

**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-FIVE 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.			
<b>SUNDARAM FINANCE LIMITED</b> 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 31.03.2011 relevant to the assessment year 2011-2012 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

<b>Verification</b>
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)

1. Name and address of the person responsible for paying the income, mentioned in paragraph I of the declaration. **SUNDARAM FINANCE LIMITED**  
21, PATULLOS ROAD, CHENNAI - 600 002.
  2. Date on which the declaration was furnished by the declarant.
  3. Date of \*declaration, distribution or payment of dividend/withdrawal from account number ..... under the National Savings Scheme.
  4. 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 31.03.2011
  5. Amount of \*dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
  6. "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 FINANCE LIMITED**
- Date : .....  
 Authorised Signatory  
 Signature of the person responsible for paying the income referred to in Paragraph I;

**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)**

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**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.			
<b>SUNDARAM FINANCE LIMITED</b> 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 31.03.2011 relevant to the assessment year 2011-2012 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

<b>Verification</b>
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)

1. Name and address of the person responsible for paying the income, mentioned in paragraph I of the declaration. **SUNDARAM FINANCE LIMITED**  
21, PATULLOS ROAD, CHENNAI - 600 002.
  2. Date on which the declaration was furnished by the declarant.
  3. Date of \*declaration, distribution or payment of dividend/withdrawal from account number ..... under the National Savings Scheme.
  4. 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 31.03.2011
  5. Amount of \*dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
  6. "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 FINANCE LIMITED**
- Date : .....  
 Authorised Signatory  
 Signature of the person responsible for paying the income referred to in Paragraph I;

**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)**

**URGENT**

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

Dear Depositor,

**The eligibility criteria for submission of Form 15H for the financial year 2010-11 have been highlighted under 'A' below and also in Sl. No.2 on page 2. Kindly read them carefully before submitting the Form 15H and determine / satisfy your eligibility.**

**A. In case (1) you are a Senior Citizen who is of the age of sixty five years or more at any time during the financial year 2010-11.**

**AND**

**(2) the tax on your estimated income for the above financial year is NIL**

**THEN :**


- (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 Officer 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.

**B. In case you are liable to pay income-tax. for the current financial year. then. 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 w.e.f. 1.6.2001, 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 FINANCE LIMITED**

  
**T. RANGARAJAN**  
Head - Deposits

**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.

**FOR THE KIND ATTENTION OF DEPOSITORS WHO ARE INDIVIDUALS AND SENIOR CITIZENS (AGED SIXTY FIVE 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 2010-11 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 Five years or more at any time during the financial year 2010-11 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 by a Govt./Bank Officer. However in case of thumb impression, the Form 15H should be attested by a Bank Officer 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%.**

**ACKNOWLEDGEMENT**

RECEIVED declaration in Form 15H under Section 197A (1C) of the Income Tax Act, 1961 for the financial year 2010-11.

For **SUNDARAM FINANCE LIMITED**

A/c No.:

Date :

Accounts Officer