

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning , 2023, ending , 20 See separate instructions.

Your first name and middle initial DIVYA Last name SUBBAIAN Your social security number 336 67 5606

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. 244 KENNEDY DR 706 Presidential Election Campaign

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code MALDEN MA 02148 Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

Foreign country name Foreign province/state/county Foreign postal code You Spouse

Filing Status Single Married filing jointly (even if only one had income) Head of household (HOH) Married filing separately (MFS) Qualifying surviving spouse (QSS) If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) Yes No

Standard Deduction Someone can claim: You as a dependent Your spouse as a dependent Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: Were born before January 2, 1959 Are blind Spouse: Was born before January 2, 1959 Is blind

Table with 5 columns: (1) First name, Last name, (2) Social security number, (3) Relationship to you, (4) Check the box if qualifies for (see instructions): Child tax credit, Credit for other dependents. Includes dependents section.

Income section table with columns for line numbers (1a-1z) and amounts. Includes sub-rows for taxable interest, ordinary dividends, etc.

Table for Standard Deduction or Itemized Deductions (lines 2a-15) with columns for description and amount. Includes instructions for each line.

Tax and Credits table with rows 16-24. Includes Tax (see instructions), Amount from Schedule 2, Child tax credit, Amount from Schedule 3, Other taxes, and total tax.

Payments table with rows 25-33. Includes Federal income tax withheld (Form(s) W-2, 1099, etc.), 2023 estimated tax payments, Earned income credit, and total payments.

Refund table with rows 34-36. Includes overpaid amount, routing number, account number, and amount applied to 2024 estimated tax.

Amount You Owe table with rows 37-38. Includes amount you owe and estimated tax penalty.

Third Party Designee section with checkboxes for Yes/No and fields for name, phone, and PIN.

Sign Here section with declaration of preparer and signature lines for taxpayer and spouse, including occupation and ID Protection PIN fields.

Paid Preparer Use Only section with fields for preparer's name, signature, date, PTIN, firm's name, address, and phone/EIN.

**SCHEDULE 1  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Additional Income and Adjustments to Income**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

OMB No. 1545-0074

**2023**  
Attachment  
Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR  
DIVYA SUBBAIAN

Your social security number  
336-67-5606

**Part I Additional Income**

|           |   |               |           |          |
|-----------|---|---------------|-----------|----------|
| <b>1</b>  | Taxable refunds, credits, or offsets of state and local income taxes . . . . .  |               | <b>1</b>  |          |
| <b>2a</b> | Alimony received . . . . .  |               | <b>2a</b> |          |
| <b>b</b>  | Date of original divorce or separation agreement (see instructions): _____  |               |           |          |
| <b>3</b>  | Business income or (loss). Attach Schedule C . . . . .  |               | <b>3</b>  |          |
| <b>4</b>  | Other gains or (losses). Attach Form 4797 . . . . .   |               | <b>4</b>  |          |
| <b>5</b>  | Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E . . . . .   |               | <b>5</b>  | -13,918. |
| <b>6</b>  | Farm income or (loss). Attach Schedule F . . . . .  |               | <b>6</b>  |          |
| <b>7</b>  | Unemployment compensation . . . . .   |               | <b>7</b>  |          |
| <b>8</b>  | Other income:   |               |           |          |
| <b>a</b>  | Net operating loss . . . . .  | <b>8a</b> ( ) |           |          |
| <b>b</b>  | Gambling . . . . .  | <b>8b</b>     |           |          |
| <b>c</b>  | Cancellation of debt . . . . .  | <b>8c</b>     |           |          |
| <b>d</b>  | Foreign earned income exclusion from Form 2555 . . . . .  | <b>8d</b> ( ) |           |          |
| <b>e</b>  | Income from Form 8853 . . . . .   | <b>8e</b>     |           |          |
| <b>f</b>  | Income from Form 8889 . . . . .   | <b>8f</b>     |           |          |
| <b>g</b>  | Alaska Permanent Fund dividends . . . . .   | <b>8g</b>     |           |          |
| <b>h</b>  | Jury duty pay . . . . .   | <b>8h</b>     |           |          |
| <b>i</b>  | Prizes and awards . . . . .   | <b>8i</b>     |           |          |
| <b>j</b>  | Activity not engaged in for profit income . . . . .   | <b>8j</b>     |           |          |
| <b>k</b>  | Stock options . . . . .   | <b>8k</b>     |           |          |
| <b>l</b>  | Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property . . . . . | <b>8l</b>     |           |          |
| <b>m</b>  | Olympic and Paralympic medals and USOC prize money (see instructions) . . . . .   | <b>8m</b>     |           |          |
| <b>n</b>  | Section 951(a) inclusion (see instructions) . . . . .   | <b>8n</b>     |           |          |
| <b>o</b>  | Section 951A(a) inclusion (see instructions) . . . . .  | <b>8o</b>     |           |          |
| <b>p</b>  | Section 461(l) excess business loss adjustment . . . . .  | <b>8p</b>     |           |          |
| <b>q</b>  | Taxable distributions from an ABL account (see instructions) . . . . .  | <b>8q</b>     |           |          |
| <b>r</b>  | Scholarship and fellowship grants not reported on Form W-2 . . . . .  | <b>8r</b>     |           |          |
| <b>s</b>  | Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d . . . . .  | <b>8s</b> ( ) |           |          |
| <b>t</b>  | Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan . . . . .                                   | <b>8t</b>     |           |          |
| <b>u</b>  | Wages earned while incarcerated . . . . .   | <b>8u</b>     |           |          |
| <b>z</b>  | Other income. List type and amount: _____   | <b>8z</b>     |           |          |
| <b>9</b>  | Total other income. Add lines 8a through 8z . . . . .   |               | <b>9</b>  |          |
| <b>10</b> | Combine lines 1 through 7 and 9. This is your <b>additional income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8 . . . . .         |               | <b>10</b> | -13,918. |

