

BCC: BR:115/338

19/06/2023

**ISSUED BY CORPORATE ACCOUNTS & TAXATION DEPARTMENT,
BARODA CORPORATE CENTRE, MUMBAI**

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

Dear Sir / Madam,

Re: Issues encountered while and post generation of TDS/TCS Certificate

This circular is issued to address the multiple issues encountered by the Branches at the time of generation and post generation of FORM 16A/ FORM 27D.

Recently, we have issued a detailed job card enumerating the steps to generate the TDS certificate from the Saral portal.

However, we are still receiving multiple type of queries from the Branches with regard to TDS/TCS certificates. As a step towards minimising such issues, we have compiled a list of FAQs of the most common queries received in this matter. Please find the same attached as Annexure – 1 to this circular.

Branches/Offices are advised to refer the FAQs along with the Job card (available on SaralTDS Web portal) provided before forwarding any complaint/request.

For any other queries /clarifications, the Regional offices, may forward the branch's query to Corporate Taxation Department at tax.bcc@bankofbaroda.com for further guidance.

Regards

Sd/ -

(G Ramesh)

Advisor

Corporate Accounts & Taxation

IMPORTANT FAQ ON TDS/TCS CERTIFICATES

Query 1 : What is FORM 16A or FORM 27D?

Solution : **FORM 16A** is a **TDS certificate** on tax deductions on payments as under: -

- on deposits helds by resident customer (including SCSS) under section 194A
- on Cash withdrawal more than the specified limits u/s 194N
- tax deductions in case of non-resident (ordinary) deposits under section 195.
- tax deducted in case of vendors/suppliers to whom payments are made after tax deductions.
- Any dividends paid on the shares of Bank of Baroda held by the investors

FORM 27D is a **TCS certificate** issue with regard to tax collected at source in case of transactions under Liberalised Remittance Scheme.

Query 2 : When is the TDS/ TCS Certificate made available to the customer/vendor ?

Solution : TDS/ TCS Certificate is available once the e-TDS returns ie. 26Q/27Q/27EQ are filed and duly processed by Income Tax Dept on traces. The returns are filed on quarterly basis. Accordingly FORM 16A/FORM 27D are made available as below: -

Quarter	TDS		TCS	
	Return Filing Due Date	Availability of Certificate	Return Filing Due Date	Availability of Certificate
Q1	31 st July 20XX	15 th August 20XX	15 th July 20XX	30 th July 20XX
Q2	31 st October 20XX	15 th November 20XX	15 th October 20XX	30 th October 20XX
Q3	31 st January 20XX	15 th February 20XX	15 th January 20XX	30 th January 20XX
Q4	31 st May 20XX	15 th June 20XX	15 th May 20XX	30 th May 20XX

Query 3 : How a Branch/RO/ZO can generate TDS/ TCS Certificate?

Solution: The TDS/TCS certificates can be generated using the SaralTDS Web portal for all the quarters from FY 2019-20 onwards.

Query 4 : How can the SaralTDS Web portal be accessed ?

Solution : SaralTDS Web portal can be accessed by the Branches/RO/ZO on the below link on Domain PC only

<https://tdsweb.bankofbaroda.co.in/SaralTDS Web/Authentication/login.aspx>

Query 5 : Whether the login credentials are SOL based?

Solution : NO, There has been an important change in the login details to the SaralTDS Web portal. **SOL based users have been discontinued and Employee bases logins have been created.** Please login with the 6 numeric digits of the employee code (User ID) only and **not the Alphanumeric DOMAIN ID.**

EC based logins are now created for all officers posted in Branch and officers posted in RO/ZO Operations Department. The passwords are to be set by the individual users on their first login.

Query 6 : How can the password be reset, if forgotten ?

Solution : The admin powers to reset the passwords are now given to Nodal Officers posted in Zone. Such requests should be routed to the concerned office through proper channel.

Query 7 : What happens when the employee is transferred ?

Solution : Each employee based login is attached to the branch he/she was initially posted in. On transfer to another Branch within the same Zone or outside the Zone requires a transfer of employee ID to the newly posted Branch. The admin powers for addition of new employees/deletion of employees/transfer of SOLs of employees are now given to Nodal Officers posted in Zone. Such requests should be routed to the concerned office through proper channel as under: -

In case of transfer in the same Zone: - The employee shall, through his/her personal office email, request their Zone for transfer of user id. The Zone after transfer shall inform the user and the concerned branch/RO.

