International Journal of Creative and Open Research in Engineering and Management
ISSN: 3108-1754 (Online)
Volume 02 Issue 11 November-2026 | Impact Factor: 3.5



Tax Regime Choice, Third-Party Data Reconciliation and Assisted Filing among Indian Armed Forces Personnel: A Practice-Based Case Study of an e-Return Intermediary

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Manuscript prepared for journal submission; not yet peer reviewed

How to Cite this Article:

Labhane, N. R. (2026). Tax Regime Choice, Third-Party Data Reconciliation and Assisted Filing among Indian Armed Forces Personnel: A Practice-Based Case Study of an e-Return Intermediary. International Journal of Creative and Open Research in Engineering and Management, 02(11), 1-9. https://doi.org/10.55041/ijcope.v2i11.090

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https://doi.org/10.55041/ijcope.v2i11.090

Abstract

India's personal income tax system has changed in two ways that interact. The tax authority now pre-populates much of a taxpayer's financial information through third-party reporting, and a concessional new regime under Section 115BAC has become the default, so that every salaried taxpayer must decide, by computation, which regime to file under. Armed Forces personnel meet both changes with an unusual income structure: hardship allowances that are exempt only under the old regime, salary and pension paid through different offices, and postings that limit access to documents and one-time passwords. This paper reports a practice-based case study drawn from one filing season (June to July 2026, Assessment Year 2026-27) at udChalo Finserv, an intermediary serving the Defence community. The caseload comprised more than 500 outbound client contacts, 30 personally generated leads and 124 returns prepared and filed (90 on ITR-1 and 34 on ITR-2), with no case pending at the end of the period. Four cases are examined: a pension omitted from Form 16, a crypto-asset transaction found through AIS/TIS, and two regime comparisons recomputed with the Assessment Year 2026-27 slabs. A stylised break-even analysis shows that, under current parameters, the old regime gives the lower tax only when combined deductions reach roughly ₹4.5 to ₹7.6 lakh. The cases suggest that digitisation moves compliance effort from compiling a return to reconciling it, and that assisted filing adds most value where the relevant documents sit with more than one office. The study is limited to one site, one preparer and anonymised records, and its quantitative findings are descriptive.

Keywords: *tax compliance; Armed Forces personnel; Annual Information Statement; Section 115BAC; tax regime choice; e-return intermediary; assisted filing; India*

1. Introduction

Personal income tax administration in India has changed in two ways within a few years, and the two changes reinforce each other. The first is informational. The tax authority now collects data from employers, banks, depositories, registrars and other reporting entities and returns it to the taxpayer through Form 26AS, the Annual Information Statement (AIS) and the Taxpayer Information Summary (TIS) (Income Tax Department, n.d.). The taxpayer is no longer the only author of the facts on a return. The department holds a second version, and a gap between the two is visible to both sides.

The second change is structural. Section 115BAC of the Income-tax Act, 1961 was introduced by the Finance Act 2020 as an optional regime with lower slab rates in exchange for most exemptions and deductions. It became the default regime from Assessment Year (AY) 2024-



25, and the Finance Act 2025 revised its slabs and widened its rebate for AY 2026-27 (Finance Act, 2025). A salaried taxpayer who does nothing is placed in the new regime. A taxpayer who wants to know whether that is the better outcome has to compute tax twice.

These changes fall unevenly across occupations. Armed Forces personnel are paid through a structure that is unlike a civilian salary. Their pay includes allowances for service in field areas, at high altitude and in counter-insurgency settings, which are partly exempt under Section 10(14) of the Act read with Rule 2BB of the Income-tax Rules, 1962, but only if the taxpayer stays in the old regime. Serving personnel may also draw a military pension from one office and a salary from another, so that the employer's Form 16 captures only part of the year's income. Postings to remote locations make it harder to collect documents, to reach the e-filing portal and to receive the one-time passwords needed to verify a return. Personnel in this group therefore have more to reconcile and less convenient access to the systems used to do it.

Many such taxpayers use an intermediary. An e-return intermediary (ERI) is an entity authorised by the Income Tax Department to prepare and file returns on behalf of taxpayers. This paper examines the work of one, udChalo Finserv, the financial-services vertical of a consumer-technology company built around the Armed Forces community. The paper draws on the filing season for AY 2026-27, in which the author worked in the intermediary's tax team as a trainee.

The paper makes four contributions. It documents the composition of a Defence-personnel caseload by form and regime and the way outreach translated into assisted filings. It describes, through two cases, how discrepancies between client-held documents and third-party data arise and are resolved. It recomputes two regime comparisons using the AY 2026-27 slabs, which differ materially from those of the previous year. And it presents a stylised break-even analysis showing how much deduction a salaried taxpayer needs before the old regime gives a lower tax than the new one. The study is practice-based and confined to one site, and the findings are offered as grounded observations rather than population estimates.

The remainder of the paper is organised as follows. Section 2 sets out the institutional background. Section 3 states the research problem and Section 4 the objectives and research questions. Section 5 reviews the literature and identifies the gap. Section 6 describes the methodology, Section 7 analyses the caseload data and Section 8 presents the case studies and the break-even analysis. Sections 9 to 11 report the results, discuss them and draw out implications. Sections 12 to 14 cover limitations, recommendations with future research directions, and the conclusion.

2. Institutional Background

2.1 Documents and data sources used in reconciliation

Four sources matter in a salaried taxpayer's return. Form 16 is issued by the employer; its Part A records tax deducted and deposited and Part B gives the breakup of salary, exemptions and deductions. Form 26AS is a consolidated statement of tax credits against the taxpayer's Permanent Account Number. The AIS is wider. It records information reported by third parties, including interest, dividends, securities and mutual-fund transactions and, more recently,



transfers of virtual digital assets, and it lets the taxpayer give feedback on individual entries. The TIS summarises the AIS in a shorter form. A return that omits an item recorded in these statements may attract a communication from the department, such as an intimation under Section 143(1) or a notice of defect under Section 139(9).

The limitation of Form 16 is structural. It reports what one employer paid, and nothing else. Income from a second source, such as a pension paid by a different office, interest from savings accounts or gains from investments, sits outside it. Reconciliation against the AIS is therefore the step at which a return built from Form 16 alone is completed or corrected.

2.2 The two tax regimes in AY 2026-27

Table 1 summarises the parameters of the two regimes for resident individuals below 60 years of age for FY 2025-26 (AY 2026-27). The old regime retains the 2.5-lakh basic exemption and its three-rate structure, and permits the standard deduction of ₹50,000, the Chapter VI-A deductions and the exemptions in Section 10. The new regime has a wider and flatter slab structure after the Finance Act 2025, a standard deduction of ₹75,000, and a rebate under Section 87A of up to ₹60,000 that brings tax to nil for taxable income up to ₹12 lakh, with marginal relief just above that level. A 4 per cent health and education cess applies in both regimes.