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2023

**Part II Adjustments to Income**

|            |  |            |            |
|------------|--|------------|------------|
| <b>11</b>  | Educator expenses . . . . .  |            | <b>11</b>  |
| <b>12</b>  | Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 . . . . .  |            | <b>12</b>  |
| <b>13</b>  | Health savings account deduction. Attach Form 8889 . . . . .   |            | <b>13</b>  |
| <b>14</b>  | Moving expenses for members of the Armed Forces. Attach Form 3903 . . . . .  |            | <b>14</b>  |
| <b>15</b>  | Deductible part of self-employment tax. Attach Schedule SE . . . . .   |            | <b>15</b>  |
| <b>16</b>  | Self-employed SEP, SIMPLE, and qualified plans . . . . .   |            | <b>16</b>  |
| <b>17</b>  | Self-employed health insurance deduction . . . . .   |            | <b>17</b>  |
| <b>18</b>  | Penalty on early withdrawal of savings . . . . .   |            | <b>18</b>  |
| <b>19a</b> | Alimony paid . . . . .   |            | <b>19a</b> |
| <b>b</b>   | Recipient's SSN . . . . .  |            |            |
| <b>c</b>   | Date of original divorce or separation agreement (see instructions): _____   |            |            |
| <b>20</b>  | IRA deduction . . . . .  |            | <b>20</b>  |
| <b>21</b>  | Student loan interest deduction . . . . .  |            | <b>21</b>  |
| <b>22</b>  | Reserved for future use . . . . .  |            | <b>22</b>  |
| <b>23</b>  | Archer MSA deduction . . . . .   |            | <b>23</b>  |
| <b>24</b>  | Other adjustments:   |            |            |
| <b>a</b>   | Jury duty pay (see instructions) . . . . .   | <b>24a</b> |            |
| <b>b</b>   | Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit . . . . .                                       | <b>24b</b> |            |
| <b>c</b>   | Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m . . . . .   | <b>24c</b> |            |
| <b>d</b>   | Reforestation amortization and expenses . . . . .  | <b>24d</b> |            |
| <b>e</b>   | Repayment of supplemental unemployment benefits under the Trade Act of 1974 . . . . .  | <b>24e</b> |            |
| <b>f</b>   | Contributions to section 501(c)(18)(D) pension plans . . . . .   | <b>24f</b> |            |
| <b>g</b>   | Contributions by certain chaplains to section 403(b) plans . . . . .   | <b>24g</b> |            |
| <b>h</b>   | Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions) . . . . .  | <b>24h</b> |            |
| <b>i</b>   | Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations . . . . . | <b>24i</b> |            |
| <b>j</b>   | Housing deduction from Form 2555 . . . . .   | <b>24j</b> |            |
| <b>k</b>   | Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041) . . . . .  | <b>24k</b> |            |
| <b>z</b>   | Other adjustments. List type and amount: _____   | <b>24z</b> |            |
| <b>25</b>  | Total other adjustments. Add lines 24a through 24z . . . . .   |            | <b>25</b>  |
| <b>26</b>  | Add lines 11 through 23 and 25. These are your <b>adjustments to income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10 . . . . .                    |            | <b>26</b>  |

**SCHEDULE D  
(Form 1040)**

**Capital Gains and Losses**

OMB No. 1545-0074

**2023**

Department of the Treasury  
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.  
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.  
Go to [www.irs.gov/ScheduleD](http://www.irs.gov/ScheduleD) for instructions and the latest information.

Attachment  
Sequence No. **12**

Name(s) shown on return

DIVYA SUBBAIAN

Your social security number

336-67-5606

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year?  Yes  No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

**Part I Short-Term Capital Gains and Losses—Generally Assets Held One Year or Less** (see instructions)

| See instructions for how to figure the amounts to enter on the lines below.<br>This form may be easier to complete if you round off cents to whole dollars.  | (d)<br>Proceeds<br>(sales price) | (e)<br>Cost<br>(or other basis) | (g)<br>Adjustments<br>to gain or loss from<br>Form(s) 8949, Part I,<br>line 2, column (g) | (h) Gain or (loss)<br>Subtract column (e)<br>from column (d) and<br>combine the result<br>with column (g) |
|--|----------------------------------|---------------------------------|---|---|
| <b>1a</b> Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b . |                                  |                                 |   |   |
| <b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> checked . . . . .   |                                  |                                 |   |   |
| <b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> checked . . . . .  |                                  |                                 |   |   |
| <b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> checked . . . . .  |                                  |                                 |   |   |
| <b>4</b> Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824 . . . . .  |                                  |                                 |   | <b>4</b>  |
| <b>5</b> Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .   |                                  |                                 |   | <b>5</b>  |
| <b>6</b> Short-term capital loss carryover. Enter the amount, if any, from line 8 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .  |                                  |                                 |   | <b>6</b> ( )  |
| <b>7</b> <b>Net short-term capital gain or (loss)</b> . Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back . . . . .  |                                  |                                 |   | <b>7</b>  |

**Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year** (see instructions)

| See instructions for how to figure the amounts to enter on the lines below.<br>This form may be easier to complete if you round off cents to whole dollars.   | (d)<br>Proceeds<br>(sales price) | (e)<br>Cost<br>(or other basis) | (g)<br>Adjustments<br>to gain or loss from<br>Form(s) 8949, Part II,<br>line 2, column (g) | (h) Gain or (loss)<br>Subtract column (e)<br>from column (d) and<br>combine the result<br>with column (g) |
|---|----------------------------------|---------------------------------|--|---|
| <b>8a</b> Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b . |                                  |                                 |  |   |
| <b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> checked . . . . .  | 6,423.                           | 5,304.                          |  | 1,119.  |
| <b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> checked . . . . .   |                                  |                                 |  |   |
| <b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> checked . . . . .  |                                  |                                 |  |   |
| <b>11</b> Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824 . . . . .  |                                  |                                 |  | <b>11</b>   |
| <b>12</b> Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1 . . . . .  |                                  |                                 |  | <b>12</b>   |
| <b>13</b> Capital gain distributions. See the instructions . . . . .  |                                  |                                 |  | <b>13</b>   |
| <b>14</b> Long-term capital loss carryover. Enter the amount, if any, from line 13 of your <b>Capital Loss Carryover Worksheet</b> in the instructions . . . . .  |                                  |                                 |  | <b>14</b> ( )   |
| <b>15</b> <b>Net long-term capital gain or (loss)</b> . Combine lines 8a through 14 in column (h). Then, go to Part III on the back . . . . .   |                                  |                                 |  | <b>15</b> 1,119.  |

**Part III Summary**

|           |  |           |        |
|-----------|--|-----------|--------|
| <b>16</b> | Combine lines 7 and 15 and enter the result . . . . .  | <b>16</b> | 1,119. |
|           | <ul style="list-style-type: none"> <li>• If line 16 is a <b>gain</b>, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 17 below.</li> <li>• If line 16 is a <b>loss</b>, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22.</li> <li>• If line 16 is <b>zero</b>, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 22.</li> </ul> |           |        |
| <b>17</b> | Are lines 15 and 16 <b>both</b> gains?<br><input checked="" type="checkbox"/> <b>Yes.</b> Go to line 18.<br><input type="checkbox"/> <b>No.</b> Skip lines 18 through 21, and go to line 22.   |           |        |
| <b>18</b> | If you are required to complete the <b>28% Rate Gain Worksheet</b> (see instructions), enter the amount, if any, from line 7 of that worksheet . . . . .   | <b>18</b> |        |
| <b>19</b> | If you are required to complete the <b>Unrecaptured Section 1250 Gain Worksheet</b> (see instructions), enter the amount, if any, from line 18 of that worksheet . . . . .   | <b>19</b> |        |
| <b>20</b> | Are lines 18 and 19 both zero or blank and you are not filing Form 4952?<br><input checked="" type="checkbox"/> <b>Yes.</b> Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16. <b>Don't</b> complete lines 21 and 22 below.<br><br><input type="checkbox"/> <b>No.</b> Complete the <b>Schedule D Tax Worksheet</b> in the instructions. <b>Don't</b> complete lines 21 and 22 below.                  |           |        |
| <b>21</b> | If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7, the <b>smaller</b> of:<br><ul style="list-style-type: none"> <li>• The loss on line 16; or</li> <li>• (\$3,000), or if married filing separately, (\$1,500) } . . . . .</li> </ul> <p><b>Note:</b> When figuring which amount is smaller, treat both amounts as positive numbers.</p>  | <b>21</b> | ( )    |
| <b>22</b> | Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a?<br><br><input type="checkbox"/> <b>Yes.</b> Complete the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> in the instructions for Form 1040, line 16.<br><br><input type="checkbox"/> <b>No.</b> Complete the rest of Form 1040, 1040-SR, or 1040-NR.   |           |        |



**SCHEDULE E  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Income and Loss**

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

Attach to Form 1040, 1040-SR, 1040-NR, or 1041.  
Go to [www.irs.gov/ScheduleE](http://www.irs.gov/ScheduleE) for instructions and the latest information.

