

GIC HOUSING FINANCE LTD.-GURGAON  
UNIT 3001-3002, MGF METROPOLIS, M.G. ROAD, GURGAON, HARYANA GURGAON 122002  
Phone No.0124-4008280

PROVISIONAL CERTIFICATE FOR CLAIMING DEDUCTION UNDER SECTIONS 80C AND 24(b) OF THE  
INCOME TAX ACT 1961 FOR THE PERIOD 01-APR-2021 To 31-MAR-2022

COMPANY PAN NO : AAACG2755R

Date:15-04-2021

**BORROWER'S PARTICULARS :**

CUSTOMER ID :050042577  
LOAN NO :UP0510610002021  
BORROWER NAME :UTTAM KUMAR BHATIA  
PAN NO :BAXPB8379K  
LOAN AMOUNT GRANTED :1913521/-  
LOAN PURPOSE :PURCHASE OF NEW PROPERTY FROM BUILDER  
CURRENT RATE OF INTEREST :9.70%  
LAST PDC DATE :15-MAR-2016

TO WHOMSOEVER IT MAY CONCERN

1.THIS IS TO CERTIFY THAT SHRI/SMT UTTAM KUMAR BHATIA 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 NO. 156B, House No: S-6, Floor No: SF, Plot No: F-15A, Street Name: SAI UPVAN, Land Mark: GAUR CITY AVENUE-1, Village: YUSUFPUR CHAKSHABERI, Location: Noida Sector 62, Taluka: DADRI, State: Uttar Pradesh, Pin Code: 201309, Police Station: SECTOR 62, North By: 6&16, South By: 14&7, East By: STREET, West By: STREET,

2. THE ABOVE LOAN IS REPAYABLE IN EQUATED MONTHLY INSTALLMENTS COMPRISING PRINCIPAL AND INTEREST, DETAILS OF LOAN REPAYABLE FROM 01-APR-2021 To 31-MAR-2022 ARE GIVEN BELOW.

CURRENT MONTHLY INSTALLMENT :21153/-

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
30-04-2021	1247882	10915	10088	0	1236967	8922	78	72	0	8844
31-05-2021	1236967	11004	10000	0	1225963	8844	78	71	0	8766
30-06-2021	1225963	11093	9911	0	1214870	8766	79	70	0	8687
31-07-2021	1214870	11183	9821	0	1203687	8687	79	70	0	8608
31-08-2021	1203687	11273	9731	0	1192414	8608	80	69	0	8528
30-09-2021	1192414	11364	9640	0	1181050	8528	81	68	0	8447
31-10-2021	1181050	11456	9548	0	1169594	8447	81	68	0	8366
30-11-2021	1169594	11549	9455	0	1158045	8366	82	67	0	8284
31-12-2021	1158045	11642	9362	0	1146403	8284	83	66	0	8201
31-01-2022	1146403	11736	9268	0	1134667	8201	83	66	0	8118
28-02-2022	1134667	11831	9173	0	1122836	8118	84	65	0	8034
31-03-2022	1122836	11926	9078	0	1110910	8034	85	64	0	7949
<b>TOTAL AMOUNT</b>		<b>136972</b>	<b>115075</b>	<b>0</b>			<b>973</b>	<b>816</b>	<b>0</b>	

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-2022.

3. PRINCIPAL REPAYMENTS THROUGH EMI'S AND / OR REPAYMENTS QUALIFY FOR DEDUCTION UNDER SEC.80C, IF AMOUNTS ACTUALLY PAID ON OR BEFORE 31-MAR-2022.

4. DEDUCTION UNDER SEC.80C CAN BE CLAIMED ONLY IF:

- a) THE CONSTRUCTION OF THE PROPERTY IS TO BE COMPLETED BEFORE 31-MAR-2022.
- 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. GURGAON

Authorised Signatory

