

Date : 19/04/2022 TO WHOMSOEVER IT MAY CONCERN

TYPE : 5711- VARIABLE RATE HOME LOAN-MTHLY REST - RURAL ()

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2022 to 31/03/2023

This is to certify that MR BHATIYA PRATIKKUMAR DAYALKUMAR
DR BHATIYA MANISHKUMAR DAYALKUMAR
(Loan account number 620546370) has/have been granted a HOUSING LOAN of Rs. 22,00,000 @7.05% per annum in respect of the following property :
UNIT-17,SANGINI VILLA,S NO 33/97, 33/ 72 P (NEW,SURVEY NO 87),NR TIRUPATI,ANAND VILLA, MALPUR RD, MODASA,SABARKANTHA- 383315

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2022 to 31/03/2023 is Rs. 2,45,232.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,23,124.00
INTEREST COMPONENT	Rs.	1,22,108.00

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 31/03/2023.
- 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)

620546370
MR BHATIYA PRATIKKUMAR DAYALKUMAR
UNIT-17, SANGINI VILLA,
S NO 33/97, 33/ 72 P (NEW,
SURVEY NO 87),NR TIRUPATI,
ANAND VILLA, MALPUR RD, MODASA,
SABARKANTHA-383315