

STATE BANK OF INDIA

MEHLAN
MEHLAN CHOWK,
TEHSIL: SUNAM,
DISTT- SANGRUR, PUNJAB

Ref. No : Date : 19/04/2024

Account No. : 3946933834-6

Type of Account : STD-PUB IND UNI 181D-10YRS

Name of Customer : Mrs. SURINDER KAUR

Address of customer : W/O JOGA SINGH
JHALIAN PATTI VPO MEHLAN
SUNAM DIST SANGRUR
Sangrur - 148001

This is to certify that the balance standing to the credit of the above noted account as on 19/04/2024 is (INR) 2,74,838.00 [Rupees Two Lakh Seventy Four Thousand Eight Hundred and Thirty Eight only.].



Branch Manager

STATE BANK OF INDIA

MEHLAN
MEHLAN CHOWK ,
TEHSIL: SUNAM ,
DISTT- SANGRUR , PUNJAB

Ref. No : Date : 19/04/2024

Account No. : 3790223001-7

Type of Account : STD-PUB IND UNI 181D-10YRS

Name of Customer : Mrs. SURINDER KAUR

Address of customer : W/O JOGA SINGH
JHALIAN PATTI VPO MEHLAN
SUNAM DIST SANGRUR
Sangrur - 148001

This is to certify that the balance standing to the credit of the above noted account as on 19/04/2024 is (INR) 4,53,943.00 [Rupees Four Lakh Fifty Three Thousand Nine Hundred and Forty Three only.].



Branch Manager

STATE BANK OF INDIA

MEHLAN
MEHLAN CHOWK ,
TEHSIL: SUNAM ,
DISTT- SANGRUR , PUNJAB

Ref. No : Date : 19/04/2024

Account No. : 3853570122-4

Type of Account : STD-PUB IND UNI 181D-10YRS

Name of Customer : Mrs. SURINDER KAUR

Address of customer : W/O JOGA SINGH
JHALIAN PATTI VPO MEHLAN
SUNAM DIST SANGRUR
Sangrur - 148001

This is to certify that the balance standing to the credit of the above noted account as on 19/04/2024 is (INR) 2,21,241.00 [Rupees Two Lakh Twenty One Thousand Two Hundred and Forty One only.].



Branch Manager

STATE BANK OF INDIA

MEHLAN
MEHLAN CHOWK ,
TEHSIL: SUNAM ,
DISTT- SANGRUR , PUNJAB

Ref. No : Date : 19/04/2024

Account No. : 3820442768-8

Type of Account : STD-PUB IND UNI 181D-10YRS

Name of Customer : Mrs. SURINDER KAUR

Address of customer : W/O JOGA SINGH
JHALIAN PATTI VPO MEHLAN
SUNAM DIST SANGRUR
Sangrur - 148001

This is to certify that the balance standing to the credit of the above noted account as on 19/04/2024 is (INR) 3,92,098.00 [Rupees Three Lakh Ninety Two Thousand Ninety Eight only.].



Branch Manager

1412/2024-25/027



We understand your world

HDFC Bank Limited
Mata Modi Road, Sunam,
Patiala, Punjab - 148 028.

REF No: 01412290420241635

DATE: 29-APR-2024

To,

MR. JOGA SINGH
S/O MEGH SINGH
VILL SUNAM
NEAR BADA DERA
SUNAM 148028
PUNJAB
INDIA
Joint Applicant 1 :
Joint Applicant 2 :

Balance Confirmation Certificate

Dear Sir/Madam,

We refer to your letter dated 29/4/24 requesting the bank to provide balance confirmation certificate for your fixed deposit accounts held with us. The balance/s in your accounts held with us at the close of business hours on 28-APR-2024 is / are as under :

Account Number/ Account Title	Type of Deposit (FD- Fixed/Reinvest- ment) or Recurring Deposit	FD Principal or RD Installment Paid Amount (in figures)	Amount in words	Start date	Rate of Interest	Maturity Date	Lien, if any marked (Yes/No)
50300920624872 - JOGA SINGH	FD- Reinvestment	INR 1,100,000.00/ -	INR Eleven Lakh Only	01-FEB-2024	7.10%	02-MAY- 2025	No

This certificate is being issued to you upon your specific request.

Yours faithfully,

(Signature)
Name :
Designation :
Employee Code :

Rajinder Mittal
RAJINDER MITTAL
Personal Banker Authoriser
Emp. Code : R19113

(Signature)
Name :
Designation :
Employee Code :

Manik Khattar
Manik Khattar
BOM
Emp. Code: M10987

Generation Date
29/Apr/2024 10:42

Generated By
11924

Requesting Branch Code
1412

www.hdfcbank.com

REF No: 01412290420241635

DATE: 29-APR-2024

To,

MR. JOGA SINGH
S/O MEGH SINGH
VILL SUNAM
NEAR BADA DERA
SUNAM 148028
PUNJAB
INDIA
Joint Applicant 1 :
Joint Applicant 2 :

Balance Confirmation Certificate

Dear Sir/Madam,

We refer to your letter dated 24/4/24 requesting the bank to provide balance confirmation certificate for the below referred accounts held with us. Details of balance/s in your accounts held with us at the close of business hours on 28-APR-2024 is / are as under :

Account Number /Account Title	Type of Accounts (Savings, Current, Cash Credit)	Limits (if applicable)	Balance in Figures (Indicate Debit /Credit balance)	Balance in Words (Indicate Debit /Credit balance)
14121000026601 - JOGA SINGH	Savings	0.00	INR 10,221.89/- (Credit Balance)	INR Ten Thousand Two Hundred Twenty One and Paise Eighty Nine Only (Credit Balance)