OMB No. 1545-0074

**2023**  
Attachment  
Sequence No. **13**

Name(s) shown on return

DIVYA SUBBAIAN

Your social security number

336-67-5606

**Part I Income or Loss From Rental Real Estate and Royalties**

**Note:** If you are in the business of renting personal property, use **Schedule C**. See instructions. If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

- A** Did you make any payments in 2023 that would require you to file Form(s) 1099? See instructions . . . . .  Yes  No  
**B** If "Yes," did you or will you file required Form(s) 1099? . . . . .  Yes  No

**1a** Physical address of each property (street, city, state, ZIP code)

**A** 208, MARVEL SHRIJEE 35 AMMAN KOIL STREET, VADAPALANI, CHENNAI, TAMIL NADU IN 600026

**B**  
**C**

| 1b Type of Property (from list below) | 2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions. | Fair Rental Days |   | Personal Use Days | QJV                      |
|---------------------------------------|--|------------------|---|-------------------|--------------------------|
|                                       |  | A                | B | C                 |                          |
| <b>A</b> 3                            |  | 365              |   | 0                 | <input type="checkbox"/> |
| <b>B</b>                              |  |                  |   |                   | <input type="checkbox"/> |
| <b>C</b>                              |  |                  |   |                   | <input type="checkbox"/> |

**Type of Property:**

- 1 Single Family Residence      3 Vacation/Short-Term Rental      5 Land      7 Self-Rental  
 2 Multi-Family Residence      4 Commercial      6 Royalties      8 Other (describe) \_\_\_\_\_

| Income:   | Properties:           |   |   |
|---|-----------------------|---|---|
|   | A                     | B | C |
| <b>3</b> Rents received . . . . .   | <b>3</b> 710.         |   |   |
| <b>4</b> Royalties received . . . . .   | <b>4</b>              |   |   |
| <b>Expenses:</b>  |                       |   |   |
| <b>5</b> Advertising . . . . .  | <b>5</b>              |   |   |
| <b>6</b> Auto and travel (see instructions) . . . . .   | <b>6</b>              |   |   |
| <b>7</b> Cleaning and maintenance . . . . .   | <b>7</b> 1,980.       |   |   |
| <b>8</b> Commissions . . . . .  | <b>8</b>              |   |   |
| <b>9</b> Insurance . . . . .  | <b>9</b>              |   |   |
| <b>10</b> Legal and other professional fees . . . . .   | <b>10</b>             |   |   |
| <b>11</b> Management fees . . . . .   | <b>11</b> 1,880.      |   |   |
| <b>12</b> Mortgage interest paid to banks, etc. (see instructions)  | <b>12</b>             |   |   |
| <b>13</b> Other interest . . . . .  | <b>13</b>             |   |   |
| <b>14</b> Repairs . . . . .   | <b>14</b> 2,970.      |   |   |
| <b>15</b> Supplies . . . . .  | <b>15</b> 2,770.      |   |   |
| <b>16</b> Taxes . . . . .   | <b>16</b>             |   |   |
| <b>17</b> Utilities . . . . .   | <b>17</b> 1,940.      |   |   |
| <b>18</b> Depreciation expense or depletion . . . . .   | <b>18</b> 3,088.      |   |   |
| <b>19</b> Other (list) _____  | <b>19</b>             |   |   |
| <b>20</b> Total expenses. Add lines 5 through 19 . . . . .  | <b>20</b> 14,628.     |   |   |
| <b>21</b> Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file <b>Form 6198</b> . . . . .  | <b>21</b> -13,918.    |   |   |
| <b>22</b> Deductible rental real estate loss after limitation, if any, on <b>Form 8582</b> (see instructions) . . . . .   | <b>22</b> ( 13,918. ) |   |   |
| <b>23a</b> Total of all amounts reported on line 3 for all rental properties . . . . .  | <b>23a</b> 710.       |   |   |
| <b>b</b> Total of all amounts reported on line 4 for all royalty properties . . . . .   | <b>23b</b>            |   |   |
| <b>c</b> Total of all amounts reported on line 12 for all properties . . . . .  | <b>23c</b>            |   |   |
| <b>d</b> Total of all amounts reported on line 18 for all properties . . . . .  | <b>23d</b> 3,088.     |   |   |
| <b>e</b> Total of all amounts reported on line 20 for all properties . . . . .  | <b>23e</b> 14,628.    |   |   |
| <b>24</b> <b>Income.</b> Add positive amounts shown on line 21. <b>Do not</b> include any losses . . . . .  | <b>24</b>             |   |   |
| <b>25</b> <b>Losses.</b> Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here  | <b>25</b> ( 13,918. ) |   |   |
| <b>26</b> <b>Total rental real estate and royalty income or (loss).</b> Combine lines 24 and 25. Enter the result here. If Parts II, III, and IV, and line 40 on page 2 do not apply to you, also enter this amount on Schedule 1 (Form 1040), line 5. Otherwise, include this amount in the total on line 41 on page 2 . | <b>26</b> -13,918.    |   |   |

For Paperwork Reduction Act Notice, see the separate instructions.

NPA

-13,918.

Schedule E (Form 1040) 2023





# Form M-8453 Individual Income Tax Declaration for Electronic Filing

**2023**  
**Massachusetts**  
**Department of**  
**Revenue**

Please print or type. Privacy Act Notice available upon request. For the year January 1–December 31, 2023.

|  |             |  |
|--|-------------|--|
| Your first name and initial<br>DIVYA SUBBAIAN  | Last name   | Your Social Security number<br>336675606 |
| If a joint return, spouse's first name and initial   | Last name   | Spouse's Social Security number          |
| Present street address (and apartment number)<br>244 KENNEDY DR APT NO 706   |             |  |
| City/Town/Post Office<br>MALDEN  | State<br>MA | Zip<br>02148                             |
| Filing status: <input checked="" type="radio"/> Single <input type="radio"/> Married filing jointly<br><input type="radio"/> Married filing separately <input type="radio"/> Head of household |             |  |

### Part 1. Tax Return Information for Electronic Filing

|  |          |        |
|--|----------|--------|
| 1 Total 5.0% income (from Form 1, line 10, or Form 1-NR/PY, line 12) . . . . .                 | <b>1</b> | 100248 |
| 2 Income tax after credits (from Form 1, line 32, or Form 1-NR/PY, line 36) . . . . .          | <b>2</b> | 4650   |
| 3 Massachusetts use tax (from Form 1, line 34, or Form 1-NR/PY, line 38) . . . . .             | <b>3</b> |        |
| 4 Massachusetts income tax withheld (from Form 1, line 38, or Form 1-NR/PY, line 42) . . . . . | <b>4</b> | 5708   |
| 5 Refund amount (from Form 1, line 53, or Form 1-NR/PY, line 57) . . . . .                     | <b>5</b> | 1058   |
| 6 Tax due (from Form 1, line 54, or Form 1-NR/PY, line 58) . . . . .                           | <b>6</b> |        |

