

Date : 02/06/2022 TO WHOMSOEVER IT MAY CONCERN

TYPE : 571- RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY RES (M)

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2022 to 31/03/2023

This is to certify that MR KASHYAP KAPIL (Loan account number 611199071) has/have been granted a HOUSING LOAN of Rs. 15,00,000 @9.55% per annum* in respect of the following property : FLAT-S-1,FLOOR-SECOND,SHRI SHRI APARTMENT,PLOT 5 (NORTH PART),CHHATARSAL,NAGAR JAIPUR- 303806

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. 1,76,700.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	68,024.00
INTEREST COMPONENT	Rs.	1,08,676.00

NOTES :

- Interest is calculated on monthly rests. Principal repayments are credited at the end of each month.
- Interest and Principal figures are subject to change in case of prepayment/s and/or change in repayment schedule.
- Principal repayments through EMIs and/or Prepayments qualify for deduction under Section 80C, if the amounts are ACTUALLY PAID by 31/03/2023.
- Deduction under Section 80C can be claimed only if :
(i) The repayment of the loan is made out of income chargeable to tax and
(ii) The property for which the loan is taken is not transferred before the expiry of 5 years from the end of the financial year in which the possession of such property is obtained.

THESE CONDITIONS HAVE NOT BEEN VERIFIED BY HDFC.

- Interest payable on the loan (including Pre-EMI Interest, if any) is allowed as a deduction under Section 24(b).

THIS STATEMENT BEING PROVISIONAL IN NATURE REQUIRES NO AUTHORISATION FROM HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (PAN: AAACH0997E)

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

From Dt	To Dt	ROI(%)	EMI	From Dt	To Dt	ROI(%)	EMI
APR-22	MAY-22	9.55	14,725	JUN-22		9.55	14,725

611199071

MR KASHYAP KAPIL
SMQ 97/2, AIR FORCE STATION,
DADRI GAUTAM BUDDHA NAGAR, DADRI,
DADRI-203207



INDIAN AIR FORCE
DETAILS OF SALARY PAID AND ANY OTHER INCOME
ALONGWITH TAX DEDUCTED AT SOURCE

FORM 16
Part B

INDIAN AIR FORCE TAN :	DELA15922E	FY: 2022-23	AY: 2023-24
SERVICE NO	CS	RANK	NAME
743785	G	JWO	KAPIL KASHYAP
UNIT	CELL 203		
DOB	PAN		
07-MAY-83	APCPK2819L		

SUMMARY OF TAX DEDUCTED AT SOURCE			
Quarter	Receipt No of original statement of TDS under sub Sec(3) of Sec 200	Amount of tax Deducted	Amount of tax deposited/remitted in respect of the employee
1	QVANSTQF	**29802	**29802
2	QVCCTIYB	**25806	**25806
3	FXBDQYCL	**30805	**30805
4	QVHJQNRB	**26432	**26432

Certified that Income Tax of ₹ 112845/- Rupees One Lakh Twelve Thousand Eight Hundred And Forty Five Only

has been deducted at source and paid to the credit of Central Government. It is certified that the above information is true, complete & correct and is based on the books of accounts, documents, TDS statements and other available record

