

## **Explanation on objection as raised by Competent Authority of Hon'ble High Court, Allahabad.**

Respectfully, parawise reply is submitted before honor on the objections raised for your kind consideration.

It has been alleged that in the statement of 2018-20, the officer has mentioned total income of Rs.19,82,076/- (Gross salary of both the financial years are Rs.18,40,676/- and agricultural income of Rs.1,41,400/-) and from this amount, total deductions/repayments/savings/investments (for both the Financial Years) against GPF, GIS, TDS, Loan, PLI, PPF, Bond, Mediclaim policy, shares, LIC policies, SIP and the balance of his savings account(s) is also enhanced for Rs.23,277/- this financial year from previous years', total of which is Rs.25,77,195/- that is more than his income.

### **1. Explanation about gross receipt of salary:**

In this connection the details of salary and deductions made by DDO for the financial year 2018-19 and 2019-20 is appended below:

#### **Statement of Gross salary and deductions made by DDO.**

Particulars	Financial year 2018-19	Financial year 2019-20	Total for the period 2018-20
<b>Gross salary</b>	<b>22,60,676/-</b>	<b>18,35,597/-</b>	<b>40,96,273/-</b>
Less Deductions			
GIS	4,800/-	8,800	13,600/-
GPF	3,49,417	2,30,000/-	5,79,417/-
TDS	304400/-	241600/-	546000/-
<b>Less Total deduction</b>	<b>658617/-</b>	<b>4,80,400/-</b>	<b>11,39,017/-</b>
Net salary	16,02,059/-	13,55,197/-	29,57,256/-
Add Agricultural income	1,41,400/-	1,50,000/-	2,91,400/-
<b>Gross total</b>	<b>17,43,459/-</b>	<b>15,05,197/-</b>	<b>32,48,656/-</b>

The copy of salary certificate issued by DDO for the financial year 2018-19 and 2019-20 is enclosed herewith for ready reference.

## 2. Statement of expenditure/investment/outgoings

As regards savings /investments the details for the financial year is appended below:

Particulars	F.Y 2018- 19	F.Y 2019- 20	Total
1 PPF A/C No. 11076374716 monthly investment Rs.10,000./and total deposits Rs.4,88,197/-amount as on 31.03.20219.	120,000.00	120,000.00	240,000.00
2 INFRASTRUCTURE BOND Rs. 20,000/	-	-	-
3 LIC policy NO. 234362311 Amount Rs.16199/-(Premium)	16,199.00	16,199.00	32,398.00
4 LIC Policy NO. 234362312 Rs.15929/-(Premium)	15,929.00	15,929.00	31,858.00
5 LIC Policy NO. 563977913 Rs.41,052/-(Premium)	41,052.00	41,052.00	82,104.00
6 LIC Policy NO.297185546 Rs. 41,052/- P.A	41,052.00	41,052.00	82,104.00
7 LIC Policy NO.237599090 Rs. 10,802/ P.A	10,802.00	10,802.00	21,604.00
8 LIC Policy NO.237599089 Rs.24227/- P.A	24,227.00	24,227.00	48,454.00
9 LIC Policy No 227592518 premium Rs 90,557/- P.A	-	90,557.00	90,557.00
10 SIP, SBI MUTUAL FUND Rs. 5000/- monthly	60,000.00	60,000.00	120,000.00
11 IFCI BOND NO.300459 Total amount 20000/-(Total 4 Bonds)	-	-	-

12	L & T INFRA-BOND Total amount 20000/-(2 Bonds)	-	-	-
13	MEDI CLAIM POLICY NO. 4128i/HP/146383541/01/000 Amount 17626/ P A	-	-	-
	ICICI LOMBARD GENERAL	17,626.00	17,626.00	35,252.00
14	INSURANCECO. LTD. SHARES (Vijay bank and Essar Oil ) Amount of Rs. 10,000/-	-	-	-
15	PLI UP-245262-CS	3,775.00	3,775.00	7,550.00
	<b>Total</b>	<b>350,662.00</b>	<b>441,219.00</b>	<b>791,881.00</b>