### Part 2. Declaration and Signature of Taxpayer

Under pains and penalties of perjury, I declare that I have reviewed the information on my return with the information I have provided to my Electronic Return Originator and that the amounts above agree with the amounts shown on my 2023 Massachusetts return. To the best of my knowledge and belief this information is true, correct and complete. I consent that my return, including this declaration and accompanying schedules, forms and statements be sent to the Massachusetts Department of Revenue by my Electronic Return Originator. I authorize DOR to inform my Electronic Return Originator and/or the transmitter when my electronic return has been accepted. In the event that it is rejected, I authorize DOR to identify the reasons for rejection so that the return can be corrected and re-transmitted. If I have filed a balance due return, I understand that if DOR does not receive full and timely payment of my tax liability, I will remain liable for the tax liability and all applicable penalties and interest.

|                |      |                    |      |
|----------------|------|--------------------|------|
| Your signature | Date | Spouse's signature | Date |
|----------------|------|--------------------|------|

### Part 3. Declaration and Signature of Electronic Return Originator (ERO)

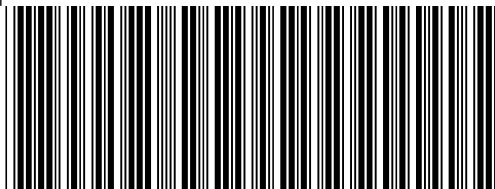
I declare that I have reviewed the above taxpayer's return and that the entries on this M-8453 are complete and correct to the best of my knowledge. (Collectors are not responsible for reviewing the taxpayer's return; however, they must ensure that the M-8453 accurately reflects the data on the return.) I have obtained the taxpayer's signature before submitting this return to the Massachusetts Department of Revenue. I have provided the taxpayer with a copy of all forms and information filed with the Massachusetts Department of Revenue. If I am also the paid preparer, under pains and penalties of perjury I declare that I have examined the above taxpayer's return and accompanying schedules and statements and to the best of my knowledge and belief, they are true, correct and complete. I declare that I have verified the taxpayer's proof of account and it agrees with the name(s) shown on this form. This declaration of paid preparer (other than taxpayer) is based on all information of which the preparer has any knowledge. Original Forms M-8453 should not be sent to DOR, but must instead be retained by the ERO on the ERO's business premises for a period of three years from the date the return to which the M-8453 relates was filed.

|  |             |           |   |
|--|-------------|-----------|---|
| ERO's signature and SSN or PTIN                    | Date        | EIN       | <input type="radio"/> Fill in if self-employed      |
|  | 02222024    | 843171965 |   |
| Firm name (or yours, if self-employed) and address | City/Town   | State     | Zip   |
| GLOBAL TAXES LLC 245 ROONEY CT                     | E BRUNSWICK | NJ        | 08816   |
|  |             |           | <input type="radio"/> Fill in if also paid preparer |

### Part 4. Declaration and Signature of Paid Preparer (if other than ERO)

Under pains and penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct and complete. This declaration of paid preparer (other than taxpayer) is based on all information of which the preparer has any knowledge.

|  |             |           |  |
|--|-------------|-----------|--|
| Paid preparer's signature and SSN or PTIN          | Date        | EIN       | <input type="radio"/> Fill in if self-employed |
| P02082703  | 02222024    | 843171965 |  |
| Firm name (or yours, if self-employed) and address | City/Town   | State     | Zip  |
| SYAM PRIYA RAM SAGAR GUPTA TALLAM 245 ROONEY CT    | E BRUNSWICK | NJ        | 08816  |



# 2023 Form 1

MA23001011555

## Massachusetts Resident Income Tax Return

FOR FULL YEAR RESIDENTS ONLY

For the year January 1–December 31, 2023 or other taxable

Year beginning

Ending

DIVYA

SUBBAIAN

336675606

244 KENNEDY DR

MALDEN

MA 02148

706

Fill in if: Amended return Other jurisdiction change Enter date of change  
Federal amendment Amended return due to IRS BBA Partnership Audit

### State Election Campaign Fund:

Fill in if veteran of Operations Enduring Freedom, Iraqi Freedom, Noble Eagle or Sinai Peninsula

Taxpayer deceased

Fill in if under age 18

Fill in if name change

a. Total federal income 101390  
b. Federal adjusted gross income 101390

1. Filing status (select one only):  Single  
Married filing jointly  
Married filing separate return NRA  
Head of household You are a custodial parent who has released claim to exemption for child(ren)

### 2. Exemptions

a. Personal exemptions 2a 4400  
b. Number of dependents. (Do not include yourself or your spouse.) Enter number x \$1,000 = 2b  
c. Age 65 or over before 2024 You + Spouse = x \$700 = 2c  
d. Blindness You + Spouse = x \$2,200 = 2d  
e. Medical/dental 2e  
f. Adoption 2f  
g. Total exemptions. Add items 2a through 2f. Enter here and on line 18 2g 4400

**SIGN HERE. Under penalties of perjury, I declare that to the best of my knowledge and belief this return and enclosures are true, correct and complete.**