Table 1. Key parameters of the old and new tax regimes, FY 2025-26 (AY 2026-27), resident individuals below 60 years

Parameter	Old regime	New regime (Section 115BAC)
Slab rates	Up to ₹2.5 lakh: nil; ₹2.5–5 lakh: 5%; ₹5–10 lakh: 20%; above ₹10 lakh: 30%	Up to ₹4 lakh: nil; ₹4–8 lakh: 5%; ₹8–12 lakh: 10%; ₹12–16 lakh: 15%; ₹16–20 lakh: 20%; ₹20–24 lakh: 25%; above ₹24 lakh: 30%
Standard deduction (salary and pension)	₹50,000	₹75,000
Rebate under Section 87A	Up to ₹12,500 where taxable income does not exceed ₹5 lakh	Up to ₹60,000 where taxable income does not exceed ₹12 lakh; marginal relief above
Chapter VI-A deductions, Section 24(b) on self-occupied property, most Section 10 allowances	Available, subject to limits	Not available, except employer contribution to NPS under Section 80CCD(2) and a few others
Cess	4% of tax	4% of tax

Note. Compiled by the author from the Finance Act 2025 and published slab tables. Surcharge applies only at higher income levels and is not relevant to the cases in this paper.

2.3 The Armed Forces income structure

Three features of Armed Forces compensation matter for tax. First, a set of allowances compensates for service conditions: field area allowance, high-altitude allowance, Siachen allowance, counter-insurgency allowance and others. Their exemption is governed by Section 10(14) read with Rule 2BB, which prescribes the maximum monthly amount for each. Those limits are set in rules and are revised from time to time. Under the new regime the exemption is withdrawn and the allowance is taxed as part of salary. The working sheets used in the cases below applied ₹2,600 a month (₹31,200 a year) for field area allowance and ₹1,600 a month



(₹19,200 a year) for postings above 15,000 feet. Readers should confirm these against the current Rule 2BB schedule.

Second, certain pensions are exempt. Pension paid to recipients of specified gallantry awards, and family pension to the families of personnel who die in operational duty, are exempt under Sections 10(18) and 10(19) respectively. Third, pay and pension may flow through different accounting offices. A person who continues to serve while drawing a pension from earlier service, or who holds a second engagement, will receive Form 16 only from the office that pays the salary.

2.4 The research setting

udChalo is a Pune-based consumer-technology company that offers travel, housing, e-commerce and financial services to Armed Forces personnel, veterans and their families. Its financial-services vertical, udChalo Finserv, files returns for this community and organises its offering in tiers by the complexity of the return, with separate tiers for returns involving capital gains, salary arrears and crypto-asset or derivative income. Clients are reached through outbound calling to a customer database and through site visits at military establishments. The intermediary describes itself as an authorised e-return intermediary.

3. Statement of the Research Problem

The digitisation of tax administration is usually presented as a reduction in burden. Pre-populated information saves the taxpayer from collecting and typing data, and automated cross-checks reduce the discretion of officials. The experience of practitioners suggests that the burden has changed form rather than disappeared. The effort once spent compiling a return is now spent reconciling it, and reconciliation is harder where the taxpayer does not know what the system holds.

Three problems follow for Armed Forces taxpayers. First, income arrives from several offices, and the employer's Form 16 is incomplete as a basis for a return. Second, the choice between regimes requires a computation that depends on allowances, deductions and the current year's slabs, and the default placement in the new regime means a taxpayer who does not compute may forgo a lower tax or, equally, may claim deductions that the regime does not allow. Third, access constraints associated with postings make every step slower, from collecting documents to verifying the filed return.

Intermediaries operate at the point where these problems meet. Yet the way in which a specialised intermediary actually handles reconciliation and regime choice for a Defence caseload is poorly documented. Without such evidence it is difficult to judge where assistance matters, what it costs to provide and what administrators or pay authorities could do to reduce the need for it. This paper addresses that gap with transaction-level observations from one filing season.

4. Research Objectives and Research Questions

The study was organised around three objectives drawn from the work programme of the placement and restated here in research terms.



- **Objective 1.** To document and analyse the end-to-end preparation and filing of income tax returns for Defence personnel, including the distribution of returns by form and by regime.
- **Objective 2.** To examine outreach and lead generation as a channel through which assisted filing reaches Armed Forces taxpayers.
- **Objective 3.** To study the taxation practices applicable to Defence personnel, namely regime choice and reconciliation of Form 16 with AIS/TIS, and their implications for the operations of an intermediary.

These objectives translate into five research questions.

- **RQ1.** What was the composition of the caseload by form type and by regime, and how did outreach relate to completed filings?
- **RQ2.** What kinds of discrepancy arise between client-held documents and third-party data, and how are they resolved in practice?
- **RQ3.** For the cases examined, how did total tax compare between the old and new regimes under the AY 2026-27 slabs?
- **RQ4.** At what level of combined deductions does the old regime give a lower tax than the new regime for a salaried Defence taxpayer under AY 2026-27 parameters?
- **RQ5.** What do the answers imply for the operating practices of an e-return intermediary serving this community?

5. Review of Literature

5.1 Deterrence, tax morale and the role of third-party information

The economic analysis of compliance begins with the expected-utility model of Allingham and Sandmo (1972), refined by Yitzhaki (1974). A taxpayer decides how much income to declare by weighing the gain from underreporting against the probability of detection and the penalty. The model gives clear predictions about audit rates and penalties, but empirical work finds that people comply far more than the probabilities and penalties would justify. Reviews of the field (Alm, 2019; Slemrod, 2019) attribute this gap to a mix of social norms, trust in government, perceived fairness and the way the tax system presents itself to the taxpayer. Tax morale, the intrinsic willingness to pay, has become a standard concept in this literature (Torgler, 2007; Luttmer & Singhal, 2014).

A second strand shows how much compliance depends on information. In a large field experiment in Denmark, Kleven et al. (2011) found that income reported by third parties, mainly employers, was almost fully declared, while self-reported income showed substantial evasion. The finding implies that the strength of a tax system lies in the architecture of reporting more than in audit threat alone. India's AIS belongs to this tradition. It extends third-party reporting from salary to interest, securities and other transactions, and so narrows the range of income that a taxpayer can leave out without the department noticing.



5.2 Trust, power and the intermediary

Kirchler et al. (2008) proposed the slippery-slope framework, in which compliance depends jointly on the perceived power of the authorities and the trust taxpayers place in them. Where trust is high, compliance is voluntary. Where trust is low and power is high, compliance is enforced, and it is more fragile. Kirchler (2007) develops the framework in a wider treatment of the psychology of tax behaviour, and Alm and Torgler (2006) show that attitudes to paying tax differ across countries in ways not explained by enforcement alone. For the present study the framework prompts a question rather than a conclusion: whether an intermediary that is trusted by a community, and that explains the system to it, supports voluntary compliance in a setting where the authority's information advantage is growing. The data in this paper cannot test that proposition, but the case material bears on it.

5.3 Digital tax administration and compliance cost

Bird and Zolt (2008) examined how information technology might change tax administration in developing countries. They argued that technology can raise administrative capacity, but that its effect depends on the institutional setting and on whether the underlying processes are sound. The OECD's (2020) vision of tax administration embeds tax processes in the systems taxpayers already use and relies on authority-held data to simplify compliance. Both treatments focus on the administration's side of the exchange.

