

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3,
ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified]
(Please see Rule 12 of the Income-tax Rules, 1962)

**Assessment Year
2020-21**

PAN	ACFPA9197F		
Name	BIJAY AGARWAL		
Address	BUNGLOW NO 13, NIRVANA HOMES, NIRMALA CONVENT ROAD, OPP NIRMALA CONVENT SCHOOL, SILIGURI, WEST BENGAL, 734008		
Status	Individual	Form Number	ITR-3

Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	252671621120221
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Taxable Income and Tax details	Current Year business loss, if any	1	0
	Total Income		8474370
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	8474370
	Net tax payable	4	2799209
	Interest and Fee Payable	5	17250
	Total tax, interest and Fee payable	6	2816459
	Taxes Paid	7	3082223
	(+)Tax Payable /(-)Refundable (6-7)	8	-265760

Dividend Distribution Tax details	Dividend Tax Payable	9	0
	Interest Payable	10	0
	Total Dividend tax and interest payable	11	0
	Taxes Paid	12	0
	(+)Tax Payable /(-)Refundable (11-12)	13	0

Accreted Income & Tax Detail	Accreted Income as per section 115TD	14	0
	Additional Tax payable u/s 115TD	15	0
	Interest payable u/s 115TE	16	0
	Additional Tax and interest payable	17	0
	Tax and interest paid	18	0
	(+)Tax Payable /(-)Refundable (17-18)	19	0

Income Tax Return submitted electronically on 12-02-2021 12:38:39 from IP address 103.82.156.130 and verified by BIJAY AGARWAL

having PAN ACFPA9197F on 12-02-2021 12:38:39 from IP address 103.82.156.130 using

Digital Signature Certificate (DSC).

DSC details: 19577276CN=e-Mudhra Sub CA for Class 2 Individual 2014,OU=Certifying Authority,O=eMudhra Consumer Services Limited,C=IN

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

Name : **BIJAY AGARWAL**
 Father's Name : **PAWAN KUMAR AGARWAL**
 Address(O) : **BUNGLOW NO 13, NIRVANA HOMES, NIRMALA CONVENT ROAD, OPP NIRMALA CONVENT SCHOOL, SILIGURI, WEST BENGAL-734008, Phone No :9800061000**
 Address(R) : **BUNGLOW NO 13, NIRVANA HOMES, NIRMALA CONVENT ROAD, OPP NIRMALA CONVENT SCHOOL, SILIGURI, WEST BENGAL-734008, Phone No :9800061000**
 Email ID : **vijay.rhd@gmail.com**
 Mobile No. :
 GST No. :
 Permanent Account No : **ACFPA9197F** Date of Birth : **02/11/1979**
 AADHAR No. : **648666108811**
 Sex : **Male**
 Status : **Individual** Resident Status **Resident**
 Previous year : **2019-2020** Assessment Year : **2020-2021**
 Ward/Circle : Return : **ORIGINAL**

Computation of Total Income

<u>Income Heads</u>	Income Before Set off	Income After Set off
Income from Salary	2517000	2317000
Income from House Property	-200000	0
Income From Business or Profession	3000000	3000000
Income from Capital Gains	0	0
Income from Other Sources	3376957	3376957
Gross Total Income		8693957
Less : Deduction under Chapter VIA		169583
Total Income		8524374
Rounding off u/s 288A		8524370
Income Taxable at Normal Rate		8524370
Income Taxable at Special Rate		0
Agricultural Income		545500

TAX CALCULATION

Basic Exemption Limit Rs.	250000	
Tax at Normal Rates (795500 - 500000) * 0.2 + 12500	2533461	
Total Tax		2533461
Less : Tax Rebate on Agriculture Income	71600	
Tax Payable		2461861
Add : Surcharge (2461861 * 0.1)		246186
Total		2708047
Add : Health and Education Cess		108322
Total		2816369
Less : TDS/TCS		1007223
Assessed Tax		1809146
Less : Advance Tax		2075000
Add : Interest u/s 234C (8139+9423)		17562
Amount Refundable		248290
Amount Refundable Rounded Off u/s 288 B		248290

COMPREHENSIVE DETAIL

<u>Exempted Income</u>	Section	Amount
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Share in Profit Exempt u/s 10(2A)

