

Date: 10/11/2024 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 01/04/2024 to 31/03/2025

This is to certify that $\mbox{ MR BASKER S }$ $\mbox{ MRS SARANYA BASKER }$

(Loan account number 613213672) has/have been granted a HOUSING LOAN of Rs. 29,00,000 @8.95% per annum* in respect of the following property: FLAT NO B18, SECOND FLOOR, MAYFAIR APARTMENTS, R.S.NO 67/2PT, THALAMBUR VILLAGE, CHENGALPATTU TALUK, KANCHEEPURAM-600119

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2024 to 31/03/2025 is Rs. 6,00,000.00. The break-up of the amount into Principal and Interest is given below:

PRINCIPAL COMPONENT Rs. 4,21,225.00 INTEREST COMPONENT Rs. 1,78,775.00

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 31/03/2025.
- 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.
- 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 HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (PAN: AAACH0997E)

613213672 MR BASKER S 14/6, 3RD STREET, CHINNAMETTU PALAIYAM, KALADIPET, CHENNAI-600019

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