

Date : 17/02/2023 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 MANIMARAN P
 MR GANDHIMATHI P
 MR PERUMAL M M

 (Loan account number 612231192) has/have been granted a HOUSING LOAN of Rs. 14,00,000 @9.60% per annum* in respect of the following property :
 D.NO:23,SF NO:1006/5,WARD:18,KANDIANNAN STREET,KARUMALAIKODAL,PNPATTY TOWN,PANCHAYAT,METTUR DAM,SALEM,DIST,METTUR-636402

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. 1,46,760.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	54,479.00
INTEREST COMPONENT	Rs.	92,281.00

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	JUN-22	7.35	12,230	JUL-22	SEP-22	8.25	12,230
OCT-22	DEC-22	9.25	12,230	JAN-23	JAN-23	9.60	12,230
FEB-23		9.60	12,230				

 612231192
 MR MANIMARAN P
 D.NO:23,SF NO:1006/5,WARD:18,
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 KARUMALAIKODAL,PNPATTY TOWN,
 PANCHAYAT,METTUR DAM,SALEM,
 DIST,METTUR-636402