1467494

1467494

Income from salary

2317000

Name of employer : KALASHSHIDHI VANIJYA
PRIVATE LIMITED

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	275000	0	275000
Allowance :			
Sub-Total	275000	0	275000

Name of employer : JAGBADAN NIRMAN PVT LTD

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	400000	0	400000
Allowance :			
Sub-Total	400000	0	400000

Name of employer : MOONTRE BUILDERS
PVT LTD

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	125000	0	125000
Allowance :			
Sub-Total	125000	0	125000

Name of employer : LINKWISE RETAILERS
PRIVATE LIMITED

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	350000	0	350000
Allowance :			
Sub-Total	350000	0	350000

Name of employer : SARATHI REALTORS
PRIVATE LIMITED

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	1072000	0	1072000
Allowance :			
Sub-Total	1072000	0	1072000

Name of employer : BHAVSAKTI
PROPERTIES PRIVATE LIMITED

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	95000	0	95000
Allowance :			
Sub-Total	95000	0	95000

Name of employer : RPS OVERSEAS
PRIVATE LIMITED

Particular	Total Amount	Exempted Amount	Taxable Amount
Basic Salary	250000	0	250000
Allowance :			
Sub-Total	250000	0	250000

Grand-Total	2567000	0	2567000
Standard Deduction			50000
Total Taxable Salary			2517000
Note: House Property Setoff			200000

Income From House Property (Loss)

0

Self Occupied Property

-200000

NIRVANA HOMES SILIGURI 734008

Annual lettable Value
Less:Deduction u/s 24

Nil
-200000

Current Financial year Interest	648271
Total	<u>648271</u>
Amount of Interest Restricted to maximum limit u/s 24(b) (Ownership 50%)	<u>-200000</u>

Total of House Property	-200000
Loss adjusted with Salary	200000

Income from Business & Profession Details

3000000

Income From REAL HOME DEVELOPERS
Income From SARATHI DEVELOPERS

Share in Profit Exempt u/s 10(2A)	16678
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Income From SIYARAM DEVELOPERS

Remuneration	3000000
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Share in Profit Exempt u/s 10(2A)	1089056
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Income From NIRVANA HOMES

Share in Profit Exempt u/s 10(2A)	361760
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Total	3000000
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Total of Business & Profession	3000000
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Income From Capital Gain(s)

0

Income From LT Cap.Gain

0

(as per anx. attached)

Income From Other Sources

3376957

Interest on Bank Savings

Bank Interest	4674
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Interest on Bank FDR

1. HDFC Bank	20184
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Other Interest

Income Tax Refund	5600
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Other Income

BHAVSAKTI PROPERTIES PRIVATE LIMITED	4763	4396865
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SARATHI REALTORS PVT LTD	4059297
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SATI TRADE AGENCY PRIVATE LIMITED	82802
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DON BOSCO SCHOOL	240744
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ANAND AUTOMOBILES	9259
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Total Income	4427323
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Less: Expenses

Interest Expenses	1050366
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Total Expenses	1050366
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Balance Income	3376957
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Total of Other Sources	3376957
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Deductions Under Chapter VIA

169583

Description

Gross Amount	Deductible Amount
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u/s 80C In Respect of Investments

Life Insurance Premium	53720
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Mutual Fund (Specified)	<u>120000</u>
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u/s 80D Medical Insurance Premium	14909
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Self/Spouse/Child

Premium Amount	9909
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Health Check Amount	5000
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u/s 80TTA (Interest on deposit in saving account)

4674

4674

Tax Deducted/Collected at Source Details

Deductor/Employer's Name	TAN	Section	Head of Income	Amount Paid	TDS Amount
BHAUSAATI PROPERTIES PRIVATE LIMITED	CALB15095D	194A	OS-Income From Other Source	4763	476
SARATHI REALTORS PVT LTD	CALS21025E	194A	OS-Income From Other Source	4059297	405930
SATI TRADE AGENCY PRIVATE LIMITED	CALS28383F	194A	OS-Income From Other Source	82802	8280
Total				4146862	414686
BHAUSAATI PROPERTIES PRIVATE LIMITED	CALB15095D	192		0	29640
JAGBADAN NIRMAAN PRIVATE LIMITED	CALJ05499E	192		0	124800
KALASHSIDHI VANIJYA PRIVATE LIMITED	CALK08764A	192		0	85800
LINKWISE RETAILERS PRIVATE LIMITED	CALL03210E	192		0	109200
MOONTREE BUILDERS PRIVATE LIMITED	CALM14627E	192		0	39000
SARATHI REALTORS PVT LTD	CALS21025E	192		0	201690
Total				0	590130
DON BOSCO SCHOOL	CALD04046A	194C	OS-Income From Other Source	240700	2407
Total				240700	2407

