

FORM 16 • THE PRACTICAL DISTINCTION

Form 16 is not your income-tax return

It is the employer's salary-TDS certificate. The employer issues it; your return uses its numbers plus other income and deductions.

START HERE

Start with the answer: employer, TRACES, portal

Three places, three different jobs.



Employer

Gives you Form 16.



TRACES

Generates Part A after the employer files Form 24Q.
Read the [Part A and Part B difference](#).



Income-tax portal

Shows Form 26AS and AIS credits, not the certificate itself.

WHAT IT CERTIFIES

What Form 16 proves

Under Section 203, it certifies tax deducted from salary under Section 192 and deposited against your PAN. It comes in two parts.

**One financial
year**

Two employers
means two Form 16s.

One certificate

The PDF is not an
ITR.



PART A

Part A is the TDS trail



Generated on TRACES

After the employer files Form 24Q.



Linked details

Employer's TAN, your PAN, and the period.



Quarterly tax deposited

Recorded in the trail.



Valid Part A

Carries a certificate number and digital signature.

The deductor can [download Form 16 from TRACES](#); an employee asks payroll or HR. Use [TRACES](#) as the source for the certificate, not a manually typed document.

PART B

Part B explains the salary calculation

- Gross salary, exempt allowances, perquisites, standard deduction, eligible Chapter VI-A deductions, and tax computed.
- The employer prepares it; TRACES may also produce a Part B after the fourth-quarter salary return.
- Keep eligible deductions even if Part B omitted them, with proof.



PORTAL VS CERTIFICATE

The portal shows credit, not Form 16



What the portal shows

- There is no employee button to download or check Form 16 on the income-tax portal.
- On incometax.gov.in, open [Form 26AS](#) and AIS to see TDS credited to your PAN.



What Form 16 remains

- Match those records to Part A. They are evidence of credit, not a replacement for Form 16.
- Some filing utilities let you import Form 16 so salary fields prefill; the legal source remains the employer certificate plus 26AS.

FILING CHECKLIST

File from Form 16 in five checks

- 01 Collect every [Form 16 for the year](#).
- 02 Match Part A with Form 26AS and AIS; fix employer 24Q errors instead of inventing a number.
- 03 Add income the employer never saw: interest, rent, capital gains, or freelance income.
- 04 Choose the correct ITR form. Salary plus capital gains often means ITR-2, not ITR-1.
- 05 E-verify after filing.

KEEP THE LABELS CLEAN

Keep the four papers distinct



Form 16 Part A

Employer via TRACES · salary TDS deposited.



Form 16 Part B

Employer · how salary tax was worked.



Form 16A

Bank, client, or other deductor · non-salary
TDS.



Form 26AS / AIS

Tax portal · credit recorded against your PAN.

FILING RISK

Eleven errors that create filing risk

- Waiting for a portal download that does not exist.
- Filing only Part B and skipping Part A.
- Ignoring a second employer or treating Form 16 as full income.
- Claiming deductions you did not make, or missing interest outside salary.
- Confusing Form 16A with Form 16, using the wrong PAN, or accepting a typed Part A.
- Assuming **June 15** is the ITR due date; it is normally the certificate due date.
- **Filing** from incomplete information, or expecting a foreign payroll to issue an Indian Form 16 to an NRI.

TWO DIFFERENT LABELS

Form 16A and Form 130 are different labels

Form 16A

Quarterly TDS on non-salary payments such as interest, professional fees, and rent. See the [income-tax department site](#).

For the cycle still commonly called FY 2025–26, request the certificate that applies to your tax year.

Form 130

For the new Act, the successor salary certificate is Form 130, under Section 395(4) (b), replacing Form 16 for the applicable tax year.

The department's [Form 130 FAQs](#) explain the new label.