[Signature]
RAJINDER MITTAL
Personal Banker Authoriser
Emp. Code : R19113

[Signature]
Manik Khattar
BOM
Emp. Code: M10987



We understand your world

MR. JOGA SINGH
S/O MEGH SINGH
VILL SUNAM
NEAR BADA DERA
SUNAM 148028
PUNJAB INDIA
JOINT HOLDERS :

Account Branch : SUNAM
Address : HDFC BANK LTD
MATA MODI ROAD
DIST-SANGRUR
City : SUNAM 148028
State : PUNJAB
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email :
Cust ID : 32692122
Account No : 14121000026601 PB Customer
A/C Open Date : 07/08/2012 :
Account Status : Regular
RTGS/NEFT IFSC: HDFC0001412 MICR : 148240252
Branch Code : 1412 Product Code : 100

Nomination : Registered

Generated On:29-APR-2024 10:37:05

Generated By: I1924

Requesting Branch Code: 1412

From : 01/01/2024

To : 29/04/2024

Statement of account

Date	Narration	Chq./Ref.No.	Value Dt	Withdrawal Amt.	Deposit Amt.	Closing Balance
22/01/24	ATW-498792XXXXXX9349-S1ANPW94-SUNAM	0000000000009134	22/01/24	20,000.00	0.00	1,161,930.89
01/02/24	FD BOOKED - 50300920624872 : JOGA SINGH	4682862024020118	01/02/24	1,100,000.00	0.00	61,930.89
01/04/24	CREDIT INTEREST CAPITALISED	0000000000000000	31/03/24	0.00	3,291.00	65,221.89
09/04/24	SELF - CHQ PAID - SUNAM	0000000000000028	09/04/24	55,000.00	0.00	10,221.89

STATEMENT SUMMARY :-

Opening Balance
1,181,930.89

Dr Count
3

Cr Count
1

Debits
1,175,000.00

Credits
3,291.00

Closing Bal
10,221.89

This is a computer generated statement and does not require signature.



HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTIN:03AAACH2702H1ZA

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parcel, Mumbai 400013



We understand your world

MR KARANKAMAL SINGH
S/O JOGA SINGH JHALIAN PATI MEHLAN
SANGRUR

SUNAM 148001
PUNJAB INDIA

JOINT HOLDERS : SURINDER KAUR

Account Branch : SUNAM
Address : HDFC BANK LTD
MATA MODI ROAD
DIST-SANGRUR
City : SUNAM 148028
State : PUNJAB
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : KARAN.MANN2035@GMAIL.COM
Cust ID : 174236589
Account No : 59109888652532 PB Customer
A/C Open Date : 14/07/2021
Account Status : Regular
RTGS/NEFT IFSC: HDFC0001412 MICR : 148240252
Branch Code : 1412 Product Code : 1045

Nomination : Registered

Generated On:29-APR-2024 10:33:58

Generated By: I1924

Requesting Branch Code: 1412

From : 01/01/2024

To : 29/04/2024

Statement of account

Date	Narration	Chq./Ref.No.	Value Dt	Withdrawal Amt.	Deposit Amt.	Closing Balance
08/03/24	ADHOC STMT CHGS INCL GST 290224-MIR2406456169769	MIR2406456169769	08/03/24	118.00	0.00	948,483.00
27/03/24	CASH DEPOSIT BY - SELF - SUNAM	0000000000000000	27/03/24	0.00	250,000.00	1,198,483.00
01/04/24	CREDIT INTEREST CAPITALISED	0000000000000000	31/03/24	0.00	7,178.00	1,205,661.00

STATEMENT SUMMARY :-

Opening Balance
948,601.00

Dr Count
1

Cr Count
2

Debits
118.00

Credits
257,178.00

Closing Bal
1,205,661.00

This is a computer generated statement and does not require signature.



HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:03AAACH2702H1ZA

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



We understand your world

14/2/2024-25/4/24

HDFC Bank Limited
Mata Modi Road, Sunam,
Patiala, Punjab - 148 028.

REF No: 01412290420241626

DATE: 29-APR-2024

To,

MR KARANKAMAL SINGH
S/O JOGA SINGH JHALIAN PATI MEHLAN
SANGRUR
SUNAM 148001
PUNJAB
INDIA
Joint Applicant 1 : MSSURINDER KAUR
Joint Applicant 2 :

Balance Confirmation Certificate

Dear Sir/Madam,

We refer to your letter dated 29/04/24 requesting the bank to provide balance confirmation certificate for the below referred accounts held with us. Details of balance/s in your accounts held with us at the close of business hours on 28-APR-2024 is / are as under :

Account Number /Account Title	Type of Accounts (Savings, Current, Cash Credit)	Limits (if applicable)	Balance in Figures (Indicate Debit /Credit balance)	Balance in Words (Indicate Debit /Credit balance)
59109888652532 - KARANKAMAL SINGH	Savings	0.00	INR 1,205,661.00/- (Credit Balance)	INR Twelve Lakh Five Thousand Six Hundred Sixty One Only (Credit Balance)

This certificate is being issued to you upon your specific request.

Yours faithfully,

(Signature)
Name :
Designation :
Employee Code :

RAJINDER MITTAL
Personal Banker Authoriser
Emp. Code : R19113

(Signature)
Name :
Designation :
Employee Code:

Manik Khattar
BOM
Emp. Code: M10987

Generation Date
29/Apr/2024 10:40

Generated By
I1924

Requesting Branch Code
1412

www.hdfcbank.com

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified]

(Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year

2022-23

PAN	CHGPS9639Q		
Name	JOGA SINGH		
Address	- , PROP. M/S MAAN CLOTH HOUSE , - , VILLAGE MEHLAN , SANGRUR , 26-Punjab , 91-India , 148001		
Status	Individual	Form Number	ITR-4
Filed u/s	139(1) Return filed on or before due date	e-Filing Acknowledgement Number	659561660090622

