



MR. SIVASANKAR REDDY P  
NO 12 3RD CROSS GANGAMMA LAYOUT  
GUDDADAHALLI BANGALORE  
BANGALORE  
KARNATAKA  
Pin Code:- 560032  
Phone No:- 9845001542  
Ref: A/c no:- 363 / 0363675100001670  
A/C No:- 0363675100001670  
Customer ID:- 4262661

27-01-2021

TO WHOMSOEVER IT MAY CONCERN

**PROVISIONAL CERTIFICATE FOR THE FINANCIAL YEAR 2020-2021**

This is to certify that Mr/Ms. MR. SIVASANKAR REDDY P, MRS SHILPA VALASAPALLE was sanctioned housing loan from IDBI Bank Ltd. in respect of the following property

ITE NO 18, K NO 29/30/30 W # 11, GUDDADAHALLI VILLAGE, GANGAMMA LYT, YELAHANKA  
HOBLI  
BANGALORE, KARNATAKA  
560032

The details of Interest and Principal for claiming deduction under Section 24(b) & 80 C of Income Tax Act, 1961 for the period - 01-04-2020 to 31-03-2021 are as under:

1) Interest from 01-04-2020 to 09-03-2021	Rs. 376552
2) Accrued Interest from 10-03-2021 to 31-03-2021	Rs. 20002
3) Total Interest	Rs. 396554
4) Principal	Rs. 492085

**Notes:**

1. Interest is calculated on daily balances at monthly rests. Repayments due Above are exclusive of arrears if any.
2. Interest and Principal figures are subject to change in case of prepayment/ And/or change in repayment schedule.
3. Principal repayments through EMI's and/or Prepayments qualify for deduction Under Section 80 C if the amounts are actually paid by 31-03-2021
4. Deduction under Section 80 C can be claimed only if :
  1. The repayment of the loan is made out of income chargeable to tax and
  2. The property for which the loan is taken is not transferred before 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 IDBI BANK LTD.**

5. Interest payable on the loan (including Pre EMI Interest, if any) is allowed as a deduction under Section 24 (b)

The onus of establishing eligibility vests with the subject client.

**This Certificate Being Provisional in nature requires no authorization from IDBI BANK LTD.**

सीआरएल(CIN)L65190MH2004GOI148838.