



THE ARMY GROUP INSURANCE FUND

[REGISTERED AS A SOCIETY UNDER THE REGISTRATION OF SOCIETIES ACT 1860(ACT XX1)]

AGI BHAWAN, RAO TULA RAM MARG, POST BAG NO - 14

PO - VASANT VIHAR NEW DELHI - 110057

TELEPHONE : 26148944 EXTN - 507,508 FAX - 26148471

(AGIF PAN NO : AABTA2011N)

INTEREST PAID CERTIFICATE

Certificate of Loan Recovery for the period 01/Apr/2017 to 31/Mar/2018 as on 11-Feb-2019

TO WHOM SO EVER IT MAY CONCERN

1. This is to certify that **KULBHUSHAN SINGH** Folio No **31/Mar/2018** has been granted a **HOUSE BUILDING ADVANCE 3400000** in respect of the following property :-

VILL-BAMIYAL,

2. The above loan is repayable in Equated Monthly Installments comprising of Principal and Interest. The total amount of EMI's payable from **01/Apr/2017** TO **31/Mar/2018** is Rs.**367092.00** The break-up of this into Principal and Interest is as under :-

(a) Principal Component	Rs. 84155.98/-
(b) Interest Component	Rs. 282936.02/-
(c) Total PRE-EMI Interest	Rs. 17606.0/-
PAID FROM	10-DEC-2014 TO 31-DEC-2014
(d) Principal Outstanding on 31/Mar/2018	Rs. 3170290.95/-

THE AMORTISATION OF THE LOAN IS ON THE BASIS OF MONTHLY REST AND THE PRINCIPAL AMOUNT OUTSTANDING IS REDUCED BY THE PRICIPAL REPAID THROUGH EMI'S ON MONTHLY BASIS.

NOTE :- This certificate is issued in order to enable you to claim the deduction from taxable income under INCOME TAX ACT 1961 as amended from time to time and present policy on the subject. The Principal outstanding as indicated in this certificate has been computed by amortising the loan on accrual basis

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INTEREST DUE CERTIFICATE

Provisional Statement For Claiming Deduction Under Section 80C & 24(i)(vi) of the INCOME TAX ACT 1961 For The period 2018~MAJ~KULBHUSHAN SINGH~HOUSE BUILDING ADVANCE~3400000~VILL to BAMİYAL, ~367092.00~112867.53~254224.47~31/Mar/2019~3057423.42~2081864.58~NSG (SWS)~MANESAR~GURGAON (HARYANA) as on 11-Feb-2019

TO WHOM SO EVER IT MAY CONCERN

1. This is to certify that Folio No Apr has been granted a in respect of the following property :-

2. The above loan is repayable in Equated Monthly Installments comprising of Principal and Interest. The total amount of EMI's payable from **2018~MAJ~KULBHUSHAN SINGH~HOUSE BUILDING ADVANCE~3400000~VILL TO BAMİYAL, ~367092.00~112867.53~254224.47~31/Mar/2019~3057423.42~2081864.58~NSG (SWS)~MANESAR~GURGAON (HARYANA)** is Rs. The break-up of this into Principal and Interest is as under :-

(a) Principal Component	Rs. /-
(b) Interest Component	Rs. /-

3. The outstanding dues of the loanee are as under :-

(a) Outstanding Principal as on 31/Mar/2019	Rs. /-
(b) Outstanding Interest	Rs. /-

NOTE :

Interest is calculated on Monthly rest. Principal repayments are credited at th end of each month. interest and Pricipal figure are subject to change in repayment schedule. Interest payable on the loan (including Pre-EMI interest, if any) is allowed as a deduction under section 24(l)(VI). Principal repayments through EMIs and/or repayments quality for deductions under section 80C, if the amount is ACTUALLY PAID BY 122051 . Deduction under IT ACT may be claimed by the loanee as per the policy in vogue.

NOTE(i) :- The construction of the property is completed as specified. (ii) The repayment of the loan is made out of income chargeable to tax. (iii) The Property for which the loan is taken is not transferred before the expiry of 5 years from the end of the financial year is which the possession of such property is obtained.

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