

Mrs. BALJINDER KAUR  
 VPO AKALGARH HALWARA AD TEH. RAIKOT  
 LUDHIANA Ludhiana

Bank's PAN : AAACS8577K

141104

TO WHOMSOEVER IT MAY CONCERN

INTEREST CERTIFICATE

This is to certify that we have sanctioned a Housing loan to the under mentioned borrower(s),

Name(s): Mrs. BALJINDER KAUR

ACCOUNT NO	35277929345
LIMIT SANCTIONED (₹)	1300000.00
PRESENT RATE OF INTEREST	7.75 p.a.
INTEREST DEBITED DURING THE YEAR (₹)	77632.00

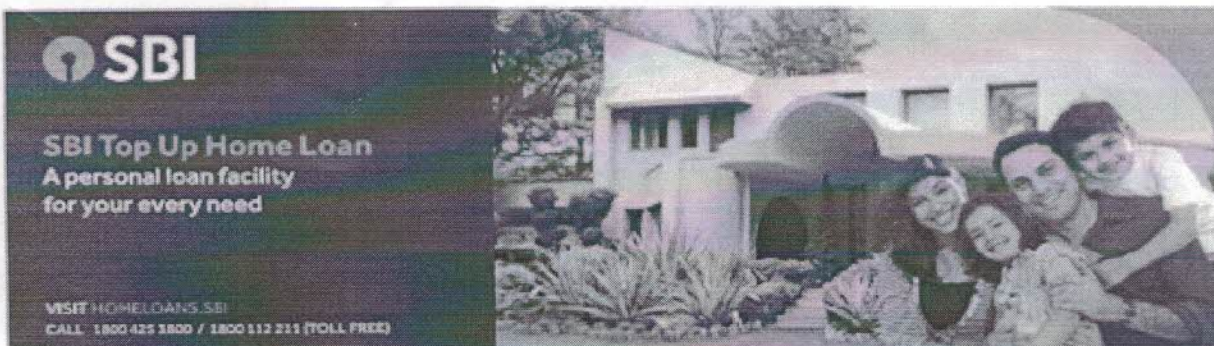
The borrower has repaid a sum of Rs. 166368.00(in words): INDIAN RUPEE ONE LAKH SIXTY-SIX THOUSAND THREE HUNDRED AND SIXTY-EIGHT ONLY. During the period from April 2021 to March 2022

The break up towards the principal and interest is given below:

Repayment towards Principal	(₹)	88736.00
Repayment towards Interest	(₹)	77632.00
Repayment towards Charges	(₹)	0.00
Total Repayment	(₹)	166368.00



Housing Loan Interest Certificate can also be generated from our INB site. For Further information please contact your branch or visit.sbi.co.in or call 1800112211 or 18004253800.



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**FORM NO. 16**

[See rule 31(1)(a)]

**PART A**

Certificate under Section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

Certificate No. FQRMXQA		Last updated on 16-Jul-2022	
Name and address of the Employer/Specified Bank		Name and address of the Employee/Specified senior citizen	
GOVT. SEN SEC SCHOOL TALWANDI, TALWANDI, G.T ROAD, TALWANDI, LUDHIANA - 141112 Punjab +(91)161-2033208 ALANKIT2820@GMAIL.COM		BALJINDER KAUR HISSOWAL, RAIKOT, ....., LUDHIANA - 141104 Punjab	
PAN of the Deductor	TAN of the Deductor	PAN of the Employee/Specified senior citizen	Employee Reference No. provided by the Employer/Pension Payment order no. provided by the Employer (If available)
PANNOTREQD	JLDG01850C	ACFPK9258H	
CIT (TDS)		Assessment Year	Period with the Employer
The Commissioner of Income Tax (TDS) C.R. Building, Sector 17 . E, Himalaya Marg Chandigarh - 160017		2022-23	From 01-Apr-2021 To 31-Mar-2022

**Summary of amount paid/credited and tax deducted at source thereon in respect of the employee**

Quarter(s)	Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 200	Amount paid/credited	Amount of tax deducted (Rs.)	Amount of tax deposited / remitted (Rs.)
Q1	QUNXWIGD	280365.00	22500.00	22500.00
Q2	QUVIJECB	285909.00	22500.00	22500.00
Q3	QUURURFD	312150.00	25000.00	25000.00
Q4	QUWJBPRC	430920.00	44500.00	44500.00
<b>Total (Rs.)</b>		<b>1309344.00</b>	<b>114500.00</b>	<b>114500.00</b>

