

Date : 23/12/2024 TO WHOMSOEVER IT MAY CONCERN

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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 MR MOHD AMIR

MRS SYED SUGRA AFSAR

(Loan account number 687768687) has/have been granted a HOUSING LOAN of Rs. 49,50,000 @8.35% per annum\* in respect of the following property :  
FLAT-1103,FLOOR-11,KISMAT RESIDENCY,S NO NEW-87/3, 85/9, 87/10,OPP. SHIVAR GARDEN,N.H. SCHOOL,ROAD , MIRA ROAD (E),MIRA-BHAYANDAR-401107

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. 5,79,732.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,85,341.00
INTEREST COMPONENT	Rs.	3,94,391.00

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 Bank Ltd.

- 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 HDFC BANK LTD (PAN: AAACH2702H)

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-24	NOV-24	8.35	48,311	DEC-24		8.35	48,311

687768687  
MR MOHD AMIR  
FLAT-1103,FLOOR-11,  
KISMAT RESIDENCY,  
S NO NEW-87/3, 85/9, 87/10,  
OPP. SHIVAR GARDEN,N.H. SCHOOL,  
ROAD , MIRA ROAD (E),  
,MIRA-BHAYANDAR-401107

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