

Date : 06/09/2022 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 GUPTA GAURAV

MRS GUPTA REETIKA

(Loan account number 673104314) has/have been granted a HOUSING LOAN of Rs. 30,00,000 @7.55% per annum* in respect of the following property : FLAT-C-2506,FLOOR-24,JM FLORENCE TOWER C,PLOT GH-09 C,S NO TECHZONE 4,SECTOR - TECHZONE 4,GREATER NOIDA- 201310

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. 2,44,101.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	46,753.00
INTEREST COMPONENT	Rs.	1,97,348.00
PRE-EMI INTEREST	Rs.	9,995.00

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
MAY-22	JUL-22	6.40	22,191	AUG-22	AUG-22	7.55	22,191
SEP-22		7.55	22,191				

673104314
MR GUPTA GAURAV
FLAT NO- 1203, TOWER- 7,
NIRALA ESTATE ,NOIDA EXTENSION,
GREATER NOIDA-201309