HDFC
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
www.hdfc.com

Date : 28/12/2015 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 01/04/2015 to 31/03/2016

This is to certify that MR KULKARNI ROHAN FANINDRA
MRS KULKARNI GAURI ROHAN
MR KULKARNI FANINDRA BANDOPANT
MRS KULKARNI NEELIMA FANINDRA
(Loan account number 609584508) has/have been granted a HOUSING LOAN of Rs. 55,00,000 @9.80% per annum* in respect of the following property :
FLAT NO. 102, 1ST FLOOR,DOSTI VIHAR - DOSTI VASUDHA - A,SN 144-149,152,166 CPLX,KORES TWR,THANE_[W],DIST THANE- 400606

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2015 to 31/03/2016 is Rs. 6,47,892.00. The break-up of the amount into Principal and Interest is given below :

PRINCIPAL COMPONENT	Rs.	1,19,066.00
INTEREST COMPONENT	Rs.	5,28,826.00
Principal Prepayment at fully disbursed stage	Rs.	1,50,000.00
Simple Interest on Prepayment	Rs.	444.00

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 31/03/2016.
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

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-15	APR-15	10.25	53,991	MAY-15	OCT-15	10.05	53,991
NOV-15	NOV-15	9.80	53,991	DEC-15		9.80	53,991

609584508
MR KULKARNI ROHAN FANINDRA
1001, JUNIPER, EVEREST WORLD GROUP,
KOLSHET ROAD, THANE WEST,
THANE-400607

Off. Addr: RAMON HSE,169 BACKBAY RECL, CHURCHGATE, MUMBAI 400020