1	Kisan credit card(KCC) No. 94078800028130 Facility of amount Rs.2,97,000/ availed and repaid.	-	-	-
2	HOUSE LOAN From SBI Main Branch HapurA/C No.00000038336056235 for amount RS.68,33,374/-EMI Paid as per Loan statement issued bank. intimation was given to Hon'ble High Court Loan on LIC POLICY No237599089 for Amount Rs 90000/.	-	68,000.00	68,000.00
3	Amount of loan repaid	-	-	-
4	Loan on LIC POLICY No 237599090 for RS 26000/ Amount of loan repaid	-	-	-
5	Loan On LIC policy No 234362312	-	-	-

for Rs.130000/ Amount of loan repaid	-	-	-
6 Loan on LIC POLICY No 234362311 for Rs.1,30,000/. Amount of loan repaid	-	-	-
7 Loan On LIC POLICY No 297185546 for RS.245000/ Amount of loan repaid	-	-	-
8 Loan On LIC POLICY No 563977913 for Rs. 245,000/ Amount of loan repaid (NOTE )These policies have been mortgaged	-	-	-
for the sum of Rs.8,66,000 for Purchase of New property at PARIJAT LDA LUCKNOW)	-	-	-
	<b>350,66</b>	<b>509,21</b>	<b>859,88</b>
<b>Total</b>	<b>2.00</b>	<b>9.00</b>	<b>1.00</b>

### 3.Amount available for various other expenses:

Total amount available as per Para 1- Rs.32,48,656/-

Less: total investments/outgoings

as per statement Para 2 -

Rs. 8,59,881/-

**Amount available -**

**Rs. 23,88,775/-**

#### Explanation:

Scrutiny of above receipts and payments/investments reveals that gross receipts for the F.Y 2018-19 and 2019-20 is at Rs. 24,02,076/- and Rs.19,85,597/- respectively. Against Gross receipt, total deduction from salary under the head GPF, GIS and TDS for the F.Y 2018-19 and 2019-20 is at Rs.6,58,617/- and Rs.4,80,400/- respectively. As such net receipt for the F.Y 2018-19 and 2019-20 is at Rs.17,43,459/- and Rs.15,05,197/- respectively. Rs.32,48,656/- is available from which various investments and

household expenses can be met out. After deducting various investments and payments as above at Rs.3,50,662/- and Rs.5,09,219/- for the F.Y 2018-19 and 2019-20 respectively, last balance amount of Rs.23,88,775/- is available for making household expenses and other expenses for the F.Y 2018-19 and 2019-20. It is pertinent to mention that my mother is drawing Rs. 60,000/- P.A from LIC as Pradhan Mantri Vaya Vandana Yojana (PMVVY) and also Rs. 2,00,000 approximate from agriculture. She being senior citizen resides with me and contributes some amounts for household expenses. My wife Mrs. Meenakshi Gautam is well qualified being M.Sc. and diploma degree holder from VLCC, derives her income approximate Rs. 2.5 lacs to 3 lacs from profession and declared regularly in income tax return wide PAN No. ANUPG9691E. She also contributes some amounts for the household expenses. Now it is further submitted that my elder son, in the relevant years 2018-19 and in 2019-20, was school going and the school fee was paid through cheque from bank accounts. At that period i was also residing in private accommodation and rent was paid by me from my accumulated balance as mentioned above and later on the house rent was reimbursed by the department. Conveyance was provided by the department. No family function such as marriage ceremony was held in the said period. There was sufficient balance available for making deposits in savings bank account and it fully commensurate with the accumulated balance in hand. The salary is credited directly in my savings account by the department.

In view of facts as mentioned above it is requested to accept my explanation and redress the objection.

Regards.

Yours sincerely,

(Hemant Kumar-II)

Addl. Distt. & Session Judge,

Court No.15, Bulandshahr.