



Date: February 03, 2024

PNB Housing Finance Limited

PNB Housing Finance Ltd. No: C-45,1st Floor, SIDCO T.V.K Industrial Estate, Guindy, Chennai -600032  
Statement for claiming Deduction under section 24(b) 80 C (2) (xviii) of the Income Tax Act 1961

Mr. Hari Krishna Palika/ Mrs. Sri Satya Surya Ramavathi G  
No 14e4, Jains Inseri Park, Omr Road No  
43,  
Padur, Chennai, Chennai,  
Tamil Nadu-603103, India

**TO WHOMSOEVER IT MAY CONCERN**

This is to state that Mr. Hari Krishna Palika/ Mrs. Sri Satya Surya Ramavathi G with Loan Account Number HOU/OMR/0818/561801 has/have been granted Housing Loan for purchase/construction of house property of Rs.54,47,300.00/- in respect to the following property:

Flat No 5 ,12th Floor,Block B,Jains Inseli Park ,kancheepuram district, chengalpet taluk, Old mahabalipuram road, 478,492/7,495/2,495/3,500,503/3,501/1,492/5, Chennai, Tamil Nadu, India-603103

The above Loan is repayable in instalments comprising of Principal and Interest. The total amount of instalments paid for the above Loan is as follows:

|                                       | Paid from 01/04/2022 to 31/03/2023 |
|---------------------------------------|------------------------------------|
| Instalment Amount / Prepayment if any | Rs.15,04,487.92/-                  |
| Principal Component                   | Rs.11,05,758.87/-                  |
| Subsidy Component                     |                                    |
| Interest Component                    | Rs.3,98,729.05/-                   |
| COVID-19 Relief Interest Waiver       | Rs..00/-                           |

Please note:

Deduction under section 24(b) of the Income Tax Act, 1961, in respect of interest payable on borrowed capital can be claimed in accordance with and subject to fulfilment of conditions prescribed under the income tax laws. Interest payable for the pre-acquisition or pre-construction period can also be claimed as deduction in five equal instalments beginning with the year the house property is purchased or constructed in accordance with and subject to fulfilment of the conditions prescribed section 24(b) of the Income Tax Act, 1961.

Deductions under section 80C (2) (xviii) of the Income Tax Act, 1961, in respect of payment towards repayment of principal can be claimed in accordance with and subject to fulfilment of conditions prescribed under the income tax laws.

The utilisation/end use of the loan is as per the Borrowers discretion, and is required to be in accordance with the details provided in the loan application and the undertaking given, if any, in the loan agreement, which, where such details has been provided, has solely been relied upon.

For PNB Housing Finance Limited

AUTHORISED SIGNATORY

PNB Housing Finance Limited PAN: AAACP3682N