

TDS Return Agent

User Manual — Version 2.0 | Tax Year 2026-27 | IT Act 2025

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Product	TDS Return Agent v2.0
Applicable law	IT Act 2025 (from 01-Apr-2026) + IT Act 1961 (legacy corrections)
Forms covered	Form 140 (non-salary TDS, replaces Form 26Q)
AI engine	Claude (Anthropic) — classifies payments, maps columns automatically
Platform	Windows 10 / 11 (64-bit)
Support	mahesh.r@rmaaca.in

1. What is TDS Return Agent?

TDS Return Agent is an AI-powered Windows desktop application for TDS return filing under IT Act 2025. The v2 release introduces a fully import-driven workflow — no manual data entry in the critical path. Upload your CSI file for challans, upload your Tally or Excel export for transactions, run the AI agent, and generate the .fvu file ready for upload.

Key features in v2

CSI file import — Upload your OLTAS Challan Status Inquiry file — all challans fill automatically, zero manual BSR entry

Smart import — Upload any CSV/Excel from Tally, Busy, Marg, Zoho, bank export — AI reads headers and maps columns

Template import — Download our pre-formatted template, fill it, upload instantly — no mapping step

AI classification — Maps every payment narration to IT Act 2025 Section 393 code automatically

Dual-Act support — Detects IT Act 2025 vs IT Act 1961 automatically from payment date

FVU integration — Runs NSDL FVU validator, translates errors to plain English

Machine-locked license — Annual subscription — single user (1 PC) or server (unlimited PCs)

2. The v2 Workflow — Import First

The entire critical path requires zero typing. Follow these 5 steps:

1	Company setup	Enter TAN, PAN, business name once — saved permanently
2	Upload CSI file	Download CSI from OLTAS → upload in Challans tab → all challans auto-fill
3	Import transactions	Upload Tally/Excel export OR fill our template → AI maps columns → confirm → done
4	Run AI agent	Agent classifies every payment to Section 393 code · flags ambiguous items · you answer once
5	Generate .fvu	One click → .txt built → FVU runs → .fvu file ready to upload to IT portal

Tip: You never need to type BSR codes, PAN numbers from scratch, or select TDS sections manually. The import and AI handle all of it.

3. Installation

System requirements

Operating system	Windows 10 or Windows 11 (64-bit only)
RAM	4 GB minimum, 8 GB recommended
Disk space	500 MB free
Internet	Required for AI classification and license verification
Java	Not required — bundled inside the installer

Installation steps

1	Download	Download TDS-Return-Agent-Setup-1.0.0.exe from rmaaca.in/tds-agent
2	Run installer	Double-click the .exe → click Yes on UAC prompt
3	Install	Keep default folder or choose your own → click Install → takes about 1 minute
4	Launch	Desktop shortcut appears → double-click TDS Return Agent
5	FVU	In the app header, click the FVU badge → FVU v9.4 is bundled in resources\fvu\

Note: Run the installer as Administrator (right-click → Run as administrator) to avoid permission errors.

4. License Activation

TDS Return Agent requires an annual license key. After purchasing at rmaaca.in/tds-agent, your key is displayed on screen and emailed to you. The key locks to your PC on first activation.

License tiers

Tier	Key prefix	Machines	Price
Single user	SNGL-	1 PC — machine locked	■999/year
Server / Multi-user	SRVR-	Unlimited PCs — no machine lock	■3,000/year

1	Open License	Click License in the left sidebar
2	Enter key	Paste your license key — format: SNGL-XXXX-XXXX-XXXX or SRVR-XXXX-XXXX-XXXX
3	Enter email	Enter the email used when purchasing
4	Activate	Click Activate — app contacts license server and locks to your PC
5	Confirmation	License badge changes from Trial mode to Licensed · tier shown

Note: SNGL- keys lock to one PC on first activation. SRVR- keys have no machine lock and work on any PC. For machine transfer (SNGL), email mahesh.r@rmaaca.in — one free transfer per year.

5. Company Setup

One-time step. Enter your business details once — the app remembers them for all future filings.

1	Open Company	Click Company in the left sidebar
2	Enter TAN	10-character Tax Deduction Account Number e.g. MUMS12345A — mandatory
3	Enter PAN	Business PAN e.g. AABCS1234Z — mandatory
4	Business name	Full name as registered with Income Tax department
5	Deductor type	Select Company/LLP, Government, or Other
6	API key	Enter your Anthropic API key — enables AI classification
7	Save	Click Save company details

6. Challans — CSI File Import

The recommended method for challans is CSI file import. This eliminates all manual BSR code entry — the single biggest source of FVU errors.

