

# INTEREST CERTIFICATE



Agreement Number : PHR020901180997	Date : December 16, 2022
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## KODIARASAN KALIYAPERUMAL

Registered Address : 113 / 178 NORTH ST  
MUMMUDICHOLAGAN CUDDALORE, TAMIL NADU INDIA -  
606103

Customer ID : 016082071  
Registered Mobile No : 9790911245  
Email : kodiarsan@gmail.com  
Loan Sanctioned : Rs 13,66,008.00

PROVISIONAL STATEMENT OF HOME LOAN FOR CLAIMING DEDUCTIONS UNDER SECTION 80(C) AND 24(b) OF THE INCOME TAX ACT, 1961 FOR THE PERIOD 01 APR 2022 TO 31 MAR 2023

Co Applicants Name(s): MRS. DHEIVANAI SUNDARARASU

### TO WHOMSOEVER IT MAY CONCERN

This is to state that KODIARASAN KALIYAPERUMAL. Loan Account Number PHR020901180997 has been granted a housing loan of Rs 13,66,008.00 for purchase of the following residential property:

RS NO 153/1A1A PLOT NO 88 VAGISAM NAGAR PARVATHIPURAM VILLAGE VADALUR TOWN  
PANCHAYAT CUDDALORE CUDDALORE TAMIL NADU INDIA - 607303

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of the principal and the interest. The breakup of this amount into principal and interest is as follows :-

	Payable from 01/04/2022 to 31/03/2023
<b>Principal (in Rs.)</b>	Rs. 1,13,180.00
<b>Interest (in Rs.)</b>	Rs. 64,480.00
<b>Total (in Rs.)</b>	Rs. 1,77,660.00

### Please Note :

- 1) The principal and interest amounts are subject to change in case of prepayment and/or change in the repayment schedule.
- 2) This certificate is only a statement of the principal and interest payable by the above named Borrower(s). The final certificate detailing the actual payments made by the above named Borrower(s) shall be provided after the end of the current financial year.
- 3) Deductions under section 24(b) of the Income Tax Act 1961 with respect to the interest on the borrowed principal amount & under section 80C of the Income Tax 1961 with respect to the principal amount can be claimed subject to the fulfilment of conditions prescribed therein.
- 4) The PAN and Registered Office Address of Axis Bank Ltd are as under:
  - a) PAN NUMBER : AAACU2414K
  - b) Registered Office : Axis Bank Limited, TRISHUL, Third Floor, Opp. Samartheshwar Temple, Nr. Law Garden, Ellisbridge, Ahmedabad- 380 006


**ATTENTION: It is sole responsibility of borrower/s to claim rebate under Income Tax Act by declaring the principal repayment. Kindly verify principal repayment amount repaid, while claiming the same for IT purpose.**

Sincerely,



Axis Bank Ltd.

**INTEREST CERTIFICATE**

 PHR020901180997	Loan Agreement Number: PHR020901180997	Date: 27-12-2023
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**Kodiarasan Kaliyaperumal**

Registered Address : 113 / 178 NORTH ST  
MUMMUDICHOLAGAN CUDDALORE TAMIL NADU  
INDIA 606103

Customer ID	: XX2071
Registered Mobile No.	: XX1245
Email ID	: XXXXXXXXasan@gmail.com
Loan Sanctioned	: INR 13,66,008.00
Moratorium Interest Capitalized*	: INR 0.00
Loan Agreement Date	: 24-11-2014

**Provisional Statement for claiming deductions under Sec 80(C) and 24(b) of the Income-tax Act, 1961 for the period 01-04-2023 to 31-03-2024**

Co Applicant's Name(s): Mrs. Dheivanai Sundararasu

**TO WHOMSOEVER IT MAY CONCERN**

This is to state that Kodiarasan Kaliyaperumal has been granted a Housing Loan of INR 13,66,008.00 vide Loan Account No. PHR020901180997 for purchase of the following residential property:

RS NO 153/1A1A PLOT NO 88 VAGISAM NAGAR PARVATHIPURAM VILLAGE  
VADALUR TOWN PANCHAYAT CUDDALORE CUDDALORE TAMIL NADU INDIA  
607303

The above loan is payable in Pre-EMI (only interest payable during moratorium period)/Equated Monthly Installments (EMIs) comprising of the principal and interest. The total amount of Pre-EMI/EMIs payable from 01-04-2023 to 31-03-2024 is INR 1,77,660.00. The breakup of this amount into principal and interest is as follows:

Particulars	Payable from 01-04-2023 to 31-03-2024
Principal (INR)	1,13,206.00
Interest (INR)	64,454.00
Total (INR)	1,77,660.00

**Please note:**

- 1) The principal and interest amounts are subject to change in case of prepayment and/or change in the Repayment Schedule.
- 2) This certificate is only a statement of the principal and interest payable by the above named Borrower(s). The final certificate detailing the actual payments made by the above named Borrower(s) shall be provided after the end of the current financial year.
- 3) Deductions under Sec 24(b) of the Income-tax Act, 1961 with respect to the interest on the borrowed principal amount and under Sec 80(C) of the Income-tax Act, 1961 with respect to the principal amount can be claimed subject to the fulfilment of conditions prescribed therein.
- 4) \*The 'Moratorium Interest Capitalized' indicates the interest component of the EMI(s) of which the benefits of moratorium were granted as part of the Regulatory guidelines on COVID-19 Regulatory Package. The overall loan liability is increased only to the extent of amount of interest capitalized.
- 5) The PAN and Registered Office address of Axis Bank Ltd. are as under:
  - a) PAN: AAACU2414K
  - b) Registered Office: Axis Bank Limited, Trishul, Third Floor, Opp. Samaratheshwar Temple, Nr. Law Garden, Ellisbridge, Ahmedabad- 380 006.

**IMPORTANT:** It is sole responsibility of the Borrower/s to claim rebate under the Income-tax Act by declaring the principal repayment. Kindly verify the principal amount repaid, while claiming the same for income tax purpose.

Regards,



Authorised Signatory  
Axis Bank Ltd.

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 Visit: <a href="http://www.axisbank.com/support">www.axisbank.com/support</a>	 Call us on 1860 419 5555 / 1860 500 5555 (charges applicable) + 1800 103 5577 (toll-free)	 Visit your nearest Loan Centre
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