

GIC HOUSING FINANCE LTD.-NOIDA  
104-105, VISHAL CHAMBERS SECTOR 18 NOIDA UP 201301  
Phone No.0120-2514145,2511751,4205678,4213037

PROVISIONAL CERTIFICATE FOR CLAIMING DEDUCTION UNDER SECTIONS 80C AND 24(b) OF THE  
INCOME TAX ACT 1961 FOR THE PERIOD 01-APR-2022 To 31-MAR-2023

COMPANY PAN NO : AAACG2755R

Date:23-01-2023

BORROWER'S PARTICULARS :

CUSTOMER ID :050007500  
LOAN NO :UP0210610001315  
BORROWER NAME :VIKAS GARG  
PAN NO :ASAPG6890Q  
CO-BORROWER NAME :SUBHASH CHAND GARG  
PAN NO :AAVPG8807G  
LOAN AMOUNT GRANTED :1641273/-  
LOAN PURPOSE :PURCHASE OF NEW PROPERTY FROM BUILDER  
CURRENT RATE OF INTEREST :9.35%  
LAST PDC DATE :

TO WHOMSOEVER IT MAY CONCERN

1.THIS IS TO CERTIFY THAT SHRI/SMT VIKAS GARG WHOSE PARTICULARS ARE GIVEN ABOVE HAS BEEN GRANTED A HOUSING LOAN BY GIC HOUSING FINANCE LTD. IN RESPECT OF THE PROPERTY GIVEN BELOW  
House No: Flat No. F-4/1, Floor No: U.G.F., Plot No: F-4, Street Name: Shatabdi Enclave, Sector Ward No: Sector-49, Land Mark: Opp Kesar Garden, Village: Barola, Location: Noida, Taluka: Noida, State: Uttar Pradesh, Pin Code: 201301, Police Station: Sector -49,

2. THE ABOVE LOAN IS REPAYABLE IN EQUATED MONTHLY INSTALLMENTS COMPRISING PRINCIPAL AND INTEREST, DETAILS OF LOAN REPAYABLE FROM 01-APR-2022 To 31-MAR-2023 ARE GIVEN BELOW.

CURRENT MONTHLY INSTALLMENT :20000/-

HOUSING LOAN DETAILS						LIFE INSURANCE LOAN DETAILS				
DATE	OPENING PRINCIPAL	PRINCIPAL ADJUSTED	INTEREST ADJUSTED	PRE-PAY. PRINCIPAL	CLOSING PRINCIPAL	OPENING PRINCIPAL	PRINCIPAL ADJUSTED	INTEREST ADJUSTED	PRE-PAY. PRINCIPAL	CLOSING PRINCIPAL
30-04-2022	614829	14828	4791	0	600001	11948	288	93	0	11660
31-05-2022	600001	14944	4676	0	585057	11660	290	90	0	11370
30-06-2022	585057	15060	4560	0	569997	11370	292	88	0	11078
31-07-2022	569997	15178	4442	0	554819	11078	294	86	0	10784
31-08-2022	554819	15296	4324	0	539523	10784	297	83	0	10487
30-09-2022	539523	15415	4205	0	524108	10487	299	81	0	10188
31-10-2022	524108	15535	4085	0	508573	10188	301	79	0	9887
30-11-2022	508573	15656	3964	0	492917	9887	304	76	0	9583
31-12-2022	492917	15778	3842	0	477139	9583	306	74	0	9277
31-01-2023	477139	15902	3718	0	461237	9277	308	72	0	8969
28-02-2023	461237	16025	3595	0	445212	8969	311	69	0	8658
31-03-2023	445212	16150	3470	0	429062	8658	313	67	0	8345
<b>TOTAL AMOUNT</b>		<b>185767</b>	<b>49672</b>	<b>0</b>			<b>3603</b>	<b>958</b>	<b>0</b>	

NOTES :

1. INTEREST IS CALCULATED ON MONTHLY RESTS.
2. INTEREST AND PRINCIPAL FIGURES ARE SUBJECT TO CHANGE IN CASE OF REPAYMENT AND/OR CHANGE IN REPAYMENT SCHEDULE IF THE DATE OF ISSUE OF THIS CERTIFICATE IS ON OR BEFORE 31-MAR-2023.
3. PRINCIPAL REPAYMENTS THROUGH EMI'S AND / OR REPAYMENTS QUALIFY FOR DEDUCTION UNDER SEC.80C, IF AMOUNTS ACTUALLY PAID ON OR BEFORE 31-MAR-2023.
4. DEDUCTION UNDER SEC.80C CAN BE CLAIMED ONLY IF:
  - a) THE CONSTRUCTION OF THE PROPERTY IS TO BE COMPLETED BEFORE 31-MAR-2023.
  - b) THE PREPAYMENT OF LOAN HAS BEEN MADE OUT OF INCOME CHARGEABLE TO TAX.
  - c) THE PROPERTY FOR WHICH LOAN HAS BEEN TAKEN IS NOT TRANSFERRED BEFORE THE EXPIRY OF 5 YEARS FROM THE END OF THE FINANCIAL YEAR IN WHICH THE POSSESSION OF SUCH PROPERTY IS OBTAINED.
5. INTEREST PAYABLE ON THE LOAN (INCLUDING PRE-EMI INTEREST, IF ANY) IS ALLOWED AS A DEDUCTION UNDER 24[b].

ABOVE NOTES ARE FOR GENERAL INFORMATION TO THE BORROWER AND HAVE NOT BEEN VERIFIED BY GICHFL.

THE ABOVE BREAK-UP OF PRINCIPAL AND INTEREST IS VALID PROVIDED THE EMI'S ARE PAID BY THE MONTH END, Eg. EMI FOR APRIL IS TO BE PAID BEFORE 30 APRIL.

GIC HOUSING FINANCE LTD.NOIDA

Authorised Signatory