Your signature

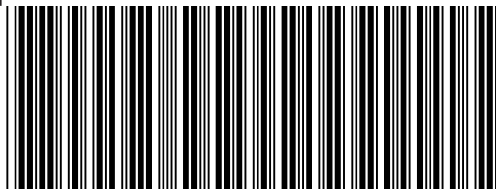
Date

Spouse's signature

Date

857-206-9753

PRIVACY ACT NOTICE AVAILABLE UPON REQUEST



## 2023 Form 1, pg. 2

MA23001021555

Massachusetts Resident Income Tax Return

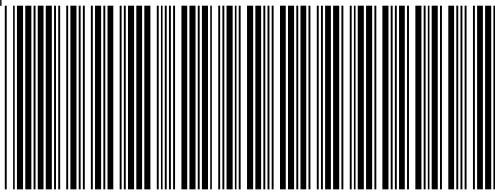
336675606

|      |   |                     |          |        |
|------|---|---------------------|----------|--------|
| 3.   | Wages, salaries, tips   |                     | 3        | 114166 |
| 4.   | Taxable pensions and annuities  |                     | 4        |        |
| 5.   | Mass. bank interest: a.   | - b. exemption      | = 5      |        |
| 6a.  | Business/profession income/loss   |                     | 6a       |        |
| 6b.  | Farming income/loss   |                     | 6b       |        |
| 7.   | Rental, royalty and REMIC, partnership, S corp., trust income/loss  |                     | 7        | -13918 |
| 8a.  | Unemployment  |                     | 8a       |        |
| 8b.  | Mass. lottery winnings  |                     | 8b       |        |
| 9.   | Other income from Schedule X, line 7  |                     | 9        |        |
| 10.  | <b>TOTAL 5.0% INCOME</b>  |                     | 10       | 100248 |
| 11a. | Amount paid to Soc. Sec. Medicare, R.R., U.S. or Mass. Retirement   |                     | 11a      |        |
| 11b. | Amount your spouse paid to Soc. Sec., Medicare, R.R., U.S. or Mass. Retirement  |                     | 11b      |        |
| 12.  | Reserved for future use   |                     | 12       |        |
| 13.  | Reserved for future use   |                     | 13       |        |
| 14.  | Rental deduction. a.  | 9600                | ÷ 2 = 14 | 4000   |
| 15.  | Other deductions from Schedule Y, line 19   |                     | 15       |        |
| 16.  | <b>Total deductions.</b> Add lines 11 through 15  |                     | 16       | 4000   |
| 17.  | <b>5.0% INCOME AFTER DEDUCTIONS.</b> Subtract line 16 from line 10. Not less than "0"   |                     | 17       | 96248  |
| 18.  | Exemption amount  |                     | 18       | 4400   |
| 19.  | <b>5.0% INCOME AFTER EXEMPTIONS.</b> Subtract line 18 from line 17. Not less than "0"   |                     | 19       | 91848  |
| 20.  | <b>INTEREST AND DIVIDEND INCOME</b>   |                     | 20       | 23     |
| 21.  | <b>TOTAL TAXABLE 5.0% INCOME.</b> Add lines 19 and 20   |                     | 21       | 91871  |
| 22.  | <b>TAX ON 5.0% INCOME. Note:</b> If choosing the optional 5.85% tax rate, fill in and multiply line 21 and the amount in Schedule D, line 21 by .0585 |                     | 22       | 4594   |
| 23.  | <b>INCOME FROM SCHEDULE B.</b> Not less than "0."   |                     |          |        |
|      | a.  | x .085 = <b>23a</b> |          |        |
|      | b.  | x .12 = <b>23b</b>  |          |        |
|      | <b>TOTAL TAX ON INCOME FROM SCHEDULE B.</b> Add lines 23a and 23b   |                     | 23       |        |

BE SURE TO INCLUDE THIS PAGE WITH FORM 1, PAGE 1







# 2023 Schedule B

MA23010011555

DIVYA

SUBBAIAN

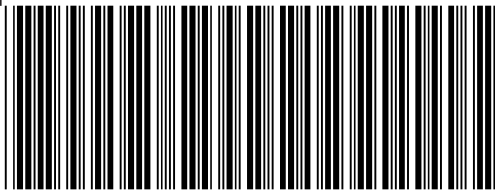
336675606

## Part 1. Interest and Dividend Income

|   |    |    |
|---|----|----|
| 1. Total interest income                            | 1  | 18 |
| 2. Total ordinary dividends                         | 2  | 5  |
| 3. Other interest and dividends not included above  | 3  |    |
| 4. Total interest and dividends                     | 4  | 23 |
| 5. Total interest from Massachusetts banks          | 5  |    |
| 6a. Other interest and dividends to be excluded     | 6a |    |
| 6b. Part-year/Nonresidents only                     | 6b |    |
| 7. Subtotal   | 7  | 23 |
| 8. Allowable deductions from your trade or business | 8  |    |
| 9. Subtotal   | 9  | 23 |

## Part 2. Short-Term Capital Gains/Losses and Long-Term Gains on Collectibles

|  |     |  |
|--|-----|--|
| 10. Massachusetts short-term capital gains   | 10  |  |
| 11. Massachusetts long-term capital gains on collectibles and pre-1996 installment sales   | 11  |  |
| 12. Massachusetts gain on the sale, exchange or involuntary conversion of property used in a trade or business and held for one year or less | 12  |  |
| 13a. Add lines 10 through 12   | 13a |  |
| 13b. Part-year/Nonresidents only   | 13b |  |
| 13c. Subtract line 13b from line 13a. Not less than 0  | 13c |  |
| 14. Allowable deductions from your trade or business   | 14  |  |
| 15. Subtotal   | 15  |  |
| 16. Massachusetts short-term capital losses  | 16  |  |
| 17. Massachusetts loss on the sale, exchange or involuntary conversion of property used in a trade or business and held for one year or less | 17  |  |
| 18. Prior short-term unused losses for years beginning after 1981  | 18  |  |



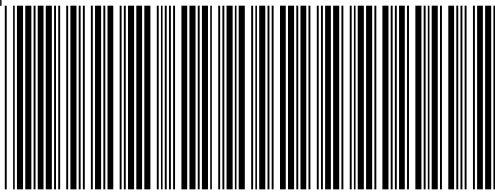
## 2023 Schedule B, pg. 2

336675606 MA23010021555

|      |  |     |
|------|--|-----|
| 19a. | Combine lines 15 through 18                              | 19a |
| 19b. | Part-year/Nonresidents only                              | 19b |
| 19c. | Exclude line 19b losses from line 19a                    | 19c |
| 20.  | Short-term losses applied against interest and dividends | 20  |
| 21.  | Available short-term losses                              | 21  |
| 22.  | Short-term losses applied against long-term gains        | 22  |
| 23.  | Short-term losses available for carryover in 2024        | 23  |
| 24.  | Short-term gains and long-term gains on collectibles     | 24  |
| 25.  | Long-term losses applied against short-term gain         | 25  |
| 26.  | Subtotal   | 26  |
| 27.  | Long-term gains deduction                                | 27  |
| 28.  | Short-term gains after long-term gains deduction         | 28  |

### Part 3. Adjusted Gross Interest, Dividends, Short-Term Capital Gains and Long-Term Gains on Collectibles

|     |  |    |    |
|-----|--|----|----|
| 29. | Enter the amount from line 9                                 | 29 | 23 |
| 30. | Short-term losses applied against interest and dividends     | 30 |    |
| 31. | Subtotal interest and dividends                              | 31 | 23 |
| 32. | Long-term losses applied against interest and dividends      | 32 |    |
| 33. | Adjusted interest and dividends                              | 33 | 23 |
| 34. | Enter the amount from line 28                                | 34 |    |
| 35. | Adjusted gross interest, dividends and certain capital gains | 35 | 23 |
| 36. | Excess exemptions  | 36 |    |
| 37. | Subtract line 36 from line 35                                | 37 | 23 |
| 38. | Interest and dividends taxable at 5.0%                       | 38 | 23 |
| 39. | Total taxable 8.5% and 12% capital gains                     | 39 |    |
| 40. | Available short-term losses for carryover in 2024            | 40 |    |



