

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

Certificate for interest - 01/04/2018 - 31/03/2019

Date : 02/02/2020 TO WHOMSOEVER IT MAY CONCERN

This is to certify that MR NALLANIDGAL SRI RAM K
 (Loan account number 621070962) has/have been granted a HOUSING LOAN
 of Rs. 18,99,199 @8.95% per annum in respect of the following property :
 PLOT 524,S NO 981,982,983,DISTRICT MEDAK,VILLAGE,
 AMEENPUR,MEDAK- 502032

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. 2,96,622.00. The break-up of the amount into Principal and
 Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,43,040.00
INTEREST COMPONENT	Rs.	1,53,582.00
Simple Interest on Prepayment	Rs.	951.00
Principal Prepayment at fully disbursed stage	Rs.	4,00,000.00

Notes for the borrower :

1. This Certificate is issued in order to enable you to claim the deduction from Taxable Income under SECTION 24(b) of the INCOME-TAX ACT, 1961.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (PAN: AAACH0997E)



AUTHORISED SIGNATORY

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	9.30	19,775	MAY-18	JUL-18	9.50	19,775
AUG-18	SEP-18	9.80	19,775	OCT-18	OCT-18	9.80	29,662
NOV-18	JAN-19	8.85	29,662	FEB-19	MAR-19	8.95	29,662

621070962
 MR NALLANIDGAL SRI RAM K
 14-81/139/10,
 PLOT NO 524, RAGHAVENDRA COLON,
 BEERAMGUDA, BEERAMGUDA,
 MEDAK-502032

Date : 02/02/2020 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 01/04/2019 to 31/03/2020

This is to certify that MR NALLANIDGAL SRI RAM K (Loan account number 621070962) has/have been granted a HOUSING LOAN of Rs. 18,99,199 @8.70% per annum* in respect of the following property :
 PLOT 524,S NO 981,982,983,DISTRICT MEDAK,VILLAGE,
 AMEENPUR,MEDAK- 502032

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2019 to 31/03/2020 is Rs. 3,55,944.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	2,78,002.00
INTEREST COMPONENT	Rs.	77,942.00
Principal Prepayment at fully disbursed stage	Rs.	5,00,000.00
Simple Interest on Prepayment	Rs.	2,910.00

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 31/03/2020.
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.
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 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-19	JUL-19	8.95	29,662	AUG-19	OCT-19	8.85	29,662
NOV-19	JAN-20	8.75	29,662	FEB-20		8.70	29,662

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