

Date : 16/12/2024 TO WHOMSOEVER IT MAY CONCERN

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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 01/04/2024 to 31/03/2025

This is to certify that MR SAHOO SUMANTA KUMAR (Loan account number 680152177) has/have been granted a HOUSING LOAN of Rs. 14,00,000 @9.10% per annum\* in respect of the following property : FLAT-319,FLOOR-3,BHAVISHA BENTLEY GOLDBERG PH 1 - BLK B,S NO 7,KADA AGRAHARA VILLAGE,,SARJAPURA HOBLI, SOMPURA GATE,SARJAPURA ROAD ANEKAL,BENGALURU-562125

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2024 to 31/03/2025 is Rs. 3,03,672.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,95,264.00
INTEREST COMPONENT	Rs.	1,08,408.00

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 31/03/2025.
- 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 Bank Ltd.

- 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 HDFC BANK LTD (PAN: AAACH2702H)

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-24	NOV-24	9.10	25,306	DEC-24		9.10	25,306

680152177  
MR SAHOO SUMANTA KUMAR  
NO 440, UNIT 4,  
SASTRI NAGAR, KHORDA,  
BHUBANESWAR-751001