Interest Certificate 1/19/23, 11:30 AM



Date: 19/01/2023

## 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 Mr. MANOJ KUMAR SIRIPURAM(Student), Mr. RAVI SIRIPURAM (Coborrower1) and Mrs. ANJALI SIRIPURAM (Coborrower2) for pursuing course in MASTER OF SCIENCE:CONSTRUCTION MANAGEMENT AND TECHNOLOGY conducted by ARIZONA STATE UNIVERSITY in USA. The details of the loan as of date are as follows

Tranche No.	<b>Education Loan Account Number</b>	<b>Date of Disbursement</b>	<b>Amount of Disbursement</b>
1	A2104120158	12/08/2021	Rs. 1,800,000/-
2	A2104120158_2	20/01/2022	Rs. 1,100,000/-
3	A2104120158_3	17/08/2022	Rs. 800,000/-
4	A2104120158_4	18/01/2023	Rs. 300,000/-
		TOTAL	Rs. 4,000,000/-

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

Tranche No.	Education Loan Account Number	Installment Paid as of	Interest Paid as of	Principal Paid as of	Projected Additional Amount of Interest Payable in FY 2021- 2022	Total Amount of Interest Due for FY 2021-2022
1	A2104120158	Rs. 6300/-	Rs. 6300/-	Rs. 0 /-	Rs. 0 /-	Rs. 6300/-
2	A2104120158_2	Rs. 1100/-	Rs. 1100/-	Rs. 0 /-	Rs. 0 /-	Rs. 1100/-
3	A2104120158_3	Rs. 0/-	Rs. 0/-	Rs. 0 /-	Rs. 0 /-	Rs. 0/-
4	A2104120158_4	Rs. 0/-	Rs. 0/-	Rs. 0 /-	Rs. 0 /-	Rs. 0/-
	TOTAL	Rs. 7400/-	Rs. 7400/-	Rs. 0/-	Rs. 0/-	Rs. 7400/-

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 Credilaâ€<sup>TM</sup>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

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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.