

**Declaration for Non-deduction of TDS
(Applicable for Senior Citizens under Section 197A of the Income Tax
Act, 1961)**

To,

The Branch Manager,

_____ (Name of Bank/Institution)

_____ (Branch Name & Address)

Subject: Declaration for non-deduction of TDS on interest income for FY _____

PAN: _____

Account Number(s): _____

Name of the Depositor: _____

Date of Birth (DD/MM/YYYY): _____

Residential Status: Resident Individual (Senior Citizen)

I, the undersigned, hereby declare that I am a resident individual and a senior citizen (aged 60 years or above), and my total income for the Financial Year _____ will be below the taxable limit as prescribed under the Income Tax Act, 1961.

I, therefore, request you **not to deduct Tax Deducted at Source (TDS)** on interest to be paid/credited to me with respect to my above-mentioned account/s for the said financial year.

I further declare that the information furnished above is true, complete and correct.

Place: _____

Date: _____

(Signature of Declarant)

Important Notes:

- This declaration is to be submitted at the start of every financial year.
- PAN is mandatory; without PAN, TDS may be deducted at a higher rate.
- The declaration should be filled legibly and with accurate information.
- Misrepresentation of facts may attract penalty under Income Tax Act, 1961.
- Attach self-attested copy of PAN card with this declaration.