

Date : 30/12/2019

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 POKHARNA NILESH DILIP
MRS POKHARNA ANITA NILESH
MR POKHARNA DILIP ZUMBARLAL

(Loan account number 608847752) has/have been granted a HOUSING LOAN of Rs. 25,00,000 @8.85% per annum* in respect of the following property :
FLAT-305,REVERIE BLDG A,S NO.49/2/2, LANE NO.1,WADESHWAR NAGAR,
WADGAONSHERI,PUNE- 411014

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. 2,93,412.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,59,228.00
INTEREST COMPONENT	Rs.	1,34,184.00

Principal Prepayment at fully disbursed stage	Rs.	2,00,000.00
Simple Interest on Prepayment	Rs.	1,019.00

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	JUL-19	9.05	24,451	AUG-19	OCT-19	8.95	24,451
NOV-19	NOV-19	8.85	24,451	DEC-19		8.85	24,451

608847752
MR POKHARNA NILESH DILIP
F NO 1, OM SHANTI HEIGHTS,
BEHIND RELIANCE FRESH,
S NO 38, KHARADKAR NAGAR,
VADGAONSHERI, PUNE, PUNE-411014