

Date : 19/10/2018 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 KHAIRNAR RAMESH RAGHUNATH
MRS KHAIRNAR GOJARBAI RAGHUNATH
(Loan account number 632395872) has/have been granted a HOUSING LOAN
of Rs. 26,50,000 @8.70% per annum* in respect of the following property :
ROW HOUSE-1, SOHAM ROW HOUSES , PLOT 3,4 & 5, S NO 550/2, ADGAON, SHIWAR, NIVRUT
MALA, OPP. HOTEL JATRA, B/H, VALRATUND HEIGHTS , , NASHIK- 422003

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. 1,94,030.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	20,385.00
INTEREST COMPONENT	Rs.	1,73,645.00
PRE-EMI INTEREST	Rs.	560.00

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
JUN-18	AUG-18	8.40	19,403	SEP-18	SEP-18	8.70	19,403
OCT-18		8.70	19,403				

632395872
MR KHAIRNAR RAMESH RAGHUNATH
ROW HOUSE-1, SOHAM ROW HOUSES ,
PLOT 3,4 & 5, S NO 550/2, ADGAON,
SHIWAR, NIVRUTTI NAGAR, RAUT,
MALA, OPP. HOTEL JATRA, B/H,
VALRATUND HEIGHTS , , NASHIK-422003