Taxable Income and Tax details			
	Current Year business loss, if any	1	0
	Total Income		4,93,780
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	0
	Net tax payable	4	0
	Interest and Fee Payable	5	0
	Total tax, interest and Fee payable	6	0
	Taxes Paid	7	0
	(+) Tax Payable /(-) Refundable (6-7)	8	0
Accreted Income & Tax Detail			
	Accreted Income as per section 115TD	9	0
	Additional Tax payable u/s 115TD	10	0
	Interest payable u/s 115TE	11	0
	Additional Tax and interest payable	12	0
	Tax and interest paid	13	0
	(+) Tax Payable /(-) Refundable (12-13)	14	0

Income Tax Return submitted electronically on 09-06-2022 13:51:08 from IP address 103.40.197.52 and verified by JOGA SINGH having PAN CHGPS9639Q on 09-06-2022 13:51:07 using paper ITR-Verification Form /Electronic Verification Code XWB72TTLCI generated through Aadhaar OTP mode

System Generated

Barcode/QR Code



CHGPS9639Q04659561660090622AABACC50EF9B27972465BBFE827B9EA3D0784614

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

Name : SH.JOGA SINGH
Father's Name : MEGH SINGH
: PROP. M/S MAAN CLOTH HOUSE
: VILLAGE MEHLAN
: SANGRUR - 148001
Status : INDIVIDUAL **Asstt. Year:** 2022-2023
PAN/GIR : CHGPS9639Q **Year Ending:** 31/03/2022
Range/Ward : ITO SANGRUR **Date of Birth:** 24/08/1973
Adhaar No : 643364941032 **Adhaar Mobile:**
Due Date of Filing: 31/07/2022 **Residential Status:** RESIDENT
Date of Filing 09/06/2022 & Receipt No 659561660090622

Computation of Income as per Normal Provisions

Income from Business/Profession **495875**

=====

JOGA SINGH

Business Income u/s 44AD

1. Gross Turnover		
A/C Payee Chq before specified Date	0	
Any other mode	1983500	
2. Adjusted Actual Profit	495875	
3. Actual Profit %age is 25.00 %		
4. Deemed Profit %age is 6.00% on Rs.	0	
8.00% on Rs. 1983500		
5. Deemed Profit against Gross Receipts	158680	
Higher of 2 & 5 taken as assessable profit	495875	

Business Income	495875	

Income from other Sources **19500**

=====

Other Income(s)

SUNDRY INCOME	19500	

	19500	

Total Income from other sources	19500	
	=====	

Gross Total Income **515375**

Less: Deductions under chapter VI-A (-) 21600

u/s 80C 21600

Life Insurance Premium 21600

(Gross Rs.21600/- Qualifying Rs.21600/-

Total Income **493775**

Net Assessable Income of the Assessee is thus Rs. 493780

Computation of Tax

Tax on total income of Rs 493780 at normal rates	12189
Less: Tax relief u/s 87A	(-) 12189

Balance Tax	0

I, **JOGA SINGH** son/daughter of **MEGH SINGH** holding PAN **CHGPS9639Q** solemnly declare that to the best of my knowledge and belief the information given in the return and schedules thereto is correct and complete and all the bank accounts being maintained by me have been detailed above and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income Tax Act, 1961, and also verified from Income tax Portal in respect of income chargeable to income tax for the previous year relevant to the assessment year **2022-2023**.

Now I hereby authorize

to File/Upload & verify the ITR on IT portal with using DSC or Generate OTP through recognized mode


Further certified that I have no foreign income & foreign assets other than specified in the ITR Forms and Computation above

I have read and understand the contents and particulars of the computation of income for the year under consideration.

Date: **09/06/2022**

Place: **SANGRUR**

.....
Sign Here
Self

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT		Assessment Year 2023-24	
[Where the data of the Return of Income in Form ITR-1(SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified]			
PAN	CHGPS9639Q		
Name	JOGA SINGH		
Address	-, PROP. M/S MAAN CLOTH HOUSE, -, VILLAGE MEHLAN, 26-Punjab, SANGRUR, 91- INDIA, 148001		
Status	Individual	Form Number	ITR 4
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	148967740150523
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	4,99,280
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	0
	Net tax payable	5	0
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	0
	Taxes Paid	8	0
	(+) Tax Payable /(-) Refundable (7-8)	9	(+) 0
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10	0
	Additional Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additional Tax and interest payable	13	0
	Tax and interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
Income Tax Return submitted electronically on 15-May-2023 13:26:10 from IP address 103.217.117.203 and verified by JOGA SINGH having PAN CHGPS9639Q on 15-May-2023 using paper ITR-Verification Form /Electronic Verification Code 7Y2EY39WEI generated through Aadhaar OTP mode			
System Generated			
Barcode/QR Code	CHGPS9639Q0414896774015052340aa602847668818ff7f2c0c4723250a75ce1728		
<u>DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU</u>			

Name : SH.JOGA SINGH
Father's Name : MEGH SINGH
: PROP. M/S MAAN CLOTH HOUSE
: VILLAGE MEHLAN
: SANGRUR - 148001
Status : INDIVIDUAL **Asstt. Year:** 2023-2024
PAN/GIR : CHGPS9639Q **Year Ending:** 31/03/2023
Range/Ward : ITO SANGRUR **Date of Birth:** 24/08/1973
Adhaar No : 643364941032 **Adhaar Mobile:**
Due Date of Filing: 31/07/2023 **Residential Status:** RESIDENT
Date of Filing 15/05/2023 & Receipt No 148967740150523

Computation of Income as per Normal Provisions

Income from Business/Profession **498625**

=====

JOGA SINGH

Business Income u/s 44AD

1. Gross Turnover		
A/C Payee Chq before specified Date	0	
Any other mode	1994500	
2. Adjusted Actual Profit	498625	
3. Actual Profit %age is 25.00 %		
4. Deemed Profit %age is 6.00% on Rs.	0	
8.00% on Rs. 1994500		
5. Deemed Profit against Gross Receipts	159560	
 Higher of 2 & 5 taken as assessable profit	 498625	

