

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
MRS POKHARNA ANITA

(Loan account number 624807668) has/have been granted a HOUSING LOAN of Rs. 53,00,000 @9.00% per annum* in respect of the following property :
FLAT NO 604,FLOOR 6TH,ALCON RENAISSANT B 6,S NO 54(P),KHARADI ,,
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. 5,51,940.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,52,388.00
INTEREST COMPONENT	Rs.	3,99,552.00
Principal Prepayment at fully disbursed stage	Rs.	4,97,424.00
Simple Interest on Prepayment	Rs.	2,576.00

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	9.20	45,995	AUG-19	OCT-19	9.10	45,995
NOV-19	NOV-19	9.00	45,995	DEC-19		9.00	45,995

624807668
MR POKHARNA NILESH
FLAT NO 305 A WING,
RIVERIE BLDG,VADGAONSHERI,
BEHIND NIRAMAYA HOSPITAL,
VADGAONSHERI, PUNE-411014