The taxpayer's side is captured by the compliance-cost literature. Sandford (1995) and the contributors to his volume distinguish monetary costs, time costs and psychological costs of complying. Reconciliation work consumes time and produces anxiety about mismatches, so it belongs in the second and third categories. It is a reasonable reading, though not one tested here, that pre-population lowers the cost of entering data while raising the cost of verifying it against a record the taxpayer cannot easily see or understand.

5.4 Technology acceptance and behavioural control

The Technology Acceptance Model (Davis, 1989) explains use of an information system through perceived usefulness and perceived ease of use. In a study of online tax filing in Nigeria, Mustapha and Obid (2015) found that perceived ease of use mediated the relationship between the quality of tax service and use of the online system. The theory of planned behaviour (Ajzen, 1991) adds perceived behavioural control, the sense of whether one is able to carry out an action. For taxpayers posted at remote locations with poor connectivity, the practical ability to log in, download an AIS or receive an OTP may be limited regardless of how useful or easy the portal is in principle. Assisted filing can be understood as a way of restoring control to those taxpayers, a reading that the experience reported here is consistent with but cannot confirm.

5.5 Defaults, salience and regime choice

Defaults have strong effects on choices. Madrian and Shea (2001) found that automatic enrolment sharply raised participation in a savings plan, and Johnson and Goldstein (2003) found that default options largely determined organ-donation rates across countries. Thaler and Sunstein (2008) generalise the point under the heading of choice architecture. A closely related



finding is that what is not salient is under-weighted. Chetty et al. (2009) show that taxes that are not included in posted prices have a smaller effect on behaviour than taxes that are.

Both ideas apply to the regime choice. Since AY 2024-25 the new regime is the default, and under it a Form 16 shows no exemptions, so a Defence taxpayer sees no line for the allowance exemption that has been given up. Whether the loss is large depends on the numbers, which is why the choice calls for computation and not for a rule of thumb. The empirical question for this paper is not whether defaults matter, which the literature has established, but how large the stakes are for a Defence caseload under the current slabs.

5.6 Tax practice for Defence personnel and for intermediaries in India

Guidance on the taxation of Defence personnel is widely available from practitioners and from the financial press, and it covers allowances, pensions and the choice of regime. This material is useful but is not empirical research. Within the sources reviewed for this paper, peer-reviewed empirical work specific to the tax behaviour of Indian Armed Forces personnel was not located, although the search was limited and should be repeated before submission. The closest study located is a practice-based analysis of ITR filing for Defence personnel at the same organisation (Hande & Deshmukh, 2026). Judging from its title and abstract, that study concentrates on process, bottlenecks and workflow improvements. The present paper differs in its focus on regime choice, reconciliation against third-party data and the recomputation of cases under AY 2026-27 parameters.

5.7 Research gap

Three gaps emerge. First, the literature on third-party reporting and digital administration is built mainly on administrative or experimental data from other countries, with little transaction-level description of how reconciliation works for a specialised occupational group in India. Second, the behavioural literature on defaults establishes that the new regime's status matters but does not quantify what is at stake for taxpayers whose income includes exempt allowances; this requires a computation tied to the parameters of a given year, which changed in AY 2026-
27. Third, intermediaries are the channel through which many Indian taxpayers actually file, yet their reconciliation and advisory work has received little systematic attention. This paper contributes a practice-based case study that addresses all three.

5.8 Conceptual framework and propositions

The literature suggests a simple framework. Three features of the environment shape what a Defence taxpayer must do to file correctly. The first is the *information architecture*: how much of the taxpayer's financial life is reported by third parties and how visible that is to the taxpayer. The second is the *choice architecture*: the default regime and the extent to which the consequences of the default are visible. The third is *access*: the practical ability to collect documents, reach the portal and verify the return. The outcome of interest is a return that is complete and correct at the lowest lawful tax, filed on time. An intermediary sits between the taxpayer and these three features and can reduce the effort of dealing with each.

Four propositions follow. They guide the analysis and are not hypotheses to be tested statistically.



- **P1 (information).** As third-party reporting widens, the main compliance risk for a taxpayer with several income sources shifts from deliberate omission to unawareness of what the system holds.
- **P2 (choice).** A default regime is benign where it coincides with the lower-tax option for most taxpayers, and the value of advice about it depends on the parameters of the year.
- **P3 (access).** Constraints on practical control, such as limited connectivity or scattered documents, raise the value of assisted filing for geographically dispersed taxpayers.
- **P4 (intermediary operations).** For an intermediary, the cost of a discrepancy depends on when it is found, so the burden concentrates where complexity is discovered late in a short filing season.

6. Research Methodology

6.1 Research design

The study is a practice-based, single-site case study. A case design suits the question for three reasons. The phenomenon, assisted filing during a statutory deadline, is contemporary and cannot be separated from its setting. The boundary between the process and its context is unclear, since the behaviour of clients, the documents they hold and the rules of the portal all shape what happens. And the evidence comes from several sources that need to be read together (Yin, 2018). The limits of the design are well known. Findings from one site do not generalise statistically, but a detailed case can show mechanisms and test whether concepts from the literature fit a particular setting (Flyvbjerg, 2006). The paper uses the design in that spirit.

The author worked in the intermediary's tax team as a trainee during the season and prepared the returns reported here. This makes the study a form of participant observation, with both the advantages of close access and the risks of closeness. The risks are addressed in Section 6.5 and in the limitations.

6.2 Setting and period

The setting is udChalo Finserv, the financial-services vertical of udChalo (Upcurve Consumer Technologies Private Limited), at its office in Viman Nagar, Pune. The observation period runs from 1 June to 31 July 2026, which covers the main filing window for AY 2026-27 (income earned in FY 2025-26). Work involved outbound calling to the customer database, collection and verification of documents, form selection, computation, filing and e-verification.

6.3 Data sources

Three kinds of material were used.

- **Caseload log.** Counts maintained during the season of clients contacted, leads generated, clients expressing interest, clients converted, returns filed (by form) and cases pending. The log also recorded whether each return was filed under the old or the new regime.
- **Case notes.** Short written notes on two cases in which verification revealed a discrepancy between what the client had presented and what the records showed. These form Cases



A and B in Section 8. The recurring operational issues listed in Table 4 come from the same notes and from the working records of the team.

- **Statutory parameters and illustrative profiles.** Slab rates, rebates, deduction limits and capital-gains rates for AY 2026-27 were taken from the Income-tax Act, 1961 as amended by the Finance Act 2025. Two further profiles, Cases C and D, are illustrative. They are built from income and deduction items typical of the caseload, rounded and not attributable to any particular client, and they are used to show how the regime comparison works. They are not presented as observed filings.

6.4 Analytical approach

The caseload data are analysed descriptively, with counts, shares and simple ratios. The ratios are labelled as indicative where the underlying counts are approximate, for example because contacts are recorded as "500+". The case notes are analysed within case and then compared across cases to identify patterns of discrepancy and resolution, using the concepts reviewed in Section 5 as sensitising ideas, not as hypotheses to be tested.