In case of transfer in the different Zone: - The employee shall, through his/her personal office email, request their current Zone for transfer of login id. The current Zone will in turn request the previous Zone for transfer of user id. The Zone after transfer shall inform the user and the concerned branch/RO.

Query 8 : Why is the message “Refused to connect” display while searching records?

Solution : This error, though not necessary, may appear due to browser compatibility issue with Microsoft Edge and Google Chrome. The processing or loading of records takes a few seconds. The same does not signify error. While using the browser Internet Explorer, the message “loading” will appear on the portal. The Branch users are advised to wait and allow the records to load.

Query 9 : How to generate the TDS/TCS certificate from the SaralTDS Web portal ?

Solution : The TDS/TCS certificates can be obtained in Bulk for the branch/office as a whole or can be searched PAN wise. Below is the path for certificate generation

FORM 26Q -----→ FORM 16A-----→ FORM16A reports (Resident)

FORM 27Q -----→ FORM 16A-----→ FORM16A reports (Non- Resident)

FORM 27EQ -----→ FORM 27D -----→ FORM 27D reports (LRS Transactions)

Query 10 : Can a Branch Office download TDS/TCS certificates for the branch as a whole?

Solution : Yes, every branch/office can generate all the TDS or TCS certificates relating all to customers/vendors/suppliers of their SOL in one go. After following the steps given in Query 9, please click “Search Certificate” available on the next window. This will take you to “Form 16A Reports” window. To download FORM 16A / Form 27D **in bulk** for all the customers in a Branch- Select the Quarter and wait for “Download Zip Files” to appear. The Download Zip Files will have TDS/TCS certificates for all the customers/Vendors/Suppliers. However, this will not include TDS/TCS certificate for SCSS accountholders.

Query 11 : Whether TDS Certificate is available for SCSS accounts and how can the same be downloaded ?

Solution : In case the customer holds SCSS accounts, FORM 16A has to be generated separately by clicking on checkbox “FORM 16A for SCSS customer” on the “Form 16A Reports” window. Apart from this, the process for bulk download will remain the same as explained in solution to Query 10 above.

Query 12 : Whether we can generate form TDS/ TCS Certificate for customer having account in other Branch Office of our Bank?

Solution : Yes, a branch office can generate TDS/ TCS Certificate based on PAN for any customer of the Bank. In such a case branch to ensure that duly signed written request has been obtained from the Customer/ account holder for issuing TDS/ TCS certificate and the same should be kept on record. Branch to verify the signature from the Finacle before issuing the same.

Query 13 : Why Form TDS/ TCS Certificate are being made available on different TANs by the portal to download?

Solution : Filing of returns are being done by Bank on “One State One TAN” model. Accordingly, if the customer holds accounts in 3 different states, then there will be 3 different Form TDS/ TCS Certificate for each TAN. All the TANs showing on the certificate are valid and compliant. The customer/ vendor will not face any issues in claiming of TDS credit.

Apart from above, TDS certificate for SCSS accounts will also be available under a different TAN.

Query 14 : Why are there multiple TDS/ TCS Certificate generated ?

Solution : Whenever the TDS/ TCS Certificate are searched based on PAN, there is chance that same TDS/ TCS Certificate appears more than one time. This happens, since, the Form TDS/ TCS Certificate are generated SOL wise and hence, If the customer has deposit accounts in 4 different SOLs and all SOLs belongs to the same state, then the same TDS/ TCS Certificate will appear 4 times in the window. Please confirm if all the forms are on same TAN and share any single TDS/ TCS Certificate with the customer.

Query 15 : What are other modes of certificate generation ?

Solution : As a part of new initiative towards customer service, the Bank has made available the TDS/ TCS Certificate on the Bank's Internet portal from FY 2022-23 onwards, so that the Bank's customer can directly and freely access and download the TDS certificate without personally visiting the Branch. The Branches across zones are advised to refer the **circular BCC:BR:114:562 dated 01-09-2022** on the launch of FORM16A portal and accordingly inform the customers to utilise the services to the maximum. In addition to this Bank is also providing TDS/TCS certificates over e-Mail.

Query 16 : Where is the portal available on the Bank of Baroda website ?

