

Date : 26/12/2023 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 01/04/2023 to 31/03/2024

This is to certify that MR DAS ANURAG
MRS DASH ANWESHA
(Loan account number 625216193) has/have been granted a HOUSING LOAN of Rs. 78,00,000 @9.25% per annum* in respect of the following property :
NO-B-003, GROUND FLOOR,ESTA - WING B,S NO OLD SY.NO.16/1,16/2,13/4,,,KHATA NO.334,335,,,HOODI,VILLAGE,,,BENGALURU-560002

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2023 to 31/03/2024 is Rs. 8,28,660.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	2,50,838.00
INTEREST COMPONENT	Rs.	5,77,822.00
Principal Prepayment at fully disbursed stage	Rs.	1,80,000.00
Simple Interest on Prepayment	Rs.	137.00

NOTES :

- 1.Interest is calculated on monthly rests. Principal repayments are credited at the end of each month.
- 2.Interest and Principal figures are subject to change in case of prepayment/s and/or change in repayment schedule.
- 3.Principal repayments through EMIs and/or Prepayments qualify for deduction under Section 80C,if the amounts are ACTUALLY PAID by 31/03/2024.
- 4.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 Bank Ltd.

- 5.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 HDFC BANK LTD (PAN: AAACH2702H)

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-23	NOV-23	9.25	69,055	DEC-23		9.25	69,055

625216193
MR DAS ANURAG
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ESTA - WING B,
S NO OLD SY.NO.16/1,16/2,13/4,,
,KHATA NO.334,335,,,HOODI, VILLAGE,,,
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