



SUNDARAM BNP PARIBAS HOME FINANCE LIMITED
Regd. Office : 21, PATULLOS ROAD, CHENNAI - 600 002.
Telephone : 28520391

URGENT

DECLARATION IN DUPLICATE FOR
SENIOR CITIZENS/VERY SENIOR CITIZENS
FOR NON DEDUCTION OF TAX AT SOURCE

For Senior Citizens who are of the age of Sixty years or more and Very Senior Citizens who are of the age of Eighty years or more at any time during the financial year ending 31.03.2013

Dear Depositor,

As per the Income Tax Act, individuals, resident in India, who are Senior Citizens (aged Sixty years or more at any time during the financial year ending 31.03.2013) and Very Senior Citizens (aged Eighty years or more at any time during the financial year ending 31.03.2013) can file the self declaration Form 15H appearing on the reverse, provided:

- (a) the tax on their estimated total income of the financial year ending 31.03.2013 in which such income is to be included in computing their total income will be NIL.
- (b) the aggregate income of Senior Citizen is below the maximum amount which is not chargeable to Income tax, i.e. ₹.2,50,000 and aggregate income of Very Senior Citizen is below the maximum amount which is not chargeable to Income tax, i.e. ₹.5,00,000, at any time during the financial year ending 31.03.2013.

Subject to the conditions mentioned above:

- (I) The Form 15H on the reverse may please be sent to us duly signed in the places marked (X) for non-deduction of income-tax at source.
- (II) The Form 15H appearing on the reverse of this letter does not require to be attested. This is a self-declaratory form. However in case of thumb impression, the Form 15H should be attested by a Bank Official or by a Gazetted Officer.
- (III) In case you have more than one deposit account with us, please mention all your deposit account numbers and the deposit receipt particulars in one form itself.

In case you are liable to pay income-tax for the current financial year, please

- (I) Ignore this Form.
- (II) Furnish your Permanent Account Number (if you have not informed the same already) as required under Section 139A(5A) of the Income Tax Act 1961 which has become mandatory, to enable us to mention the same in the tax deduction certificate/s.
- (III) Note that we shall deduct tax at source at the appropriate rate and send you the Tax Deduction Certificate/s at the appropriate time. **If PAN is not furnished then tax will be deducted at a higher rate of 20%**

Assuring you of our best services and attention always,

Yours truly,

for **SUNDARAM BNP PARIBAS HOME FINANCE LIMITED**

G. SUNDARARAJAN
VP & Head (Finance & Accounts)

NOTES:

1. @ Give complete postal address.
2. The declaration should be furnished in duplicate.
3. *Delete whichever is not applicable.
4. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961, and on conviction be punishable :
 - (I) in a case where tax sought to be evaded exceeds one lakh rupees with rigorous imprisonment which shall be not less than six months but which may extend to seven years and with fine.
 - (II) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to three years and with fine.

ACKNOWLEDGEMENT

RECEIVED declaration in Form 15H under Section 197A (1C) of the Income Tax Act, 1961 for the financial year 2012-13.

For **SUNDARAM BNP PARIBAS HOME FINANCE LIMITED**

A/c No.:

Date :

Assistant Manager

FOR THE KIND ATTENTION OF DEPOSITORS WHO ARE INDIVIDUALS AND SENIOR CITIZENS (AGED SIXTY YEARS OR MORE) AND VERY SENIOR CITIZENS (AGED EIGHTY YEARS OR MORE)

Incomplete forms are not accepted by the Income Tax authorities and therefore, could result in deduction of tax at source. Please therefore, submit the form completed in all respects.

