

Date : 14/01/2020 TO WHOMSOEVER IT MAY CONCERN

TYPE : 571- RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY RES ( )

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) &amp; 80C of the INCOME-TAX ACT,1961 for the period 01/04/2019 to 31/03/2020

This is to certify that MR NIRMAL CHANDRA TUDU

(Loan account number 603115742) has/have been granted a HOUSING LOAN of Rs. 38,65,600 @8.90% per annum\* in respect of the following property :  
 FLAT NO:408,4TH FLOOR,ADITYA'S EDEN PARK BLOCK B,BLOCK NO:XXIX,91/A,91/B,9  
 SY NO 324TO361,363TO365,384,38,387TO391&399, NALLAGANDLA,HYDERABAD-AP-

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. 4,72,512.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,68,692.00
INTEREST COMPONENT	Rs.	3,03,820.00

## 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	AUG-19	9.10	39,376	SEP-19	NOV-19	9.00	39,376
DEC-19	DEC-19	8.90	39,376	JAN-20		8.90	39,376

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 MR NIRMAL CHANDRA TUDU  
 FLAT NO:408,4TH FLOOR,  
 ADITYA'S EDEN PARK BLOCK B,  
 BLOCK NO:XXIX,91/A,91/B,91/C,,  
 CAT-III, SY NO 302TO310,320TO3,  
 SY NO 324TO361,363TO365,384,38,  
 387TO391&399, NALLAGANDLA,  
 HYDERABAD-AP-500032

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