

Date : 04/01/2019

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 01/04/2018 to 31/03/2019

This is to certify that MR SHUKLA RAJEEV

(Loan account number 604825831) has/have been granted a HOUSING LOAN of Rs. 15,40,000 @9.55% per annum* in respect of the following property :
 FLAT-1103,FLOOR-11TH,CLAN CITY - 3 - DIAMOND,S NO SN 55/5A1,A2,56+57/2/2 & ,
 VILLG ROHINJAN,PANVEL DIST,RAIGAD,RAIGARH-MS- 410206

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2018 to 31/03/2019 is Rs. 1,60,392.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	37,670.00
INTEREST COMPONENT	Rs.	1,22,722.00

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 31/03/2019.
- 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-18	MAY-18	8.95	13,366	JUN-18	AUG-18	9.25	13,366
SEP-18	NOV-18	9.45	13,366	DEC-18	DEC-18	9.55	13,366
JAN-19		9.55	13,366				

604825831
 MR SHUKLA RAJEEV
 601/ uma shiv corner,, PLOT NO-22A,,
 SECTOR:19,, KAMOTHE,
 RAIGARH-MS-410209