DALLAS, TX 75266 866-226-5638

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RAVITEJA MALLEM 1133 WOODBRIDGE BLVD LEBANON TN 37090 իկոիլերդդեկյանովիլիիիիիկրդիիրիկիոն

PAYER'S name, street address, city, state, ZIP code, and telephone no. SYNCHRONY BANK P O BOX 669802 DALLAS, TX 75266 866-226-5638		о.	Payer's RTN (optional) 1 Interest income \$ 1,238.11 2 Early withdrawal penalty \$	OMB No. 1545-0112 Form 1099-INT (Rev. January 2022) For calendar year 20 23	Interest Income	
PAYER'S TIN 06-1236737	RECIPIENT'S TIN ***-**-6198		3 Interest on U.S. Savings B	onds and Treasury obligations Copy B		
RECIPIENT'S name, street address, city, state and ZIP code RAVITEJA MALLEM 1133 WOODBRIDGE BLVD LEBANON TN 37090		4 Federal income tax withheld \$ 6 Foreign tax paid \$	5 Investment expenses \$ 7 Foreign country or U.S. pos	session	This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence	
			8 Tax-exempt interest \$ 10 Market discount \$	Specified private activity bond S 11 Bond premium	d interest	penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
	FA	ATCA filling quirement	12 Bond premium on Treasury obligations	13 Bond premium tax-exem	npt bond	
Account number (see instructions 7001167893			14 Tax-exempt and tax credit bond CUSIP no.	15 State 16 State identific	cation no.	17 State tax withheld \$

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Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8940. For a taxable covered security acquired at a premium, unless you notified the payer in wrifing in accordance with Regulations section.

1046-11(10) half you do not write to smottze the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer smutt generally report in the (1) a net amount of histers that in the clack the other of the control of histers that the section of thisters the other than 100 and the section of the control of histers that the section of the control of the c

and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium bear 2. Shows interest or principal forfeited because of early withdrawal of time sewings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Forms 1940 to see where to take the deduction.

Box 3. Shows interest on US. Savings Bonds, Tressury balls. Tressury bonds, and Tressury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a principle.

Box 4. Shows backup withholding. Generally, a payer must backup without if you did not larnest your TIN or you did not turnest the correct TIN to the payer. See Form W-9 include this amount on your income tax return as tax withhold.

od not unrish the corriect (in to the payer's See from Yr.9 include risk amount on your income sat feature as tax withheld.

Bot 5. Any amount ahown is your share of investment expresses of a single-class REMIC. This amount is included to bot 1 Note: This amount is not deductable.

Bot 6. Shows foreign tax paid You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-ST 8 sey your tax retain instructions.

ONUS 5. Sey your tax retain instructions which the foreign tax was paid.

Bot 8. Shows tax retain instructions which the foreign tax was paid.

Bot 8. Shows tax retain instruction of 17ths amount may be subject to backing withholding 5 see 8our 4 above. See the instructions above for a tax-exempt lowered security acquired at a premium.

Bot 9. Shows tax exempt inferent subject to he alternative minimum. Ears. This amount is included in box 8. See the Instructions for Form Cd51. See the instructions above for a tax-exempt lowered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accuses and you notified your payer of the election in writing in accordance with Repulsions section 1004-1(n)(6), shows the market discount that accrused on the fibril institution of the section of the secti

amortization, the paye has reported a net amount of interest in tox 3. If the amount in box 12 is greater than the amount of interest paid on the US. It inssury obligation, see Regulators section.

Box 13, For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest box 14, For a tax-exempt covered security and promote the payment (all interest payd on the tax-exempt covered security payment)(all interest payd on the tax-exempt covered security payment)(all interest in the payment) and amount in some time to box 5 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 6 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 5 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 6 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 6 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 6 or 9, which we seem to box 15 is greater than the amount of interest in box 6 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest in box 6 or 9, which we seem to box 15 is greater than the amount of interest in box 6 or 9, which have seemed to box 6 or 9, and 15 is greater than the amount of interest in box 6 or 9, and 15 is greater than the condition of the credit was allowed, to you during the calendar year. If blank, no CUSP number was issued for the box 60.

Some 15 to 15, that is two thinked reporting boxes.

