

Date : 29/01/2024 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 01/04/2023 to 31/03/2024

This is to certify that MR VINAY KUMAR KAMTAM (Loan account number 611657155) has/have been granted a HOUSING LOAN of Rs. 22,50,000 @9.65% per annum* in respect of the following property : FLAT-104,FLOOR-1ST,AKSHAYA RESIDENCY,PLOT 1 & 2,S NO 550 & 551,#,5-1014/6/2 PAKALAKUNTA OLD,ALWAL,HYDERABAD-AP-500010

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2023 to 31/03/2024 is Rs. 2,19,948.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	58,558.00
INTEREST COMPONENT	Rs.	1,61,390.00

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 31/03/2024.
- 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.
- 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-23	APR-23	9.40	18,329	MAY-23	DEC-23	9.65	18,329
JAN-24		9.65	18,329				

611657155
MR VINAY KUMAR KAMTAM
FLAT-104,FLOOR-1ST,
AKSHAYA RESIDENCY,
PLOT 1 & 2,S NO 550 & 551,#,
5-1014/6/2 PAKALAKUNTA OLD, ALWAL,
HYDERABAD-AP-500010