

Date : 02/12/2016 TO WHOMSOEVER IT MAY CONCERN

TYPE : 571- RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY RES ( )

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) &amp; 80C of the INCOME-TAX ACT,1961 for the period 01/04/2016 to 31/03/2017

This is to certify that MR BEHERA SUSANTA

MRS BEHERA SUPRABHA

(Loan account number 618253046) has/have been granted a HOUSING LOAN of Rs. 19,50,000 @9.50% per annum\* in respect of the following property :  
FLAT-303,FLOOR-3,ROSE WOOD PARK BLDG C,GAT NO 1106(OLD 1612),WAGHOLI,,  
PUNE- 411001

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2016 to 31/03/2017 is Rs. 2,44,356.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,00,934.00
INTEREST COMPONENT	Rs.	1,43,422.00
Principal Prepayment at fully disbursed stage	Rs.	9,50,000.00
Simple Interest on Prepayment	Rs.	5,193.00

#### 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 31/03/2017.
- 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-16	NOV-16	9.50	20,363	DEC-16		9.50	20,363

618253046  
MR BEHERA SUSANTA  
FLAT-303,FLOOR-3,  
ROSE WOOD PARK BLDG C,  
GAT NO 1106(OLD 1612),WAGHOLI,,  
,PUNE-411001