

Date : 03/05/2020

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 01/04/2020 to 31/03/2021

This is to certify that MR KUMAR SAURAV

MRS DEVI SUNITA

(Loan account number 635927481) has/have been granted a HOUSING LOAN  
of Rs. 10,88,640 @8.60% per annum in respect of the following property :  
FLAT-8C,FLOOR-8TH-SOUTH-WEST-SIDE,BANABITHI SHIMUL(BUILDING NO-20),PLOT RS  
JL-58.MOUZA-BAMUNARA.,PS-KANKSA,BURDWAN- 713212

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising  
Principal and Interest. The total amount of EMIs payable from 01/04/2020 to  
31/03/2021 is Rs. 1,23,312.00. The break-up of the amount into Principal and  
Interest is given below :

PRINCIPAL COMPONENT	Rs.	40,777.00
INTEREST COMPONENT	Rs.	82,535.00

## 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 31/03/2021.
- 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)

635927481  
MR KUMAR SAURAV  
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