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| **SELF-DECLARATION FOR CLAIMING HOUSING LOAN PRINCIPAL & INTEREST BENEFIT**  ***(Availing benefit under Section 24(b) or 80C of Income Tax Act, 1961)***     |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | Employee Name |  | | | | | | | | | | | Employee GGID |  | | | | | | | | | | | Employee PAN  10 Character – Alpha Numeric) |  |  |  |  |  |  |  |  |  |  |     As per sections 24(b) provisions of Income Tax Act, 1961, I have availed housing loan as per details given below:     |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name of the Finance Institution (Loan availed from) |  | | | | | Loan amount | Rs. | | | | | Loan obtained for the purpose of (Tick the loan purpose) | Construction / Acquisition / Renovation / Repair | | | | | Date of Final disbursement (DD-MMM-YYYY) |  | | | | | Amount repaid towards Principal | Rs. | | | | | Annual Interest (paid + payable) – FY 2022-2023 | Rs. | | | | | Date of completion of construction / possession (DD-MMM-YYYY) |  | | | | | Property address including district and state for which loan availed |  | | | | | Co-borrower details  (for claiming interest and principal) | **Sr. No.** | **Co-borrower Name** | | **Relationship** | | 1 |  | |  | | 2 |  | |  | | 3 |  | |  | | Property status | Self-occupied / Let-out (Rented) | | | | | Employee’s claim for Principal repayment and Interest, deduction | **Principal Amount** | | **Interest Amount** | | |  | |  | |     I hereby declare that the above mentioned information is true and I have also understood the provisions of Income Tax Act, 1961  to avail benefit under Section 24(b) and 80C. I further confirm that my house is purchased / constructed and completed within 3  years from the end of the Financial Year in which the final home loan was availed. I will be solely and wholly responsible to  handle any queries from any competent officials and / or to submit all relevant documents including property possession proof  (e.g. possession certificate from builder, utility bill etc.) to Income Tax / Competent Authorities.    I am enclosing interest – principal break-up certificate issued by the Financial Institution from where I / we have  availed the loan.  Signature of co-borrower(s) Signature of employee  (1) .  (2)  (3)    Location:  Date:  ( Note: All columns should be compulsorily filled in for consideration & processing) |