentages and file a tax return.
- However, regardless of the actual value of income, a taxpayer also **must** submit tax return for the assessment year if any of the following cases apply to him/her:
 - a) If the person had taxable **income in any one of 3 years immediately preceding the income year** (even if no income at this moment because of resignation of job or retiring)
 - b) If the person fulfills any of certain **specified conditions**

Who should file a tax return?

- The complete list of the specified conditions can be found in the [Income Tax Return Guideline](#) or the [Income Tax Ordinance](#), the most common ones are:
 - Owns a **motor car** including jeep/microbus
 - Has registered with a recognized **professional body** as a doctor, dentist, lawyer, income-tax practitioner, chartered accountant, cost and management accountant, engineer, architect, surveyor or any other similar profession
 - Runs any business or profession having **trade license**
 - Holds an **executive or management** position in a business or profession
 - Is part of a **firm** or the **shareholder** of a company
 - Is a **public sector employee** with basic salary of **Tk 16,000** and above

Tax free threshold and minimum tax

- If any taxpayer's taxable income exceeds a certain threshold then the person **must** pay tax on that exceeded amount at a certain percentages. This amount is called **tax free income threshold**.
- Any Person who is required to file a return has to pay the higher amount of the following two items:
 - tax payable by him/her on the basis of the calculations made on the tax return
 - the **minimum tax** for him/her (determined by where the taxpayer lives)
- If the already paid tax (by advance tax or TDS) is more than the above value, then the taxpayer doesn't have to pay any tax during submission of return. However, even if a taxpayer does not have to pay tax because of this, they still have to submit the tax return to inform the government of the situation.

Tax free threshold or ceiling

- General — Individuals & Firms: Tk. 2,50,000
- Women and senior citizens (65+): Tk. 3,00,000
- Physically challenged persons: Tk. 4,00,000
- Gazetted war-wounded freedom fighters: Tk. 4,25,000
- In case of parent/legal guardian of a physically challenged person, he/she will get a further initial exemption of Tk 50,000 in addition to above limit. If both parents are taxpayers, only one of them can avail the opportunity.

Minimum Tax

- Minimum tax payable is as follows depending on location of the assessee:

Location	Minimum Tax
Within Dhaka and Chittagong City Corporation	Tk 5,000
Other City Corporations	Tk 4,000
Areas not under any city corporation	Tk 3,000

Tax rate

- The tax rates during the assessment year 2019-20 for individual taxpayers other than female, taxpayers of 65 years and above, retarded employee and gazetted war-wounded freedom fighters are as follows:

Total Income	Rate of tax
For first Tk 2,50,000	0%
For the next Tk 4,00,000	10%
For the next Tk 5,00,000	15%
For the next Tk 6,00,000	20%
For the next Tk 30,00,000	25%
For the rest	30%

Sources of Income

- According to the current income tax act, there are seven categories of incomes that are taxable in Bangladesh.
 1. Salary
 2. Interest on securities
 3. Income from house property
 4. Agricultural income
 5. Income from business or profession
 6. Capital Gains
 7. Income from other sources

Taxable Income from Salaries

- Some of the elements of salary are not fully taxable and have a percentage of them exempted from tax.
- **Taxable income** = Total income – **Tax exempted income**
- Basic salary, bonus and festival bonus: Are fully taxable for all salaried individuals, and are the only taxable elements of salary for government employees.

Taxable Income from Salaries

- House rent: Where the house rent allowance is receivable by the employee in cash, the **tax exempted income** is the lower amount of the following two items:
 1. 50% percent of the basic salary
 2. Tk 25,000 per month
- If rent free accommodation is provided to the employee, the amount of **taxable income** is the lower amount of the following two items:
 1. 25% of the basic salary
 2. the rental value **
- If accommodation is provided at a concessional rate, the actual payment by employee is excluded from the above.

