

TYPE : 5711- VARIABLE RATE HOME LOAN-MTHLY REST - RURAL

()

Certificate for interest - 01/04/2022 - 31/03/2023

Date : 28/06/2023 TO WHOMSOEVER IT MAY CONCERN

This is to certify that SUB SINGH GURPREET
MRS KAUR GURWINDER(Loan account number 680364385) has/have been granted a HOUSING LOAN of Rs. 22,50,000 @9.45% per annum in respect of the following property :
KHEWAT 57/55, KHATTA 62, KHASSRA, 34//21/2/1/1/6-3, COLONY SAS, NAGAR, NEW ABADI, VILLAGE, AKALGARH, TEHSIL RAIKOT, HOUSE, KHASRA 34//21/2/1/1/6-3, LUDHIANA-1411

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2022 to 31/03/2023 is Rs. 1,71,066.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	71,411.00
INTEREST COMPONENT	Rs.	99,655.00
PRE-EMI INTEREST	Rs.	515.00

Notes for the borrower :

1. This Certificate is issued in order to enable you to claim the deduction from Taxable Income under SECTION 24(b) of the INCOME-TAX ACT, 1961.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (PAN: AAACH0997E)

RC mla

AUTHORISED SIGNATORY

THE AMORTISATION OF THE LOAN IS AS PER THE REPAYMENT SCHEDULE BELOW :-

From Dt	To Dt	ROI(%)	EMI	From Dt	To Dt	ROI(%)	EMI
OCT-22	OCT-22	8.35	28,511	NOV-22	DEC-22	8.85	28,511
JAN-23	FEB-23	9.20	28,511	MAR-23	MAR-23	9.45	28,511

680364385
SUB SINGH GURPREET
KHEWAT 57/55, KHATTA 62, KHASSRA,
34//21/2/1/1/6-3, COLONY SAS,
NAGAR, NEW ABADI, VILLAGE,
AKALGARH, TEHSIL RAIKOT, HOUSE,
KHASRA 34//21/2/1/1/6-3, LUDHIANA-1411
04

FORM No. 16
[See Rule 31 (1) (a)]
PART-A

Certificate under Section 203 of the Income-tax Act, 1961 for Tax deducted at source on salary

Page 1

Employer - PAO Code is		Name and Rank of the Employee GURPREET SINGH	
PAN of the Deductor COKP58447D	TAN of the Deductor AGRPT0517D	PAN of the Employee EQP58156K	
CIT(TDS) Address PAO(DR)SLJ	Assessment Year / Tax Option 2023-2024/OLD	Period 01/04/2022 TO 31/03/2023	
Summary of Tax deducted at Source			
Quarter	Receipt Numbers of original statements of TDS under sub-section(3) of section 202	Amount of tax deducted in respect of the employee	Amount of tax deducted/withheld in respect of the employee
Quarter 1	QVBSGEIE	28930	28930
Quarter 2	QVDHJQOC	24337	24337
Quarter 3	QVQPYBYC	28383	28383
Quarter 4	770000177469073	78834	78834
Total		160484	160484

PART-B

DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED

	₹	₹	₹	₹
1. Gross Salary				1340573
2. Standard Deduction				50000
3. Less Allowance to the extent exempt under Section 10				1200
4. BALANCE (1 - 2)				1289373
5. DEDUCTIONS :				
a. Interest payable on loan u/s 24 :				0
6. Aggregate of 5 (a to b)				0
7. Income chargeable under the Head 'SALARIES' (3 - 5)				1289373
8. Add: Any other income reported by the employee *				0
9. GROSS TOTAL INCOME (6 + 7)				1289373
10. DEDUCTIONS UNDER CHAPTER VI-A				
a) Qualified under Sec.80C	GROSS AMT	QUAL AMT	QUAL AMT	DEDUCT AMT
b) Qualified for 100% deduction	243912	150000	150000	
c) Qualified for 50% deduction	0	0	0	
d) Qualified under Sec.80DD	0	0	0	
e) Qualified under Sec.80U	0	0	0	
11. Aggregate of deductible amount under Chapter VI-A				150000
12. Total Income (8 - 10) Rounded				1139370
13. TAX ON TOTAL INCOME				154311
14. Health & Education Cess @4% (on tax computed at Sl.No.13)				6173
15. Tax Payable (12 + 13)				160484
16. Less: Relief under Section 89(attach Details)				0
17. Less : Tax Deducted				160484
18. TAX PAYABLE/REFUNDABLE (15 - 16)				0

VERIFICATION