

**IN THE INCOME TAX APPELLATE TRIBUNAL  
“SMC” BENCH, AGRA**

**BEFORE SHRI SATBEER SINGH GODARA, JUDICIAL MEMBER &  
SHRI MANOJ KUMAR AGGARWAL, ACCOUNTANT MEMBER**

**ITA No. 108/Agr/2017  
(Assessment Year 2012-13)**

Smt. Madhu Rani Prop. M/s HP Shri Krishna Filling Station 31, Jasoria Enclave, Fatehabad Road, Taj Ganj, Agra	Vs.	Income Tax Officer. Ward-1(2) Aaykar Bhawan. Sanjay Place. Agra
स्थायीलेखासं./जीआइआरसं./PAN/GIR No: AHJPR4502L		
Appellant	..	Respondent

Appellant by :	None
Respondent by :	Sh. Shailender Shrivastava, Sr. DR

Date of Hearing	12.02.2025
Date of Pronouncement	12.02.2025

**ORDER**

**PER SATBEER SINGH GODARA, JUDICIAL MEMBER:**

This Assessee's appeal for assessment year 2012-13 arises against Commissioner of Income Tax (Appeals)-I, [in short, the "CIT(A)"], Agra's in case No. 49/CIT(A)-I/Agra/ITO-1(2)/Agra/2015-16 dated 30.12.2016, in proceedings under Section 143(3) of the Income Tax Act, 1961, [hereinafter referred to as 'the Act'].

2. Case called twice. None appears at the assessee's behest. She is accordingly proceeded *ex-parte*.

3. Learned Departmental Representative invites our attention to CIT(A) detailed lower appellate discussion upholding the assessment findings treating unsecured loans to the tune of Rs.22.09 lacs, as unexplained reading as under:

*“6.3 I have carefully gone through the facts of the case, the appellant's submission and the legal position in this regard. From a perusal of the facts of the case it emerges that the appellant has shown a sum of Rs. 22,09,900/- as an unsecured loan received during the year from Smt. Nidhi Verma. This sum has been transferred by Sri Pawan Verma (husband of Smt. Nidhi Verma) from his bank account ro. 31590100003673 in the Fatehabad Road, Agra Branch of Bank of Baroda. The bank account is in the name of Sri Pawan Verma alone and the appellant's name is not mentioned as a joint holder or even as a nominee of that account. The said amount has been utilized to obtain bank draft by Sri Pawan Verma and the draft has been made in the name of Sachiv, Agra Development Authority, Agra. So, it becomes obvious that the alleged unsecured loan had not emanated from any bank account of Smt. Nidhi Verma and also that it was not routed to any bank account of the appellant. Further, it is also a fact that the alleged lender Smt. Nidhi Verma has explicitly denied in writing giving any loan to the appellant. The appellant's contention that Smt. Nidhi Verma has denied advancing any loan to her for the purpose of blackmailing her, and is malafide, is not supported by any evidence. The allegation that no FIR has been lodged by the lender in respect of this transaction, too, is not proven, and also not sufficient or good enough to effectively prove the appellant's arguments. Under these circumstances, I am of the firm opinion that both the identity as well as the genuineness of the lender in this case is not established.*

*Grounds no. 1 and 2 are accordingly dismissed and the addition of Rs. 22,09,900/-made by the A.O. under section 68 is confirmed.”*

4. Suffice to say, the assessee has neither appeared before the Tribunal on all the earlier occasions nor has she file any evidence in support of genuineness and creditworthiness of the impugned cash credits. We thus see no reason to accept her instant sole substantive ground which fails accordingly.

5. This assessee's appeal is dismissed.

Order pronounced in the open court on 12.02.2025

Sd/-  
(Manoj Kumar Aggarwal)  
ACCOUNTANT MEMBER

Sd/-  
(Satbeer Singh Godara )  
JUDICIAL MEMBER

Dated 12.02.2025

PS: Rohit/Subodh, Sr. PS

Copy forwarded to:

1. Appellant
2. Respondent
3. CIT
4. CIT(Appeals)
5. DR: ITAT

ASSISTANT REGISTRAR