

# KAVITA SAINI

AY 2024-2025

**Address:** House no 408 Haider Enclave Ladian Kalan  
Ludhiana, PUNJAB - 141008  
**Mobile:** 91-9041776574  
**E-Mail:** taxinfinance@gmail.com

## Computation of Income (ITR4)

<b>PAN:</b>	ICDPS5572J	<b>Status:</b>	Individual
<b>Date of Birth</b>	10/10/1997	<b>Residential Status:</b>	Resident
<b>Father's Name:</b>	SUSHIL KUMAR SAINI	<b>Gender:</b>	Female
<b>Bank A/C no.:</b>	50100614202511	<b>IFSC code:</b>	HDFC0007609
<b>E-Filing Status:</b>	E-Filed	<b>Aadhaar Card Number:</b>	220279759418
<b>Selected tax regime</b>	New Regime		

### Tax Summary (Amount in 'Rs')

Salary		1,42,000
Business and Profession		2,22,098
Other Sources		5,224
<b>Gross Total Income</b>		<b>3,69,322</b>
Less: Total Deductions		0
Total Income (Taxable)	Rounded off from 3,69,322 as per Section 288A	3,69,320
Less: Taxes Paid	TDS	- 11,878
<b>Refund</b>		<b>11,880</b>

Taxes are applicable as per normal provision  
Please refer **Annexure** for details

### Salary Income

<b>EMPLOYER</b>		
Salary u/s 17(1)	1,92,000	
<b>Net Salary</b>		<b>1,92,000</b>
Less: Deduction u/s 16		<b>50,000</b>
Standard Deduction u/s 16(ia)	50,000	
<b>Total Taxable Salary</b>		<b>1,42,000</b>

### Business and Profession

<b>Particulars</b>	<b>Amount</b>	
Presumptive Income u/s 44AD	2,22,098	
<b>Net Income under the head "Business and Profession"</b>		<b>2,22,098</b>

### Section 44AD

<b>Business nature</b>	<b>Business code</b>	<b>Trade Name</b>
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Non-life insurance	13013	INSURANCE AGENT
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Particulars	Cash Transactions (8%)	Any Other Mode Transactions (8%)	Banking Mode Transactions (6%)	Total
Gross Receipt	0	0	2,36,566	2,36,566
<b>Income u/s 44AD</b>	<b>0</b>	<b>0</b>	<b>2,22,098</b>	<b>2,22,098</b>

#### Other Income

Interest Income from Saving Account				592
HDFC BANK LIMITED - 50100614202511			580	
KOTAK MAHINDRA BANK LIMITED - 5748578453			12	
Interest Income from Deposits				4,632
HDFC BANK LIMITED - 50300838119351			845	
HDFC BANK LIMITED - 50300838118911			2,301	
HDFC BANK LIMITED - 50300849917071			651	
HDFC BANK LIMITED - 50300849916641			835	
<b>Total</b>				<b>5,224</b>

#### Income Tax

Total Income				3,69,320
Basic Exemption				3,00,000
Income Tax				3,466
Rebate u/s 87A				3,466
Tax after rebate				0
Tax Paid				-11,878
TDS		11,878		
Refund				11,880

#### Normal Tax Breakup

Income Slab	Rate	Tax Amount
0 to 3 lakh	0%	0
3 lakh to 6 lakh	5%	3,466
<b>Total</b>		<b>3,466</b>

#### Taxes Paid

(TDS on Salary, TDS on Non Salary Income)

#### TDS on Salary

Tan	Name	Income Chargeable	Tax Deducted
BLRO00347E	EMPLOYER	1,92,000	

#### TDS on Non Salary Income

Name	Tan	Type of Income	Deducted Year	Brought Forward TDS	TDS Amount Claimed	Income For Which TDS Paid	Balance
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KOTAK MAHINDRA GENERAL INSURANCE COMPANY LIMITED	MUMK24636D	Business & Profession	2023		11,105	2,22,099	0
MAX LIFE INSURANCE COMPANY LIMITED	DELM06052E	Business & Profession	2023		773	15,450	0
<b>Total</b>					<b>11,878</b>		

### Bank Account Details

SI No.	IFSC Code	Name of the Bank	Account No.
1	HDFC0007609	hdfc bank	50100614202511

Signature

For KAVITA SAINI

Prepared by TAX INDIA

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