

Date : 27/01/2019

TO WHOMSOEVER IT MAY CONCERN

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

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2018 to 31/03/2019

This is to certify that MR ANAND NIDAMANURU

(Loan account number 622085824) has/have been granted a HOUSING LOAN of Rs. 49,00,000 @8.80% 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 01/04/2018 to 31/03/2019 is Rs. 4,67,701.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	66,515.00
INTEREST COMPONENT	Rs.	4,01,186.00
Principal Prepayment at fully disbursed stage	Rs.	2,00,000.00
Simple Interest on Prepayment	Rs.	47.00

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 31/03/2019.
- 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-18	APR-18	9.05	42,251	MAY-18	MAY-18	8.40	40,200
JUN-18	JUL-18	8.40	38,525	AUG-18	OCT-18	8.70	38,525
NOV-18	DEC-18	8.80	38,525	JAN-19		8.80	38,525

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