

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-2023 To 31-MAR-2024

COMPANY PAN NO : AAACG2755R

Date:08-01-2024

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 :11%
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-2023 To 31-MAR-2024 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
30-04-2023	429067	16275	3345	0	412792	8340	316	64	0	8024
31-05-2023	412792	16403	3217	0	396389	8024	318	62	0	7706
30-06-2023	396389	16530	3089	0	379859	7706	321	60	0	7385
31-07-2023	379859	16137	3483	0	363722	7385	313	67	0	7072
31-08-2023	363722	16285	3335	0	347437	7072	316	64	0	6756
30-09-2023	347437	16434	3186	0	331003	6756	319	61	0	6437
31-10-2023	331003	16584	3036	0	314419	6437	322	58	0	6115
30-11-2023	314419	16736	2884	0	297683	6115	325	55	0	5790
31-12-2023	297683	16890	2729	0	280793	5790	328	53	0	5462
31-01-2024	280793	17044	2575	0	263749	5462	331	50	0	5131
29-02-2024	263749	17201	2419	0	246548	5131	334	46	0	4797
31-03-2024	246548	17359	2261	0	229189	4797	337	43	0	4460
TOTAL AMOUNT		199878	35559	0			3880	683	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-2024.
3. PRINCIPAL REPAYMENTS THROUGH EMI'S AND / OR REPAYMENTS QUALIFY FOR DEDUCTION UNDER SEC.80C, IF AMOUNTS ACTUALLY PAID ON OR BEFORE 31-MAR-2024.
4. DEDUCTION UNDER SEC.80C CAN BE CLAIMED ONLY IF:
 - a) THE CONSTRUCTION OF THE PROPERTY IS TO BE COMPLETED BEFORE 31-MAR-2024.
 - 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