

Date: 10/06/2019 TO WHOMSOEVER IT MAY CONCERN

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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 01/04/2019 to 31/03/2020

This is to certify that MR DAHARE PRAVIN BABARAO MRS KURWADE POOJA GANGADHAR

(Loan account number 627010382) has/have been granted a HOUSING LOAN of Rs. 40,77,000 @8.70% per annum\* in respect of the following property: FLAT-48,FLOOR-9,BHONDVE EMPIRE WING B,PLOT 3A/1+3A,S NO 181,CTS NO-,62(P), RAVET. PUNE,PUNE- 412101

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. 4,00,452.00. The break-up of the amount into Principal and Interest is given below:

PRINCIPAL COMPONENT Rs. 1,19,895.00 INTEREST COMPONENT Rs. 2,80,557.00

Simple Interest on Prepayment Rs. 334.00

## 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 31/03/2020.
- 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.
- 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 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 APR-19 9.20 33,371 MAY-19 MAY-19 8.70 33,371 JUN-19 8.70 33,371

627010382 MR DAHARE PRAVIN BABARAO B-48 BHONDVE EMPIRE, MIDC WATER PIPELINE ROAD, SHINDE WASTI, RAVET, PUNE-412101