

Date: 19/08/2020

To Whomsoever It May Concern

This is to inform that HDFC Credila Financial Services Private Limited has sanctioned an education loan of **Rs. 2,500,000 /-** to **Mr. CHANAKYA RAMULA(Student), Mr. RAMULA MURALI (Coborrower1)** and **Mrs. RAMULA KANCHANA (Coborrower2)** for pursuing course in **MASTER OF SCIENCE:INFORMATION TECHNOLOGY** conducted by **OKLAHOMA STATE UNIVERSITY** in USA . The details of the loan are as follows:

Tranche No.	Education Loan Account Number	Date of Disbursement	Amount of Disbursement
1	A1505020040	27/07/2015	Rs. 910,000/-
2	A1505020040 2	12/09/2016	Rs. 700,000/-
		TOTAL	Rs. 1,610,000/-

The details of repayment for financial year 2018- 2019 are given below:

Tranche No.	Education Loan Account Number	Amount of Installment paid	Amount of interest paid	Amount of Principal paid
1	A1505020040	Rs. 166911/-	Rs. 118706/-	Rs. 48205 /-
2	A1505020040 2	Rs. 36717/-	Rs. 26117/-	Rs. 10600 /-
	TOTAL	Rs. 203628/-	Rs. 144823/-	Rs. 58805/-

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.