Nominees II this form industes amounts belonging to another person(s), you are considered a nominee required belonging to another person(s), you are considered a nominee required the other of the other of the other of the other other of the other other



IF YOU HAVE OUESTIONS CONTACT: DISCOVER BANK PHONE: 800-347-7000

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LAKSHMI SINDHUR KAMIREDDY 1133 WOODBRIDGE BLVD LEBANON, TN 37090

Instructions for Recipient

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(nl.6); that you did not went to mortize the premium under section 171, or for a tax-exempt covered security acquired et a premium, your payer must generally report either (1) a nat amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(a), or (2) a gross amount for both the you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you.

Recipient's taxapaver identification number (ITM). For your protection, this form may show only the last four digits of your ITM (social security number (SSN), individual taxpayer identification number (ITM), edoption taxpayer identification number (ITM). For your protection number (ITM), edoption taxpayer identification number (ITM), acquired to report the gross amount of interest paid to you.

PATCA filling requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement you may also have a filling requirement. See the instructions for Form 8388.

Account number. (May show as an account or other unique number the payer assigned to distinguish your account number. (ITM), and publication and the payer is payed to satisfy its chapter 4 account reporting requirement book, qualified one payer your account. So x. Shows taxable interest paid to you during the celendar year by the payer. This does not include interest shown in box 3. May also show that total amount of the credits from clean renewable energy bonds, qualified energy conservation bonds, qualified to see accessing bonds, and unique taxapa

wed at a premium.

3. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this
nt to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to
there to take the deduction.

see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Tressury bills, Tressury bonds, and Tressury notes. This may or may not all be taxable. See Pub. 550. This interest is accempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding, Generally, a payer must backup withhold if you did not furnish your TiN or you did not furnish the correct TiN to the payer. See Form W-9. Include this emount on your income tax return as tax

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

in box 1. Nevex: Inits amount is not deductions.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the

Instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the instructions for Form 625.1. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 12.78(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the dabt instrument during the year while held by you, unless it was reported on form 1099-010. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified you prevent the coordance with Regulations section in the accrued market discount or your income tax return as directed in the instructions for Forms 1040. Market discount on a tax-exempt security is includible in taxable income as interest income. Box 11, For a taxable covered security (other than a U.S. Treasury obligation), shows the amount premium amortization ellocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.8045-1(n)(5) that you did not want to amortize bond premium under section 171. If an emount in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-5 with the section of the

section 1.171-2(a)(4)(ii).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxeble interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

issued for the bond(s).

Boxes 15-17. State tax withheld reporting boxes.

Boxes 15-17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a form 109-9NT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "peyer" and the other owner(s) as the "recipient. File Form(s) 109-9NT with Form 1098 with the Internal Revenue Service Center for your rear. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such a legislation enacted after they were published, go to www.irs.gov/Form1099INT.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

CORRECTED (if checked) PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. OMB No. 1545-0112 Paver's RTN (optional) Interest **DISCOVER BANK** 2023 Income 1 Interest income **502 EAST MARKET STREET** Form 1099-INT GREENWOOD, DE 19950 \$ 803.89 2 Early withdrawal penalty Copy B For Recipient RECIPIENT'S TIN 3 Interest on U.S. Savings Bonds and Treasury obligations PAYER'S TIN 51-0020270 XXX-XX-2087 This is important tax RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, 4 Federal income tax withheld 5 Investment expenses information and is LAKSHMI SINDHUR KAMIREDDY being furnished to the IRS. If you are 6 Foreign tax paid 7 Foreign country or U.S. possession 1133 WOODBRIDGE BLVD required to file a return, a negligence LEBANON, TN 37090 penalty or other 8 Tax-exempt interest 9 Specified private activity bond interest sanction may be imposed on you if this income is 10 Market discount 11 Bond premium taxable and the IRS FATCA filing requirement determines that it has \$ not been reported. 12 Bond premium on Treasury obligations 13 Bond premium on tax-exempt bond 14 Tax-exempt and tax credit bond CUSIP no. 15 State 16 State identification no. 17 State tax withheld Account number (see instructions) 7041831873 TN

Form 1099-INT

(keep for your records)

www.irs.gov/Form1099INT

Department of the Treasury - Internal Revenue Service



IF YOU HAVE QUESTIONS CONTACT: DISCOVER BANK PHONE: 800-347-7000

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RAVITEJA MALLEM 1133 WOODBRIDGE BLVD LEBANON, TN 37090

Instructions for Recipient

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-[In[16]] that you did not went to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, unpayer mortizes the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer makes the reflects the offset of the semont of interest paid to you be the amortized interest and interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not went to amortize the premium on a taxable covered security, then your payer will only your payer that you did not went to emortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you. This local security number (SSN), individual taxpayer identification number (ITIN), dopper in the payer is proporting on this payer identification number (ITIN), or proposer identification number (ITIN), dopper in the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filling requirement. See the instructions for form 89.88.