Taxable Income in Salaries

- Conveyance allowance: Tax exempt conveyance/transportation allowance **receivable in cash** is a maximum of Tk 30,000 per year.
- If the employer provides conveyance for personal or private use (not for official purposes), the **taxable income** is the higher amount of the following two items:
 1. 5% of the basic salary
 2. Tk 60,000

Taxable Income in Salaries

- Medical expenses: Where any amount is received or receivable by the employee by way of hospitalization, medical expenses or medical allowance, **tax exempted income** is the lower amount of the following two items:
 1. 10% of basic salary
 2. Tk 1,20,000 per year
- In case of an employee being a person with disability, the **tax exempted income** is Tk 10,00,000.

Sample tax calculation for private sector employee

Particulars	Gross Amount (A)	Exempted Amount (B)	Taxable Amount (C=A-B)
Basic salary	50,00,000	-	50,00,000
Bonus	25,00,000	-	25,00,000
Festival bonus	4,50,000	-	4,50,000
House Rent allowance	3,50,000	3,00,000 (50% of basic salary or monthly Tk 25,000 whichever one is lower)	50,000
Medical allowance	4,00,000	1,20,000 (10% of basic salary or Tk 1,20,000 whichever one is lower)	2,80,000
Conveyance allowance	2,00,000	30,000 * If conveyance paid in cash	1,70,000

Sample tax calculation

Particulars	Gross Amount (A)	Exempted Amount (B)	Taxable Amount (C=A-B)
Full time car facility	-	-	2,50,000 (5% of basic salary or Tk 60,000 which one is higher is the taxable amount)
Performance bonus	1,50,000	-	1,50,000
Leave encashment	3,25,000	-	3,25,000
Education allowance	1,50,000	-	1,50,000
Employer's contribution to recognized provident fund	4,10,000	-	4,10,000

House Property income

- Income from renting out property, whether used for commercial or residential purposes .
- **Net Income** = **Rental income** – **Expenses**, where **Rental income** = 12 x Rent per month, even if no tenant for some months (the rent for those months will be under expense as vacancy allowance) and **Expenses** = Repair/Maintenance (25% of rent if residential, 30% if commercial) + Municipal tax + Land revenue + Interest on loan/mortgage + Insurance premium +vacancy allowance.
- In case of municipal tax, land revenue, interest on loan/mortgage, only the percentage of tenants will be counted if the taxpayer lives on the same property.

- **Agricultural income:** If no record books exist for income, income calculation is done as:
Income from produce Sale = (Farming area x Per unit area production x Produce price)
Production expense = 60% of sale
Net income = Sale income – production expense
- **Business or profession income:** If no record books exist for income, income calculation can be done as (*see note):
Income from profession = Service price per customer/project x Number of customer/project
Profession expense = estimated as 1/3rd of profession income
Net income = Profession income – profession expense
- **Interest on Securities:** Interest from bonds, securities, debentures issued by the government (TNT bond, national investment bond, treasury bond etc) and interest from Savings instruments from the National Savings Department.
- **Capital Gains:** The revenue from property (land, house, apartment, commercial space, company stocks etc) sold or exchanged at a price higher than its purchase price. Personal use items like car, electronics, jewelry do not qualify as capital.

Other incomes

- Income that does not fall under any of the previous categories.
- Loan: Any amount of loan not exceeding Tk 5,00,000 received by any assessee not being a company from any person, not being a banking company or financial institution, without crossed cheque or bank transfer shall be treated as income under the head 'income from other sources' if not paid back **within three years**.
- Gift: Gift received from any source by an individual exceeding Tk 5,00,000 without crossed cheque or bank transfer shall be treated as income under the head 'income from other sources'.
- Other items of such deemed incomes are contained in section 19 of the Income Tax Ordinance 1984.

