



Date: 27/03/2022

**To Whomsoever It May Concern**

This is to inform that HDFC Credila Financial Services Limited (Formerly known as HDFC Credila Financial Services Private Limited) has sanctioned an education loan of **Rs. 4,000,000 /-** to **Miss. NIVEDINI RAJ GUPTA MANEPALLY(Student), Miss. TANMAYEE RAJ GUPTA MANEPALLY (Coborrower1) and MEERA BAI MEENU GUPTA M (Coborrower2)** for pursuing course in **MASTER OF SCIENCE:CIVIL AND ENVIRONMENTAL ENGINEERING** conducted by **UNIVERSITY OF MARYLAND AT COLLEGE PARK** in USA . The details of the loan are as follows:

Tranche No.	Education Loan Account Number	Date of Disbursement	Amount of Disbursement
1	A1706060059	24/07/2017	Rs. 1,400,000/-
2	A1706060059_2	29/12/2017	Rs. 1,050,000/-
3	A1706060059_3	24/09/2018	Rs. 550,000/-
4	A1706060059_4	27/11/2018	Rs. 1,000,000/-
		<b>TOTAL</b>	<b>Rs. 4,000,000/-</b>

The details of repayment for financial year 2021- 2022 are given below:

Tranche No.	Education Loan Account Number	Amount of Installment paid	Amount of interest paid	Amount of Principal paid
1	A1706060059	Rs. 1937623/-	Rs. 152729/-	Rs. 1784894 /-
2	A1706060059_2	Rs. 1368649/-	Rs. 77825/-	Rs. 1290824 /-
3	A1706060059_3	Rs. 668575/-	Rs. 34592/-	Rs. 633983 /-
4	A1706060059_4	Rs. 93214/-	Rs. 4802/-	Rs. 88412 /-
	<b>TOTAL</b>	<b>Rs. 4068061/-</b>	<b>Rs. 269948/-</b>	<b>Rs. 3798113/-</b>

Note: This certificate is issued at the request of the borrower(s) and neither the company nor any of its official shall be responsible or liable directly or indirectly with regards the issuance of this certificate. Further though reasonable care and diligence has been exercised in generating this certificate, however, pursuant to the education loan agreements, nothing herein shall prejudice HDFC Credila's interest or rights if there is any clerical or arithmetical error in the statement and / or the calculations due and payable by the borrowers.

HDFC Credila Corporate Identity Number: U67190MH2006PTC159411; PAN Number: AACCC8789P

The above interest would qualify for deduction under section 80E of the Income Tax Act, 1961, subject to fulfillment of the conditions prescribed therein and the rules defined therein. These conditions have not been verified by HDFC Credila. Customer should seek professional tax advice to confirm the eligibility for deduction under this section.

This is a computer generated document, does not require signature.