

Date : 16/02/2024 TO WHOMSOEVER IT MAY CONCERN

TYPE : 5117- RESIDENT HOUSING LOAN REFINANCE-VARIABLE RAT ()

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 MRS K J SWETHA
MR SHASHIDHAR B N
(Loan account number 619790731) has/have been granted a HOUSING LOAN of Rs. 23,92,254 @11.00% per annum* in respect of the following property :
SITE NO 14, KHATHA NO. 459/1,,DODDANEKKUNDI VILLAGE, K R,PURAM HOBLI,BENGALURU-560036

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. 2,65,716.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	57,203.00
INTEREST COMPONENT	Rs.	2,08,513.00

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	JAN-24	11.00	22,143	FEB-24		11.00	22,143

619790731
MRS K J SWETHA
NO 34 4TH MAIN, 10TH CRS,
BRINDAVAN NAGAR, MATHIKERE,
MATHIKERE, BENGALURU-560054