Tax exempt income

- Income from pension
- Interest from pensioner savings certificate up to Tk 5,00,000
- Income from provident fund where the Provident Fund Act 1925 is applicable
- Agricultural income (whose agriculture is the only source of income) up to Tk 2,00,000
- Interest/dividend from mutual or unit fund up to Tk 25,000
- Gratuity up to Tk 2,50,00,000 (2.5 crore)
- Any income earned in abroad by an individual Bangladeshi citizen assessee and brought into Bangladesh
- 50% of the income derived from export business
- Income derived from export of handicrafts
- The complete list of can be found in the [Income Tax Return Guideline](#).

Tax rebate on investment

- An assessee shall be entitled to a rebate from the amount of tax payable if he/she invests during the income year in certain items. Some examples:
 - ❑ **life insurance premium**
 - ❑ contribution to approved **Provident Fund** (both by the employee and employer)
 - ❑ contribution to **deposit pension scheme (DPS)** amounting to not exceeding Tk 60,000
 - ❑ any sum invested in Government Treasury Bond and **Sanchayapatra**
 - ❑ stocks and shares of listed companies, mutual funds and debentures listed with any stock exchange in Bangladesh
 - ❑ donation to a national level institution set up in memory of the liberation war
 - ❑ donation to a national level institution set up in memory of father of the nation
 - ❑ donation to Prime Minister's Higher Education Fund
 - ❑ donation to Aga Khan Development network/Asiatic Society/CRP/Dhaka Ahsania Mission Cancer Hospital/icddr,b
 - ❑ donation to Zakat Fund/charitable fund established by or under Zakat Fund

Withholding tax on investments

- None in investment of from pensioner savings certificate up to Tk 5, 00,000
- 10% on interest earnings from investment in other savings certificates
- 10 % on interest on savings deposits
- 5 % on interest on fixed deposits

Income falling under section 82C

- Other than salary TDS, there are certain types of incomes mentioned in the Income Tax Ordinance 1984 where the tax is deducted at source.
- When calculating tax from taxable income, the assessee needs only consider **income from regular sources = total taxable income – income falling under section 82C in Income Tax Ordinance.**
- Some common examples of income falling under 82C:
 - Supply, **contract or sub-contract** work
 - Royalty, fees for technical services
 - **Interest from savings certificate/instruments**
 - Auction purchase and lottery
 - Real estate or land development business
 - Income from transfer of property/securities/mutual fund/share of Stock Exchange

Investment allowance

- Every individual taxpayer has an investment allowance (amount of invested money that is counted for rebate).
- Allowable investment allowance is the lowest amount of the following three items:
 1. **25% of (total taxable income minus income falling under section 82C in Income Tax Ordinance)**
 2. **BDT 1,50,00,000 (1.5 crore)**
 3. **Actual investment**
- Allowable limit of investment tax rebate is as follows:

Total taxable income	Tax rebate on investment allowance
Up to 15,00,000	15%
After 15,00,000	10%

Saving Certificates (Sanchaypatra)

- **Where to buy:** National Savings Bureau (জাতীয় সঞ্চয় অধিদপ্তর), Post Office, Bangladesh Bank and Scheduled Banks (তফসিলি ব্যাংক)
- **Types:**
 - Family Saving Certificates
 - Pensioner Saving Certificates
 - Quarterly Profit based Savings
 - Bangladesh Saving Certificates
- Interest is given according to maximum rate, but a portion of it may have to be returned if the certificate is cashed out before it reaches maturity.
- Interest taxable at 10% rate.

Saving Certificates (Sanchaypatra)