Business Income	498625	

Income from other Sources **22250**

=====

Other Income(s)

SUNDRY INCOME	22250	

	22250	

Total Income from other sources	22250	
	=====	

Gross Total Income **520875**

Less: Deductions under chapter VI-A (-) 21600

u/s 80C 21600

Life Insurance Premium 21600

(Gross Rs.21600/- Qualifying Rs.21600/-

Total Income **499275**

Net Assessable Income of the Assessee is thus Rs. 499280

Computation of Tax

Tax on total income of Rs 499280 at normal rates	12464
Less: Tax relief u/s 87A	(-) 12464

Balance Tax	0

I, **JOGA SINGH** son/daughter of **MEGH SINGH** holding PAN **CHGPS9639Q** solemnly declare that to the best of my knowledge and belief the information given in the return and schedules thereto is correct and complete and all the bank accounts being maintained by me have been detailed above and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income Tax Act, 1961, and also verified from Income tax Portal in respect of income chargeable to income tax for the previous year relevant to the assessment year **2023-2024**.

Now I hereby authorize

to File/Upload & verify the ITR on IT portal with using DSC or Generate OTP through recognized mode

Further certified that I have no foreign income & foreign assets other than specified in the ITR Forms and Computation above

I have read and understand the contents and particulars of the computation of income for the year under consideration.

Date: **15/05/2023**

Place: **SANGRUR**

.....
Sign Here
Self

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified]

(Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year

2022-23

PAN	BZBPK8466P		
Name	SURINDER KAUR		
Address	- , PROP. M/S SULTAN BOUTIQUE , - , VILLAGE MEHLAN , SANGRUR , 26-Punjab , 91-India , 148001		
Status	Individual	Form Number	ITR-4
Filed u/s	139(1) Return filed on or before due date	e-Filing Acknowledgement Number	660039550090622

Taxable Income and Tax details			
	Current Year business loss, if any	1	0
	Total Income		4,94,250
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	0
	Net tax payable	4	0
	Interest and Fee Payable	5	0
	Total tax, interest and Fee payable	6	0
	Taxes Paid	7	7,358
	(+) Tax Payable /(-) Refundable (6-7)	8	(-) 7,360
Accreted Income & Tax Detail			
	Accreted Income as per section 115TD	9	0
	Additional Tax payable u/s 115TD	10	0
	Interest payable u/s 115TE	11	0
	Additional Tax and interest payable	12	0
	Tax and interest paid	13	0
	(+) Tax Payable /(-) Refundable (12-13)	14	0

Income Tax Return submitted electronically on 09-06-2022 16:35:35 from IP address 103.40.197.52 and verified by SURINDER KAUR having PAN BZBPK8466P on 09-06-2022 16:35:34 using paper ITR-Verification Form /Electronic Verification Code XWB72E2QRI generated through Aadhaar OTP mode

System Generated

Barcode/QR Code



BZBPK8466P046600395500906221E11440C369CD7B9F0C179B8C486B1DE6F93A74A

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

Name : SMT.SURINDER KAUR
Father's Name : JASWANT SINGH
: PROP. M/S SULTAN BOUTIQUE
: VILLAGE MEHLAN
: SANGRUR - 148001
Status : INDIVIDUAL **Asstt. Year:** 2022-2023
PAN/GIR : BZBPK8466P **Year Ending:** 31/03/2022
Range/Ward : ITO SANGRUR **Date of Birth:** 05/08/1978 (Female)
Adhaar No : 779403316876 **Adhaar Mobile:**
Due Date of Filing: 31/07/2022 **Residential Status:** RESIDENT
Date of Filing 09/06/2022 & Receipt No 660039550090622

Computation of Income as per Normal Provisions

Income from Business/Profession **420780**

SURINDER KAUR

Business Income u/s 44AD

1. Gross Turnover		
A/C Payee Chq before specified Date	0	
Any other mode	1051950	
2. Adjusted Actual Profit	420780	
3. Actual Profit %age is 40.00 %		
4. Deemed Profit %age is 6.00% on Rs.	0	
8.00% on Rs. 1051950		
5. Deemed Profit against Gross Receipts	84156	
Higher of 2 & 5 taken as assessable profit	420780	
Business Income	420780	

Income from other Sources **114974**

Bank Interest

HDFC BANK	17950
	17950

FDR Interest

STATE BANK OF INDIA	73524
	73524

Other Income (s)

SUNDRY INCOME	23500
	23500

Total Income from other sources 114974

Gross Total Income **535754**

Less: Deductions under chapter VI-A (-) 41500

u/s 80C 31500

Life Insurance Premium 31500

(Gross Rs.31500/- Qualifying Rs.31500/-
u/s 80TTA Saving Interest Received 10000

Total Income 494254

Net Assessable Income of the Assessee is thus Rs. 494250

Computation of Tax

Tax on total income of Rs 494250 at normal rates 12213
Less: Tax relief u/s 87A (-) 12213

Balance Tax 0
Less: TDS (-) 7358

Refund Due (-) 7360


TAN	Name	Income	TDS	Sec.	Head
MUMS86166D	STATE BANK OF INDIA	73524	7358	194A	OS

26AS Import is done on 09/06/2022 at 01:53:30 PM

I, **SURINDER KAUR** son/daughter of **JASWANT SINGH** holding PAN **BZBPK8466P** solemnly declare that to the best of my knowledge and belief the information given in the return and schedules thereto is correct and complete and all the bank accounts being maintained by me have been detailed above and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income Tax Act,1961, and also verified from Income tax Portal in respect of income chargeable to income tax for the previous year relevant to the assessment year **2022-2023**.
Now I hereby authorize to File/Upload & verify the ITR on IT portal with using DSC or Generate OTP through recognized mode
Further certified that I have no foreign income & foreign assets other than specified in the ITR Forms and Computation above
I have read and understand the contents and particulars of the computation of income for the year under consideration.

