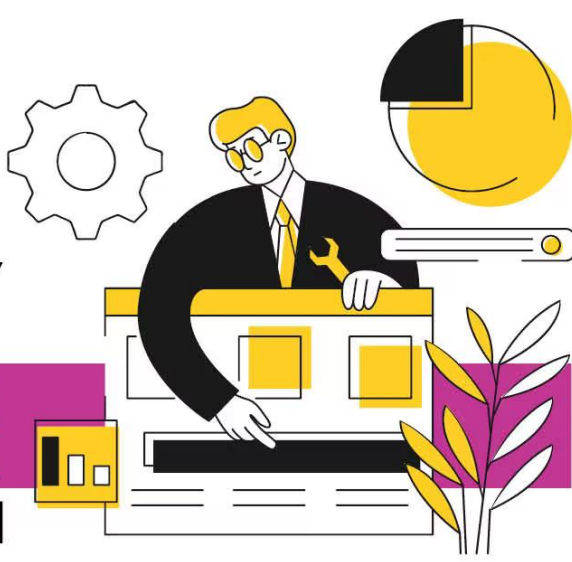


THE MONEY CALENDAR

FY2024 EDITION



April

Choose between new or old tax regime



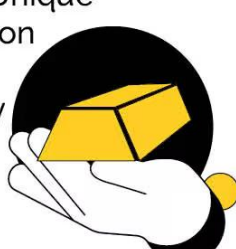
Start your tax-planning now. An ELSS SIP, perhaps?

Got an annual bonus? Pay off your debt, first

Submit forms 15G/15H to avoid TDS deduction

22nd: Akshaya Tritiya
Don't buy gold randomly. Stick to asset allocation

The 6-digit Hallmark Unique Identification number is mandatory from April



2023

April	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	30

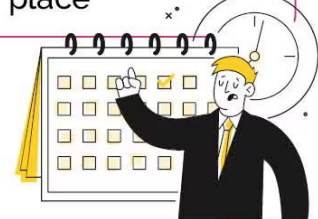
May

Tax-filing season: Prepare your income statement for FY23

Review nominations across bank accounts, investments, and insurance policies

Don't have an emergency corpus yet? Start building one now

Kids going abroad for studies? Get your finances in place



3rd: Last date to choose higher pension option under the Employees' Pension Scheme (EPS)

May	S	M	T	W	T	F	S
1	2	3	4	5	6		
7	8	9	10	11	12	13	
14	15	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30	31				

June

Collect Form-16 from your employer

Review your life and health insurance cover for the family

Have a home loan? Negotiate for a lower interest rate with your bank or switch

Started your first job? Celebrate, but don't forget your first SIP



15th: Pay 1st advance tax instalment

June	S	M	T	W	T	F	S
						1	2
3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30		

July

Review your annual information statement. In case of incorrect information, give your feedback and resolve it

1st: Planning a foreign tour or foreign investments exceeding Rs 7 lakh in a year will now attract 20 percent Tax Collection at Source (TCS)

31st: Deadline for filing income tax returns for FY23

July	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30	31						

Get that free once-a-year credit report from the credit bureau, and review for any errors, suspicious loans, etc.



August

Make a will; give a copy to someone trustworthy

The festive season is upon us. Make a budget.



15th: Become financially independent

August	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30	31		

September

Review your NPS asset allocation and performance



30th: It's time for your mid-year investment portfolio review

Last date to furnish nominations for MF investments and demat accounts

15th: Pay 2nd advance tax instalment

September	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30			

October

Super senior citizens (80 years and above) to submit an existence certificate (Jeevan Pramaan Patra) for life insurance and pension funds

Use festive season sales and discounts smartly. Spend wisely!

Haven't started income tax-planning? Do it now

Keep track of travel deals in the winter season for a vacation



October	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30	31		

November

Brush up your investment portfolio, this Diwali



10th: Dhanteras: Buy gold, but within limits. Avoid digital gold by jewellers

14th: Children's Day: Give money lessons to kids

30th: Last date to submit existence certificate to claim pension for Central Government employees

Donate. Give. Share. Bring cheer to kids and elders in need



November	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30			

December

Review your expenses for the year gone by



15th: Pay 3rd advance tax instalment

31st: Due date to file revised/ belated returns for AY 2023-24

December	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30	31		

January

Make 3 money resolutions for 2024. And stick to them

Submit tax investment proofs to your employer



31st: Due date to verify revised/ belated returns for updated returns filed in December 2023

2024

January	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30	31		

February

Watch out for early-bird summer holiday deals

1st: Union budget day. Will you pay more tax or less tax next year?

14th: Valentine's Day Get romantic but take financial decisions, jointly



February	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29				

March

15th: Pay fourth advance tax instalment

30th: Last date for tax-planning for FY24

31st: Last day to claim income tax benefits for initiating a start-up.

March	S	M	T	W	T	F	S
							1
2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25
26	27	28	29	30	31		

