

FINANCIAL YEAR 2020-21

WHAT'S IN STORE?

From planning your taxes and holidays, to opening bank accounts for your kids and making a will, there's a time and place for everything. Plan your finances using our annual 2020-21 calendar, so don't miss a thing

APRIL

- Review your portfolio, choose between existing and new tax regimes
- Start tax-planning rightaway. How about a SIP in ELSS? Add PPF too
- **26:** Don't pick gold randomly. Stick to asset allocation
- Submit forms 15G/15H to avoid TDS deduction



MAY

- **31:** 3-month moratorium gets over. Plan for your EMIs
- **31:** NRI transacting > ₹ 2.5 lakh during FY20? Apply for PAN
- Time to prepare your income statement for FY20



JUNE

- **30:** *Extended deadline for 80C investments ends. *(By the govt. for FY20)
- Collect Form-16 from employers
- **15:** Pay 1st advance tax instalment
- **30:** Deadline for linking PAN with Aadhaar ends



JULY

- Get that free once-a-year credit report now
- **31:** Deadline for filing income tax returns for FY 20



AUGUST

- **15:** Time to become financially independent
- Make a will; give a copy to someone trustworthy



SEPTEMBER

- **15:** Pay 2nd advance tax instalment
- **30:** Mid-year review of your investment portfolio



OCTOBER

- Festive season brings discounts. Spend wisely!
- Light the lamp of someone else's house too. Donate, share and care



NOVEMBER

- **14:** Teach your kids money rules
- Haven't already started your tax-planning? Do it now



DECEMBER

- **15:** Pay 3rd advance tax instalment
- Hope Covid19's gone. Take that much-needed holiday
- Review your expenses for the year gone by



JANUARY

- New year. Time to make money resolutions
- Plan for an emergency corpus
- Keep tax-investment proofs ready



FEBRUARY

- **1:** Union budget
- **14:** Involve your spouse in financial decisions
- Keep track of early-bird summer travel deals

MARCH

- **15:** Pay 4th advance tax instalment
- **31:** Last date for tax-planning for FY21