Date: **09/06/2022**
Place: **SANGRUR**

.....
Sign Here
Self

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT			Assessment Year 2023-24
[Where the data of the Return of Income in Form ITR-1(SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified] (Please see Rule 12 of the Income-tax Rules, 1962)			
PAN	BZBPK8466P		
Name	SURINDER KAUR		
Address	-, PROP. M/S SULTAN BOUTIQUE, -, VILLAGE MEHLAN, 26-Punjab, SANGRUR, 91- INDIA, 148001		
Status	Individual	Form Number	ITR-4
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	228795340130623
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	4,98,840
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	0
	Net tax payable	5	0
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	0
	Taxes Paid	8	6,933
	(+) Tax Payable /(-) Refundable (7-8)	9	(-) 6,930
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10	0
	Additional Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additional Tax and interest payable	13	0
	Tax and interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
Income Tax Return submitted electronically on <u>13-Jun-2023 11:47:26</u> from IP address <u>103.217.117.107</u> and verified by <u>SURINDER KAUR</u> having PAN <u>BZBPK8466P</u> on <u>13-Jun-2023</u> using paper ITR-Verification Form /Electronic Verification Code <u>7WJEG7G71I</u> generated through <u>Aadhaar OTP</u> mode			
System Generated Barcode/QR Code	 BZBPK8466P04228795340130623d6349e132d7ad29c336cd501b69ab73d25a0d655		
<u>DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU</u>			

Name : SMT.SURINDER KAUR
Father's Name : JASWANT SINGH
: PROP. M/S SULTAN BOUTIQUE
: VILLAGE MEHLAN
: SANGRUR - 148001
Status : INDIVIDUAL **Asstt. Year:** 2023-2024
PAN/GIR : BZBPK8466P **Year Ending:** 31/03/2023
Range/Ward : ITO SANGRUR **Date of Birth:** 05/08/1978 (Female)
Adhaar No : 779403316876 **Adhaar Mobile:**
Due Date of Filing: 31/07/2023 **Residential Status:** RESIDENT
Date of Filing 13/06/2023 & **Receipt No** 228795340130623

Computation of Income as per Normal Provisions

Income from Business/Profession **437800**

SURINDER KAUR

Business Income u/s 44AD

1. Gross Turnover		
A/C Payee Chq before specified Date	0	
Any other mode	1094500	
2. Adjusted Actual Profit	437800	
3. Actual Profit %age is 40.00 %		
4. Deemed Profit %age is 6.00% on Rs.	0	
8.00% on Rs. 1094500		
5. Deemed Profit against Gross Receipts	87560	
 Higher of 2 & 5 taken as assessable profit	 437800	
 Business Income	 437800	

Income from other Sources **92538**

FDR Interest

STATE BANK OF INDIA	69288
	69288

Other Income (s)

SUNDRY INCOME	23250
	23250
 Total Income from other sources	 92538

Gross Total Income **530338**

Less: Deductions under chapter VI-A (-) 31500

u/s 80C	31500
---------	-------

Life Insurance Premium	31500
------------------------	-------

(Gross Rs.31500/- Qualifying Rs.31500/-)

Total Income

498838

Net Assessable Income of the Assessee is thus Rs. 498840

Computation of Tax

Tax on total income of Rs 498840 at normal rates 12442
Less: Tax relief u/s 87A (-) 12442

Balance Tax 0
Less: TDS (-) 6933

TAN	Name	Income	TDS	Sec.	Head
MUMS86166D	STATE BANK OF INDIA	69288	6933	194A	OS

26AS Import is done on 13/06/2023 at 11:42:10 AM

Refund Due (-) 6930

I, **SURINDER KAUR** son/daughter of **JASWANT SINGH** holding PAN **BZBPK8466P** solemnly declare that to the best of my knowledge and belief the information given in the return and schedules thereto is correct and complete and all the bank accounts being maintained by me have been detailed above and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income Tax Act,1961, and also verified from Income tax Portal in respect of income chargeable to income tax for the previous year relevant to the assessment year **2023-2024**.

Now I hereby authorize to File/Upload & verify the ITR on IT portal with using DSC or Generate OTP through recognized mode **Further certified that I have no foreign income & foreign assets other than specified in the ITR Forms and Computation above**

I have read and understand the contents and particulars of the computation of income for the year under consideration.

Date: **13/06/2023**

Place: **SANGRUR**

.....
Sign Here
Self

Item Code No. 100101068 Bedi Bros. CHD./16/06-2018/3000 pkt of 200 lvs each

यह परक्राम्य लिखत नहीं है
This is not a Negotiable Document

भारतीय स्टेट बैंक
MEHLAN MEHLAN CHOWK
JHANSI SUNAM, DIST - SANGRUR, PUNJAB 148001
Tel: 237611



Mrs. SURINDER KAUR
W/O JOGA SINGH
JHALIAN PATTI VPO MEHLAN
SUNAM DIST SANGRUR
Sangrur

04/07/2020

सावधि जमा सूचना
TERM DEPOSIT ADVICE
(सावधि जमा रसीद के एवज में)
(In lieu of Term Deposit Receipt)

नामांकन : पंजीकृत / अपंजीकृत
Nomination : Registered / Not Registered

दिनांक :
Date :

प्रिय महोदय/महोदया, Dear Sir/Madam

हमें यह पुष्टि करते हुए प्रसन्नता है कि आपकी निम्नलिखित राशि हमारे पास जमा है. भविष्य में, कृपया अपने पत्राचार में खाता क्रमांक का सदर्भ अवश्य दें. हमारे साथ बैंकिंग करने के लिए धन्यवाद. We have pleasure in confirming details of the following amount deposited with us. Please quote the Account Number in all correspondence. Thank you for Banking with us.