Tax is computed for each illustrative profile under both regimes by applying the statutory sequence: gross income, exemptions, standard deduction, deductions, taxable income, slab tax, rebate where available, special-rate tax on capital gains, and cess. Capital gains on listed equity are taxed at 20 per cent for short-term gains under Section 111A and at 12.5 per cent on long-term gains above ₹1.25 lakh under Section 112A. All arithmetic was reproduced independently in a separate computation before being entered in the tables.

The break-even analysis answers RQ4 by simulation. For a resident individual below 60 years with salary income only, a given salary and a given exempt allowance, it finds the smallest combined deduction at which the old-regime tax does not exceed the new-regime tax. The deduction includes Chapter VI-A deductions and interest under Section 24(b) and is searched in steps of ₹1,000. The analysis assumes no surcharge, no house rent allowance (Armed Forces personnel typically occupy service accommodation) and no income other than salary. Marginal relief under the new regime is modelled for taxable income just above ₹12 lakh. The results are therefore conditional on those assumptions and should be read as a guide to magnitude, not as advice for an individual.

6.5 Ethics, data protection and reflexivity

All client information was anonymised at source. No names, PAN numbers, service numbers, units or locations appear in the paper, and the case descriptions are written at a level that does not allow identification. Handling of client data followed the principles of the Digital Personal Data Protection Act, 2023 and the confidentiality requirements of the intermediary. Organisational permission to publish the aggregate figures and case summaries is to be confirmed by the author before submission (see the declarations).

Because the author was both preparer and researcher, the account is shaped by what the author noticed and recorded. To limit this, the paper separates what was recorded in the season (counts and case notes) from what was computed afterwards (Cases C and D and the break-even analysis), and it states the assumptions behind each computation.



7. Data Analysis and Interpretation

7.1 Outreach and caseload

Table 2 reports the caseload indicators and three ratios derived from them. Figure 1 shows the same information graphically. More than 500 clients were contacted. Thirty leads were personally generated, 40 to 45 clients expressed interest and 35 were converted into paying clients. In all, 124 returns were prepared and filed, and no case remained pending at the end of the period.

Table 2. Caseload indicators, June to July 2026

Indicator	Value	Basis
Clients contacted	500+	Outbound calling and site visits
Leads personally generated	30	Prospects originated by the author
Interested clients	40–45	Expressed interest in filing
Clients converted	35	Became paying clients
Returns prepared and filed	124	ITR-1 and ITR-2
Cases pending at end of period	0	All handled cases closed
Derived: leads per contact	at most 6.0%	30 ÷ 500; contacts are recorded as 500+
Derived: conversion of interested clients	77.8%–87.5%	35 ÷ 45 and 35 ÷ 40
Derived: returns filed per contact	at most 24.8%	124 ÷ 500; indicative only (see text)

Note. Source: caseload log maintained during the season. Derived figures are the author's calculations.

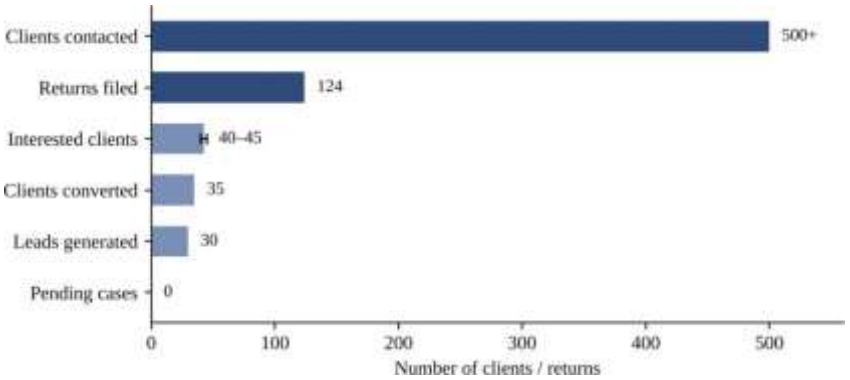


Figure 1. Caseload indicators, June to July 2026. The bar for interested clients shows the recorded range of 40 – 45.

The ratios need careful reading. Because 124 returns were filed but only 35 clients were converted through the author's own outreach, most returns did not originate in that outreach. The log does not record the channel through which the remaining returns arrived, whether from existing customers, from site visits or from cases allocated within the team. The figure of at most 24.8 per cent therefore shows the scale of work relative to contacts and should not be read as a conversion rate. The conversion of interested clients is more meaningful. Between 78 and 88 per cent of those who expressed interest went on to file, which suggests that the main barrier was reaching clients and gaining their attention, not persuading them once they were engaged.



7.2 Form type and regime

Table 3 and Figure 2 give the distribution of the 124 returns by form and by regime. ITR-1 accounted for 90 returns (72.58 per cent) and ITR-2 for 34 (27.42 per cent). ITR-1 can be used by a resident individual with income up to ₹50 lakh from salary or pension, one house property and other sources such as interest, and it cannot be used where there are capital gains of the kinds reported on ITR-2. The share of ITR-2 therefore shows the proportion of the caseload with investment gains, a second property or other income that takes the return out of the simple category.

Table 3. Distribution of returns by form and regime (n = 124)

Category	Returns	Share
ITR-1 (Sahaj)	90	72.58%
ITR-2	34	27.42%
New regime (Section 115BAC), as recorded	80	64.5%
Old regime, as recorded	44	35.5%

Note. Source: caseload log. The regime attribution is taken from the working log and has not been independently audited; see Section 10.

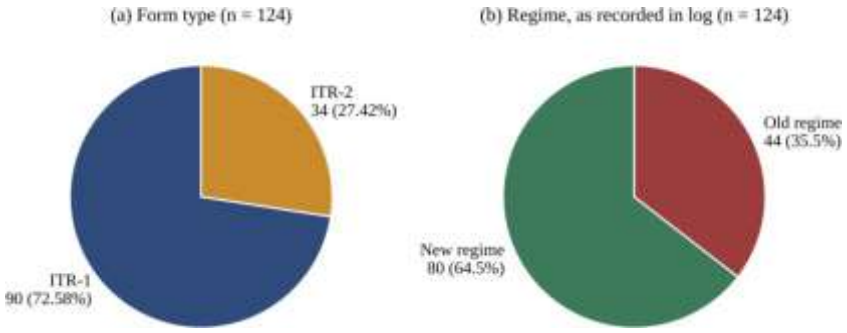


Figure 2. Returns by (a) form type and (b) regime, as recorded in the caseload log (n = 124).

About two-thirds of returns were recorded as filed under the new regime. That share is consistent with the regime's default status, but it is also a finding that needs checking against the deduction profile of each client, a point taken up in the discussion.

7.3 Recurring client and process issues

The case notes and team records show a set of issues that recurred through the season. Table 4 lists them with the response adopted. Frequencies were not recorded and none is claimed here.

Table 4. Recurring client and process issues observed during the season

Issue	Observation	Response
ITR-1 versus ITR-2 confusion	Clients were often unsure which form applied to their income.	Eligibility explained before preparation began.
Unrealistic refund expectations	Some clients expected refunds that their actual tax position did not support.	Computation and deduction limits explained to the client.
AIS/TIS mismatches	Bank interest and other transactions in the AIS had not been declared by the client.	Entries cross-checked and clarified with the client before filing.



