

Date : 17/09/2021 TO WHOMSOEVER IT MAY CONCERN

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 01/04/2021 to 31/03/2022

This is to certify that MR KUMAR PRASHANT

(Loan account number 638329921) has/have been granted a HOUSING LOAN of Rs. 27,36,000 @8.05% per annum* in respect of the following property : FLOOR-FIRST, PLOT-172, ADITYA WORLD CITY WHITE COTTAGE, PLOT GH-01, NH-24, GHAZIABAD-201009

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2021 to 31/03/2022 is Rs. 3,51,000.00 . The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs. 95,000.00
INTEREST COMPONENT	Rs. 2,56,000.00
Principal Prepayment at fully disbursed stage	Rs. 9,96,483.00
Simple Interest on Prepayment	Rs. 3,517.00

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 31/03/2022.
- 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-21	APR-21	8.10	22,299	MAY-21	AUG-21	8.05	22,299
SEP-21		8.05	22,299				

638329921
MR KUMAR PRASHANT
FLOOR-FIRST, PLOT-172,
ADITYA WORLD CITY WHITE COTTAGE,
PLOT GH-01, NH-24, GHAZIABAD-201009