

Date : 11/01/2022 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 01/04/2021 to 31/03/2022

This is to certify that MR PAINULY PANKAJ GANGAPRASAD  
MRS NAUTIYAL NUTAN KUSHIRAM

(Loan account number 660165434) has/have been granted a HOUSING LOAN of Rs. 70,00,000 @7.00% per annum\* in respect of the following property :  
FLAT-205,FLOOR-2,IRIS - JK DEVELOPERS-MIRA ROAD C,S NO 21/1, 24/1,VINAY NAGAR,NEAR RNA VIVA , GHODBUNDER,ROAD, MIRA ROAD (E) ,DIST THANE- 401107

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2021 to 31/03/2022 is Rs. 4,10,980.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	59,776.00
INTEREST COMPONENT	Rs.	3,51,204.00

## 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 31/03/2022.
- 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-21	DEC-21	7.00	41,098	JAN-22		7.00	41,098

660165434  
MR PAINULY PANKAJ GANGAPRASAD  
FLAT NO. G/504, AKASH NIDHI CHS LTD,  
RAMDEV PARK ROAD,  
MIRA ROAD E, THANE,  
DIST THANE-401107