011/0011675100035097

MR RANJAN GUPTA

B34 2745 RAJESH NAGAR HAIBDWAL KATAN

LUDHIANA LUDHIANA PUNJAB

PIN CODE- :141001

Contact no- :919920021502

Account No : 0011675100035097

Customer ID: 87313259

TO WHOMSOEVER IT MAY CONCERN

FINAL CERTIFICATE FOR THE FINANCIAL YEAR 2018-2019

This is to certify that MR RANJAN GUPTA / MRS ANU GUPTA ,was sanctioned an education loan from IDBI Bank Ltd. to pursue his / her higher studies.

Interest paid for the period 01-04-2018 to 31-03-2019, for claiming deduction under Section 80 (E) of Income Tax Act, 1961 are as under.

(Figures in Rs)

Date: 20/4/2019

Interest paid from 01-04-2018 to 31-03-2019

Rs. 25558

Kindly note as under:

- 1. As per Section 80(E)of Income Tax Act 1961 interest benefit can be claimed on Paid Basis
- 2. The onus of establishing eligibility vests with the subject client.

For IDBI Bank Ltd.

Authorized Signatory

Ref : A/c no. : 011/0011675100035097 Date: 20/4/2019

Customer ID : 87313259

Name : Mr Ranjan gupta

Address : B34 2745 RAJESH NAGAR HAIBDWAL KATAN

LUDHIANA

LUDHIANA

State : PUNJAB
Pin Code : 141001

TO WHOMSOEVER IT MAY CONCERN

PROVISIONAL CERTIFICATE FOR THE YEAR 2019-2020

This is to certify that MR RANJAN $\,$ GUPTA $\,$ MRS $\,$ ANU $\,$ GUPTA $\,$, was sanctioned an education loan from IDBI $\,$ Bank $\,$ Ltd. to $\,$ pursue $\,$ his $\,$ her higher studies.

Details of Interest accural for the period 01-04-2019 to 31-03-2020 are as under:

(Figures in Rs)

(1) Accural of Interest from 05-03-2019 to 31-03-2019 Rs. 3100
 (2) Accrual of Interest from 01-04-2019 to 04-03-2020 Rs. 33957
 Total Interest Rs. 37057

Kindly note as under :

- 1. As per Section 80(E) of Income Tax Act 1961 interest benefit is admissible only on Paid Basis.
- 2. Accrued interest from 05-03-2019 to 31-03-2020 is payable on 05-04-2017 and hence the same is included.
- 3. Accrued interest from 05-03-2020 to 31-03-2020 would be payable on 05-04-2018 and hence the same is excluded here, however, would be included in next FY.
- 4. The onus of establishing eligibility vests with the subject client.

This Certificate Being Provisional in nature requires no authorization from IDBI Bank Ltd.