

FORM NO. 15H

To Furnish before

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

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.**PART - I**

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

⊗

** Signature of the Declarant

Declaration/Verification ⁸

*Ido hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also, hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and 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 further, declare that the tax on my estimated total income, including *income/incomes referred to in column 15 *and aggregate amount of *income/incomes referred to in column 17 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.

Place:..... Date:

⊗

Signature of the Declarant

PART II

(To be filled by the person responsible for paying the income referred to in column 15 of Part I)

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

Place:

Date:

For **SUNDARAM HOME FINANCE LTD**

Authorised Signatory

Signature of the person responsible for paying the income referred to in Column 15 of Part I



URGENT

DECLARATION FOR SENIOR CITIZENS/SUPER SENIOR
 CITIZENS FOR NON DEDUCTION OF TAX AT SOURCE

For Senior Citizens who are of the age of Sixty years or more and Super Senior Citizens who are of the age of Eighty years or more at any time during the financial year ending 31.03.2026.

Dear Depositor,

As per the Income Tax Act 1961, individuals, resident in India, who are Senior Citizens (aged Sixty years or more at any time during the financial year ending 31.03.2026) and Super Senior Citizens (aged Eighty years or more at any time during the financial year ending 31.03.2026) can file the self declaration Form 15H (in the new format provided by Income Tax department) appearing on the reverse, provided:

(a) the tax on their estimated total income of the financial year ending 31.03.2026 will be NIL.

(OR)

(b) the aggregate income of Senior Citizen is below the maximum amount which is not chargeable to Income tax, i.e. Rs. 3,00,000 and aggregate income of Super Senior Citizen is below the maximum amount which is not chargeable to Income tax, i.e. Rs. 5,00,000, at any time during the financial year ending 31.03.2026

Fresh Form 15H 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 15H on the reverse may please be sent to us duly signed in the places marked for non-deduction of income-tax at source. 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.

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

(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 HOME FINANCE LTD.**

R Venkatasubramanian

Chief Compliance Officer

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

NOTES (For Filling Form 15H)

The declaration should be furnished

- As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).
- Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.
- The financial year to which the income pertains.
- 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. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H 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.
- 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-
 - 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;
 - 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 15 of Part I shall allot a unique identification number to all the Form No. 15H 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. 15G during the same quarter, please allot separate series of serial number for Form No. 15H and Form No. 15G.
- The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) 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 after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. 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 15 and 17.

**FOR THE KIND ATTENTION OF DEPOSITORS WHO ARE INDIVIDUALS AND SENIOR CITIZENS
 (AGED SIXTY YEARS OR MORE) AND SUPER 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.**

- 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 2025-26 where the annual interest paid / credited will exceed Rs.10,000/-. Under the existing tax provisions the rate of deduction of tax is 10%.
- 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 2025-26 and Tax on his estimated total Income for the year is nil.
- 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.
- 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.
- 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 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.
- 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.
- 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%.