Solution: The portal can be accessed by clicking "Get your Form 16A" link available in "other services" section of Personal Banking TAB on Bank of Baroda Website. Direct link to Other services section on Bank of Baroda Website is given below: -

<https://www.bankofbaroda.in/personal-banking/other-services> → Get your FORM 16A

Query 17 : Who can generate the certificate from the Bank's website ?

Solution : All customers having their PAN & Mobile numbers registered with the Bank can generate the TDS/ TCS Certificate with OTP validation.

Please note that vendors/suppliers who are not the customers of the Bank cannot access this service.

Query 18 : How can a customer get TDS/TCS certificates over E-mail ?

Solution: Bank is sharing TDS/TCS certificates over registered e-mail id's of the customer. Branches to educate the customer and get their e-mail id registered in their account so that they can get the TDS/TCS certificate without visiting the branch.

Query 19 : Customer is also an investor and asking for TDS Certificate for Dividend received from our Bank?

Solution: It may be noted that the Bank paid final dividend in July, 2022 and accordingly, will reflect in TDS Certificate of Q2 FY 2022-23. Though, the certificates have not been made available at branch level, the customer, having their PAN & Mobile numbers registered with the Bank, will be able to download the same using Form 16A Web portal. Further, all matters related to TDS certificate on dividend payments may be referred to Company Secretary [BCC] investorservices@bankofbaroda.com.

Query 20 : Customer is asking for TBR. What is it and how can we provide the same to customer?

Solution: TBR refers to Transaction Based Report which is generated by Income Tax Department for every deductee record of non-residents in which PAN is not available. Hence, the same can be made available for such non-resident customers for every deductee record on specific request. Branch/Office may send request as per circular BCC BR 112 496 dated 21.08.2020 along with transaction details in annexure 1.

Query 21 : Why the address of customer is different on TDS/ TCS Certificate from the address updated in Bank's Records?

Solution : Both TDS/ TCS Certificate are processed and generated by Income Tax Department based on TDS/TCS returns filed by Deductor. The address on TDS/ TCS Certificate appears based on address updated on PAN as per Income Tax Department's Database. Accordingly, customer may be advised to get the address changed by applying for change in PAN details with Income Tax Department wherever any complaint mentioning wrong address appearing on TDS/ TCS Certificate is received.

Query 22: Can there be mismatch between FORM 16A and FORM 26AS provided by the customer? If yes, what can be the reason?

Solution : Please understand that FORM 16A is a TDS certificate which is given by the Bank to the customer/ vendor. On the other hand FORM 26AS is a report of tax deductions which can be generated by the customer/ vendor himself from the Income Tax portal. Both are essentially same reports and there can be no mismatch. However, it may be noted that the difference in Form 16A and 26AS can only appear when the date of generation of Form 16A is different from the date of generation of 26AS and there is some correction in between those dates.

If such complaints are received, please ensure FORM 16A for all SOLs and FORM 16A for SCSS accounts are provided to the customer.

Query 23: Whether Savings Bank Interest is included in FORM 16A ?

Solution : Section 194A is not applicable on interest earned by the resident customers on Saving Bank accounts and will not appear in the FORM 16A. While dealing with any customer complaint with regard to mismatch of interest appearing in Form 16A with interest appearing in interest certificate, please ensure that the savings account interest appearing in interest certificate is excluded.

Query 24: Why TDS/TCS is not reflecting in Form 16A or why Form 16A is not available for the customer ?

Solution: This normally happens when either PAN is not updated Check whether the Valid PAN no of the customer is linked with his customer ID. In case PAN is not captured in the system then capture the valid PAN in finacle and send the correction request in one pager duly certified by the respective Regional/ Dy Regional Head. For more information refer circular no BCC BR 112 496 dated 21.08.2020.

Query 25 : Why “O” instead of “F” appears in “Status of Matching with OLTAS” in Form 16A?

Solution : O in Form 16A represents booking of TDS credit against an overbooked challan. In this case please submit correction request as per circular no. BCC BR 112 496 dated 21.08.2020 through your Regional Office.

Query 26 : Why “U” instead of “F” appears in “Status of Matching with OLTAS” in Form 16A?

Solution : U in Form 16A represents booking of TDS credit against an unmatched challan. In this case please submit correction request as per circular no. BCC BR 112 496 dated 21.08.2020 through your Regional Office.

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