



MR. RAJ SHANKAR R

04-03-2022

THILAKAR AVENUE BALAIAH GARDEN MADIPAKKAM

CHENNAI

TAMIL NADU

Pin Code:- 600091

Phone No:- 9840369151

Ref: A/c no.: 005 / 005675100036616

A/C No:- 005675100036616

Customer ID: 71930841

TO WHOMSOEVER IT MAY CONCERN

PROVISIONAL CERTIFICATE FOR THE FINANCIAL YEAR 2021-2022

This is to certify that Mr/Ms. MR. RAJ SHANKAR R, MR VINOD SHANKAR was sanctioned housing loan from IDBI Bank Ltd. in respect of the following property

ANUDA HOMES PLOT NO 118 1ST FLOOR FLAT A4, 7TH CROSS STREET THILAKAR
AVENUE BALAIAH, GARDEN MADIPAKKAM
CHENNAI, TAMIL NADU
600018

The details of Interest and Principal for claiming deduction under Section 24(b) & 80 C of Income Tax Act, 1961 for the period - 01-04-2021 to 31-03-2022 are as under:

1) Interest from 01-04-2021 to 09-03-2022	Rs. 7620
2) Accrued Interest from 10-03-2022 to 31-03-2022	Rs. 0
3) Total Interest	Rs. 7620
4) Principal	Rs. 255905

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 31-03-2022
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.