Details : Advance Tax Paid

Bank and Branch	BSR Code	Dated	ChallanNo.	Amount
	0011352	14/12/2019	06745	900000
	0011352	14/03/2020	03641	675000
	0013283	14/09/2019	05889	500000

Interest Calculation Detail

234C		
$((1809146 \times 15\%) - 0) \times 3(M) \times 1\% =$	8139	
$((1809146 \times 45\%) - 500000) \times 3(M) \times 1\% =$	9423	17562
Total Interest		17562

Details of Interest, Remuneration, Profit and Closing Capital Balances in Partnership Firms

Name of Firm	PAN	Liable to Audit	Profit sharing Ratio(%)	Share of Profit	Capital Balance as on 31st March
REAL HOME DEVELOPERS	AAKFR0076P	NO	15	0	0
SARATHI DEVELOPERS	ABTFS2592K	NO	10	16678	0
SIYARAM DEVELOPERS	ABXFS8641K	YES	6	1089056	0
NIRVANA HOMES	AALFN0233H	YES	5	361760	0
Total			0	1467494	0

Detail of Taxable Income Received From Firm

Name of Firm [PAN]	Remuneration	Interest	Total	Expenses Claimed	Net Income
REAL HOME DEVELOPERS [AAKFR0076P]	0	0	0	0	0
SARATHI DEVELOPERS [ABTFS2592K]	0	0	0	0	0
SIYARAM DEVELOPERS [ABXFS8641K]	3000000	0	3000000	0	3000000
NIRVANA HOMES [AALFN0233H]	0	0	0	0	0
Total	3000000	0	3000000	0	3000000

BIJAY AGARWAL

Client Code:52

Assessment Year:2020-2021

Statement of LT Capital Gain

Sno	Particulars /ISINCode	Sale Date	Sale Consider	Purchase Date	Purchase Cost	Improvement Cost	Index Cost	Exemption	Exp	Gain/Loss
1	MADHUDHAN RESIDENCY PRIVA	06/02/2020	5372500	28/03/2017	25000		27367	5345133	0	0
Total			5372500		25000	0	27367	5345133	0	0

Return Filing Due Date : 31/10/2020
Due Date Extended upto : 15/02/2021
Interest Calculated Upto : 10/02/2021

Return Filing Section : 139(1)
Notification No : Press Release 30/12

Details of Bank Accounts :

No of Bank Account :- 3

Sr.No.	IFS Code	Name & Branch	Account No.	Type
1	HDFC0004717	HDFC BANK-SEVOKE ROAD, SILIGURI	50100148640597	Saving
2	HDFC0004717	HDFC BANK-SEVOKE ROAD	50100337991579	Saving
3	HDFC0004717	HDFC BANK-SEVOKE ROAD, SILIGURI	50400172727650	Saving

Verified By : BIJAY AGARWAL

NAME	:	BIJAY AGARWAL	FINANCIAL YEAR	:	2019-2020
SON OF	:	PAWAN KUMAR AGARWAL	ASSESSMENT YEAR	:	2020-2021
ADDRESS	:	C/O Car Plus Sevoke Road, Siliguri - 734001	FOR THE YEAR ENDED	:	31/03/2020
DATE OF BIRTH	:	02/11/1978	STATUS	:	Individual
AGE	:	42.00 YEARS	WARD	:	
			PAN	:	ACFPA9197F