Scheme name	Family Saving Certificates (Paribar Sanchaypatra)	Pensioner Saving Certificates (Pensioner Sanchaypatra)	Quarterly Profit based Savings (Tin Mash ontor munafa vittik sanchaypatra)	Bangladesh Saving Certificates
Applicable for	adult woman (≥18 years), disabled person, elderly (≥65 years)	retired government and semi-government employees having minimum employment period of 20 years	Any Bangladeshi citizen, joint ownership possible, interest given every 3 months	Any Bangladeshi citizen, certain institutions, joint ownership possible
Minimum purchase	Tk 10,000/-	Tk 50,000/-	Tk 1,00,000/-	Tk 10/-
Maximum limit	Tk 45,00,000/-	Tk 50,00,000/-	Tk 30,00,000/- for a single owner and Tk 60,00,000/- for joint owner.	Tk 30,00,000/- for individual investors and Tk 60,00,000/- for joint investors.
Interest rate	After first year 9.50%, 11.52% at the end	After first year 9.70%, 11.76% at the end	After first year 10%, 11.04% at the end	After first year 9.35%, 11.28% at the end
Maturity period	5 years	5 years	3 years	5 years

How to pay tax?

- Tax is paid in different ways:
 - **Advance income tax:** By individual taxpayer
 - **Tax Deducted at Source (TDS):** By authority in charge of delivering payment to individual
 - **Tax payment during the submission of return:** By individual taxpayer, might not be needed if $TDS \geq \text{Tax liability}$
- A taxpayer can pay tax by:
 - ❖ Depositing to the Central Bank of Bangladesh (account number for corresponding zone can be found in the [Income Tax Return Guideline](#))
 - ❖ Submitting a pay order in favor of Deputy Commissioner of taxes and attaching it with his/her Tax Return.
 - ❖ Paying online at <http://nbrepayment.gov.bd/>

Advance tax

- A person has to pay tax in advance during the income year if his total taxable income of the latest income year has exceeded **6,00,000 taka**.
- Also owners of motor cars have to pay advance tax for each car they own, with the rate of tax being 50% higher for each additional car.
- Advance tax shall be payable in four equal installments on the 15th day of September, December, March and June of the financial year for which the tax is payable. The assessee can pay the advance tax for the next year in one installment when filing the return for current year.

TDS (Tax Deducted at Source)

- TDS is deducted at the time of payment like salary, rent, interest, dividends etc. Then it is paid to the government by pay order or treasury challan.

Tax payment during return submission

- Unless the amount of already paid tax is greater than the **total income tax payable**, the taxpayer shall deposit the amount to be paid to the government and mention it in the return along with attached proof.

Assessment Procedures

- An individual can follow two procedures to file the return:
 - **Normal procedure**
 - **Universal Self Assessment procedure**
- An **acknowledgement receipt** is given upon submission of return. Various regulatory bodies of Bangladesh require it for authorization purposes.
- **Income Tax Assessment Order** is a notice which is issued to the assessee by the assessing person in charge (the Deputy Commissioner of Taxes in case of Bangladesh). It contains the assessment of the computation of the total income of the assessee for the previous year and is a form of order/direction issued by the Deputy Commissioner through which he/she reconciles the computation of total income and tax payable/refundable for the assessee with the information provided by the assessee in the return.

Normal Procedure

- For returns submitted under Normal Assessment Scheme, the acknowledgement slip is NOT considered to be an **assessment order**.
- The tax liability is calculated by the Deputy Commissioner of Taxes after the submission of return and the necessary supporting documents.
- Assessment is made after giving an opportunity of hearing, if necessary.

Universal Self-Assessment Procedure

- The taxpayers declare their income on their own and determine their tax liability themselves.
- The income tax return is accepted without any conditions.
- For returns submitted under Universal Self Assessment Scheme, the **acknowledgement slip** IS considered to be an **assessment order** of the Deputy Commissioner of Taxes.
- Universal Self Assessment may be subject to **“process and audit”**. Taxpayer may be given a notice to submit a revised return if audit finds any discrepancy between the information in the return and the supporting documents.
- A return of income that was filed under universal self assessment scheme **would not be selected for audit** if the return shows at least 20% higher income than the income from the return of the last assessment year and the return-
 - (a) is accompanied by corroborative evidence in support of income exempted from tax;
 - (b) does not show receipt of gift during the year;
 - (c) does not show any income chargeable to tax at a rate reduced under section 44;
 - (d) does not show or result any refund.

