

Date : 21/12/2021 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 01/04/2021 to 31/03/2022

This is to certify that MR SAIKRISHNA RATHOD

(Loan account number 667118972) has/have been granted a HOUSING LOAN

of Rs. 83,00,000 @7.25% per annum\* in respect of the following property :

HOUSE ON,PLOT 314,S NO 126 &amp; ,127,VILLAGE ALMASGUDA,TALUKA,BALAPUR,DISTRICT RANGA REDDY,RANGAREDDY-500005

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. 2,83,105.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	32,769.00
INTEREST COMPONENT	Rs.	2,50,336.00
PRE-EMI INTEREST	Rs.	4,946.00

## 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
NOV-21	NOV-21	7.25	56,621	DEC-21		7.25	56,621

667118972  
MR SAIKRISHNA RATHOD  
H-NO : 1-35, GANDHINAGAR,  
LINGAPUR, KOMARABHEEM-504313