

Date: 28/11/2024

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. 7,000,000 /-** to **Mr. DEV DIVYENDH DHINAKARAN(Student), Mr. DHINAKARAN CHANDRASEKARAN (Coborrower1) and Mrs. SUGANYA T (Coborrower2)** for pursuing course in **MASTER OF SCIENCE:COMPUTER SCIENCE** conducted by **GEORGE MASON 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	A2304200587	10/08/2023	Rs. 3,062,280/-
2	A2304200587_2	09/01/2024	Rs. 1,500,000/-
3	A2304200587_3	27/06/2024	Rs. 1,900,000/-
		TOTAL	Rs. 6,462,280/-

The details of repayment for financial year 2023- 2024 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 2023-2024	Total Amount of Interest Due for FY 2023- 2024
1	A2304200587	Rs. 32271/-	Rs. 32271/-	Rs. 0 /-	Rs. 0 /-	Rs. 32271/-
2	A2304200587_2	Rs. 5556/-	Rs. 5556/-	Rs. 0 /-	Rs. 0 /-	Rs. 5556/-
3	A2304200587_3	Rs. 0/-	Rs. 0/-	Rs. 0 /-	Rs. 0 /-	Rs. 0/-
	TOTAL	Rs. 37827/-	Rs. 37827/-	Rs. 0/-	Rs. 0/-	Rs. 37827/-

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 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.

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 Credila. Customer should seek professional tax advice to confirm the eligibility for deduction under this section.

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