Where to get form?

- All income tax offices
- <http://nbr.gov.bd/form/income-tax/eng>
- <https://www.etaxnbr.gov.bd/tpos/references>
- Income tax fair
- Photocopy of return form

Which form to use?

- For individual tax return:
 - **IT-11 GA** : For all individual taxpayers, **most widely used**, 8 page form, includes extra forms like Schedules showing income, house property & investment details, Statement of Assets & Liabilities (IT-10B), Statement of expenses relating to life-style (IT-10BB)
 - **IT-11 GA2016**: For all individual taxpayers, new form introduced on 2016, 3 page form, taxpayers attach additional information in IT-10B, IT-10BB and Schedules 24A, 24B, 24C, 24D as necessary
 - **IT-11 UMA**: Only for salaried individual
 - **IT-11 CHA**: For individual taxpayers with business or profession income less than 3,00,000

Items to keep in hand when filling up the form

- National ID
- TIN certificate
- **Supporting documents based on source of income** (whichever is applicable)
 - Bank statement
 - Treasury challan of Salary TDS
 - Advance tax pay order
 - House rent agreement, copy of deposit slip of rent, municipal tax receipt etc
 - Income statement and balance sheet
 - Investment documents copy
 - Certificate showing TDS on interest from investment

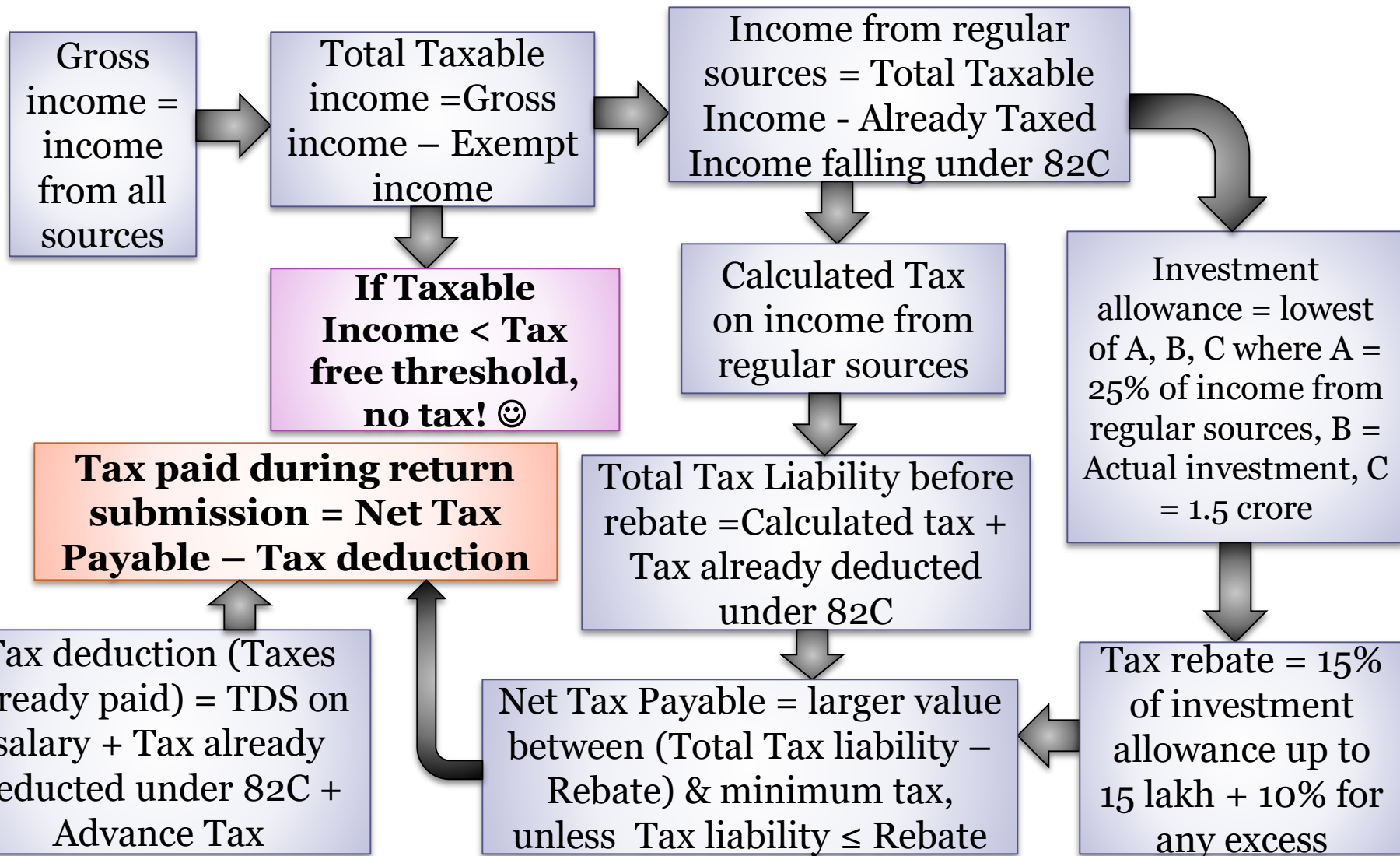
Documents to submit with tax return

- Generally, an individual tax payer file return in the form of – IT 11 GA along with all supporting documents such as bank statements, salary certificate, Treasury challan of TDS.
- Individual with house property income should submit house rent agreement, copy of deposit slip of rent, municipal tax receipt etc.
- Business individual must submit the income statement and balance sheet.
- For the salaried person whose only income is salary can file the return in the form of IT-11 UMA with the supporting documents like salary certificate, TIN, TDS documents and Bank statements.
- A business individual or professional individual's income can file the return in the form of IT- 11 CHA if his or her income not more than 3,00,000.
- If any taxpayer claims the investment rebate then he/she should fill up the schedule 24D, and attach copy of investment documents and certificate showing tax on interest deducted at source with return.

