

Date : 01/02/2024 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 01/04/2023 to 31/03/2024

This is to certify that MR SANAN NAVIN KULDIP  
MRS KHANDAGALE MITALI GANESH  
(Loan account number 685181464) has/have been granted a HOUSING LOAN of Rs. 1,20,42,000 @8.70% per annum\* in respect of the following property :  
FLAT-1106,FLOOR-11,TEN X HABITAT RAYMOND PLOT A-WING G,S NO 122, 126/B/2, 126/B/1/3,JEKEGRAM, POKHRAN ROAD NO 1,SMT SULOCHANADEVI SINGHANIA,SCHOOL.,THANE-W ,THANE-400606

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. 6,32,041.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	57,392.00
INTEREST COMPONENT	Rs.	5,74,649.00
PRE-EMI INTEREST	Rs.	3,771.00
Principal Prepayment at fully disbursed stage	Rs.	14,95,367.00
Simple Interest on Prepayment	Rs.	4,633.00

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 31/03/2024.
- 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-23	APR-23	8.70	49,273	MAY-23	SEP-23	8.70	54,480
OCT-23	NOV-23	8.70	59,528	DEC-23	JAN-24	8.70	47,828
FEB-24		8.70	47,828				

685181464  
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