नाम :
Name :

SINGLE

सिफ संख्या :
CIF No :

STD-PUB IND UNI 181D-10YRS

पैन संख्या :
PAN No :

खाता संचालन की विधि :
Mode of Operation :

योजना :
Scheme :

खाता क्रमांक / A/c No.	सावधि / Term	ब्याज दर Interest @	मूल राशि Principal Amt.	जारी करने की तारीख Value Date	परिपक्वता की तारीख Maturity Date
39469338346		5.1 %	2,40,000.00	4.7.2020	4.7.2021

Annualised Yield (%): 5.2

परिपक्वता राशि

Printed 1 Times



भवदीय

Yours faithfully,

Bedi
प्राधिकृत हस्ताक्षरकर्ता
Authorised Signatory
कृपया पृष्ठ पलटें / P.T.O.

4/07/2021 251238/- 5x

365D

04/07/2022 2=264032/-

अनुदेश

4 July 22 to 4 July 2023 276515/-
5.30%

1. संबंधित जमा के निपटान हेतु आपके अनुदेशों सहित केवल सावधि जमा सूचना में अंकित खाता क्रमांक का उल्लेख करें, इस सावधि जमा सूचना को भेजने की आवश्यकता नहीं है।

04 Jul 2023 to 4 July 2024

2. कृपया जब कभी आपके निवासी/अनिवासी भारतीय स्थिति में परिवर्तन हो, तो उसकी सूचना हमें अवश्य भेजें, खाता खोलने के समय फार्म में घोषित की गई स्थिति तब तक लागू रहेगी जब तक कि उसमें परिवर्तन की सूचना हमें दी जाए।

294009 6.80%

3. इस सावधि/विशेष सावधि जमा राशि पर ऋण सुविधाएं उपलब्ध हैं।
4. जमा राशि का समयपूर्ण भूगतान किए जाने की स्थिति में बैंक द्वारा समय-समय पर निर्धारित दरों पर दंड वसूल किया जाएगा।
5. फार्म 15 जी/15 एच प्रस्तुत न किए जाने पर केंद्रीय प्रत्यक्ष कर बोर्ड के नियमों/आय कर अधिनियम के अनुसार इस जमा राशि पर अदा किए गये ब्याज की स्रोत पर कर की कटौती की जाएगी।
6. यदि आपसे किसी प्रकार के अनुदेश प्राप्त नहीं होते हैं तो आपके हित में बैंक द्वारा उक्त ब्याज सहित मूल जमा राशि को पूर्ववत् लागू शर्तों पर नवीनकरण के समय लागू ब्याज दर पर स्वतः नवीकृत किया जाएगा ताकि आपका ब्याज में कोई नुकसान न हो।

1. The account number given in the term deposit advice only need to be quoted with your instructions to us for the disposal of the relative deposit. There is no need to physically send this term deposit advice.

Please inform us of any change in your Resident/Non Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.

3. Loan facilities are available against this Term Deposit/ Special Term deposit.
4. In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
5. Interest paid on this deposit is subject to Tax deduction at source (TDS) as per CBDT rules/income tax act unless form 15G/15H is submitted.
6. In the absence of your instructions, the Bank will automatically renew the deposit for a similar term at the interest rate prevailing at the time of renewal to safeguard you from any loss of interest.

Bedi Bros. CHD./16/06-20/18/3000 pkt of 200 lvs each
Item Code No. 100101068

यह परक्राम्य लिखत नहीं है
This is not a Negotiable Document

भारतीय स्टेट बैंक STATE BANK OF INDIA
MEHLAN MEHLAN CHOWK
TEHSIL SUNAM DIST SANGRUR PIN-148001
Tel: 237611



Mrs. SURINDER KAUR
W/O JOGA SINGH VPO MEHLAN

20/11/2019

सावधि जमा सूचना
TERM DEPOSIT ADVICE
(सावधि जमा रसीद के एवज में)
(In lieu of Term Deposit Receipt)

SUNAM SANGRUR
Sangrur

नामांकन : पंजीकृत/अपंजीकृत
Nomination : Registered/ Not Registered

दिनांक :
Date :

प्रिय महोदय/महोदया, Dear Sir/Madam

हमें यह पुष्टि करते हुए प्रसन्नता है कि आपकी निम्नलिखित राशि हमारे पास जमा है. भविष्य में, कृपया अपने पत्राचार में खाता क्रमांक का
संदर्भ अवश्य दें. हमारे साथ बैंकिंग करने के लिए धन्यवाद. We have pleasure in confirming details of the following amount held in deposit
with us. Please quote the Account Number in all correspondence. Thank you for Banking with us.

नाम :
Name :

सिफ संख्या :
CIF No :

पैन संख्या :
PAN No :

SINGLE

STD-PUB IND UNI 181D-10YRS

खाता संचालन की विधि :
Mode of Operation :

योजना :
Scheme :

खाता क्रमांक / A/c No.	सावधि / Term	ब्याज दर Interest @	मूल राशि Principal Amt.	जारी करने की तारीख Value Date	परिपक्वता की तारीख Maturity Date
37902230017	1 Y	6.7 %	3,71,619.00	28.8.2019	28.8.2020

परिपक्वता राशि : INR 3,97,150.00
Annualised Yield (%): 6.85
Maturity Value :

Printed 1 Times

भवदीय
Yours faithfully,

प्राधिकृत हस्ताक्षरकर्ता
Authorised Signatory
कृपया पृष्ठ पलटें / P.T.O.

28/8/2024 413381/- 5% 365D

28/8/2022 2 = 4,34,441/-

अनुदेश

28/Aug 2022 to 28/8/2023 456366 5.45%.

