

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:20-02-2023

BORROWER'S PARTICULARS :

CUSTOMER ID :050021263
LOAN NO :KA0020610001929
BORROWER NAME :HARSHA VARDHAN YADAV GOLLA
PAN NO :AJUPG9964A
CO-BORROWER NAME :MERAM VENKATARAMAIAH JALAJAKSHI
PAN NO :AAAAA9999B
LOAN AMOUNT GRANTED :2029444/-
LOAN PURPOSE :CONSTRUCTION ON PLOT BY PVT BODIES
CURRENT RATE OF INTEREST :9.75%
LAST PDC DATE :30-APR-2015

TO WHOMSOEVER IT MAY CONCERN

1.THIS IS TO CERTIFY THAT SHRI/SMT HARSHA VARDHAN YADAV GOLLA 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: 5,Street Name: DASARAHALLI MAIN ROAD,Sector Ward No: 19TH CROSS,Land Mark: BEHIND ANDHRA BANK,Village: BHUVANESHWARI NAGAR,Location: Hebbal Kempapura,Taluka: HEBBAL,State: Karnataka,Pin Code: 560024,Police Station: HEBBAL,North By: HOUSE SITE NO. 13/35/3,South By: HOUSE SITE NO. 13,East By: HOUSE SITE NO. 6,West By: ROAD,

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 :25381/-

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	1077354	16259	8755	0	1061095	15866	239	128	0	15627
31-05-2022	1061095	16391	8623	0	1044704	15627	241	126	0	15386
30-06-2022	1044704	16524	8490	0	1028180	15386	243	124	0	15143
31-07-2022	1028180	16659	8355	0	1011521	15143	245	122	0	14898
31-08-2022	1011521	16794	8219	0	994727	14898	247	121	0	14651
30-09-2022	994727	16930	8084	0	977797	14651	249	118	0	14402
31-10-2022	977797	17068	7946	0	960729	14402	251	116	0	14151
30-11-2022	960729	17207	7807	0	943522	14151	253	114	0	13898
31-12-2022	943522	17346	7668	0	926176	13898	255	112	0	13643
31-01-2023	926176	17487	7527	0	908689	13643	257	110	0	13386
28-02-2023	908689	17630	7384	0	891059	13386	259	108	0	13127
31-03-2023	891059	17773	7241	0	873286	13127	261	106	0	12866
TOTAL AMOUNT		204068	96099	0			3000	1405	0	

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.BANGALORE

Authorised Signatory