

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

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

Date : 25/07/2023

TO WHOMSOEVER IT MAY CONCERN

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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 | Rs. | 31,048.00   |
| INTEREST COMPONENT  | 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 | Rs. | 7,079.00  |
| INTEREST COMPONENT  | Rs. | 62,443.00 |
| PRE EMI INTEREST    | Rs. | 0.00      |

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(%) | EMI    | From Dt | To Dt  | ROI(%) | EMI    |
|---------|--------|--------|--------|---------|--------|--------|--------|
| APR-20  | MAY-20 | 8.50   | 23,174 | JUN-20  | AUG-20 | 8.30   | 23,174 |
| 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