How to get your CSI file

1	Go to OLTAS	Open tin.tin.nsdl.com in your browser
2	TAN Based View	Click TAN Based View on the OLTAS page
3	Enter details	Enter your TAN and the period covering your challans
4	Download	Click Download CSI — saves a .txt file to your PC

Import CSI into the app

1	Open Challans	Click Challans in the left sidebar
2	Upload	Click the CSI file upload area or drag your .txt file onto it
3	Import	Click Import challans from CSI — all challans fill automatically
4	Verify	Check the challan table — BSR codes, serial numbers, dates, amounts all loaded

Tip: Import in merge mode — existing challans are kept and new ones are added. Use the x button to remove any incorrect challan.

Manual challan entry (fallback)

If CSI import is not available, click + Add manually and enter: BSR Code (7 digits from bank receipt), Serial number (5 digits), Deposit date, Total deposited amount, TDS portion.

7. Importing Transactions

Three methods available — choose based on what you have:

Method 1 — Smart import (any file from any software)

Upload any CSV or Excel from Tally, Busy, Marg, Zoho, or your bank. The AI reads the column headers and suggests a mapping — you confirm before anything is imported.

1	Open Import data	Click Import data in the left sidebar
2	Click Smart import	Click the Smart import card
3	Upload your file	Drag your export file or click to browse — CSV, Excel, TXT all accepted
4	Click Analyse columns	AI reads headers and suggests mapping e.g. "Party Name" → vendor name
5	Review mapping	Check the mapping table — change any column that is wrong
6	Confirm	Click Import with this mapping — transactions load instantly

Method 2 — Template import (fastest)

Download our pre-formatted CSV template, fill it in Excel, and upload. No mapping step — columns are pre-matched.

Template columns (in order):

Vendor Name, PAN, Amount, Payment Date (YYYY-MM-DD), Narration / Description, Invoice Reference

Example row:

Raj Plumbing Works, AAAPS1234A, 80000, 2026-04-15, Plumbing repairs office bathroom, INV-001

Method 3 — Manual entry (for single transactions)

Click + Add one in the Transactions tab. Enter vendor name, PAN, amount, date and narration. Useful for one-off transactions not in your export.

Note: The narration column is critical — write a clear description of the payment. "Payment" or "expenses" will be flagged. Good: "Plumbing repairs office bathroom April 2026".

8. Running the AI Agent

After importing transactions, run the AI agent to classify every payment into the correct IT Act 2025 Section 393 code. The agent works autonomously and asks for human input only when stuck.

1	Open Agent	Click Agent in the left sidebar — or Run agent in the nav bar
2	Click Run agent	Click the blue Run agent button — agent processes all unclassified transactions
3	Wait	Each transaction sent to Claude AI for classification — ~30-60 seconds for 20 transactions
4	Review flags	Any low-confidence or missing-PAN items appear as batched questions
5	Answer questions	Click the correct category for each flag — or enter PAN if missing
6	Submit	Click Submit all answers — agent resumes and completes classification
7	Check Step 3	Validation summary shows All transactions classified. Ready to generate return.

Act detection — automatic

Payment date	Applicable Act	Section codes used
Before 01-Apr-2026	IT Act 1961	Old sections: 194C, 194J, 194I, etc.
On/after 01-Apr-2026	IT Act 2025	New codes: 1012, 1036a, 1036b, 1024, etc.

9. IT Act 2025 — Section 393 Code Reference

The agent selects these automatically. This table is for reference only.

Code	Payment type	TDS rate	Old section
1012	Works contract / contractor / manpower / catering / security / housekeeping	0%	194C
1036a	Technical services — IT, software, engineering, testing	2%	194J(a)
1036b	Professional fees — CA, lawyer, doctor, architect	10%	194J(b)
1024	Rent — land, building, office, furniture	10%	194I(b)
1022	Rent — machinery, equipment, vehicles	2%	194I(a)
1048	Commission / brokerage / agency fees	5%	194H
1018	Interest — FD, loan, unsecured	10%	194A
1030	Transport contractor WITH PAN	0%	194C proviso

Note: Manpower supply, security, housekeeping, and catering are always code 1012 under IT Act 2025.

