

Date : 05/03/2024 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 MRS MANOCHA KAJAL
MR KUMAR SANDEEP

(Loan account number 618299277) has/have been granted a HOUSING LOAN of Rs. 1,35,48,165 @8.35% per annum* in respect of the following property :
FLAT-003,FLOOR-GROUND,LODHA LUXURIA PRIVA - GIOVANNI,BUILDING NO TOWER 1,S NO 24/5,29/1,24/7,27/9,,27/10,29/1,,NR,MAJIWADE FLYOVER,E EXP HIGHWAY,THANE [W],DIST THANE-400601

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. 13,86,252.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	7,04,699.00
INTEREST COMPONENT	Rs.	6,81,553.00

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	10.95	1,15,521	MAY-23	FEB-24	8.35	1,15,521
MAR-24		8.35	1,15,521				

618299277
MRS MANOCHA KAJAL
A/203, SHREE SHARNAM APT,
G B ROAD, MUMBAI-400607