

GIC HOUSING FINANCE LTD.-DWARKA

F-15 and F-16, Manish Global Mall, Plot No. 2, LSC-1, Sector 22, Dwarka, New Delhi 110018

Phone No.01128053735

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:21-12-2023

BORROWER'S PARTICULARS :

CUSTOMER ID :050136389
LOAN NO :DL0660600000559
BORROWER NAME :NISHANT KUMAR
PAN NO :DYNPK1832G
CO-BORROWER NAME :NITU KUMARI
PAN NO :HNCPK7231K
LOAN AMOUNT GRANTED :3000000/-
LOAN PURPOSE :PURCHASE OF NEW PROPERTY FROM BUILDER
CURRENT RATE OF INTEREST :9.40%
LAST PDC DATE :

TO WHOMSOEVER IT MAY CONCERN

1.THIS IS TO CERTIFY THAT SHRI/SMT NISHANT KUMAR WHOSE PARTICULARS ARE GIVEN ABOVE HAS BEEN GRANTED A HOUSING LOAN BY GIC HOUSING FINANCE LTD. IN RESPECT OF THE PROPERTY GIVEN BELOW
GUT No: KHASRA 99/2,100,101,Building Name: 1ST FLOOR BACK SIDE FLAT NO.103,House No: FLAT NO-103,Floor No: 1ST FLR.,Plot No: 48 AND 49,Street Name: VIPIN GARDEN EXTN,Street No: 35-A,Sector Ward No: 122, TEHSIL-PATEL NAGAR,Land Mark: NEAR DWARKA MORE,Village: NAWADA,Location: UTTAM NAGAR,Taluka: NEW DELHI,State: Delhi,Pin Code: 110059,Police Station: UTTAM NAGAR,North By: OTHER PROPERTY,South By: MAIN ENTRANCE/FRONT SIDE FLAT,East By: PLOT NO.46 & 47,West By: PLOT NO.50 & 51,

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 :27769/-

PEMII RECEIVED TILL DATE :784/-

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
31-08-2023	2939890	4184	23030	0	2935706	60110	85	470	0	60025
30-09-2023	2935706	4216	22997	0	2931490	60025	86	470	0	59939
31-10-2023	2931490	4250	22964	0	2927240	59939	86	469	0	59853
30-11-2023	2927240	4283	22931	0	2922957	59853	87	468	0	59766
31-12-2023	2922957	4316	22897	0	2918641	59766	88	468	0	59678
31-01-2024	2918641	4350	22864	0	2914291	59678	88	467	0	59590
29-02-2024	2914291	4384	22830	0	2909907	59590	89	466	0	59501
31-03-2024	2909907	4418	22795	0	2905489	59501	90	466	0	59411
TOTAL AMOUNT		34401	183308	0			699	3744	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.DWARKA

Authorised Signatory