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2020

PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
		By Income from Contract Works (Don Bosco Educational Society)	2,40,744.00
		" <u>Remuneration Received from :</u>	
		" Linkwise Retailers P Ltd	3,50,000.00
		" Siyaram Developers - Firm	30,00,000.00
		" Sarathi Realtors Private Limited	10,72,000.00
		" Jagbadan Nirman P Ltd	4,00,000.00
		" Kalashsidhi Vanijya P Ltd	2,75,000.00
		" Moontree Builders P Ltd	1,25,000.00
		" Bhavsakti Properties P Ltd	95,000.00
		" RPS Overseas P Ltd	2,50,000.00
		<u>Share of Profit from Firm - Exempt</u>	
		" Share of Profit from Siyaram Develop	10,89,056.00
		" Share of Profit From Sarathi Develop	16,678.33
		" Share of Profit From Nirvana Homes	3,61,760.00
		" Share of Profit From RHD - Exempt	-
		<u>Agricultural Income</u>	5,45,500.00
		<u>Capital Gain</u>	
		Profit on Sale of Shares of Madhudhan Res P Ltd	53,47,500.00
		<u>Interest on Loan:</u>	
To Interest Paid on Loans Taken	10,50,366.00	" Interest on Savings Bank A/c	24,858.28
		" Interest on TDS Refund	5,600.00
		" Anand Automobiles	9,259.00
		" Bhavsakti Properties Pvt Ltd.	4,763.00
		" Sarathi Realtors Pvt Ltd.	40,59,297.00
" Profit carried to Capital Account	1,63,04,451.61	" Sati Trade Agency Pvt Ltd.	82,802.00
	<u>1,73,54,817.61</u>		<u>1,73,54,817.61</u>

BIJAY AGARWAL

BALANCE SHEET AS ON 31-03-2020

LIABILITIES	AMOUNT	ASSETS	AMOUNT
<u>Capital Account:</u>		<u>Fixed Assets:</u>	
Opening Balance	1,79,17,095	Gold Ornaments	2,04,576.00
Add: Gift from Champa Devi Agarwal	15,00,000	Bungalow No 13 - at Nirvana Homes	73,95,917.00
Add: Gift from Purushottam Lal Agarwa	7,84,000	<u>Investments:</u>	
Add : Gift of Shares of SRPL		<u>Investments in Land:</u>	
Rima Agarwal (Gift)	1,26,000	Land at Bidhannagar - I- 02739/19 25%	4,20,956.00
Meena Devi Agarwal (Gift)	3,78,000	Land at Bidhannagar - I- 3607/18 25%	5,15,028.00
Estate of Chanda Devi Agarwal (Gift)	19,22,500	Land at Bidhannagar - I- 3609/18 25%	13,16,076.00
Ajay Agarwal (Gift)	5,38,000	Land at Bidhannagar - I- 3610/18 25%	4,79,916.00
Pawan Kr Agarwal (Gift)	22,48,000	Land at Bidhannagar - I- 3822/18 25%	4,18,274.00
Add : Profit of the year	1,63,04,452	Land 23.02 Katha	2,76,96,908.00
	4,17,18,046	<u>Investments in Partnership Firm:</u>	
<u>Less:</u>		Sarathi Developers	35,982.58
Bank Charges	5,880	Investment In Shares - Unquoted	68,25,875.00
Drawings	5,58,602	<u>Investment in Mutual Funds: Quoted</u>	
LICI - 80C	53,720	Birls Sunlife Equity	19,934.65
National Insurance - 80D	9,909	DSPBR Tax Saver Fund	90,000.00
Advance Income Tax	20,75,000	HDFC Bank MID CAP	1,85,778.35
Income Tax	4,11,130	HDFC Equity Fund	75,000.00
Interest on Home Loan	3,24,136	HDFC Tax Saver - 80C	71,000.00
LIC Late Fees	98	Kotak Select Focus	15,957.92
Forex Tad (Money Exchange	36,262	Kotal Stanard Mult	60,000.00
Itax Refund Expenses	3,000	UTI CCP	10,000.00
Professional fees	14,123	<u>Loans & Advances:</u>	
Firm Tax - Capitalized	3,13,529	Advance Against Flat	5,76,299.00
TDS Adjustment	7,58,823	(Ansal Properties & Infrastructure Ltd.)	
Donation - Don Bosco	50,000	Bhavsakti Properties Pvt Ltd.	43,873.00
<u>Secured Loans:</u>		Jay Prakash	2,00,000.00
IDBI Bank	49,72,897.00	Sarathi Realtors Pvt Ltd.	3,75,14,539.00
<u>Unsecured Loans:</u>		Sati Trade Agency Pvt Ltd.	18,30,252.00
<i>As per Details</i>	4,10,32,599.00	Suman Agarwal Bungalow 50% Share	14,79,553.50
<u>Current Liabilities:</u>		<u>Current Assets</u>	
Real Home Developers	99,652.18	<u>Remmuneration Receivable</u>	
Siyaram Developers	86,12,241.81	Bhavsakti Properties Pvt Ltd	1,60,360.00
Sanjay Marodia (Land Registration Cost)	2,50,000.00	Jagbadan Nirman Pvt Ltd	7,50,200.00
Nirvana Homes	52,090.00	Kalashsidhi Vanijya Pvt Ltd	4,86,200.00
		Linkwise Retailers Pvt Ltd	6,66,800.00
		Moontree Builders Pvt Ltd	2,31,800.00
		Sarathi Realtors Pvt Ltd	1,65,600.00
		RPS Overseas P Ltd	4,40,000.00
		<u>Advance Against Land:</u>	
		Land Purchased Popys Home at Mati	1,25,000.00
		Income Tax Refundable Ay 20-21	2,48,310.00
		<u>Cash & Bank Balances:</u>	
		Cash in Hand	13,42,589.45
		<u>Cash at Bank:</u>	
		HDFC BANK LTD. (50100148640597)	12,759.81
		HDFC BANK SB A/C 50100337991579 AKSHAT	9,000.00
		RD A/C AKSHAT MITTAL 50400172727650	3,000.00
	9,21,23,315.26		9,21,23,315.26