Issue	Observation	Response
Missing documents	Documents were delayed or not supplied.	Repeated follow-up until the return could be completed accurately.
Crypto-asset transaction not disclosed	A transaction recorded in AIS/TIS was initially denied (Case B).	Explained to the client and brought into the return.
E-filing portal difficulties	Technical problems arose in using the portal.	Repeat attempts and guidance to the client.
Software access restrictions	Limits on user access to filing software interrupted work at times.	Work sequenced around the access available.

Note. Source: case notes and team working records. No frequencies are claimed.

Most of these issues concern information and communication, not computation. Clients did not know which form applied, what the system recorded about them or what a refund depends on. The portal and software issues are a reminder that the intermediary also depends on infrastructure it does not control.

8. Case Studies and Computations

Four cases are presented. Cases A and B come from case notes and illustrate reconciliation. Cases C and D are illustrative profiles used to show how the regime comparison works under AY 2026-27 parameters. A break-even analysis then generalises the comparison.

8.1 Case A: pension omitted from Form 16

Background. A Defence client had a salary of about ₹18 lakh and a pension of about ₹4.5 lakh paid by another department. The client had asked that department to take the pension into account when deducting tax, but it deducted tax only on the salary component, and the pension did not appear in the Form 16 the client supplied.

Discrepancy and resolution. The gap was identified when the client's income information was checked during verification. The client was told that the income picture was incomplete, and was advised to confirm the pension and tax position with the department concerned. The client then accepted that the additional income had to be included and paid the remaining tax.

Illustrative magnitude. The case notes do not record the amount. To indicate the size of the issue, the author computed tax under the new regime with the AY 2026-27 slabs, assuming no other income or deductions and a single standard deduction of ₹75,000. On salary alone, taxable income is ₹17,25,000 and tax with cess is ₹1,50,800. On salary and pension together, taxable income is ₹21,75,000 and tax with cess is ₹2,53,500. The omitted pension therefore adds about ₹1.03 lakh to the liability, before any interest for shortfall in advance tax or tax deducted. This is the author's computation under stated assumptions and not a recorded figure.

Reading the case. The omission arose from how the documents were structured. Form 16 is a certificate of what one employer deducted, and the client reasonably treated it as the whole picture. Tax had been deducted on part of the income, which can create the impression that the liability has been settled. The case shows why a return cannot be built from Form 16 alone for a taxpayer with more than one payer.



8.2 Case B: crypto-asset transaction found in AIS/TIS

Background. A Defence client asked for a basic return and was reluctant to accept that the sale of a crypto-asset had to be considered. The client's view was that the asset had been sold earlier and did not need to be reported.

Discrepancy and resolution. The sale was recorded in the AIS/TIS. A conversation of about ten minutes explained why an entry in those statements matters for the return. The client then agreed to include the transaction, and the case moved from the basic filing tier to the tier for crypto-asset returns.

Legal context. Income from the transfer of a virtual digital asset is taxed at a flat 30 per cent under Section 115BBH, with no deduction other than the cost of acquisition, and tax at 1 per cent is deducted at source under Section 194S. The income is reported in a dedicated schedule of the return. Where the asset is held as a capital asset, as is usual for individual investors, the return is ordinarily ITR-2, which is why the case could not stay on the simple form.

Reading the case. The record does not allow a distinction between reluctance and misunderstanding. What it does show is that the disagreement was settled by the third-party record and by explanation, not by the client's own declaration. The upgrade also changed the service tier, which has implications for the intermediary's pricing and workload that are taken up in Section 11.

8.3 Case C: illustrative profile of a Junior Commissioned Officer (ITR-1)

The profile is of a Subedar with annual salary of ₹8,10,000, field area allowance of ₹31,200 a year, interest of ₹1,80,000 on a home loan for a self-occupied property, an investment of ₹1,00,000 under Section 80C and a health-insurance premium of ₹22,000 under Section 80D. Table 5 gives the computation.

Table 5. Case C: tax computation under the two regimes, AY 2026-27 (₹)

Item	Old regime	New regime
Salary	8,10,000	8,10,000
Field area allowance	31,200 (exempt)	31,200 (taxable)
Income from salary after exemption	8,10,000	8,41,200
Less: standard deduction	50,000	75,000
Less: interest on home loan, Section 24(b)	1,80,000	Not allowed
Less: Sections 80C and 80D	1,22,000	Not allowed
Taxable income	4,58,000	7,66,200
Tax on slabs	10,400	18,310
Less: rebate under Section 87A	(10,400)	(18,310)
Tax payable including cess	0	0

Note. Author's computation from the Income-tax Act, 1961 as amended by the Finance Act 2025.

Both regimes give nil tax. In the old regime the deductions bring taxable income to ₹4.58 lakh, below the ₹5 lakh limit for the rebate. In the new regime taxable income is ₹7.66 lakh, below the ₹12 lakh limit, so the rebate again removes the whole tax. The choice therefore does not



change the outcome, and the new regime is simpler because it needs no proof of investments or loan interest. The result differs from what the AY 2025-26 parameters would have produced. Under the AY 2025-26 slabs, with a rebate limited to taxable income of ₹7 lakh, the same profile would have paid ₹27,685 under the new regime against nil under the old (author's computation). The legislative change of 2025 removed that advantage.

8.4 Case D: illustrative profile of a Major with capital gains (ITR-2)

The profile is of a Major serving above 15,000 feet, with annual salary of ₹13,50,000, high-altitude allowance of ₹19,200 a year, short-term gains of ₹85,000 and long-term gains of ₹2,40,000 on listed equity, a Section 80C investment of ₹1,10,000 and a Section 80D premium of ₹48,000. Table 6 gives the computation.

Table 6. Case D: tax computation under the two regimes, AY 2026-27 (₹)

Item	Old regime	New regime
Salary	13,50,000	13,50,000
High-altitude allowance	19,200 (exempt)	19,200 (taxable)
Income from salary after exemption	13,50,000	13,69,200
Less: standard deduction	50,000	75,000
Less: Sections 80C and 80D	1,58,000	Not allowed
Taxable income (excluding capital gains)	11,42,000	12,94,200
Tax on slabs	1,55,100	74,130
Short-term gains, Section 111A, ₹85,000 at 20%	17,000	17,000
Long-term gains, Section 112A, (₹2,40,000 − ₹1,25,000) at 12.5%	14,375	14,375
Tax before cess	1,86,475	1,05,505
Cess at 4%	7,459	4,220
Tax payable including cess	1,93,934	1,09,725

Note. Author's computation from the Income-tax Act, 1961 as amended by the Finance Act 2025.

The new regime gives the lower tax by ₹84,209, which is 43.4 per cent less than the old-regime liability. The old regime exempts only ₹19,200 of allowance and allows ₹1,58,000 of deductions, together far less than the saving the lower new-regime slabs deliver at this income. The capital-gains tax is identical in the two regimes, so the difference arises entirely on the salary component. Figure 3 compares the outcomes for Cases C and D.

