

## PROVISIONAL STATEMENT OF HOME LOAN FOR CLAIMING DEDUCTION UNDER SECTION 80(C) AND 24(B) OF THE INCOME TAX ACT, 1961 FOR THE PERIOD FROM 01/04/2023 to 31/03/2024

| INDRADIP ADHIKARI and IPSITA ADHYA                                  | Date                   | 30-Mar-2024  |
|---|------------------------|--------------|
| ,DKGP-019,C/O PARESH ADHIKARI PANAHAR<br>DEOPARA,KOTULPUR,KOTULPUR, | Loan Number            | 210300011369 |
| BANKURA,WEST BENGAL,INDIA,722141                                    | Loan sanctioned amount | 4,400,000.00 |
|   | Sanction Date          | 23-Aug-2017  |

## To whomsoever it may concern

This is to certify that INDRADIP ADHIKARI (Loan Account Number - 210300011369) has/have been granted a Housing Loan of Rs. 4,400,000.00.

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:

| Purpose of Loan | Purchase of Flat Under Construction |  |
|-----------------|-------------------------------------|--|
| FUP             | 10-Apr-2024                         |  |

| Payable from 01/04/2023 to 31/03/2024 |     |            |  |  |
|---------------------------------------|-----|------------|--|--|
| Principal                             | Rs. | 149,028.22 |  |  |
| Interest                              | Rs. | 383,039.78 |  |  |
| Total                                 | Rs. | 532,068.00 |  |  |

## Notes:

- Interest is calculated on monthly rates. Principal repayments are credited at the end of each month.
- Interest and Principal figures are subject to change in case of part payment/s and/or change in repayment schedule
- Principal repayments through EMIs and/or Prepayments qualify for deduction under Section 80C, if the amounts are actually paid by 31/03/2024.
- Deduction under Section 80C can be claimed only if:
- The repayment of the loan is made out of income chargeable to tax and
- The property for which the loan is 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.
- The PAN and Registered Office Address of LIC Housing Finance Ltd. are as under:
  - Pan Number: AAACL1799C
  - Registered Office: LIC Housing Finance Limited, Bombay Life Building, 2<sup>nd</sup> Floor, 45/47, Veer Nariman Road, Fort, Mumbai 400001, Maharashtra
- These conditions have not been verified by LIC HOUSING FINANCE LTD.
- Interest payable on the loan (including Pre-EMI Interest, if any) is allowed as a deduction under Section 24(b).
- This statement being provisional in nature requires no authorization from LIC HOUSING FINANCE LTD.
- Note: This is system generated letter and hence does not require any signature.



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