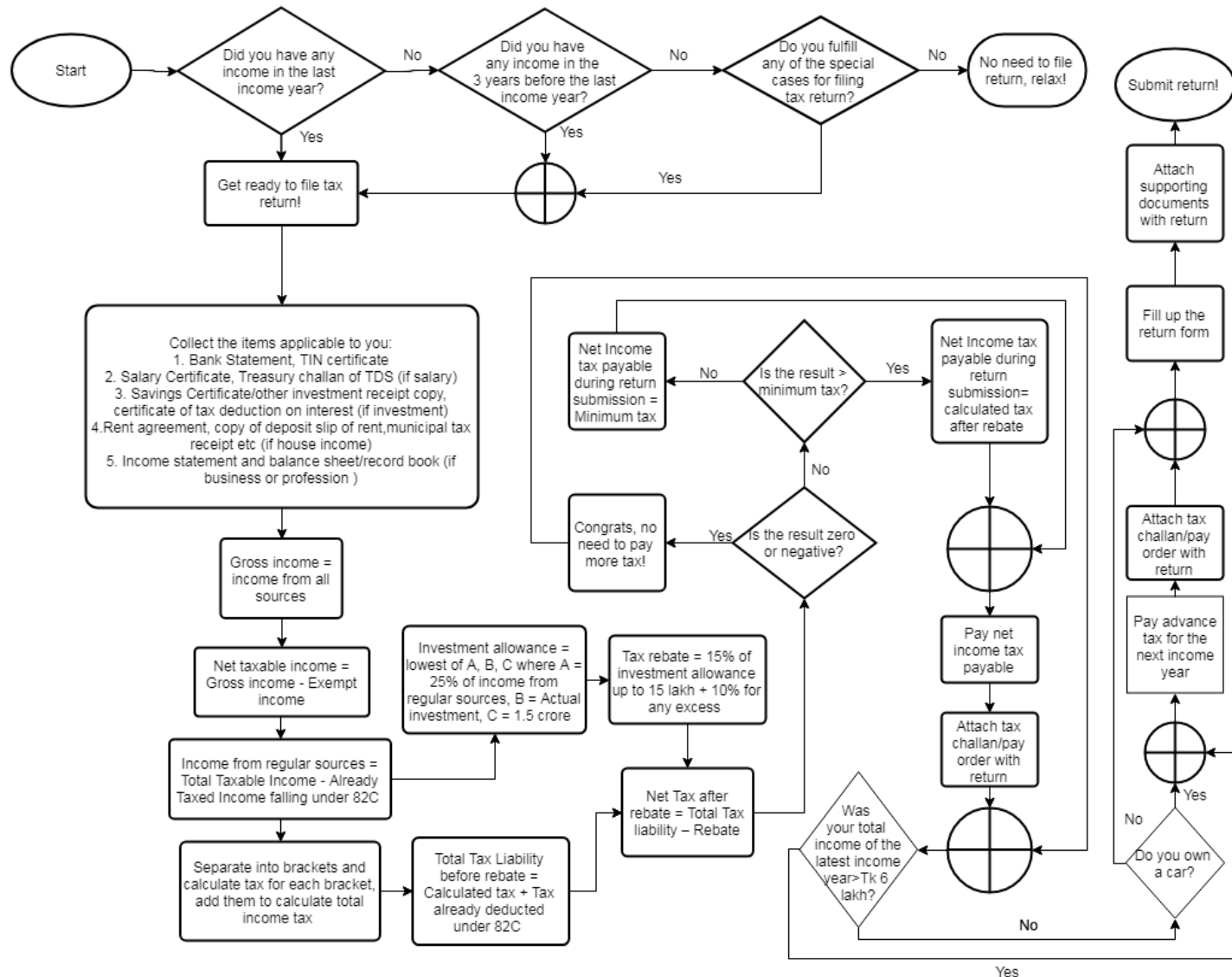
Statement of assets, liabilities and lifestyle

- It is mandatory for an individual assessee to submit the statement of assets, liabilities and lifestyle, if he
 - ❖ has a gross wealth over Tk 25,00,000; or
 - ❖ owns a motor car; or
 - ❖ has made an investment in a house property or an apartment in the city corporation area.
- **Regardless of your income, it is a good idea to include this statement to declare assets that you would use in the future to buy capitals like house, land, apartment etc.**

Process of tax calculation



Process of return submission



Example problem:

- Let us consider a private sector employee with the following information:
 1. Salary income:
 - a) Basic salary Tk 60,000 per month,
 - b) House rent Tk 40,000 per month,
 - c) Conveyance Tk 5,000 per month,
 - d) Medical allowance Tk 8,000 per month,
 - e) Bonus Tk 60,000 for each Eid,
 - f) Employer's contribution to provident fund Tk 6,000 per month
 2. Interest income: from sanchaypatra Tk 1,00,000
 3. House Property Income: from rented out house Tk 3,00,000
 4. Agricultural income: produce from village field Tk 54,000
 5. Income from business or profession: from private practice Tk 2,00,000
 6. Capital gains: land sales Tk 10,00,000
 7. Income from other sources: Tk 50,000

Example problem:

- Additionally, Share of Income from firm: Tk 50,000, Income of minor or spouse: son's competition prize money Tk 1,00,000
- Taxpayer also makes the following investments:
 - Employee's contribution to provident fund: Tk 6,000 per month
 - Deposit Pension scheme: Tk 5,000 per month
 - Sanchaypatra: Tk 5,00,000
- Government deducts TDS on his land sales and sanchaypatra interest under 82C, and also a Tk 1,000 bank interest.

Note: See calculations and breakdown in attached excel!

Tax refund

- Even though there is a provision of cash tax refund in our law when the tax deducted from a taxpayer's pay during the income year is greater than their tax liability, cash tax refund is not practically possible in Bangladesh.
- Excess tax payment is generally adjusted with next year's tax liability.