1. Income Tax, where applicable will be deducted at source in accordance with the Income Tax Act, 1961, as amended to date. The deduction of tax will be made for the current financial year 2012-13 where the annual interest paid / credited will exceed Rs. 5,000/-. Under the existing tax provisions the rate of deduction of tax is 10%.
2. Tax will not be deducted if necessary declaration in the prescribed form is furnished to the Company by an Individual, resident in India, who is of the age of Sixty/Eighty years or more at any time during the financial year 2012-13 and Tax on his estimated total Income for the year is nil.
3. It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15H and any tax deducted and remitted to the government before that date cannot be refunded under any circumstances.
4. The Form 15H is to be furnished to the company for each financial year separately. Form 15H filed in the earlier financial year cannot be carried forward for the current financial year.
5. Form 15H is a self-declaratory form and does not require attestation. However in case of thumb impression, the Form 15H should be attested by a Bank Official or by a Gazetted Officer.
6. Form 15H should be furnished 'in duplicate'.
7. Before returning the forms, depositors are requested to ensure that all the columns are duly filled up and that the signatures have been affixed in the places marked (x)
8. Where a depositor has more than one account with us, all the Account Nos. should be quoted in one form.
9. The deducted amounts (tax deducted at source) are remitted to the credit of Central Government before the 7th of the following month. Therefore, any claim by the depositors for return of such amounts will have to be made to us before such remittance.
10. Any claim for return of tax after remittance to the credit of Central Government will have to be made by the depositor to the Income Tax Authorities through his/her Income Tax Returns.
- 11. Under the provisions of Section 206AA, quoting of Permanent Account Number (PAN) in the declaration form 15G/H in Clause No. 5 is mandatory for non-deduction of Tax at Source. If PAN is not quoted in the declaration form, the form would be invalid and Tax will be deducted at a higher rate of 20%.**

FORM NO. 15H To Furnish before

[See Rule 29C(1A)]

DECLARATION UNDER SUB-SECTION (1 C) OF SECTION 197A OF THE INCOME-TAX ACT, 1961, TO BE MADE BY AN INDIVIDUAL WHO IS OF THE AGE OF SIXTY YEARS OR MORE CLAIMING CERTAIN RECEIPTS WITHOUT DEDUCTION OF TAX.

PART I

I/We*

A/c NUMBER/S

*Son/Daughter/Wife of

resident of

@ do hereby declare

1. "that the shares / securities / sums, particulars of which are given in the Schedule below, stand in my name and are beneficially owned by me, and the dividend / interest in respect of such *securities / sums and / or income in respect of units is/are not includable in the total income of any -other person under sections 60 to 64 of the Income-tax Act, 1961;

OR

"that the particulars of my account under the National Savings Scheme and the amount of withdrawal are as per the Schedule below :

SCHEDULE

Description and details of investment		Amount invested	Date of *Investment/opening of account	Estimated income to be received
Name of Company	TDR No.			
SUNDARAM BNP PARIBAS HOME FINANCE LIMITED 21, PATULLOS ROAD, CHENNAI - 600 002.				

2. That my present occupation is
3. that I am of the age of years and am entitled to a deduction from the amount of income-tax on my total income referred to in section 88B;
4. that the tax on my estimated total income, including *income / incomes referred to in the Schedule below computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03.2013 relevant to the assessment year 2013-14 will be nil;
5. that I have not been assessed to income-tax at any time in the past but I fall within the jurisdiction of the Chief Commissioner of Income-tax OR Commissioner of Income-tax OR that I was last assessed to income-tax for the assessment year by the Assessing Officer Circle/Ward and the **Permanent Account Number** allotted to me is.....
6. that I *am/am not resident in India within the meaning of section 6 of the Income-tax Act, 1961 ;

(X)
Signature of the declarant

Verification

I do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today, the Day of 20

(X)
Signature of the declarant

Place :

PART II

(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

- Name and address of the person responsible for paying the income, mentioned in paragraph I of the declaration. **SUNDARAM BNP PARIBAS HOME FINANCE LTD.**
21, PATULLOS ROAD, CHENNAI - 600 002.
 - Date on which the declaration was furnished by the declarant.
 - Date of *declaration, distribution or payment of dividend/withdrawal from account number under the National Savings Scheme.
 - Period in respect of which *dividend has been declared/interest is being credited or paid / income in respect of units is being credited or paid. Financial year ending 31.03.2013
 - Amount of *dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
 - *Rate at which interest or income in respect of units, as the case may be, is credited/paid. At the contracted rate/s
- Forwarded to the Chief Commissioner or Commissioner of Income-tax 121 Nungabakkam High Road
Place : Chennai Chennai 600 034. For **SUNDARAM BNP PARIBAS HOME FINANCE LTD.**
- Date :

