

Ref: A/c no.: 005/005675100036616
Customer ID: 71930841

Date: 01/01/2020

TO WHOMSOEVER IT MAY CONCERN

PROVISIONAL CERTIFICATE FOR THE YEAR 2019-20

This is to certify that 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 Provisional details of Interest and Principal for claiming deduction under Section 24(b) & 80C of Income Tax Act, 1961 for the period 01-04-2019 to 31-03-2020 are as under:

	(Figures in Rs)
(1) Interest from 01-04-2019 to 09-03-2020	Rs. 76585
(2) Accrued Interest from 10-03-2020 to 31-03-2020	Rs. 4116
(3) Total Interest	Rs. 80701
(4) Principal	Rs. 280800.54

Note:

- Interest is calculated on daily balances at monthly rests. Repayments due above are exclusive of arrears if any.
- Interest and Principal Figures are subject to change in case of prepayment/ and/or change in repayment schedule.
- Principal repayments through EMI's and/or Prepayments qualify for deduction under Section 80 C if the amounts are actually paid by 31-03-2019
- Deduction under Section 80 C can be claimed only if :
 - The repayment of the loan is made out of income chargeable to tax and
 - 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.

- 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.

Name : MR RAJ SHANKAR R
Address : NO 118 1ST FLR FLAT NO A4 7TH CROSS STREET
THILAKAR AVENUE BALAIAH GARDEN MADIPAKKAM
CHENNAI
Pin Code : 600091
State : TAMIL NADU

IDBI Bank LTD PAN No- AABC18842G
सीआईएन(CIN)L65190MH2004GOI148838

NANDANAM RAC,RETAIL ASSET CENTRE Ground Floor, Khivraj Complex - I, No 480, Anna Salai, Nandanam, Chennai Pin :600 035

Contents of this statement will be considered correct if no discrepancy is reported in writing within 14 days of receipt of the statement.
With effect from 1st July 2017, the existing service tax rate of 15% will be replaced by the GST rate of 18%.