1. संबंधित जमा के निपटान हेतु आपके अनुदेशों सहित केवल सावधि जमा सूचना में अंकित खाता क्रमांक का उल्लेख करें, इस सावधि जमा सूचना को भेजने की आवश्यकता नहीं है।

6.80% 28/8/23 to

2. कृपया जब कभी आपके निवासी / अनिवासी भारतीय स्थिति में परिवर्तन हो, तो उसकी सूचना हमें अवश्य भेजें, खाता खोलने के समय फार्म में घोषित की गई स्थिति तब तक लागू रहेगी जब तक कि उसमें परिवर्तन की सूचना हमें दी जाए।

3. इस सावधि / विशेष सावधि जमा राशि पर ऋण सुविधाएं उपलब्ध हैं।

4. जमा राशि का समयपूर्ण भूगतान किए जाने की स्थिति में बैंक द्वारा समय-समय पर निर्धारित दरों पर बंड वसूल किया जाएगा।

5. फार्म 15 जी / 15 एच प्रस्तुत न किए जाने पर केंद्रीय प्रत्यक्ष कर बोर्ड के नियमों / आय कर अधिनियम के अनुसार इस जमा राशि पर अदा किए गये ब्याज की स्रोत पर कर की कटौती की जाएगी।

6. यदि आपसे किसी प्रकार के अनुदेश प्राप्त नहीं होते हैं तो आपके हित में बैंक द्वारा उक्त ब्याज सहित मूल जमा राशि को पूर्ववत लागू शर्तों पर नवीनकरण के समय लागू ब्याज दर पर स्वतः नवीकृत किया जाएगा ताकि आपका ब्याज में कोई नुकसान न हो।

Instructions

1. The account number given in the term deposit advice only need to be quoted with your instructions to us for the disposal of the relative deposit. There is no need to physically send this term deposit advice.

28/Aug 2024 485607/-

2. Please inform us of any change in your Resident/Non Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.

3. Loan facilities are available against this Term Deposit/ Special Term deposit.

4. In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.

5. Interest paid on this deposit is subject to Tax deduction at source (TDS) as per CBDT rules/income tax act unless form 15G/15H is submitted.

6. In the absence of your instructions, the Bank will automatically renew the deposit for a similar term at the interest rate prevailing at the time of renewal to safeguard you from any loss of interest.

Item Code No. 100101068 Bedi Bros. CHD./16/06-2018/3000 pkt of 200 Ivs each

यह परक्राम्य लिखत नहीं है
This is not a Negotiable Document

भारतीय स्टेट बैंक STATE BANK OF INDIA
MEHLAN MEHLAN CHOWKI
TEHGIL: SUNAM, DISTT: SANGRUR, PUNJAB 148001
Tel: 237611



Mrs. SURINDER KAUR
W/O JOGA SINGH VPO MEHLAN

SUNAM SANGRUR
Sangrur

18/06/2019

सावधि जमा सूचना
TERM DEPOSIT ADVICE
(सावधि जमा रसीद के एवज में)
(In lieu of Term Deposit Receipt)

नामांकन : पंजीकृत / अनपंजीकृत
Nomination : Registered / Not Registered

दिनांक :
Date :

प्रिय महोदय / महोदया, Dear Sir/Madam

हमें यह पुष्टि करते हुए प्रसन्नता है कि आपकी निम्नलिखित राशि हमारे पास जमा है। भविष्य में, कृपया अपने पत्राचार में खाता क्रमांक का संदर्भ अवश्य दें। हमारे साथ निम्नलिखित खाते के लिए धन्यवाद। We have pleasure in confirming details of the following amount held in deposit with us. Please quote the Account Number in all correspondence. Thank you for Banking with us. BZBPK8466P

नाम :
Name :
SINGLE

सिफ संख्या :
CIF No :

पैन संख्या :
PAN No :

STD-PUB IND UNI 181D-10YRS

खाता संचालन की विधि :
Mode of Operation :

योजना :
Scheme :

खाता क्रमांक / A/c No.	सावधि / Term	ब्याज दर Interest @	मूल राशि Principal Amt.	जारी करने की तारीख Value Date	परिपक्वता की तारीख Maturity Date
38535701224	1 Y	7 %	1,80,000.00 INR	18.6.2019	18.6.2020

Annualised Yield (%): 7.17
परिपक्वता राशि : INR 1,92,935.00

Maturity Value :

Printed 1 Times

भवदीय
Yours faithfully,

प्राधिकृत हस्ताक्षरकर्ता
Authorised Signatory
कृपया पृष्ठ पलटें / P.T.O.

18/6/2020

19/9/2021 अनुदेश 14 5-17.

18/06/2021

201301/- 57. 3650

संबंधित जमा के निपटान हेतु आपके अनुदेशों सहित केवल सावधि जमा सूचना में अंकित खाता क्रमांक का उल्लेख करें, इस सावधि जमा सूचना को भेजने की आवश्यकता नहीं है।

18/JUN 2022 to 18/JUN 23

- कृपया जब कभी आपके निवासी/अनिवासी भारतीय स्थिति में परिवर्तन हो, तो उसकी सूचना हमें अवश्य भेजें, खाता खोलने के समय फार्म में घोषित की गई स्थिति तब तक लागू रहेगी जब तक कि उसमें परिवर्तन की सूचना हमें दी जाए।