Authorised Signatory

Signature of the person responsible for paying the income referred to in Paragraph I;

PLEASE ENSURE TO FILL UP A) Occupation B) Age C) Father's/Husband's Name D) Verification Column E) PAN Column

**TAX DEDUCTED AND REMITTED HAS TO BE CLAIMED BY THE DECLARANT BY FILING RETURN OF INCOME.
(PLEASE ALSO READ INSTRUCTIONS UNDER SL. NO. 2 & 10 ON THE REVERSE)**

FORM NO. 15H To Furnish before

[See Rule 29C(1A)]

DECLARATION UNDER SUB-SECTION (1 C) OF SECTION 197A OF THE INCOME-TAX ACT, 1961, TO BE MADE BY AN INDIVIDUAL WHO IS OF THE AGE OF SIXTY YEARS OR MORE CLAIMING CERTAIN RECEIPTS WITHOUT DEDUCTION OF TAX.

PART I

I/We*

A/c NUMBER/S

*Son/Daughter/Wife of

resident of

@ do hereby declare

1. "that the shares / securities / sums, particulars of which are given in the Schedule below, stand in my name and are beneficially owned by me, and the dividend / interest in respect of such *securities / sums and / or income in respect of units is/are not includable in the total income of any -other person under sections 60 to 64 of the Income-tax Act, 1961;

OR

"that the particulars of my account under the National Savings Scheme and the amount of withdrawal are as per the Schedule below :

SCHEDULE

Description and details of investment		Amount invested	Date of *Investment/opening of account	Estimated income to be received
Name of Company	TDR No.			
SUNDARAM BNP PARIBAS HOME FINANCE LIMITED 21, PATULLOS ROAD, CHENNAI - 600 002.				

2. That my present occupation is
3. that I am of the age of years and am entitled to a deduction from the amount of income-tax on my total income referred to in section 88B;
4. that the tax on my estimated total income, including *income / incomes referred to in the Schedule below computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03.2013 relevant to the assessment year 2013-14 will be nil;
5. that I have not been assessed to income-tax at any time in the past but I fall within the jurisdiction of the Chief Commissioner of Income-tax OR Commissioner of Income-tax OR that I was last assessed to income-tax for the assessment year by the Assessing Officer Circle/Ward and the **Permanent Account Number** allotted to me is.....
6. that I *am/am not resident in India within the meaning of section 6 of the Income-tax Act, 1961 ;

(X)
Signature of the declarant

Verification

I do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today, the Day of 20

(X)
Signature of the declarant

Place :

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(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

- Name and address of the person responsible for paying the income, mentioned in paragraph I of the declaration. **SUNDARAM BNP PARIBAS HOME FINANCE LTD.**
21, PATULLOS ROAD, CHENNAI - 600 002.
 - Date on which the declaration was furnished by the declarant.
 - Date of *declaration, distribution or payment of dividend/withdrawal from account number under the National Savings Scheme.
 - Period in respect of which *dividend has been declared/interest is being credited or paid / income in respect of units is being credited or paid. Financial year ending 31.03.2013
 - Amount of *dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
 - *Rate at which interest or income in respect of units, as the case may be, is credited/paid. At the contracted rate/s
- Forwarded to the Chief Commissioner or Commissioner of Income-tax
121 Nungabakkam High Road
Chennai 600 034. For **SUNDARAM BNP PARIBAS HOME FINANCE LTD.**
- Place : Chennai
Date :

Authorised Signatory

Signature of the person responsible for paying the income referred to in Paragraph I;

PLEASE ENSURE TO FILL UP A) Occupation B) Age C) Father's/Husband's Name D) Verification Column E) PAN Column

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