Where to submit tax return?

- Tax office in charge of the taxpayer's zone and circle
- Tax Fair
- Online submission at <https://www.etaxnbr.gov.bd/tpos/e-filing>

Tax zone and circle

- The very first letter of the name of a taxpayer, his or her office or business address will determine which tax zone that person will be under.
- There is a specific circle for every class of assessee.
- For example, all non-military government employees whose name start with A,B,C should submit their return in the Dhaka Zone-4 office, under Circle-71.
- Taxpayers can find their respective zone and circle from their **TIN certificates** or from their **account** at <https://secure.incometax.gov.bd/TINHome>

Tax Fair (Aykor mela)

- A weeklong income tax and motivation fair takes place across Bangladesh every year.
- **Aim:** to provide **one-stop tax-related services** to the taxpayers and giving them opportunity to submit income tax returns at the quickest possible time **without the hassle of visiting tax offices.**
- **Tax fair 2019:**
 - **Location and timing:** Officers' Club in Dhaka, 9 am - 5 pm.
 - **Date:** in divisional headquarters including Dhaka: **November 14 – 20**, in all the district towns: for four days, in 45 upazilas: for two days.
- At the fair, taxpayers are able to:
 - File tax returns and do other related tasks at the fair. Tax officials extend necessary support in this regard.
 - Use dedicated booths for e-payment (Bkash, Upay, Rocket etc) and also regular banking booths for paying tax. No extra charge applied on online payment during the fair.
 - New taxpayers can collect electronic Tax Identification Number (e-TIN).
 - Old taxpayers without e-TIN can collect e-TIN through re-registration .
- <https://aykormela.gov.bd/>

Tax Fair (Aykor mela) 📢



Online filing of tax return

- Taxpayers can register an online account at <https://www.etaxnbr.gov.bd/tpos/home> and file their tax return electronically. The online form closely resembles the **IT-11 GA2016** form.
- The online system only works in **Firefox, Internet explorer and Microsoft Edge** browser.
- **It is recommended to follow the guidelines in the above link to set up the computer first.**
- On some computers Firefox also requires
 - Adding <https://www.etaxnbr.gov.bd/> to list of exceptions in the “block pop up windows” option found in the Permissions section of Options->Privacy and security tab.
 - Using tab and arrow keys to navigate and select the “request user ID” option when creating an online account. Even then Adobe reader refuses to work for newer versions of firefox, so using **Internet explorer or Microsoft Edge** browser is recommended.

Online filing of tax return

- Once taxpayer has received their username and password by email (approval usually takes a couple hours to a day), they can log into the online system to submit their tax return.
- When tax return is submitted online, there is a printable confirmation page which serves as the **acknowledgement slip**. Taxpayer can also download their **Income Tax Certificate** online.

Online payment of tax

- Taxpayers can pay their tax online at <http://nbrepayment.gov.bd/> and also download challan receipts for their payment.
- Only certain methods of payment are accepted, but there is no restriction on whose debit/credit card a person pays with.

References

- [Income Tax Return Guideline 2019-20](#) (Nirdeshika)
- [Income Tax at a glance](#)
- [Income Tax Ordinance](#)
- [Income Tax Rules](#)
- [Taxation Handbook](#) (Updated to 2019)

References (video tutorials)

- Basic info on tax return
<https://www.youtube.com/watch?v=Y6DQu6HYXsU>
- Process of filling up tax return form manually
<https://www.youtube.com/watch?v=mCoPox6DjME>
- Account registration for filing online tax return
(online application without visiting tax office)
<https://www.youtube.com/watch?v=FR62E6mlaRM>
- Process of filling up tax return form online
<https://www.youtube.com/watch?v=2HARZbQHyIA>
- Online payment of tax
<https://www.youtube.com/watch?v=aVEolXT7zRo>