

**FORM NO. 15G**

To Furnish before

(See section 197A(1), 197A(1A) and rule 29C)

**Declaration under section 197A(1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax****PART - I**

1.Name of Assessee(Declarant)				
2.PAN of the Assessee <sup>1</sup>		3.Status <sup>2</sup>		4.Previous year (P.Y.) <sup>3</sup> (for which declaration is being made) <b>2025 - 26</b>
5.Residential Status <sup>4</sup>		6.Flat/Door/Block No.		7.Name of Premises
8.Road/Street/Lane		9.Area/Locality		10.Town/City/District
11.State		12.PIN	13.Email	
14.Telephone. No. (With STD Code) & Mobile No.			15.(a) Whether assessed to tax under the Income-tax Act, 1961 <sup>5</sup> YES <input type="checkbox"/> No <input type="checkbox"/> (b) If yes, latest assessment year for which assessed <input type="checkbox"/>	
16.Estimated income for which this declaration is made			17.Estimated total income of the P.Y.(2025 - 26) in which income mentioned in column 16 to be included <sup>6</sup>	
18.Details of Form No.15G other than this form filed during the previous year, if any <sup>7</sup>				
Total No.of Form No. 15G filed		Aggregate amount of income for which Form No. 15G filed		
19.Details of income for which the declaration is filed				
SI No.	Identification number of relevant investment/account,etc. <sup>8</sup>	Nature of income	Section under which tax is deductible	Amount of income
1	Total Deposits :	Interest on deposits	194 A	

⊗

Signature of the Declarant <sup>9</sup>**Declaration/Verification**<sup>10</sup>

\*I/We..... do hereby declare that to the best of \*my/our knowledge and belief what is stated above is correct, complete and is truly stated. \*I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. \*I/We further, declare that the tax \*on my/our estimated total income, including \*income/incomes referred to in Column 16 \*and aggregate amount of income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03.2026 relevant to the assessment year 2026 - 27 will be nil. \*I/We also declare that \*my/our \*income/incomes referred to in column 16 \*and the aggregate amount of \*income/incomes referred to in column 18 for the previous year ending on 31.03.2026 relevant to the assessment year 2026 - 27 will not exceed the maximum amount which is not chargeable to income-tax.

Place:..... Date: .....

⊗

Signature of the Declarant <sup>9</sup>**PART II**

(To be filled by the person responsible for paying the income referred to in column 16 of Part I)

1.Name of the person responsible for paying <b>SUNDARAM HOME FINANCE LTD</b>		2.Unique Identification No. <sup>11</sup>	
3.PAN of the person responsible for paying <b>AADCS4826J</b>		4.Complete Address : <b>Regd. Office : 21, PATULLOS ROAD, CHENNAI - 600 002.</b>	
5.TAN of the person responsible for paying <b>CHES05884E</b>		6.Email : <b>depositorcare@sundaramhome.in</b>	
7.TOLL FREE NO. : <b>1800 572 1840</b>		8.Amount of income paid <sup>12</sup> <b>Rs.</b>	
9.Date on which Declaration is Furnished(dd/mm/yyyy)		10.Date on which the income has been paid/credited(dd/mm/yyyy) <b>01.04.2025 - 31.03.2026 at the contracted dates</b>	

Place: .....

Date: .....

**For SUNDARAM HOME FINANCE LTD**

Authorised Signatory

Signature of the person responsible for paying the income referred to in Column 16 of Part I



SUNDARAM HOME

SUNDARAM HOME FINANCE LTD

Regd. Office : 21, Patullos Road, Chennai - 600 002.  
 CIN : U65922TN1999PLC042759 TOLL FREE NO. 1800 572 1840  
 Email : depositorcare@sundaramhome.in Web : www.sundaramhome.in

**URGENT****DECLARATION FOR NON DEDUCTION OF TAX AT SOURCE**

Dear Depositor,

As per the provisions of the Section 197A (1) and (1A) of the Income Tax Act 1961, the Form 15G (in the amended format provided by Income Tax department) appearing on the reverse can be submitted only by such of those persons other than a company or firm

- a) whose total income is below the maximum amount which is not chargeable to income tax, i.e. Rs. 2,50,000 in case of all individuals (both men and women), below the age of Sixty years at any time during the financial year ending 31/03/2026, HUF or AOP or BOI (Resident only).  
 (OR)

- b) the tax on whose estimated total income for the financial year ending 31/03/2026 will be NIL.

**Fresh Form 15G has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the depositors might have already furnished the forms for the current financial year.**

The Form 15G appearing on the reverse of this letter is a self-declaratory form. In case the depositor has affixed his / her thumb impression, the Form 15G should be attested by a Bank Official or by a Gazetted Officer. In case you are liable to pay income-tax, please ignore this Form, in which case, we shall deduct income-tax at the appropriate rate and send you the Tax Deduction Certificate/s to enable you to claim credit for the same when you file your Return of Income. We would, however, request you, in such a case, to inform us of your Permanent Account Number to enable us to mention the same in the Tax Deduction Certificate/s, as it is mandatory. **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 HOME FINANCE LTD.

**P S SRIDHAR**

Chief Financial Officer

This is a computer generated letter and hence does not require signature.

**NOTES (For Filling Form 15G)**

The declaration should be furnished

- As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).
- Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).
- The financial year to which the income pertains.
- Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.
- Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
- Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.
- Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form 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 twenty-five lakh rupees, with rigorous imprisonment which shall not be 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 two years and with fine.
- The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No. 15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.
- The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.

**FOR THE KIND ATTENTION OF DEPOSITORS**

**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.**

- Income Tax, where applicable, will be deducted at source in accordance with the Income Tax Act, 1961, as amended to date. Deduction of income tax at source for the current financial year will be made where the annual interest paid / credited will exceed Rs.10,000/-. Under the existing tax provisions the rate of deduction is 10%.
- It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15G and any tax deducted and remitted to the Government before that date cannot be refunded under any circumstances.
- Form 15G is a self declaratory form and does not require attestation by a Govt. / Bank Official. However in case of thumb impression, the Form 15G should be attested by a Bank Official or by a Gazetted Officer. For the deposit held in the name of a Minor, the declaration should be signed by the Guardian.
- 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 ☒
- The amount of income tax deducted at source is remitted to the credit of Central Government before the 7th day of the following month. Any claim for refund, will have to be made by the depositor to the Income-tax authorities by filing a Return.
- Under the provisions of Section 206AA, quoting of Permanent Account Number(PAN) in the declaration form 15G/H in Clause No.2 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%.