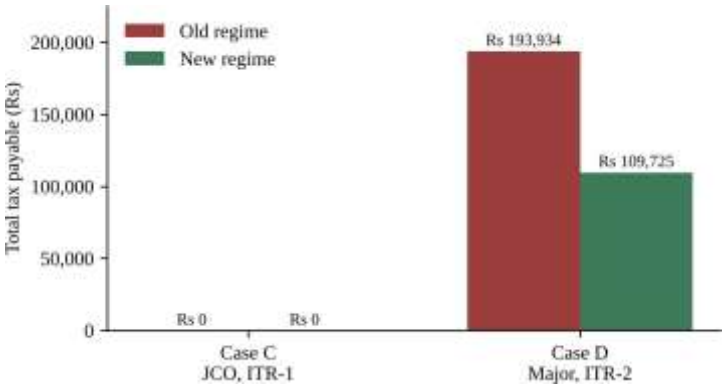


Figure 3. Total tax payable under the old and new regimes, Cases C and D (AY 2026-27).

8.5 Break-even analysis

Cases C and D are single points. To see how the comparison behaves more generally, the break-even analysis in Section 6.4 was run for salaries from ₹10 lakh to ₹25 lakh and for two levels of exempt allowance, ₹31,200 and ₹84,000 a year (the latter corresponding to an allowance of ₹7,000 a month, as for a Siachen posting). Table 7 gives results for selected salaries and Figure 4 shows the full range.

Table 7. New-regime tax and break-even deductions by salary, AY 2026-27 (₹; deductions in ₹ lakh)

Salary (₹ lakh)	New-regime tax, allowance ₹31,200	Break-even deductions, allowance ₹31,200	New-regime tax, allowance ₹84,000	Break-even deductions, allowance ₹84,000
10	0	4.50	0	4.50
12	0	6.50	9,360	6.50
14	86,767	4.96	95,004	4.56
16	1,17,967	5.47	1,26,672	5.19
18	1,57,290	6.21	1,68,272	5.86
20	1,98,890	6.88	2,10,340	6.51
24	3,00,612	7.62	3,14,808	7.16

Note. Author's simulation. Salary excludes the exempt allowance. Break-even deductions are the combined Chapter VI-A deductions and Section 24(b) interest at which old-regime tax first equals or falls below new-regime tax, searched in steps of ₹1,000.

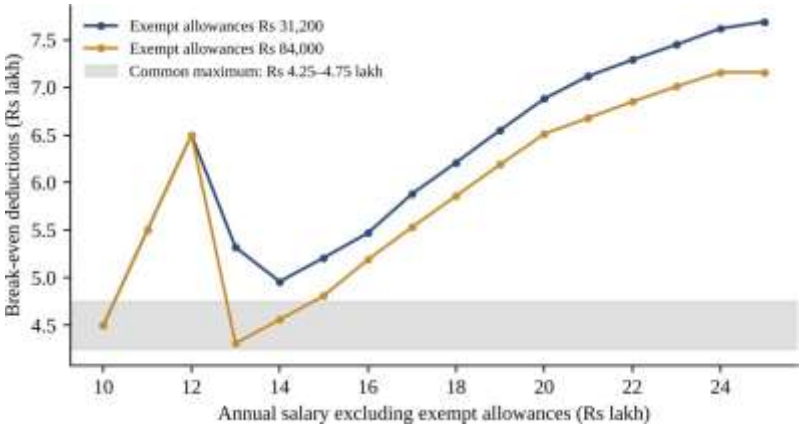


Figure 4. Break-even deductions by salary for two levels of exempt allowance. The shaded band marks the commonly available maximum (₹4.25 to ₹4.75 lakh).

The break-even level of deductions lies between about ₹4.5 lakh and ₹7.6 lakh across the range. The commonly available maximum is lower. Section 80C allows ₹1.5 lakh, Section 80CCD(1B) a further ₹0.5 lakh, Section 80D ₹0.25 lakh for self and family (up to ₹0.75 lakh where parents are senior citizens), and Section 24(b) up to ₹2 lakh for a self-occupied property. These add to ₹4.25 to ₹4.75 lakh. Other deductions, such as interest on an education loan under Section 80E, can take a taxpayer above that band, but they apply only to some taxpayers.

The shape of the curves has an explanation. At salaries up to about ₹12 lakh the new regime brings tax to nil through the rebate, so the old regime would need deductions large enough to reach nil as well, and the break-even deduction rises towards ₹6.5 lakh at ₹12 lakh. Just above that salary the rebate fades through marginal relief and the new-regime tax begins to rise, so the break-even level falls, to ₹4.56 lakh at ₹14 lakh with the larger allowance. Beyond that point the wider and lower slabs of the new regime make the old regime harder to justify at each higher salary. For a taxpayer with the larger allowance and a salary of about ₹13 to ₹14 lakh, the break-even level falls inside the commonly available band, so this is the zone in which the old regime is most likely to win for someone who has used every deduction.

9. Results and Findings

The findings are organised by research question.

RQ1: composition and outreach. Of 124 returns prepared and filed, 90 (72.58 per cent) were on ITR-1 and 34 (27.42 per cent) on ITR-2. About two-thirds were recorded under the new regime. More than 500 clients were contacted, 30 leads were generated, and between 78 and 88 per cent of the 40 to 45 interested clients were converted. All handled cases were closed. The log does not allow returns to be attributed to outreach channels, so conversion from contact to return cannot be estimated.

RQ2: discrepancies. The two reconciliation cases share a pattern. In both, the discrepancy was not found by the client's own declaration but by checking against another record, in one case the income picture across payers and in the other the AIS/TIS. In both, the discrepancy was resolved by explanation and the client's agreement. The wider list of recurring issues (Table 4) shows that most problems concerned information and communication.



RQ3: regime outcomes. For the junior commissioned officer profile, tax was nil under both regimes. For the Major profile with capital gains, tax was ₹1,93,934 under the old regime and ₹1,09,725 under the new, a difference of ₹84,209. The result for the first profile depends on the AY 2026-27 rebate, and under the previous year's parameters it would have been different.

RQ4: break-even. Under AY 2026-27 parameters, the old regime gives the lower tax only when combined deductions reach roughly ₹4.5 to ₹7.6 lakh, depending on salary and allowance. The commonly available maximum of ₹4.25 to ₹4.75 lakh lies below most of that range. The old regime is therefore likely to win only for taxpayers with unusually heavy deductions or salaries in a narrow band near ₹14 lakh.

RQ5: implications. The findings point to three operating priorities for an intermediary: verifying against third-party records early, computing both regimes in every case where deductions are material, and handling the access constraints of clients who are hard to reach. These are developed in Section 11.

10. Discussion

10.1 Reconciliation is where the effort has moved

The two reconciliation cases fit the picture drawn by the literature on third-party reporting. Kleven et al. (2011) found that information reported by third parties is almost fully declared, which makes the quality of the reporting architecture the main determinant of what the tax authority can see. In the cases here, what was missing from the return was not hidden from the system. The pension was income of a kind that departments report, and the crypto sale was recorded in the AIS/TIS. What was missing was the client's awareness of it, or of why it mattered. The discrepancy was closed by comparing sources and explaining the result, and not by enforcement.