## 2023 Schedule D

MA23012011555  
Long-Term Capital Gains and Losses  
Excluding Collectibles

DIVYA

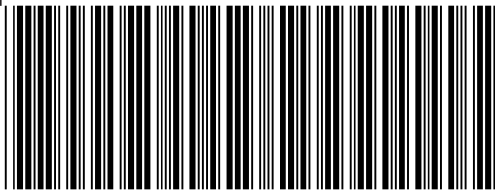
SUBBAIAN

336675606

### Part 1. Long-Term Capital Gains and Losses, Excluding Collectibles

|   |     |      |
|---|-----|------|
| 1. Enter amounts from U.S. Schedule D, lines 8a and 8b, col. h                          | 1   | 1119 |
| 2. Enter amounts from U.S. Schedule D, line 9, col. h                                   | 2   |      |
| 3. Enter amounts from U.S. Schedule D, line 10, col. h                                  | 3   |      |
| 4. Enter amounts from U.S. Schedule D, line 11, col. h                                  | 4   |      |
| 5. Enter amounts from U.S. Schedule D, line 12, col. h                                  | 5   |      |
| 6. Enter amounts from U.S. Schedule D, line 13, col. h.                                 | 6   |      |
| 7. Massachusetts long-term capital gains and losses included in U.S. Form 4797, Part II | 7   |      |
| 8. Carryover losses from prior years  | 8   |      |
| 9. Combine lines 1 through 8  | 9   | 1119 |
| 10a. Massachusetts adjustments  | 10a |      |
| 10b. Part-year/Nonresidents only  | 10b |      |
| 10c. Combine lines 10a and 10b  | 10c |      |
| 11. Massachusetts capital gains and losses  | 11  | 1119 |
| 12. Long-term gains on collectibles and pre-1996 installment sales                      | 12  |      |
| 13. Subtotal  | 13  | 1119 |
| 14. Capital losses applied against capital gains  | 14  |      |
| 15. Subtotal  | 15  | 1119 |
| 16. Long-term capital losses applied against interest and dividends                     | 16  |      |
| 17. Subtotal  | 17  | 1119 |
| 18. Allowable deductions from your trade or business                                    | 18  |      |
| 19. Subtotal  | 19  | 1119 |
| 20. Excess exemptions   | 20  |      |
| 21. Taxable long-term capital gains   | 21  | 1119 |
| 22. Tax on long-term capital gains  | 22  | 56   |
| 23. Massachusetts available losses for carryover  | 23  |      |





**2023 Schedule INC**

MA23INC011555

DIVYA

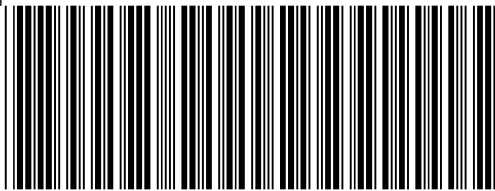
SUBBAIAN

336675606

**Form W-2 and 1099 Information**

| A. FEDERAL ID NUMBER | B. STATE TAX WITHHELD | C. STATE WAGES/INCOME | D. TAXPAYER SS WITHHELD | E. SPOUSE SS WITHHELD | F. SOURCE OF WITHHOLDING |
|----------------------|-----------------------|-----------------------|-------------------------|-----------------------|--------------------------|
| 061454513            | 5708                  | 114166                |                         |                       | W2                       |

|        |      |        |  |  |  |
|--------|------|--------|--|--|--|
| TOTALS | 5708 | 114166 |  |  |  |
|--------|------|--------|--|--|--|



# 2023 Schedule HC

MA23029011555

Schedule HC, Health Care Information, must be completed by all full-year residents and certain part-year residents (see instructions).

**Note:** Schedule HC must be enclosed with your Form 1 or Form 1-NR/PY. Failure to do so will delay the processing of your return.

DIVYA

SUBBAIAN

336675606

1a. Date of birth 01101997 1b. Spouse's date of birth 1c. Family size 1

2. Federal adjusted gross income 2 101390

3. Indicate the time period that you were enrolled in a Minimum Creditable Coverage (MCC) health insurance plan(s). The Form MA 1099-HC from your insurer will indicate whether your insurance met MCC requirements. Note: MassHealth, Medicare, and health coverage for U.S. Military, including Veterans Administration and Tri-Care, meet the MCC requirements. If you did not receive a Form MA 1099-HC from your insurer, or you had insurance that did not meet MCC requirements, see the special section on MCC requirements in the instructions.

See instructions if, during 2023, you turned 18, you were a part-year resident or a taxpayer was deceased. If you filled in the full-year or part-year MCC oval, go to line 4. If you filled in No MCC/None, go to line 6.

|            |   |               |             |
|------------|---|---------------|-------------|
| 3a You:    | <input checked="" type="checkbox"/> Full-year MCC | Part-year MCC | No MCC/None |
| 3a Spouse: | <input type="checkbox"/> Full-year MCC            | Part-year MCC | No MCC/None |

4. Indicate the health insurance plan(s) that met the Minimum Creditable Coverage (MCC) requirements in which you were enrolled in 2023, as shown on Form MA 1099-HC (check all that apply). If you did not receive this form, fill in line(s) 4f and/or 4g and see instructions. Fill in if you were enrolled in private insurance and MassHealth or Commonwealth Care and enter your private insurance information in line(s) 4f and/or 4g and go to line 5.

|   |                                     |     |        |
|---|-------------------------------------|-----|--------|
| 4a. Private insurance, including ConnectorCare (completes line(s) 4f and/or 4g below)   | <input checked="" type="checkbox"/> | You | Spouse |
| 4b. MassHealth. Fill in and go to line 5  | <input type="checkbox"/>            | You | Spouse |
| 4c. Medicare (including a replacement or supplemental plan). Fill in and go to line 5   | <input type="checkbox"/>            | You | Spouse |
| 4d. U.S. Military (including Veterans Administration and Tri-Care). Fill in and go to line 5  | <input type="checkbox"/>            | You | Spouse |
| 4e. Other program (enter the program name(s) only in lines 4f and/or 4g below). Note: Health Safety Net is not considered insurance or minimum creditable coverage. | <input type="checkbox"/>            | You | Spouse |

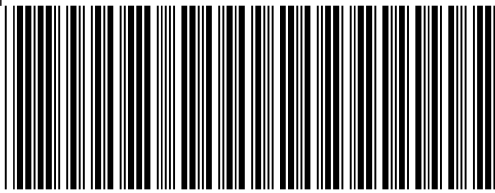
4f. Your Health Insurance. Complete if you answered line(s) 4a or 4e and go to line 5.

ANTHEM BLUE CROSS BLUE SHIELD 061475928 546W1274520

4g. Spouse Health Insurance. Complete if you answered line(s) 4a or 4e and go to line 5.

5. If you had health insurance that met MCC requirements for the full-year, including private insurance, MassHealth, Commonwealth Care or ConnectorCare, you are not subject to a penalty. Skip the remainder of this schedule and continue completing your tax return. Other wise, go to line 6.

If you had Medicare (including a replacement or supplemental plan), U.S. Military (including Veterans Administration and Tri-Care), or other government insurance at any point during 2023, you are not subject to a penalty. Skip the remainder of this schedule and continue completing your tax return. Otherwise, go to line 6.



# 2023 Schedule HC, pg. 2

336675606 MA23029021555

## You might be eligible for low- or no-cost health insurance coverage.

If you (and/or your spouse, if married filing jointly) do not have health insurance coverage, you might be eligible for health insurance coverage programs made available by the Commonwealth of Massachusetts. By filling in the oval below, you authorize DOR to share information from your tax return and attached schedules with the Health Connector. If you are married filing jointly, both spouses must check the box for the Health Connector to receive all of your information. The Health Connector will assess your eligibility for those coverage options, including low- or no-cost coverage, and contact you with information. See instructions.

You: I authorize DOR to share this tax return including attached schedules with the Massachusetts Health Connector for the purpose of assessing my eligibility for insurance affordability programs and contacting me with information about the same.

