

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

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 @6.85% 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- 560002

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. 5,60,668.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,23,754.00
INTEREST COMPONENT	Rs.	4,36,914.00

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
APR-21	APR-21	8.00	50,349	MAY-21	MAY-21	7.95	50,349
JUN-21	DEC-21	6.85	45,997	JAN-22		6.85	45,997

638945132
MR MUKHERJEE RITAM
FLAT NO-298,FLOOR-2ND,BLOCK-L,
SONESTAA MEADOWS,
S NO SY.NO.40/2,41,,,
THUBARAHALLI VILLAGE,,VARTHUR,
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