This supports a reading in which digitisation has shifted the taxpayer's effort from compiling to reconciling. A person who has to enter every figure faces a compilation cost. A person whose return is largely pre-populated faces a verification cost, because the figures may be incomplete, wrongly attributed or unfamiliar. Sandford's (1995) distinction between money, time and psychological costs of compliance suggests that the second and third categories carry more weight in the new setting, although this study does not measure them. The Form 16 problem in Case A is a specific example. The certificate is accurate about what one employer did and silent about everything else, and a taxpayer with two payers is likely to read it as complete.

10.2 Regime choice, defaults and the effect of legislation

The break-even analysis qualifies a common assumption in the practitioner discussion of Defence taxation, that allowance-rich salaries make the old regime the natural choice. Under AY 2026-27 parameters that is true only at the margin. Combined deductions need to reach ₹4.5 to ₹7.6 lakh before the old regime gives a lower tax, and the commonly available maximum is below most of that range. For a taxpayer with taxable income under ₹12 lakh the new regime's rebate removes the tax altogether, as in Case C. The default therefore coincides with the cheaper option for most profiles, which is the favourable case for a default (Madrian



& Shea, 2001; Johnson & Goldstein, 2003; Thaler & Sunstein, 2008). The low salience of foregone exemptions (Chetty et al., 2009) matters little when the stakes are small.

The same exercise shows how sensitive the answer is to the year. Under the AY 2025 -26 parameters the junior commissioned officer in Case C would have paid ₹27,685 under the new regime and nothing under the old. The legislative change of 2025 removed that gap. The value of advice has moved accordingly, from finding the old regime for allowance-rich clients to confirming the new regime quickly and spotting the edge cases, such as large home-loan interest, voluntary NPS contributions or education-loan interest, in which deductions approach the break-even level. A practice that applies last year's rule of thumb will mislead its clients.

One result needs to be examined with care. About 35.5 per cent of returns were recorded as filed under the old regime. That share looks high against the break-even analysis, which suggests that the old regime should win only for a minority with unusually heavy deductions. Several explanations are possible. A sizeable minority of clients may have had large deductions, for example home-loan interest combined with NPS and 80C investments. Some clients may have chosen the old regime for reasons other than the lowest tax for the year, such as continuity with earlier years or tax already deducted at source under that regime. Alternatively, the log may reflect recording practice or, in some cases, errors. The log does not record each client's deduction profile, so the data cannot discriminate between these explanations, and the finding should be verified against the underlying files before the paper is submitted.

10.3 Trust, access and the role of the intermediary

The slippery-slope framework (Kirchler et al., 2008) raises the question of whether a trusted intermediary supports voluntary compliance as the authority's information advantage grows. The cases are consistent with that idea. In Case B, a short conversation explained why the AIS/TIS entry mattered and the client agreed to disclose. But the case also admits a simpler reading, in which the client did not know the rule. The record does not distinguish the two, and the paper does not claim to have tested the framework.

Access constraints are the second theme. The theory of planned behaviour (Ajzen, 1991) points to perceived behavioural control, and the technology acceptance literature (Davis, 1989; Mustapha & Obid, 2015) to ease of use. For personnel at remote postings, the practical ability to reach the portal and receive an OTP is limited, and the e-filing system is not easy to use for them even if it is easy in principle. The recurring issues in Table 4, such as missing documents and portal difficulties, are consistent with this, though the study did not measure connectivity directly.

10.4 Implications for the operations of the intermediary

The third objective concerned the effect of taxation practices on the intermediary's financial operations. The material available supports only a qualitative discussion because no revenue or cost data were part of the study. Three links can nonetheless be identified. First, discrepancies that are found late consume time during the peak weeks, and the finding of Case B that a case may need to move to a more complex tier shows that complexity is often discovered during preparation, not at intake. Second, because pricing is tiered by complexity,



discovery of an unreported transaction changes the revenue and effort attached to a client. Third, the filing season is short and the work is concentrated, so practices that move reconciliation earlier, before the peak, may reduce rework. Quantifying these effects would need cost-to-serve data, which is a priority for further work.

10.5 What the evidence does and does not support

Table 8 sets the four propositions from Section 5.8, together with the two framework concepts of trust and compliance cost, against the evidence collected. The purpose is to be explicit about how far each can be said to be supported.

Table 8. Propositions and concepts, evidence from this study and strength of support

Proposition or concept	Evidence in this study	Strength of support
P1: unawareness of system-held information	Cases A and B: the missing items were recorded elsewhere and the client was unaware of, or discounted, them.	Illustrative. Two cases; no frequencies.
P2: default regime and year-specific stakes	Cases C and D; break-even analysis; contrast with AY 2025-26 parameters.	Strong for the computations, which are verifiable. The recorded regime split is unverified.
P3: access constraints	Recurring issues in Table 4 (missing documents, portal difficulty).	Weak. Connectivity was not measured directly.
P4: late discovery of complexity	Case B: tier changed after discovery. Table 4: follow-up burden.	Illustrative. No cost or time data.
Trust and the slippery-slope framework	Case B: agreement after explanation.	Not tested. The case admits a simpler explanation.
Compliance cost	Reconciliation effort described in Cases A and B.	Not measured.

Note. Author's assessment.

The table shows that the strongest contribution of the paper is the computational one. The break-even analysis and the case computations rest on public parameters and can be checked by anyone. The behavioural propositions are consistent with the case material but are not established by it. That is the proper weight to place on a practice-based study, and it indicates where larger samples and direct measurement would add the most.

11. Practical and Managerial Implications

The following implications are suggestions drawn from the experience of the season. They have not been tested as interventions.

11.1 For intermediaries

- **Collect documents early.** Share a standard document checklist with the client as soon as interest is confirmed. This reduces follow-up and speeds preparation.
- **Use a standard ITR eligibility checklist.** A short internal checklist based on the client's income sources and transactions settles the choice between ITR-1 and ITR-2 at the outset and reduces mistakes.



- **Verify against AIS/TIS early.** Check the AIS/TIS at the start of preparation, particularly where there are investments, capital gains or other financial transactions, so that discrepancies appear before the return is finalised.
- **Automate reminders.** Use WhatsApp or SMS reminders for pending documents, confirmations and e-verification, which lowers manual follow-up and shortens turnaround.
- **Educate clients.** Provide short explanations or FAQs on tax liability, refund eligibility, form selection and required documents, to set realistic expectations.
- **Provide adequate system access.** Give interns and team members handling returns the access they need, to avoid interruptions caused by user restrictions.

The break-even analysis adds a practical screening rule for the regime comparison. Where a salaried client's taxable income under the new regime is below ₹12 lakh, tax will usually be nil and a detailed old-regime computation adds little. The old-regime computation is worth doing where the client reports deductions approaching or above ₹4 to ₹5 lakh, or has income above ₹12 lakh with a large exempt allowance.

