

Date : 25/07/2023 TO WHOMSOEVER IT MAY CONCERN

TYPE : 5711- VARIABLE RATE HOME LOAN-MTHLY REST - RURAL ()

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2023 to 31/03/2024

This is to certify that MR SALAI NAYAGAN A
MRS SRUTHI A R

(Loan account number 644394416) has/have been granted a HOUSING LOAN of Rs. 47,00,000 @10.45% per annum* in respect of the following property :
FLAT-101-BLK-A1,FLOOR-1,DOSHI FIRST NEST BLK A (WING A1&A2),S NO
365/1B,1C,2,366/2B,C,OF,THIRUMUDIVAKKAM VILLAGE,KANCHEEPURAM-600044

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2023 to 31/03/2024 is Rs. 3,49,028.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	28,882.00
INTEREST COMPONENT	Rs.	3,20,146.00
Principal Prepayment at fully disbursed stage	Rs.	12,50,000.00
Simple Interest on Prepayment	Rs.	6,472.00

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 31/03/2024.
- 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-23	MAY-23	10.45	38,819	JUN-23	JUN-23	10.45	27,139
JUL-23		10.45	27,139				

644394416
MR SALAI NAYAGAN A
NO 25/13, SUBRAMANIYAN STREET,
NEAR INDIAN BANK, WEST MAMBALAM,
CHENNAI-600033