

Date : 07/01/2023 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 01/04/2022 to 31/03/2023

This is to certify that MR SAIKRISHNA RATHOD
(Loan account number 667118972) has/have been granted a HOUSING LOAN
of Rs. 83,00,000 @8.60% per annum* in respect of the following property :
HOUSE ON,PLOT 314,S NO 126 & ,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 01/04/2022 to
31/03/2023 is Rs. 7,10,396.00. The break-up of the amount into Principal and
Interest is given below :

PRINCIPAL COMPONENT	Rs.	62,640.00
INTEREST COMPONENT	Rs.	6,47,756.00

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 31/03/2023.
- 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-22	APR-22	7.25	56,621	MAY-22	MAY-22	7.30	56,621
JUN-22	AUG-22	7.05	56,621	SEP-22	NOV-22	8.10	56,621
DEC-22	DEC-22	8.60	64,357	JAN-23		8.60	64,357

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