11.2 For pay and accounting authorities

Case A suggests that a taxpayer paid through more than one office needs a clearer prompt that the certificate from one office is not the whole picture. Where the same authority pays salary and pension, a combined certificate would remove the problem. Where different authorities pay, a standard note on the certificate that other income must be reported would help. The study provides one case in support of these ideas and no evidence about their feasibility.

11.3 For tax administrators

Two measures deserve examination. The first is clearer display, in pre-filled data, of the heads under which Armed Forces allowances are reported, so that taxpayers can see what the system holds about exempt amounts. The second is greater flexibility in e-verification for taxpayers at postings with limited connectivity. Both are suggested by the access and reconciliation themes of this paper and not by direct evidence about the administration.

12. Limitations of the Study

The study has several limitations. It covers one intermediary, one office and one filing season, and the author was the preparer as well as the observer. The findings describe what happened in this setting and should not be taken as estimates for all Defence taxpayers or all intermediaries.

The caseload data are counts from a working log. Some are approximate ("500+" contacts, 40 to 45 interested clients), and the ratios derived from them are indicative. The regime attribution has not been audited against the filed returns, and the log does not record each client's deductions, which limits what can be said about regime choice. The two reconciliation cases rest on short case notes, and the amounts involved were not recorded.

Cases C and D are illustrative profiles and not observed filings. The break-even analysis is a simulation with simplifying assumptions: salary income only, no surcharge, no house rent



allowance and standard deduction levels fixed by the regime. The monthly allowance limits are those applied in the working sheets and should be checked against the current schedule of Rule 2BB. Tax law changes each year, and the results hold for AY 2026-27 only.

No revenue or cost information was available, so the effect of taxation practices on the intermediary's financial operations is discussed qualitatively. The literature review draws on a limited search. Finally, the anonymisation required to protect client data limits the detail that can be given.

13. Recommendations and Future Research

Based on the cases, the author recommends that an intermediary serving this community organise its work in three stages.

- **Stage 1: client onboarding.** Share the document checklist and the basic ITR eligibility requirements with the client when interest is confirmed.
- **Stage 2: verification.** Verify Form 16, AIS/TIS and other relevant information before preparing the return, and apply the eligibility checklist to confirm the form.
- **Stage 3: filing and closure.** Complete the filing, support e-verification and use automated reminders for pending actions until the case is closed.

Several lines of further research follow. A multi-site, multi-year study would show whether the patterns reported here persist. Linking each return to the client's deduction profile would allow a direct test of regime choice against the break-even benchmark. Where administrative data can be accessed, comparisons between assisted and self-filed returns by Defence taxpayers would show whether assistance changes accuracy or discrepancy rates. Surveys of tax knowledge and access constraints among serving personnel would examine the behavioural mechanisms suggested in Section 10.3. Cost-to-serve data from intermediaries would make it possible to measure the operational effects discussed in Section 10.4. Finally, evaluation of reminders and client-education materials as interventions would test the practical suggestions made here.

14. Conclusion

This paper has examined how reconciliation and regime choice work for Indian Armed Forces taxpayers using a practice-based case study of one filing season at an e-return intermediary. Of 124 returns filed, 72.58 per cent were on ITR-1 and 27.42 per cent on ITR-2, with no case pending at the end of the period. Two reconciliation cases, a pension missing from Form 16 and a crypto-asset sale found in the AIS/TIS, show that discrepancies arise from the structure of documents and from limited awareness, and that they are resolved by comparing sources and explaining the result.

Recomputation with the AY 2026-27 slabs shows that the old regime gives the lower tax only when combined deductions reach roughly ₹4.5 to ₹7.6 lakh, which is above the commonly available maximum for most salaries. For a junior officer with a taxable income below ₹12 lakh the regime made no difference, whereas under the previous year's parameters it would



have. The value of advice has therefore moved from locating the old regime to confirming the new one and detecting the edge cases.

The study is small and bounded, and the points flagged for verification, notably the regime split, matter for how far its quantitative findings can be relied on. Its contribution is a documented account of how assisted filing operates where third-party information, a default regime and constrained access meet, and a benchmark for regime choice that can be tested in larger samples.

Declarations

Author contributions. The author designed the study, prepared the returns, recorded the data, carried out the computations and wrote the paper.

Conflict of interest. [Author to confirm: the author completed a traineeship at the organisation studied, and the organisation's permission to publish should be obtained and stated here.]

Ethics and data protection. Client information was anonymised at source and no identifiers appear in the paper. [Author to confirm: organisational permission and any institutional ethics requirements.]

Data availability. The anonymised summary data underlying the tables are available from the author on reasonable request, subject to the confidentiality obligations of the organisation. [Author to confirm.]

Acknowledgements. The author thanks Prof. Prashant Rege (School of Business, Indira University) for academic guidance and Mr. Pranay Singh and the udChalo Finserv team for supervision and access during the traineeship.

Funding. [Author to confirm; none assumed.]

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Appendix A. Author's pre-submission verification list (delete before submission)

These items could not be verified from the material supplied and should be confirmed before the paper is sent to a journal.

- **Regime split (80 new, 44 old).** This split is taken from the OJT working log as reported in the draft. It was not in the source material for the headline counts. Check it against the filed returns. The paper flags the tension with the break-even analysis in Section 10.2.
- **Frequency tables removed.** The OJT report contained counts of allowance claims and of discrepancy types. These are not used here because they were not traceable to records. Add them only if you can support them from your files.
- **Ownership of the headline data and Cases A and B.** Confirm that the counts (500+, 30, 40–45, 35, 124, 90/34, 0 pending) and the two case notes come from your own records. If any came from another intern's records or report, they must be credited or replaced, because a journal expects the author to own the data.
- **Observation period.** The paper states 1 June to 31 July 2026. Confirm this against the company's records.
- **Cases C and D** are described as illustrative profiles. If they correspond to real (anonymised) clients, say so and confirm the figures against the working sheets.
- **Allowance limits.** The monthly limits (₹2,600 and ₹1,600) should be checked against the current Rule 2BB schedule. The statement on pensions under Sections 10(18) and 10(19) should also be checked against the Act. The OJT report described disability pension as exempt under Section 10(19), which needs correcting.
- **Tax parameters.** Verify the slab, rebate and marginal-relief figures against the Finance Act 2025 and the department's published tables. The OJT report's Table 4.2 and new-regime case computations used the AY 2025-26 slabs and need correcting.
- **Intermediary terminology.** The department's term is e-return intermediary (ERI). The OJT report expands ERI differently. Confirm the organisation's ERI status in writing.
- **Overlap with Hande & Deshmukh (2026).** A related study on ITR filing for Defence personnel at the same organisation has been published. Read it in full, state how your paper differs, and run a similarity check.
- **References.** All references were checked for existence and basic details but not individually against publisher pages. Add DOIs, confirm the volume and page details of Hande & Deshmukh (2026) and Mustapha & Obid (2015), and repeat the literature search for studies on Armed Forces taxpayers.
- **Permissions and declarations.** Obtain the organisation's permission to publish, complete the declarations, add the corresponding-author e-mail, and choose a target journal and format to its author guidelines.