

# No Objection Certificate (NOC)

For Lower Deduction/Non-Deduction of TDS  
Under Section 197 of Income Tax Act, 1961

Date: \_\_\_\_\_

To,

The Manager,

[Name of Bank/Concerned Party]

[Address]

## Subject: NOC for Lower Deduction / Non-Deduction of TDS - Contractor Payments

Dear Sir/Madam,

This is to certify that **[Contractor Name]**, having PAN **[PAN Number]** and registered address at **[Contractor Address]**, has been awarded the contract for **[nature/details of work]** by us (**[Name of Company/Entity]**).

The contractor has obtained a valid certificate for lower deduction/non-deduction of TDS under section 197 of the Income Tax Act, 1961, bearing Certificate Number **[Certificate Number]** dated **[Certificate Date]** issued by the Income Tax Department.

In light of the above, you are requested to deduct TDS on payments made to the contractor as per the rate(s)/instructions mentioned in the said certificate, and not as per the standard applicable rates under the Income Tax Act, 1961, for the duration and validity of the certificate.

A self-attested copy of the lower TDS certificate is enclosed herewith for your reference and records.

Kindly do the needful and acknowledge the same.

Thanking you,

Yours sincerely,

For **[Name of Company/Entity]**

(Authorised Signatory)

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

### Important Notes:

- The NOC should always be issued on the official letterhead of the company or entity.
- Verify that the lower TDS certificate is valid for the relevant financial year and covers the period of payment.
- Ensure all details such as PAN, certificate number, and contractor information are accurate and match the certificate.
- This format is indicative; modifications may be needed depending on specific requirements or instructions from the Income Tax Department.
- Attach a copy of the lower TDS certificate and any supporting documents as required.