



Date: 22/02/2023

**To Whomsoever It May Concern**

This is to inform that HDFC Credila Financial Services Private Limited has sanctioned an education loan of **Rs. 4,000,000** /- to **Mr. RAJA NANDAN HRISHIKESH REDDY KASULA(Student), Mr. VISHNUVARDHAN REDDY KASULA (Coborrower1)** for pursuing course in **MASTER OF SCIENCE:COMPUTER SCIENCE** conducted by **NORTHERN ARIZONA UNIVERSITY** in **USA** . The details of the loan as of date are as follows

| Tranche No. | Education Loan Account Number | Date of Disbursement | Amount of Disbursement |
|-------------|-------------------------------|----------------------|------------------------|
| 1           | A2010140046                   | 22/12/2020           | Rs. 1,700,000/-        |
| 2           | A2010140046_2                 | 21/01/2022           | Rs. 836,660/-          |
| 3           | A2010140046_3                 | 01/08/2022           | Rs. 863,340/-          |
|             |                               | <b>TOTAL</b>         | <b>Rs. 3,400,000/-</b> |

The details of repayment for financial year 2022- 2023 are given below:-

| Tranche No. | Education Loan Account Number | Amount of Installment Paid as of Date | Amount of Interest Paid as of Date | Amount of Principal Paid as of Date | Projected Additional Amount of Interest Payable in FY 2022- 2023 | Total Amount of Interest Due for FY 2022- 2023 |
|-------------|-------------------------------|---------------------------------------|------------------------------------|-------------------------------------|--|--|
| 1           | A2010140046                   | Rs. 204709/-                          | Rs. 204709/-                       | Rs. 0 /-                            | Rs. 2125 /-  | Rs. 206834/-                                   |
| 2           | A2010140046_2                 | Rs. 100748/-                          | Rs. 100748/-                       | Rs. 0 /-                            | Rs. 1046 /-  | Rs. 101794/-                                   |
| 3           | A2010140046_3                 | Rs. 57021/-                           | Rs. 57021/-                        | Rs. 0 /-                            | Rs. 1079 /-  | Rs. 58100/-                                    |
|             | <b>TOTAL</b>                  | <b>Rs. 362478/-</b>                   | <b>Rs. 362478/-</b>                | <b>Rs. 0/-</b>                      | <b>Rs. 4250/-</b>  | <b>Rs. 366728/-</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

We further advise that the above details of tentative principal and interest payable are given on the assumption that there will be no further drawal from your unavailed sanctioned limit or changes to the amortisation schedule on account of tenure or rate of interest as applicable at the given point of time. 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.