

Date : 25/01/2019 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 01/04/2018 to 31/03/2019

This is to certify that MR LOKESH V K (Loan account number 604997529) has/have been granted a HOUSING LOAN of Rs. 26,20,000 @9.55% per annum* in respect of the following property :
 FLAT NO SA-19,2ND FLR,SOWPARNIKA CHANDRAKANTHA,SY.NO.52/1,,CHEMBANAHALLI, SARJAPURA HOBLI,ANEKAL TALUK,BENGALURU- 562106

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2018 to 31/03/2019 is Rs. 2,69,688.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	65,960.00
INTEREST COMPONENT	Rs.	2,03,728.00

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 31/03/2019.
- 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.

- 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 HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (PAN: AAACH0997E)

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-18	APR-18	8.95	22,474	MAY-18	JUL-18	9.15	22,474
AUG-18	OCT-18	9.45	22,474	NOV-18	DEC-18	9.55	22,474
JAN-19		9.55	22,474				

604997529
 MR LOKESH V K
 NO 139/1,MANJUNATHA NILAYA,
 1ST MAIN, 2ND CROSS, R.T.NAGAR,
 KAVALBYRASANDRA, BENGALURU-560032