

You need to file returns even if income falls below threshold limit if:

- Individual receive any income during the financial year on which tax was deducted at source
- If you have deposited a total amount of more than 1 crore in one or more current accounts during FY 2019-20
- If you have spent more than Rs 2 lakh for travel to a foreign country for yourself or anyone else in FY 2019-20
- If you have spent a total amount of more than Rs 1 lakh on consumption of electricity during FY 2019-20.