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

Certificate for interest - 01/04/2020 - 31/03/2021

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

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 @8.00% 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 01/04/2020 to 31/03/2021 is Rs. 2,78,557.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT INTEREST COMPONENT

31,048.00 Rs. Rs. 2,47,509.00

The customer availed the Moratorium benefits under the COVID - 19 Regulatory Package dated 27th Mar 2020 by the Reserve Bank Of India. Accordingly, the following components included above were not payable during the period and the same has been retained / added back into the principal.

PRINCIPAL COMPONENT INTEREST COMPONENT PRE EMI INTEREST

7,079.00 Rs. 62,443.00 Rs.

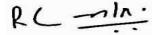
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During the current year, Rs. 2275 has been credited to the loan of the customer on account of Govt. of India scheme for Ex-gratia vide letter dated 23rd Oct 2020.

Notes for the borrower :

1. This Certificate is issued in order to enable you to claim the deduction from Taxable Income under SECTION 24(b) of the INCOME-TAX ACT, 1961.

For HDFC Bank Ltd (PAN: AAACH2702H)



AUTHORISED SIGNATORY

THE AMORTISATION OF THE LOAN IS AS PER THE REPAYMENT SCHEDULE BELOW :-

From Dt To Dt ROI(%) From Dt To Dt ROI(%) EMI EMI 23,174 APR-20 MAY-20 8.50 23,174 JUN-20 AUG-20 SEP-20 NOV-20 8.10 23,241 DEC-20 MAR-21 8.00 23,241

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