**I. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT**

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
1	7500.00	5010911	00010	30-04-2021	F
2	7500.00	1010923	00068	31-05-2021	F
3	7500.00	4010917	00419	30-06-2021	F
4	7500.00	6028782	00347	31-07-2021	F
5	7500.00	1028784	00308	31-08-2021	F
6	7500.00	2028785	00246	30-09-2021	F
7	7500.00	6047333	00152	31-10-2021	F
8	7500.00	0047334	00144	30-11-2021	F
9	10000.00	1047335	00303	31-12-2021	F
10	15000.00	4059310	00476	31-01-2022	F
11	0.00	2059376	00087	28-02-2022	F

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
12	20000.00	2059376	00087	28-02-2022	F
13	9500.00	4059468	00257	31-03-2022	F
<b>Total (Rs.)</b>	<b>114500.00</b>				

## II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Challan Identification Number (CIN)			
		BSR Code of the Bank Branch	Date on which Tax deposited (dd/mm/yyyy)	Challan Serial Number	Status of matching with OLTAS*
<b>Total (Rs.)</b>					

### Verification

I, **RAJNESH JAIN**, son / daughter of **GIRDHARI LAL** working in the capacity of **ADVOCATE** (designation) do hereby certify that a sum of Rs. **114500.00** [Rs. **One Lakh Fourteen Thousand Five Hundred Only** (in words)] has been deducted and a sum of Rs. **114500.00** [Rs. **One Lakh Fourteen Thousand Five Hundred Only**] has been deposited to the credit of the Central Government. I further certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, TDS deposited and other available records.

Place	LUDHIANA	(Signature of person responsible for deduction of Tax)
Date	19-Jul-2022	
Designation: ADVOCATE	Full Name: RAJNESH JAIN	

### Notes:

- Part B (Annexure) of the certificate in Form No.16 shall be issued by the employer.
- If an assessee is employed under one employer during the year, Part 'A' of the certificate in Form No.16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted and deposited for all the quarters of the financial year.
- If an assessee is employed under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No.16 pertaining to the period for which such assessee was employed with each of the employers. Part B (Annexure) of the certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
- To update PAN details in Income Tax Department database, apply for 'PAN change request' through NSDL or UTITSL.

### Legend used in Form 16

#### \* Status of matching with OLTAS

Legend	Description	Definition
U	Unmatched	Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement
P	Provisional	Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors."P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO)
F	Final	In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Officer (PAO)
O	Overbooked	Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes new payment for excess amount claimed in the statement

  
 प्रिंसीपल  
 म.म.म. मकुल  
 उलहडी राहे (लपि)

**FORM NO. 16**
**PART B**

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

Certificate No. FQRMXQA		Last updated on 16-Jul-2022	
Name and address of the Employer/Specified Bank		Name and address of the Employee/Specified senior citizen	
GOVT. SEN SEC SCHOOL TALWANDI, TALWANDI, G.T ROAD, TALWANDI, LUDHIANA - 141112 Punjab +(91)161-2033208 ALANKIT2820@GMAIL.COM		BALJINDER KAUR HISSOWAL, RAIKOT, ... .., LUDHIANA - 141104 Punjab	
PAN of the Deductor	TAN of the Deductor	PAN of the Employee/Specified senior citizen	
PANNOTREQD	JLDG01850C	ACFPK9258H	
CIT (TDS)	Assessment Year	Period with the Employer	
The Commissioner of Income Tax (TDS) C.R. Building, Sector 17 . E, Himalaya Marg Chandigarh - 160017	2022-23	From 01-Apr-2021	To 31-Mar-2022

Annexure - I

## Details of Salary Paid and any other income and tax deducted

Whether opting for taxation u/s 115BAC		No	
		Rs.	Rs.
1.	Gross Salary		
(a)	Salary as per provisions contained in section 17(1)	1309344.00	
(b)	Value of perquisites under section 17(2) (as per Form No. 12BA, wherever applicable)	0.00	
(c)	Profits in lieu of salary under section 17(3) (as per Form No. 12BA, wherever applicable)	0.00	
(d)	Total		1309344.00
(e)	Reported total amount of salary received from other employer(s)		0.00
2.	Less: Allowances to the extent exempt under section 10		
(a)	Travel concession or assistance under section 10(5)	0.00	
(b)	Death-cum-retirement gratuity under section 10(10)	0.00	
(c)	Commuted value of pension under section 10(10A)	0.00	
(d)	Cash equivalent of leave salary encashment under section 10 (10AA)	0.00	
(e)	House rent allowance under section 10(13A)	0.00	

