

Date : 30/12/2022 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 MUKHERJEE RITAM
MRS HALDAR POULAMI(Loan account number 638945132) has/have been granted a HOUSING LOAN of Rs. 64,00,000 @8.75% per annum* in respect of the following property :
FLAT NO-298,FLOOR-2ND,BLOCK-L,SONESTAA MEADOWS,S NO SY.NO.40/2,41,,,THUBARAHALLI VILLAGE,,VARTHUR,HOBLI,,,BENGALURU-560066

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. 5,51,964.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	68,618.00
INTEREST COMPONENT	Rs.	4,83,346.00

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 31/03/2023.
- 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-22	MAY-22	6.85	45,997	JUN-22	AUG-22	7.25	45,997
SEP-22	NOV-22	8.25	45,997	DEC-22		8.75	45,997

638945132
MR MUKHERJEE RITAM
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SONESTAA MEADOWS,
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