

Date : 22/02/2024 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 MANCHIKANTI MANOJ KUMAR (Loan account number 642340862) has/have been granted a HOUSING LOAN of Rs. 44,00,000 @8.40% per annum* in respect of the following property :
FLAT-302,FLOOR-3,NANDIS PLAZA,S NO 35,40,VIJAYAPURI COLONY,LINGOJIGUDA(V),SAROORNAGAR(M),L.B.NAGAR CIRCLE,R.R.DIST,HYDERABAD-AP-500035

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. 5,32,404.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,92,345.00
INTEREST COMPONENT	Rs.	3,40,059.00

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 :
 - 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 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	AUG-23	10.60	44,367	SEP-23	JAN-24	8.40	44,367
FEB-24		8.40	44,367				

642340862
MR MANCHIKANTI MANOJ KUMAR
FLAT-302,FLOOR-3, NANDIS PLAZA,
S NO 35,40,VIJAYAPURI COLONY,
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