

Form 10F Filing Guide

Claim DTAA benefits, reduce TDS on NRO interest from 31.2% to 12.5%, and keep more of what you earn.

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Achutaverse LLC

Cross-Border Wealth Architecture

31.2%

TDS Without 10F

12.5%

TDS With 10F + TRC

18.7%

You Save

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What is Form 10F?

Form 10F is a **declaration filed by a non-resident (NRI)** under Section 90/90A of the Income Tax Act, 1961. It is required to claim benefits under a Double Taxation Avoidance Agreement (DTAA) between India and the country of tax residence.

- **Without Form 10F**, banks deduct TDS at the full rate of **31.2%** on NRO interest income.
- **With Form 10F + TRC**, banks deduct TDS at the DTAA rate of **12.5%** for the India-UAE treaty (Article 11).
- Form 10F was made **mandatory for electronic filing** from July 2022, per CBDT Notification No. 05/2022 dated 16 July 2022.

Key Takeaway: Form 10F is not optional. If you hold NRO deposits and reside in the UAE, filing Form 10F annually is the single most impactful step to reduce your India-side tax liability on interest income.

Prerequisites

Before you begin, ensure you have the following documents and access ready:

- **PAN Card** — active and linked to your NRO account
- **UAE Tax Residency Certificate (TRC)** — issued by the UAE Federal Tax Authority
- **Tax Identification Number (TIN)** — in the UAE, this is your TRN (Tax Registration Number) from the FTA portal
- **NRO Bank Account Details** — account number, bank name, branch
- **Registered account on incometax.gov.in** — linked to your PAN
- **Digital Signature Certificate (DSC) or Aadhaar-based e-verification** — for form submission

Tip: Apply for the UAE TRC at least 4–6 weeks before you plan to file Form 10F. The FTA processing time can vary, and you cannot proceed without it.

Step-by-Step Filing Guide

Step 1

Log in to [incometax.gov.in](https://www.incometax.gov.in)

Open your browser and navigate to <https://www.incometax.gov.in>

- **1** Click **“Login”** on the top-right corner
- **2** Enter your **PAN number** as the User ID
- **3** Enter your password and complete the captcha

e-File → Income Tax Forms → File Income Tax Forms

Step 2

Search for Form 10F

- **4** In the search bar, type **“10F”**
- **5** Click on **“Form 10F”** from the search results
- **6** Select the **Assessment Year** — this should correspond to the Financial Year for which you are claiming DTAA benefits
- **7** Click **“Let’s Get Started”**

Warning: Selecting the wrong Assessment Year is one of the most common rejection reasons. FY 2024–25 corresponds to AY 2025–26. Double-check before proceeding.

Step 3

Fill Part A — Personal Details

Name of the Assessee	Your full name as per PAN card
Status	Individual
Nationality	Indian (or as applicable)
PAN	Auto-populated from login
Country of Residence	United Arab Emirates

Step 4

Fill Part B — Tax Residency Details

Tax Identification Number	Your UAE TRN (Tax Registration Number)
Period of Residential Status	Start and end dates of the Financial Year
Address in UAE	Your UAE residential address

Note: You will be prompted to upload a copy of your UAE Tax Residency Certificate (TRC). Keep a scanned PDF ready (max 5MB, PDF format preferred).

Step 5

Fill Part C — DTAA Details

Country with which DTAA is claimed	United Arab Emirates
Relevant Article of DTAA	Article 11 (Interest)
Nature of Income	Interest income from NRO deposits
Amount of Income	Total NRO interest for the FY (or estimated)

Tip: If you have both FD interest and savings account interest from NRO accounts, include the combined amount. You can provide an estimated figure and reconcile in your ITR.

Step 6

Verification & Submission

- **8 Review all details** carefully — name, PAN, TRN, dates, amounts
- **9 Choose your verification method:** DSC (Digital Signature), Aadhaar OTP, or EVC (Electronic Verification Code)
- **10 Submit the form**
- **11 Download the acknowledgment receipt and keep it safe** — you will need it when submitting to your bank

Step 7

Submit to Your Bank

After successful e-filing, submit the following documents to your NRO bank branch or email them to the NRI desk:

- 1. 12 Filed Form 10F** — printed or downloaded PDF with acknowledgment
- 2. 13 UAE TRC** — original or attested copy
- 3. 14 Self-declaration letter** — template provided in Section 4 below
- 4. 15 PAN card copy**

Result: Once processed, the bank updates your TDS deduction rate from **31.2%** to **12.5%** for all future NRO interest credits during the Financial Year.

Self-Declaration Letter Template

Copy the template below, fill in the placeholders (shown in brackets), and submit along with your Form 10F and TRC.

To, The Branch Manager [Bank Name] [Branch Address] Subject: Request for Lower TDS Deduction under India-UAE DTAA Dear Sir/Madam, I, [Full Name], bearing PAN [PAN Number], am a tax resident of the United Arab Emirates. I hold NRO account number [Account Number] at your branch. I hereby request that TDS on interest earned on my NRO Fixed Deposits be deducted at the rate of 12.5% as per Article 11 of the India-UAE Double Taxation Avoidance Agreement (DTAA), instead of the standard rate of 30% plus applicable surcharge and cess. Enclosed: 1. Form 10F (filed electronically, acknowledgment attached) 2. UAE Tax Residency Certificate (TRC) — valid from [start date] to [end date] 3. Copy of PAN Card 4. Copy of Passport (showing UAE visa) I declare that the information provided is true and correct. Yours faithfully, [Full Name] [Date] [Signature]

Tip: Some banks have their own declaration formats. Ask your NRI desk if they have a specific template. If they do, use theirs — but the content should match what is shown above.