18/JUN 2023 to 18/JUN 2024

- इस सावधि/विशेष सावधि जमा राशि पर ऋण सुविधाएं उपलब्ध हैं।
- जमा राशि का समयपूर्ण भूगतान किए जाने की स्थिति में बैंक द्वारा समय-समय पर निर्धारित दरों पर बंड वसूल किया जाएगा।
- फार्म 15 जी/15 एच प्रस्तुत न किए जाने पर केंद्रीय प्रत्यक्ष कर बोर्ड के नियमों/आय कर अधिनियम के अनुसार इस जमा राशि पर अदा किए गये ब्याज की स्रोत पर कर की कटौती की जाएगी।
- यदि आपसे किसी प्रकार के अनुदेश प्राप्त नहीं होते हैं तो आपके हित में बैंक द्वारा उक्त ब्याज सहित मूल जमा राशि को पूर्ववत् लागू शर्तों पर नवीनीकरण के समय लागू ब्याज दर पर स्वतः नवीकृत किया जाएगा ताकि आपका ब्याज में कोई नुकसान न हो।

18/6/2021

2 = 201890/L
Instructions

18/6/2022 = 211556/-

- The account number given in the term deposit advice only need to be quoted with your instructions to us for the disposal of the relative deposit. There is no need to physically send this term deposit advice.

222141/- 5-307

- Please inform us of any change in your Resident/Non Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.

236673 6-807

- Loan facilities are available against this Term Deposit/ Special Term deposit.
- In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
- Interest paid on this deposit is subject to Tax deduction at source (TDS) as per CBDT rules/income tax act unless form 15G/15H is submitted.
- In the absence of your instructions, the Bank will automatically renew the deposit for a similar term at the interest rate prevailing at the time of renewal to safeguard you from any loss of interest.

Tel: 237611

यह परक्रामित सिक्का है
This is not a negotiable document

भारतीय स्टेट बैंक STATE BANK OF INDIA

22/01/2019



SUNAM SANGRUR
Sangrur

सावधि जमा सूचना
TERM DEPOSIT ADVICE
(सावधि जमा रसीद के एवज में)
(In lieu of Term Deposit Receipt)

नामांकन : पंजीकृत / अपंजीकृत
Nomination : Registered / Not Registered

Mrs. SURINDER KAUR

7512561761 दिनांक :
Date :

BZBPK8466P

प्रिय महोदय / महोदया, Dear Sir/Madam

हमें यह पुष्टि करते हुए प्रसन्नता है कि आपकी निम्नलिखित राशि हमारे पास जमा है. भविष्य में, कृपया अपने पत्राचार में खाता क्रमांक का सदर्भ अवश्य दें. हमारे साथ बैंकिंग करने के लिए धन्यवाद. We have pleasure in confirming details of the following amount held in deposit with us. Please quote the Account Number in all correspondence. Thank you for Banking with us.

SINGLE

STD-GEN-PUB IND-1YR-<2YR-**INR**

नाम :
Name :

सिफ संख्या :
CIF No :

पैन संख्या :
PAN No :

खाता संचालन की विधि :
Mode of Operation :

1 Y

योजना :
Scheme :

INR
3,00,000.00

22.1.2019

22.1.2020

खाता क्रमांक / A/c No.	सावधि / Term	ब्याज दर Interest @	मूल राशि Principal Amt.	जारी करने की तारीख Value Date	परिपक्वता की तारीख Maturity Date
INR 3,20,926.00					
Annualised Yield (%): 6.98		Printed 1 Times			

परिपक्वता राशि :
Maturity Value :

3,20,926

भवदीय
Yours faithfully,

प्राधिकृत हस्ताक्षरकर्ता
Authorised Signatory
कृपया पृष्ठ पलटें / P.T.O.

22/1/2020

318815/- 14 6/1/1.

22/1/2021

2 = 338712/-

22/01/2022

352638/ अनुदेश

5-14.

22/1/2023

Instructions = 370969/-

1. संबंधित जमा के निपटान हेतु आपके अनुदेशों सहित केवल सावधि जमा सूचना में अंकित खाता क्रमांक का उल्लेख करें, इस सावधि जमा सूचना को भेजने की आवश्यकता नहीं है।

22 Jan 2023 to 22 Jan 2024

394677/ 6-75/-

2. कृपया जब कभी आपके निवासी/अनिवासी भारतीय स्थिति में परिवर्तन हो, तो उसकी सूचना हमें अवश्य भेजें, खाता खोलने के समय फार्म में घोषित की गई स्थिति तब तक लागू रहेगी जब तक कि उसमें परिवर्तन की सूचना हमें दी जाए।
3. इस सावधि/विशेष सावधि जमा राशि पर ऋण सुविधाएं उपलब्ध हैं।
4. जमा राशि का समयपूर्ण भुगतान किए जाने की स्थिति में बैंक द्वारा समय-समय पर निर्धारित दरों पर दंड वसूल किया जाएगा।
5. फार्म 15 जी/15 एच प्रस्तुत न किए जाने पर केंद्रीय प्रत्यक्ष कर बोर्ड के नियमों/आय कर अधिनियम के अनुसार इस जमा राशि पर अदा किए गये ब्याज की स्रोत पर कर की कटौती की जाएगी।
6. यदि आपसे किसी प्रकार के अनुदेश प्राप्त नहीं होते हैं तो आपके हित में बैंक द्वारा उक्त ब्याज सहित मूल जमा राशि को पूर्ववत् लागू शर्तों पर नवीनकरण के समय लागू ब्याज दर पर स्वतः नवीकृत किया जाएगा ताकि आपका ब्याज में कोई नुकसान न हो।

1. The account number given in the term deposit advice only need to be quoted with your instructions to us for the disposal of the relative deposit. There is no need to physically send this term deposit advice.

2. Please inform us of any change in your Resident/Non Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.
3. Loan facilities are available against this Term Deposit/ Special Term deposit.
4. In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
5. Interest paid on this deposit is subject to Tax deduction at source (TDS) as per CBDT rules/income tax act unless form 15G/15H is submitted.
6. In the absence of your instructions, the Bank will automatically renew the deposit for a similar term at the interest rate prevailing at the time of renewal to safeguard you from any loss of interest.