Spouse: I authorize DOR to share this tax return including attached schedules with the Massachusetts Health Connector for the purpose of assessing my eligibility for insurance affordability programs and contacting me with information about the same.

### Your Health Insurance

6. Was your income in 2023 at or below 150% of the federal poverty level? 6 Yes No

If you answer Yes, you are not subject to a penalty in 2023. Skip the remainder of this schedule and complete your tax return. If you answer No and you were enrolled in a health insurance plan that met the MCC requirements for part, but not all, of 2023, go to line 7. If you answer No and you had no insurance or you were enrolled in a plan that did not meet the MCC requirements during the period that the mandate applied, go to line 8a.

7. Complete this section **only if** you, and/or your spouse if married filing jointly, were enrolled in a health insurance plan(s) that met the Minimum Creditable Coverage (MCC) requirements for part, but not all of 2023. Fill in below the months that met the MCC requirements, as shown on Form MA 1099-HC. If you did not receive this form, fill in the months you were covered by a plan that met the MCC requirements at least **15 days or more**. If, during 2023, you **turned 18**, you were a **part-year resident** or a taxpayer was **deceased**, fill in the oval(s) below for the month(s) that met the MCC requirements during the period that the mandate applied. See instructions.

You may only fill in the month(s) you had health insurance that met MCC requirements. If you had health insurance, but it did not meet MCC requirements, you must skip this section and go to line 8a.

### Months Covered By Health Insurance

|         |      |      |       |       |     |      |      |      |       |      |      |      |
|---------|------|------|-------|-------|-----|------|------|------|-------|------|------|------|
| You:    | Jan. | Feb. | March | April | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
| Spouse: | Jan. | Feb. | March | April | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |

If you had four or more consecutive months either with no insurance or insurance that did not meet the MCC requirements (four or more blank months in a row), go to line 8a. Otherwise, a penalty does not apply to you in 2023. Skip the remainder of this schedule and complete your tax return.

### Religious Exemption and Certificate of Exemption

|  |               |     |    |
|--|---------------|-----|----|
| <b>8a. Religious exemption:</b> Are you claiming an exemption from the requirement to purchase health insurance based on your sincerely held religious beliefs that cause you to object to substantially all forms of treatment covered by health insurance? | <b>8a</b> You | Yes | No |
|  | Spouse        | Yes | No |

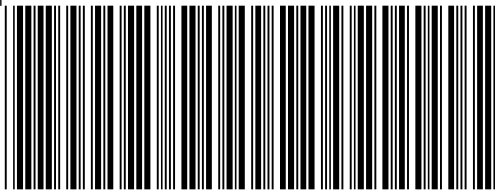
If you answer Yes, go to line 8b. If you answer No, go to line 9.

|  |               |     |    |
|--|---------------|-----|----|
| <b>8b.</b> If you are claiming a religious exemption in line 8a, did you receive medical health care during the 2023 tax year? | <b>8b</b> You | Yes | No |
|  | Spouse        | Yes | No |

If you answer No to line 8b, skip the remainder of this schedule and continue completing your tax return. If you answer Yes to line 8b, go to line 9.

|  |              |     |    |
|--|--------------|-----|----|
| <b>9. Certificate of exemption:</b> Have you obtained a Certificate of Exemption issued by the Massachusetts Health Connector for the 2023 tax year? | <b>9</b> You | Yes | No |
|  | Spouse       | Yes | No |

If you answer Yes, enter the certificate number, skip the remainder of this schedule and continue completing your tax return. If you answer No to line 9, go to line 10.



# 2023 Schedule HC, pg. 3

MA23029031555

DIVYA

SUBBAIAN

336675606

## Affordability as Determined By State Guidelines

**Note:** This section will require the use of worksheets and tables found in the instructions. You must complete the worksheet(s) to determine if health insurance was affordable to you during the 2023 tax year.

|  |    |        |     |    |
|--|----|--------|-----|----|
| 10. Did your employer offer affordable health insurance that met minimum creditable coverage requirements as determined by completing the Schedule HC Worksheet for Line 10 in the instructions? | 10 | You    | Yes | No |
|  |    | Spouse | Yes | No |

Fill in No if your employer did not offer health insurance that met minimum creditable coverage requirements, you were not eligible for health insurance offered by your employer, you were self-employed or you were unemployed.

|   |    |        |     |    |
|---|----|--------|-----|----|
| 11. Were you eligible for government-subsidized health insurance as determined by completing the Schedule HC Worksheet for Line 11 in the instructions? | 11 | You    | Yes | No |
|   |    | Spouse | Yes | No |

If you answer No, go to line 12. If you answer Yes, go to the Health Care Penalty Worksheet in the instructions to calculate your penalty amount.

|  |    |        |     |    |
|--|----|--------|-----|----|
| 12. Were you able to purchase affordable private health insurance that met minimum creditable coverage requirements as determined by completing the Schedule HC Worksheet for Line 12 in the instructions? | 12 | You    | Yes | No |
|  |    | Spouse | Yes | No |

If you answer No, you are not subject to a penalty. Continue completing your tax return. If you answer Yes, go to the Health Care Penalty Worksheet in the instructions to calculate your penalty amount.

## Complete Only If You Are Filing An Appeal

**You must complete the Health Care Penalty Worksheet to determine your penalty amount before completing this section.**

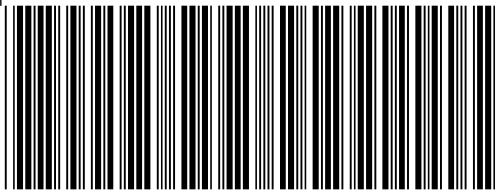
You may have grounds to appeal if you were unable to obtain affordable insurance that meets the minimum creditable coverage requirements in 2023 due to a hardship or other circumstances. The grounds for appeal are explained in more detail in the instructions. If you believe you have grounds for appealing the penalty, fill in the field(s) below. The appeal will be heard by the Massachusetts Health Connector. By filling in the field below, you (or your spouse if married filing jointly) are authorizing DOR to share information from your tax return, including this schedule, with the Massachusetts Health Connector for purposes of deciding your appeal.

**You will receive a follow-up letter asking you to state your grounds for appeal in writing, and submit supporting documentation. Failure to respond to that letter within the time specified in the letter will lead to dismissal of your appeal and will result in a future assessment of a penalty.** Once your documentation is received, it will be reviewed by the Massachusetts Health Connector and you may be required to attend a hearing on your case. You will be required to file your claims under the pains and penalties of perjury.

**Note:** If you are filing an appeal, make sure you have calculated the penalty amount that you are appealing, but do not assess yourself or enter a penalty amount on your Form 1 or Form 1-NR/PY. Also, do not include any hardship documentation with your original return. You will be required to submit substantiating hardship documentation at a later date during the appeal process.

You: I wish to appeal the penalty. I authorize DOR to share this tax return including this schedule with the Massachusetts Health Connector for purposes of deciding this appeal.

Spouse: I wish to appeal the penalty. I authorize DOR to share this tax return including this schedule with the Massachusetts Health Connector for purposes of deciding this appeal.



