



Date: February 16, 2023

PNB Housing Finance Limited

**PNB Housing Finance Ltd, 15-24-173, MIG-1, Phase-I & II, K.P.H.B Colony, Kukatpally, Hyderabad - 500072**  
**Statement for claiming Deduction under section 24(b) 80 C (2) (xviii) of the Income Tax Act 1961**

Mr. Dhanaji Thorat/ Mr. Sanjay Kumar Biradar  
Park Forest Way,  
Hyderabad, Telangana-505526, India

**TO WHOMSOEVER IT MAY CONCERN**

This is to state that Mr. Dhanaji Thorat/ Mr. Sanjay Kumar Biradar with Loan Account Number HOU/HYDK/1217/464078 has/ have been granted Housing Loan for purchase/construction of house property of Rs.54,23,758.00/- in respect to the following property:

1003.0,10th floor,Block C,ADITYA WIIZ LAGOON,Sy nos.197 to 201, Nizampet village, Quthbullapur mandal, RR Dt., Hyderabad, Telangana, India-500090

The above Loan is repayable in instalments comprising of Principal and Interest. The total amount of instalments paid for the above Loan is as follows:

	<b>Paid from 01/04/2021 to 31/03/2022</b>
<b>Instalment Amount / Prepayment if any</b>	Rs.6,29,851.79/-
<b>Principal Component</b>	Rs.3,02,309.11/-
<b>Subsidy Component</b>	
<b>Interest Component</b>	Rs.3,27,542.68/-
<b>COVID-19 Relief Interest Waiver</b>	Rs..00/-

Please note:

Deduction under section 24(b) of the Income Tax Act, 1961, in respect of interest payable on borrowed capital can be claimed in accordance with and subject to fulfilment of conditions prescribed under the income tax laws. Interest payable for the pre-acquisition or pre-construction period can also be claimed as deduction in five equal instalments beginning with the year the house property is purchased or constructed in accordance with and subject to fulfilment of the conditions prescribed section 24(b) of the Income Tax Act, 1961.

Deductions under section 80C (2) (xviii) of the Income Tax Act, 1961, in respect of payment towards repayment of principal can be claimed in accordance with and subject to fulfilment of conditions prescribed under the income tax laws.

The utilisation/end use of the loan is as per the Borrowers discretion, and is required to be in accordance with the details provided in the loan application and the undertaking given, if any, in the loan agreement, which, where such details has been provided, has solely been relied upon.

For PNB Housing Finance Limited

AUTHORISED SIGNATORY