

## **SELF-DECLARATION**

### **SELF-DECLARATION FOR CLAIMING HOUSING LOAN PRINCIPAL & INTEREST BENEFIT**

*(Availing benefit under Section 24(b) or 80C of Income Tax Act, 1961)*

For Financial Year 2022 - 2023

Employee No. : 46094384

Name : Virendrakumar Murlidhar Rai

Bank Name : ICICI Bank

a) Address of House in respect of  
which interest paid / payable : Well-wisher town, Flat No- 605, Building no.3  
Khopoli, Khalapur, Raigad-410203

b) Loan Amount : Rs 30,73,480.00/-

c) EMI Amount : Rs 339600.00/-

d) Principal Amount : Rs 130599.00/-

e) Interests Amount : Rs 209001.00/-

f) Computation of Loss from House Property

\* Annual Value (Self Occupied) : Nil

#### Declaration

1. The House Property mentioned above is self- occupied and not let-out for any part of the year.
2. I, hereby declare that what is stated above is true and correct. I undertake to inform immediately of any change in the above facts. Any Income Tax liability arising out of wrong declaration will be my responsibility.

Signature



Date: 10-12-2022

**TO WHOMSOEVER IT MAY CONCERN****PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24  
(b) & 80C(2) (xviii) OF THE INCOME TAX ACT, 1961**

This is to state that Ragini Virendrakumar Rai & Virendrakumar Murlidhar Rai has/have been granted Housing Loan for purchase/ construction of house property of Rs. 30,73,480.00/-, the details of which are given below:

Loan Account Number : LBMUM00005247804  
Application Form Number : 7722632527  
Address of the property : Well-wisher town, Flat No- 605, Building no.3  
Khopoli, Khalapur, Raigad-410203

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest.  
The break-up of the EMI amount for the above loan into principal and interest is as follows:

	Payable from April 2022 to March 2023 (in Rs.)
EMI Amount / Prepayment if any	339600.00
Principal Component	130599.00
Interest Component	209001.00
Pre-EMI Interest	0.00
Principal repayment during Pre-EMI	0.00

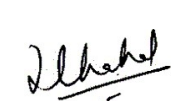
**Please Note -**

\*Deduction under section 24(b) of the Income-tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income-tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to fulfillment of the conditions as per the prevailing Income Tax provision.

\*The utilization/end use of the loan is as per the Borrower's discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details has been provided, has solely relied upon.

\*Calculation of Interest/additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken Period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

For ICICI Bank Limited,  
(Acting for itself and / or as duly constituted attorney on behalf of ICICI Home Finance Co. Limited)



Authorised Signatory

Address of borrower -  
Ragini Virendrakumar Rai  
C/08. Ankita Coop Hsg Soc Ltd. Station Rd. Opp Central Railway  
Thakurli East  
Near Thakurli Rly Station  
Kalyan. Thane  
Dispensary-Thane-421201

Date: October 29, 2022

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012. PAN No: AAAC11195H

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051. India. Website: [www.icicibank.com](http://www.icicibank.com)

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.



## Possession Letter

This is to certify that, I/We **Mr.K. Jayendran & Mrs.Padma Jayendra** hereby declare that I/We handed over possession of Flat No. **605** on **6<sup>th</sup>** Floor and admeasuring about **520** square feet (**48.32sq.mts**) built-up area of building known as "**Well-wisher town**" Co. Operative housing society Ltd", situated at **Khopoli, Khalapur, Raigad-410203** to **Mr. Virendrakumar Murlidhar Rai & Mrs.Ragini Virendrakumar Rai** as per agreement dt. **12/03/2020** and henceforth is eligible for which I/We will not have any objections o right title over the Flat No. **605**. I/We further declare that I/We have not left anything in the said Flat and if anything, have remained the same will not be claimed by me/us.

Date: 08/06/2020

Place: karjat



**Possession Given**

K. Jayendra  
Padma Jayendra

**(TRANSFEROR/S)**

**Possession Received**

Virendra  
Ragini  
**(TRANSFeree/S)**

<b>Society Maintenance Bill</b> <b>Well-Wisher-Town CHS LTD</b> NBOM/HSG/TC/8235/JTR/DT.11.10.2021 <b>PAN Number: AAFVS6755N</b>			
<b>Owner Name: Virendrakumar Rai</b> <b>Flat No. :605</b> <b>Area (Sq.ft.): 520</b>		<b>Invoice No: 422</b> <b>Date: 01/12/2022</b> <b>Due Date: 24/12/2022</b>	
<b>Sr. No.</b>	<b>Description</b>	<b>Amount</b>	
1	All Municipal Dues	7234	
2	Administration and general Expenses	0	
3	Sinking Funds	450	
4	Periodic Building Maintenance	800	
5	Common Area Utilization / Parking	1500	
6	Non-Occupancy Charges / Miscellaneous	0	
<b>SUB TOTAL</b>		9984	
<b>Sr. No.</b>	<b>Description</b>	<b>Amount</b>	
1	Late Payment Charges Arrears	500	
2	Other Arrears	0	
3	Venality / Interest on Arrears	0	
4	GST on Arrears and Penalty	0	
5	Advance (-)	500	
<b>SUB TOTAL</b>		0	
		9984	
<b>Amount in Words</b>			
<b>Nine Hundred Eighty-Four only</b>		 <b>Signature (Secretary)</b>	
<b>Note:</b> 1. Cheque should be drawn in favor of society only. 2. Interest @ 18% p.a. will be charged for delayed payments.			