

TO WHOMSOEVER IT MAY CONCERN

I, B. KATHIRAVAN Emp ID 26174977 do hereby declare that I have taken home loan from (Bank Name) SBI dated on 17/02/2018 with amounting Rs 28,80,000 for the below purpose. Please use any one of below tick option ☒

- ☒ Purchasing new home  
☐ Constructing new home  
☐ Extending for construction in the existing property

**Declaration:**

I hereby declare that the above information is true to best of my knowledge. Any Income Tax Liability arising out of wrong information will be my responsibility.

Date : 06/01/2019

Place: CHENNAI

Signature B. Kathiravan

Name of the employee B. KATHIRAVAN



SELF DECLARATION

(FY 2018-19)

This is to certify that I B. KATHIRAVAN working in BA Continuum India Pvt. Ltd vide Person no 26174977 is having a House property situated at D.NO.77, GTV LAYOUT, KANAKAMPALAYAM VILLAGE, UDUMPAKOT and has availed a housing loan of Rs 28,80,000 vide loan no 37538908393 against the above mentioned property. The loan taken is between myself & my spouse/~~father~~/~~mother~~/~~brother~~.

During the current year FY 2018-19, bank has charged a total Interest of Rs 238211/- & principal of Rs 59521/- towards the repayment of the said loan.

My spouse /~~father~~/~~mother~~/~~brother~~ is claiming the benefit of 0 % of total Interest and Principal paid on loan and accordingly I would be claiming the benefit of 100 % of total Interest paid on loan to an extent of Rs. 238211/- and Principal paid on loan to an extent of Rs 59521/-.

I hereby declare that the information given above is correct and true in all respects. I am also aware that the company will be considering the above details in utmost good faith based on the details provided by me and I will be personally liable if found otherwise. In case of any query from IT department I will be responsible to provide any additional documents required to be submitted to the department apart from the documents collected by the company.

Person Number: 26174977

Name: B. KATHIRAVAN

Signature: B. Kathiravan



### Self declaration for possession of House property

(Applicable if housing loan interest /principal deduction benefit is claimed u/s 24)

This is to declare that I B. KATHIRAVAN  
have gained the ownership/ possession of my house property located at the following address,  
on 28/03/2018 (DD/MM/YYYY).

Address:

D.NO. 77 , GTV LAYOUT , KANAKKAMPALAYAM  
VILLAGE , UDUMALPET - 642126

Loan Lender/ Bank Name: STATE BANK OF INDIA

Loan Lender / Bank PAN : AAACS8577K

Loan Lender / Bank address: UDUMALPET ADB, PG.NO.13 , 144 KALPANA THEATRE ROAD  
UDUMALPET-642126

Loan Sanction Date : 17/02/2018

Date: 06/01/2019

[Signature]  
Signature

**Note:** Section 24(b) of the Act allows deduction from income from house property on interest on borrowed capital as under:-

(i) the deduction is allowed only in case of house property which is owned and in the occupation of the employee for his own residence. However, if it is not actually occupied by the employee in view of his place of the employment being at other place, his residence in that other place should not be in a building belonging to him.

(ii) The house so acquired or constructed should be completed within 3 years from the end of the FY in which the capital was borrowed. Hence it is necessary for the DDO to have the completion certificate of the house property against which deduction is claimed either from the builder or through self-declaration from the employee.