10. Generating the .fvu File

Once all transactions are classified and challans are loaded, generate the FVU file.

Pre-generation checklist

- All transactions show OK status (not unclassified or review)
- Challans imported — at least one challan in the list
- FVU badge in header shows v9.4
- Company TAN and PAN correctly entered in Setup

Generate the return

1	Open Generate	Click Generate .fvu in the left sidebar
2	Review summary	Check transactions count, total TDS, challans, FVU status
3	Select period	Choose Tax year and Quarter from dropdowns
4	Click Generate	Click green Generate .txt + Run FVU button
5	Wait	App builds .txt → FVU validates → 15-30 seconds
6	Download .fvu	Green success message shows .fvu file path — click Open in Explorer
7	Upload to portal	Go to incometax.gov.in → e-File → Upload TDS → Form 140 → upload .fvu

11. Common FVU Errors

Error	Cause	Fix
PAN format invalid	PAN not in AAAAA9999A format	Deductees → correct PAN → re-run agent → regenerate
BSR code not found	BSR code does not match NSD/Verifys	Verify bank challan receipt or OLTAS → update in Challans
Challan serial not found	Serial number incorrect	Check bank receipt carefully — 5 digits
TDS amount mismatch	TDS in transactions exceeds challan amount	Alter another challan or increase challan amount
Old section used	Old section code (194C etc.) for Post-April-2026 payments	Re-assign correct IT Act 2025 code
File header corrupted	txt file was edited manually	Delete txt file and regenerate — never edit manually

12. TDS Compliance Calendar — TY 2026-27

Obligation	Deadline	Penalty
Monthly TDS deposit (except March)	7th of next month	1.5% per month interest
March TDS deposit	30th April 2027	1.5% per month interest
Q1 return (Apr-Jun 2026) — Form 140	31st July 2026	■200/day (max = TDS amount)
Q2 return (Jul-Sep 2026)	31st October 2026	■200/day
Q3 return (Oct-Dec 2026)	31st January 2027	■200/day
Q4 return (Jan-Mar 2027)	31st May 2027	■200/day
Form 130 (was Form 16) to employees	15th June 2027	■100/day per certificate
Form 16A to deductees	15 days after quarterly return	■100/day per certificate

13. Frequently Asked Questions

What is the difference between Single and Server license?

Single (SNGL-) at ₹999/year locks to one PC — only that machine can run the app. Server (SRVR-) at ₹3,000/year has no machine lock — install on any number of PCs, ideal for CA firms running on a shared server.

What is a CSI file and how do I get it?

CSI (Challan Status Inquiry) is a file from OLTAS containing all your TDS deposit details. Go to tin.tin.nsdli.com → TAN Based View → enter TAN and period → Download CSI. Upload it in the Challans tab and all challans fill automatically.

My Tally export has different column names — will smart import work?

Yes. Smart import uses AI to read your actual column headers — Party Name, Ledger, Voucher Date, Debit Amount — and maps them to the correct fields. You see the mapping and can correct anything before confirming.

Can I import data from Busy, Marg, or Zoho?

Yes — export as CSV from any software and use Smart import. The AI handles any column layout.

The agent classified a payment incorrectly — how do I fix it?

Go to Agent tab → flagged items appear with options → click the correct category → Submit. Or delete the transaction and re-add with a clearer narration.

What if PAN is not available for a vendor?

TDS is deducted at 20% for missing PANs. The agent flags these automatically. Add the PAN later and the rate recalculates.

Can I change my PC? (Single user license)

Email mahesh.r@rmaaca.in with your key — one free machine transfer per year.

I see ANTHROPIC_API_KEY error — what do I do?

Open the .env file in the tds-desktop folder with Notepad. Check the API key is correctly entered without spaces. Contact mahesh.r@rmaaca.in if needed.

14. Support and Contact

Support type	Contact	Response
License / activation	maresh.r@rmaaca.in	Within 1 business day
Technical issues / bugs	maresh.r@rmaaca.in	Within 2 business days
TDS compliance queries	rmaaca.in/contact	Within 2 business days

- License key (first 8 characters only)
- Windows version (Settings → System → About)
- Screenshot of the error
- The .txt file if FVU error (in AppData\Roaming\tds-return-agent\)