# 2023 Schedule E

MA23013041555

DIVYA

SUBBAIAN

336675606

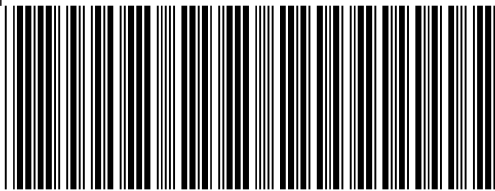
## Income or Loss from Real Estate and Royalties

### Income

|                       |   |     |
|-----------------------|---|-----|
| 1. Rents received     | 1 | 710 |
| 2. Royalties received | 2 |     |

### Expenses

|   |    |        |
|---|----|--------|
| 3. Advertising  | 3  |        |
| 4. Auto and travel  | 4  |        |
| 5. Cleaning and maintenance   | 5  | 1980   |
| 6. Commissions  | 6  |        |
| 7. Insurance  | 7  |        |
| 8. Legal and other professional fees  | 8  |        |
| 9. Management fees  | 9  | 1880   |
| 10. Mortgage interest paid to banks, etc.                                       | 10 |        |
| 11. Other interest  | 11 |        |
| 12. Repairs   | 12 | 2970   |
| 13. Supplies  | 13 | 2770   |
| 14. Taxes   | 14 |        |
| 15. Utilities   | 15 | 1940   |
| 16. Other expenses  | 16 |        |
| 17. Add lines 3 through 16  | 17 | 11540  |
| 18. Depreciation expense or depletion   | 18 | 3088   |
| 19. Total expenses. Add lines 17 and 18   | 19 | 14628  |
| 20. Income or loss from rental real estate or royalty properties                | 20 | -13918 |
| 21. Deductible rental real estate loss  | 21 | -13918 |
| 22. Income. Enter positive amounts shown on line 20                             | 22 |        |
| 23. Losses. Add royalty losses from line 20 and real estate losses from line 21 | 23 | -13918 |
| 24. Rental real estate and royalty income or loss                               | 24 | -13918 |



## 2023 Schedule E, pg. 2

MA23013051555

336675606

### Income or Loss from Partnerships and S Corporations

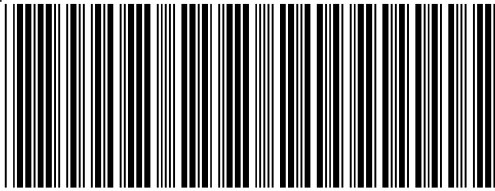
|   |    |
|---|----|
| 25. Passive loss allowed  | 25 |
| 26. Passive income  | 26 |
| 27. Non-passive loss  | 27 |
| 28. Section 179 expense deduction   | 28 |
| 29. Non-passive income  | 29 |
| 30. Combine lines 26 and 29   | 30 |
| 31. Combine lines 25, 27 and 28   | 31 |
| 32. Partnership and S corporation income or loss. Combine lines 30 and 31   | 32 |
| 33. Interest (other than MA banks) and dividends if included in line 32   | 33 |
| 34. Interest from Massachusetts banks if included in line 32  | 34 |
| 35. Total income or loss from partnerships and S corporations   | 35 |
| 36. Check if you are reporting any loss not allowed in a prior year due to the at-risk, or basis limitations; a prior year disallowed loss from a passive activity (was not reported on U.S. Form 8582) or un-reimbursed partnership expenses |    |

### Income or Loss from Estates and Trusts

|  |    |
|--|----|
| 37. Passive deduction or loss allowed                                | 37 |
| 38. Passive income   | 38 |
| 39. Non-passive deduction or loss                                    | 39 |
| 40. Non-passive other income   | 40 |
| 41. Add lines 38 and 40  | 41 |
| 42. Add lines 37 and 39  | 42 |
| 43. Estate and trust income or loss. Combine lines 41 and 42         | 43 |
| 44. Estate or non-grantor-type trust income                          | 44 |
| 45. Grantor-type trust and non-Massachusetts estate and trust income | 45 |
| 46. Interest and dividends if included in line 45                    | 46 |
| 47. Adjustments to 5.0% income                                       | 47 |
| 48. Subtotal. Combine lines 46 and 47                                | 48 |
| 49. Income or loss from grantor type and non-Mass estates and trusts | 49 |

### Income or Loss from REMICs

|                             |    |
|-----------------------------|----|
| 50. Excess inclusion        | 50 |
| 51. Taxable income or loss  | 51 |
| 52. Income                  | 52 |
| 53. Combine lines 51 and 52 | 53 |



**2023 Schedule E, pg. 3**

MA23013061555

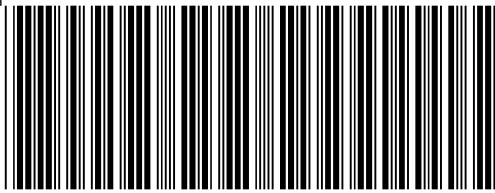
336675606

**Farm Income**

54. Net farm rental income or loss 54

**Summary**

|   |    |        |
|---|----|--------|
| 55. Income or loss. Combine lines 24, 35, 49, 53 and 54 | 55 | -13918 |
| 56. Massachusetts differences Enclose statements        | 56 |        |
| 57. Abandoned building renovation deduction             | 57 |        |
| 58. Total income or loss. Combine lines 55 through 57   | 58 | -13918 |



# 2023 Schedule E-1

MA23013011555

DIVYA SUBBAIAN 336675606  
 B-208, MARVEL SHRIJEE APART  
 208, MARVEL SHRIJEE 35 AMMAN KOIL STREET,  
 Check one:  Real estate  Royalty  Rental property used for short-term rentals

## Income or Loss from Real Estate and Royalties

### Income

|                       |   |     |
|-----------------------|---|-----|
| 1. Rents received     | 1 | 710 |
| 2. Royalties received | 2 |     |

### Expenses

|  |    |        |
|--|----|--------|
| 3. Advertising   | 3  |        |
| 4. Auto and travel   | 4  |        |
| 5. Cleaning and maintenance  | 5  | 1980   |
| 6. Commissions   | 6  |        |
| 7. Insurance   | 7  |        |
| 8. Legal and other professional fees   | 8  |        |
| 9. Management fees   | 9  | 1880   |
| 10. Mortgage interest paid to banks, etc   | 10 |        |
| 11. Other interest   | 11 |        |
| 12. Repairs  | 12 | 2970   |
| 13. Supplies   | 13 | 2770   |
| 14. Taxes  | 14 |        |
| 15. Utilities  | 15 | 1940   |
| 16. Other expenses   | 16 |        |
| 17. Add lines 3 through 16   | 17 | 11540  |
| 18. Depreciation expense or depletion  | 18 | 3088   |
| 19. Total expenses. Add lines 17 and 18  | 19 | 14628  |
| 20. Income or loss from rental real estate or royalty properties   | 20 | -13918 |
| 21. Deductible rental real estate loss   | 21 | -13918 |
| 22. Income. Enter positive amounts shown on line 20  | 22 |        |
| 23. Losses. Enter royalty losses from line 20 or rental real estate loss from line 21  | 23 | -13918 |
| 24. Rental real estate and royalty income or loss  | 24 | -13918 |
| 25. Check if this rental property was used by you or your family for more than 14 days or more than 10 percent of the total number of days that the property was rented at fair market value |    |        |