(f)	Amount of any other exemption under section 10 [Note: Break-up to be filled and signed by employer in the table provide at the bottom of this form]		
(g)	Total amount of any other exemption under section 10	0.00	
(h)	Total amount of exemption claimed under section 10 [2(a)+2(b)+2(c)+2(d)+2(e)+2(g)]		0.00
3.	Total amount of salary received from current employer [1(d)-2(h)]		1309344.00
4.	Less: Deductions under section 16		
(a)	Standard deduction under section 16(ia)	50000.00	
(b)	Entertainment allowance under section 16(ii)	0.00	
(c)	Tax on employment under section 16(iii)	2400.00	
5.	Total amount of deductions under section 16 [4(a)+4(b)+4(c)]		52400.00
6.	Income chargeable under the head "Salaries" [(3+1(e)-5]		1256944.00
7.	Add: Any other income reported by the employee under as per section 192 (2B)		
(a)	Income (or admissible loss) from house property reported by employee offered for TDS	-119833.00	
(b)	Income under the head Other Sources offered for TDS	0.00	
8.	Total amount of other income reported by the employee [7(a)+7(b)]		-119833.00
9.	<b>Gross total income (6+8)</b>		<b>1137111.00</b>
10.	Deductions under Chapter VI-A	Gross Amount	Deductible Amount
(a)	Deduction in respect of life insurance premia, contributions to provident fund etc. under section 80C	150000.00	150000.00
(b)	Deduction in respect of contribution to certain pension funds under section 80CCC	0.00	0.00
(c)	Deduction in respect of contribution by taxpayer to pension scheme under section 80CCD (1)	0.00	0.00
(d)	Total deduction under section 80C, 80CCC and 80CCD(1)	150000.00	150000.00
(e)	Deductions in respect of amount paid/deposited to notified pension scheme under section 80CCD (1B)	0.00	0.00

(f)	Deduction in respect of contribution by Employer to pension scheme under section 80CCD (2)	0.00	0.00	0.00
(g)	Deduction in respect of health insurance premia under section 80D	0.00	0.00	0.00
(h)	Deduction in respect of interest on loan taken for higher education under section 80E	0.00	0.00	0.00
		Gross Amount	Qualifying Amount	Deductible Amount
(i)	Total Deduction in respect of donations to certain funds, charitable institutions, etc. under section 80G	0.00	0.00	0.00
(j)	Deduction in respect of interest on deposits in savings account under section 80TTA	0.00	0.00	0.00
(k)	Amount Deductible under any other provision (s) of Chapter VI-A [Note: Break-up to be filled and signed by employer in the table provide at the bottom of this form]			
(l)	Total of amount deductible under any other provision(s) of Chapter VI-A	0.00	0.00	0.00
11.	Aggregate of deductible amount under Chapter VI-A [10(d)+10(e)+10(f)+10(g)+10(h)+10(i)+10(j)+10(l)]			150000.00
12.	<b>Total taxable income (9-11)</b>			<b>987111.00</b>
13.	Tax on total income			109922.00
14.	Rebate under section 87A, if applicable			0.00
15.	Surcharge, wherever applicable			0.00
16.	Health and education cess			4396.00
17.	Tax payable (13+15+16-14)			114318.00
18.	Less: Relief under section 89 (attach details)			0.00
19.	<b>Net tax payable (17-18)</b>			<b>114318.00</b>
Verification				
I, <u>RAJNESH JAIN</u> , son/daughter of <u>GIRDHARI LAL</u> .Working in the capacity of <u>ADVOCATE</u> (Designation) do hereby certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, and other available records.				
Place	LUDHIANA	(Signature of person responsible for deduction of tax)		
Date	19-Jul-2022	Full Name:	RAJNESH JAIN	


2. (f) Break up for 'Amount of any other exemption under section 10' to be filled in the table below

Sl. No.	Particular's of Amount for any other exemption under section 10 Rs.	Gross Amount Rs.	Qualifying Amount Rs.	Deductible Amount Rs.
1.				
2.				
3.				
4.				
5.				
6.				

10(k). Break up for 'Amount deductible under any other provision(s) of Chapter VIA' to be filled in the table below

Sl. No.	Particular's of Amount deductible under any other provision(s) of Chapter VIA Rs.	Gross Amount Rs.	Qualifying Amount Rs.	Deductible Amount Rs.
1.				
2.				
3.				
4.				
5.				
6.				

Place	LUDHIANA	(Signature of person responsible for deduction of tax)	
Date	19-Jul-2022	Full Name:	RAJNESH JAIN

  
 ਪ੍ਰਿੰਸੀਪਲ  
 ਸ.ਸ.ਸ. ਸਕੂਲ  
 ਤਲਵੰਡੀ ਰਾਏ (ਲਾਇ)