FATCA filling requirement, and so you during the calendar year by the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filling requirement. See the instructions for form 89.88.

FATCA filling requirement, and the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filling requirement. See the instructions for form 89.88.

FATCA filling requirement

sequired at a premium.

Soax 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

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Box 3. Shows interest on U.S. Sevings Bonds, Treesury bills, Treesury bonds, and Treesury notes. This may or may not all be taxable. See Pub, 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security equired at a premium.

Box 4. Shows beckup withholding. Generally, a gayer must beckup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax.

withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

Box 6. Shows foreign tax peld. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See *Box 4* above. See the

instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the elternative minimum tax. This amount is included in box 8. See the instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium. Box 10. For a taxeble or tax-exempt covered security, if you made an election under section 1.78th) to include market discount in the description of the debt instrument during the year while held by you, unless it was reported on Form 1099-0ID. For a taxeble or tax-exempt covered security acquired on error language and the security and the accruad on the debt instrument during the year while held by you, unless it was reported on Form 1099-0ID. For a taxeble or tax-exempt covered security acquired on error language and the security and the accruad on the debt instrument during the year while held by you, unless it was reported on Form 1099-0ID. For a taxeble or tax-exempt covered security acquired on error language and the security and the security developed and the security acquired on the debt instrument during the year while held by you, unless it was reported on Form 1099-0ID. For a taxeble or tax-exempt covered security sequired on the reference of the security and the security developed and the security defined the security developed and the security will be security and the security and th

seet in embodit or impress part of the tax-exempt covered section, the excess is a floradacticuse loss, section 1.171-2(a)[4](iii).

Box 14, Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was peid, or tax credit bond(s) and seed the bond(s).

Box 15, State tax withheld reporting boxes.

Boxes 15-17, State tax withheld reporting boxes.

Nominess, if this form includes emounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income ellocable to each. File Copy A of the form with the IRS.

Furnish Copy B to each owner. List yourself as the "peyer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with form 1096 with the internal fiverince box were considered as the "recipient." File Form(s) 1099-INT with form 1096 with the internal fiverince box were considered as the "recipient." File Form(s) 1099-INT with form 1096 with the internal fiverince box were considered as the "recipient as the "filer." A spouse Form 1099-INT and the filer. A spouse legislation enected after they were published, go to www.irs.gov/Form1099/INT.

Fires File Program. Go to www.irs.gov/FreeFile to see if you quelify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

CORRECTED (if checked) PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. OMB No. 1545-0112 Payer's RTN (optional) Interest DISCOVER BANK 2023 Income **502 EAST MARKET STREET** 1 Interest income \$ 489,49 Form **1099-INT** GREENWOOD, DE 19950 2 Early withdrawal penalty Copy B For Recipient PAYER'S TIN RECIPIENT'S TIN 3 Interest on U.S. Savings Bonds and Treasury obligations 51-0020270 XXX-XX-6198 RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code This is important tax 4 Federal income tax withheld 5 Investment expenses information and is being furnished to the RAVITEJA MALLEM IRS. If you are 1133 WOODBRIDGE BLVD 6 Foreign tax paid 7 Foreign country or U.S. possession required to file a LEBANON, TN 37090 return, a negligence penalty or other sanction may be 8 Tax-exempt interest Specified private activity bond interest imposed on you if \$ this income is 10 Market discount 11 Bond premium taxable and the IRS FATCA filing requirement determines that it has not been reported. 12 Bond premium on Treasury obligations 13 Bond premium on tax-exempt bond Tax-exempt and tax credit bond CUSIP no. 15 State 16 State identification no. 17 State tax withheld Account number (see instructions) 7041422365 TNForm 1099-INT (keep for your records)

www.irs.gov/Form1099INT

Department of the Treasury - Internal Revenue Service

