

Date : 07/01/2020 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 01/04/2019 to 31/03/2020

This is to certify that MR GOPINATH SAMBANDAN

(Loan account number 619305315) has/have been granted a HOUSING LOAN of Rs. 32,00,000 @8.30% per annum* in respect of the following property :
FLAT-C-222,FLR-2,BLK-C,VGN SOUTHERN AVENUE BLK C,SURVEY NO.44/2,48/2,49,50/
CHENNAI- 603203

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2019 to 31/03/2020 is Rs. 3,59,933.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,11,183.00
INTEREST COMPONENT	Rs.	2,48,750.00

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 31/03/2020.
- 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-19	APR-19	9.10	29,933	MAY-19	JUL-19	8.70	30,000
AUG-19	AUG-19	8.60	30,000	SEP-19	NOV-19	8.40	30,000
DEC-19	DEC-19	8.30	30,000	JAN-20		8.30	30,000

619305315
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