

Date : 30/12/2019

TO WHOMSOEVER IT MAY CONCERN

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

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) &amp; 80C of the INCOME-TAX ACT,1961 for the period 01/04/2019 to 31/03/2020

This is to certify that MR ANAND NIDAMANURU

(Loan account number 622085824) has/have been granted a HOUSING LOAN of Rs. 49,00,000 @8.70% per annum\* in respect of the following property :  
 FLAT-01,FLOOR-01,ANAND ENCLAVE,NO 25,KH NO 1394/25/1390/38/3,CHINNAPANAHALL  
 PURMA HOBLI,BENGALURU- 560036

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2019 to 31/03/2020 is Rs. 4,62,300.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	65,053.00
INTEREST COMPONENT	Rs.	3,97,247.00

## 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 31/03/2020.
- Deduction under Section 80C can be claimed only if :
  - The repayment of the loan is made out of income chargeable to tax and
  - 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-19	JUL-19	8.90	38,525	AUG-19	OCT-19	8.80	38,525
NOV-19	NOV-19	8.70	38,525	DEC-19		8.70	38,525

622085824  
 MR ANAND NIDAMANURU  
 1ST FLOOR, ROHIT VILLA,  
 6TH CROSS,AECS LAY OUT,  
 AECS LAY OUT, BENGALURU-560037