Opted for New Tax Regime			NO
1. Gross Salary			
(a) Salary (Refer Note 1)			1244750
(b) Salary received from other Employer(s)			*****0
2. Less: Allowances to the extent exempt u/s 10 (Refer Note-2)			
(a) Allowance exempt u/s 10(7)		*****0	
(b) House rent allowance u/s 10(13A)		*****0	
(c) Allowance exempt u/s 10(14(i))		**62334	
(d) Allowance exempt u/s 10(14(ii))		***2400	
(e) Allowance exempt u/s 10(26)/(26A)/(26AAA)		*****0	
(f) Total exemption claimed u/s 10 [2(a)+2(b)+2(c)+2(d)+2(e)]			**64734
3. Total Salary Received from current Employer[1(a) + 1(b) - 2(f)]			1180016
4. Less: Standard deduction u/s 16			
(a) Standard deduction under section16(ia)		**50000	
(b) Tax on employment under section 16(iii)		*****0	
5. Total deductions u/s 16 [4(a) + 4(b)]			**50000
6. Income chargeable under head salaries (3 - 5)			1130016
7. Add: Any other Income as per Sec 192(2B)			
(a) Income/Loss from House Property Sec192(B)		*****0	
(b) Income under head Other Sources		*****0	
(c) Income from Interest on PF Contribution over 5 Lakh		*****0	
8. Total amount of other income reported [7(a)+7(b) + 7(c)]			*****0
9. Gross Total Income (6 + 8)			1130016
10. Deductions under Chapter VIA	Gross Amount	Qualifying Amount	Deductible Amount
(a) Section 80C(DSOPF/PPF/GIS/PLI/LIC/INS/HBL)	*400800		
(b) Section 80CCC	*****0		
(c) Section 80CCD(1)	*****0		
(d) Total Deduction (10a+10b+10c)	*400800	*150000	*150000
(e) Section 80CCD(1B)	*****0	*****0	*****0
(f) Section 80CCD(2)	*****0	*****0	*****0
(g) Section 80D	*****0	*****0	*****0
(h) Section 80E	*****0	*****0	*****0
(j) Section 80G	*****0	*****0	*****0
(k) Section 80TTA	*****0	*****0	*****0

(l) Deductions under any other provision(s) of Chapter VIA			
Section 80DD	*****0	*****0	*****0
Section 80DDB	*****0	*****0	*****0
Section 80EE	*****0	*****0	*****0
Section 80U	*****0	*****0	*****0
Section 80EEA	*****0	*****0	*****0
Section 80GGA	*****0	*****0	*****0
(m) Total deductions under any other provision(s) of Chap VIA	*****0	*****0	*****0
11. Aggregate admissible deductions under Chapter VIA [10(d)+10(e)+10(f)+10(g)+10(h)+10(j)+10(k)+10(m)]			*150000
12. Total Income(9-11)			*980016
13. Tax on Total Income			*108504
14. Rebate u/s 87A, if applicable			*****0
15. Balance Tax(13-14)			*108504
16. Surcharge, wherever applicable			*****0
17. Health and Education Cess(@4%)			***4341
18. Total tax payable (15+16+17)			*112845
19. Relief under Sec 89			*****0
20. Net tax payable(18-19)			*112845
21. Tax deducted at source under Sec 192(1)			*112845
22. Tax payable / refundable (20-21) or (21-20)			*****0

VERIFICATION

I, Wg cdr Daizy Mehta, daughter of Shri AP Mehta working in the capacity of OIC IT Cell-APW (designation) do hereby certify that the information given above is true, complete and correct and is based on the books of accounts, documents, TDS statements and other available records maintained by AFCAO.



Date: 10 May 2023
Place: AFCAO, New Delhi

Daizy

Signature of person responsible for deduction of income tax

Full name (Daizy Mehta)
Wg Cdr
Designation OIC IT CELL- APW

Note

1. # Salary as per section 17(1)

Sl No	Nature of Salary	Amount
(a)	Basic Salary	*689600
(b)	Dearness Allowance	*283980
(c)	Transport Allowance	**29628
(d)	House Rent Allowance	*****0
(e)	Children Education Allowance	**54000
(f)	Other Allowances	*187542
TOTAL		1244750

2. # Exemptions from Income Tax under Section 10(7), Section 10 (14) (i), Section 10 (14) (ii) and Section 10 (26) of IT Act, 1961 for Bhutan Compensatory Allowance, Dress Allowance, CEA, LRA, CPMA, CFA, MFA, CIA, HCA, HAA, HFA, ISA, IHA, HIA, TLA etc. have already been extended wherever applicable.