Respected Sir,

Following objections have been raised

- Amount deducted against all loans during the financial year 2019-20 & 2020-21.
- Amount deposited in PPF account in the financial year 2019-20 and NSC in the financial years 2019-20 & 2020-21.
- Amount deposited in Mutual Funds & Shares in the financial years 2019-20 & 2020-21.

Reply to Objection Amount deducted against all loans during the financial year 2019-20 & 2020-21.

For FY 2019-20 Loan Repayment amount – Rs. 4,71,387-00 For FY 2020-21 Loan Repayment amount – Rs. 6,14,233-00

Reply to Objection-Amount deposited in PPF account and NSC in the financial years 2019-20 & 2020-21.

For FY 2019-20 (i) PPF Deposit – Rs- 10,000-00 (ii) NSC – Nill

For FY 2020-21

(i) PPF Deposit – Rs-5,000 (ii) NSC - Nill

Reply to Objection- Amount deposited in Mutual Funds & Shares in the financial years 2019-20 & 2020-21

For FY 2019-20

(i) Mutual Fund Investment – Rs 2,05,000 Mutual Fund Redemtion- Rs 3,35,211 Net Investment- Rs. 0.00 (Rs 1,30,211 redemtion. Since Redemption is more so no fresh investment)
(ii) SHARES – Nill

For FY 2020-21

(i) (i) Mutual Fund Investment – NILL Mutual Fund Redemtion- Rs 1,24,200 Net Investment-Rs. 0 (Rs 1,24,200 redemtion. Since redemption is more so no fresh investment)
(ii) SHARES (ETF)– Rs 22,784

(Narendra Pal Rana) ADJ Ballia ID – UP 1592