

Date : 19/12/2022 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 01/04/2022 to 31/03/2023

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 @8.65% 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 01/04/2022 to 31/03/2023 is Rs. 8,28,660.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	3,00,769.00
INTEREST COMPONENT	Rs.	5,27,891.00

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 :
 - 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-22	JUN-22	6.75	69,055	JUL-22	SEP-22	7.65	69,055
OCT-22	NOV-22	8.65	69,055	DEC-22		8.65	69,055

625216193
MR DAS ANURAG
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