Details of Investment in Shares:

Name of Company	Date of Purchase	PAN	No of Shares	Amt per Shares	FV of Share	Closing Balance
Jahman Dealers Private Limited - from		AACJ8082E	18,000	10	10	1,80,000
Bhavsakti Properties Private Limited		AAFBCB2834D	5,000	5	10	50,000
Deepesh Dealmark Private Limited		AAECD1843R	24,000	5	10	2,40,000
Helpful Traders Pvt. Ltd.		AACCH3949P	5,000	60	10	3,00,000
Jahman Dealers Private Limited - from		AACJ8082E	33,000	5	10	1,50,000
Sarathi Realtors Pvt Ltd.		AAJCS8959A	1,21,950	45	10	55,48,500
Angeliqua Advisory Pvt. Ltd.		AALCA3297K	5,000	10	10	50,000
Jagatdhan Vincom Pvt. Ltd.		AACJ9955G	5,000	10	10	50,000
Jagbadan Nirman Pvt. Ltd		AACJ9953A	5,000	9.40	10	47,000
Kalashsidhi Vanijya Pvt. Ltd.		AAFCK0708H	5,000	10	10	50,000
Linkwise Retailers Pvt. Ltd.		AACCL3976H	5,000	10	10	50,000
Moontree Builders Pvt Ltd.		AAICM3489L	5,000	10	10	50,000
Skyview Dealtrade Pvt Ltd.		AAOCS1326G	724	106	10	60,375
						68,25,875

Details of Unsecured Loans:

Party	Amount (Rs.)
Anand Agarwal (U. Loan)	87,91,221
ANITA AGARWAL	5,57,492
Bijay Agarwal & Sons(HUF)	40,92,151
Bikash Bansal	45,04,989
Champa Devi Agarwal	4,12,408
DARMA CHAND AGARWAL	14,73,874
DOLLY AGARWAL	11,14,467
KANCHAN BANSAL	10,61,397
KIRAN AGARWAL	5,60,158
MUNMUN BANSAL	10,49,593
PRIYA AGARWAL	3,18,567
PUJA SHARMA	8,71,516
PURUSHOTTAM LAL SINGHANIA (HUF)	20,35,131
Pushpa Sultania	30,82,849
RAJ KUMAR AGARWAL	10,63,863
RAMLAL SARAF	17,21,315
SANTOSH DEVI AGARWAL	20,84,815
SATYANARAYAN AGARWAL & OTHERS	5,25,151
SHILA AGARWAL	3,13,463
Simple Agarwal	3,13,981
SONU SARIA & HEMLATA SARIA	14,00,652
Sulochana Devi Agarwal	10,00,000
SURESH AGARWALA	4,10,468
SUSHILA DEVI AGARWAL	10,64,110
Vikash Agarwal	5,10,726
VIVEK MITTAL	6,98,242
Total	4,10,32,599.00