Common Rejection Reasons & Fixes

These are the six most common reasons Form 10F submissions fail — and how to avoid each one.

#	ISSUE	FIX
1	TRC Expired	TRC must be valid for the relevant Financial Year. Renew it annually through the UAE FTA portal.
2	Wrong Assessment Year	The AY must correspond to the FY of interest income. FY 2024–25 = AY 2025–26. Double-check before submission.
3	TIN / TRN Mismatch	Ensure the UAE TRN entered in Form 10F matches the TRN on your TRC exactly.
4	Form Not E-verified	Verification must be completed within 30 days of filing. Set a reminder immediately after submission.
5	Bank Requires Physical Copy	Some banks still request a printed Form 10F with wet signature. Check with your NRI desk in advance.
6	Filed After Interest Credit	Form 10F must be submitted to the bank before the interest is credited. If you miss the window, TDS is deducted at 31.2% — claim the excess as a refund when filing your ITR.

Warning: Issue #6 is the most costly mistake. Calendar your FD maturity dates and submit Form 10F + TRC to the bank at least 15 days before each interest credit date.

Timeline & Deadlines

WHEN	ACTION
Anytime During the FY	Form 10F can be filed at any point during the Financial Year for which DTAA benefit is claimed.
Best Practice: April	File Form 10F at the beginning of the FY (April) to cover the entire year. This avoids last-minute scrambles before FD maturity dates.
15 Days Before Interest Credit	Submit the filed Form 10F, TRC, and self-declaration to your bank at least 15 days before the next FD interest credit date.
Missed the Deadline?	If TDS has already been deducted at 31.2%, you can claim the excess (31.2% minus 12.5% = 18.7%) as a refund when filing your Income Tax Return (ITR).
TRC Renewal: 30 Days Before Expiry	UAE TRC is typically valid for 1 year from the date of issue. Start the renewal process at least 30 days before expiry to avoid gaps in coverage.

Key Takeaway: The ideal workflow is: Renew TRC in March → File Form 10F in April → Submit to bank immediately → Enjoy lower TDS for the entire Financial Year.

Frequently Asked Questions

Can I file Form 10F for previous years?

Yes, you can file Form 10F for previous Financial Years. Select the corresponding Assessment Year when filing. However, to claim the TDS refund for past years, you will need to file or revise your ITR for those years (within the permissible time limit, typically 2 years from the end of the relevant AY).

What if I have NRO accounts at multiple banks?

You only need to file Form 10F once on the income tax portal for a given Assessment Year. However, you must submit copies of the filed Form 10F along with TRC and self-declaration to each bank separately. Every bank that holds your NRO deposits needs its own set of documents.

Do I need to file Form 10F every year?

Yes. Form 10F must be filed for each Financial Year in which you want to claim DTAA benefits. Similarly, you need to submit it to your bank every year, as banks apply the lower TDS rate only for the year in which they hold valid documentation.

What if my bank refuses to accept Form 10F?

Escalate to the bank's NRI desk or regional office. Banks are legally required to apply DTAA rates when valid documentation (Form 10F + TRC) is provided. If the issue persists, file a complaint with the Banking Ombudsman. In the interim, the bank will deduct TDS at 31.2%, which you can claim back as a refund in your ITR.

Can a CA file Form 10F on my behalf?

A Chartered Accountant can assist you with the preparation, but the form must be filed using your own login credentials on the income tax portal and verified with your DSC, Aadhaar OTP, or EVC. You can grant authorized access to your CA through the portal's "Authorized Representative" feature if needed.

What is the difference between Form 10F and Form 10FA?

Form 10F is a self-declaration by the taxpayer to claim DTAA benefits. Form 10FA is a separate application filed to obtain a Tax Residency Certificate from Indian authorities (for Indian tax residents claiming treaty benefits abroad). As an NRI residing in the UAE, you need Form 10F (filed in India) and a TRC from the UAE FTA — not Form 10FA.

Is Form 10F applicable for income other than NRO interest?

Yes. Form 10F can be used to claim DTAA benefits on other types of Indian income as well, such as capital gains, dividends, royalties, or fees for technical services. The relevant DTAA article will differ depending on the income type (e.g., Article 13 for capital gains). This guide focuses on interest income (Article 11) as it is the most common use case for NRIs.

How long does it take for the bank to update the TDS rate?

Processing time varies by bank. Most banks update the TDS rate within 7–15 working days after receiving complete documentation. Some banks process it faster if submitted via their NRI portal. Always submit at least 15 days before your next interest credit date to ensure the lower rate is applied.

Disclaimer

This guide is for informational purposes only and does not constitute tax or legal advice. Tax laws and DTAA provisions are subject to change. The information presented is based on the India-UAE DTAA and Indian Income Tax Act as of the publication date. Always consult a qualified Chartered Accountant or tax advisor before acting on any information contained in this document. Achutaverse LLC accepts no liability for actions taken based on this guide.