

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

Certificate for interest - 01/04/2012 - 31/03/2013

Date : 14/04/2013 TO WHOMSOEVER IT MAY CONCERN

This is to certify that MR GAIROLA LAKHI RAM
MRS GODABARI
MR GAIROLA SANJAY PRASAD

(Loan account number 516218814) has/have been granted a HOUSING LOAN
of Rs. 14,24,587 @12.90% per annum in respect of the following property :
HOUSE PLOT MEAS. 226SQMT,PART,KH NO.488,NEW 1330KA,KHAT 49,
NATHANPUR,PARVDUN,SADAR,BD BY,E-20'RD,W-PLOT,N-PLOT,S-20'RD,DEHRADUN,-

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising
Principal and Interest. The total amount of EMIs payable from 01/04/2012 to
31/03/2013 is Rs. 1,86,336.00. The break-up of the amount into Principal and
Interest is given below :

PRINCIPAL COMPONENT	Rs.	26,680.00
INTEREST COMPONENT	Rs.	1,59,656.00

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



AUTHORISED SIGNATORY

THE AMORTISATION OF THE LOAN IS AS PER THE REPAYMENT SCHEDULE BELOW :-

From Dt	To Dt	ROI(%)	EMI
APR-12	MAR-13	13.00	15,528

516218814
MR GAIROLA LAKHI RAM
HOUSE NO. A7/15, TILOTH COLONY,
UTTARKASHI-248001

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Date : 14/04/2013 TO WHOMSOEVER IT MAY CONCERN

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

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2013 to 31/03/2014

This is to certify that MR GAIROLA LAKHI RAM
MRS GODABARI
MR GAIROLA SANJAY PRASAD(Loan account number 516218814) has/have been granted a HOUSING LOAN of Rs. 14,24,587 @12.90% per annum* in respect of the following property :
HOUSE PLOT MEAS. 226SQMT,PART,KH NO.488,NEW 1330KA,KHAT 49,
NATHANPUR,PARVDUN,SADAR,BD BY,E-20'RD,W-PLOT,N-PLOT,S-20'RD,DEHRADUN,-

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2013 to 31/03/2014 is Rs. 1,86,336.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	31,637.00
INTEREST COMPONENT	Rs.	1,54,699.00

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 31/03/2014.
- 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

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-13	APR-13	12.90	15,528	MAY-13		12.90	15,528

516218814

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MR GAIROLA LAKHI RAM
HOUSE NO. A7/15, TILOTH COLONY,
UTTARKASHI-248001