



**TO WHOMSOEVER IT MAY CONCERN
PROVISIONAL INTEREST CERTIFICATE**

For claiming deduction under section 24(b) & 80(c) of the Incom-Tax Act,1961 for the period 01-04-2019 to 31-03-2020

This is to certify that MR MALIREDDI PANDAVULU has/have been granted a Housing Loan(having Account Number 551206650000115) of 400000.00 @ 8.80% per annum in respect of following property:

Property Address:

HNO 3-39/5

A AGRAHARAM VALLURUCHIVARU

TUNI

ANDHRA PRADESH

The above loan is Repayable in Equated Monthly Installments (EMIs) comprising Principle and Interest together.

The total amount of EMIs is payable from 01-04-2019 to 31-03-2020 is Rs.66360.73

The break-up of amount into principle and interest is given below:

PRINCIPLE COMPONENT : Rs.45940.26

INTEREST COMPONENT : Rs.20420.48

DATE: 08-01-2020

Note:-

1. Interest is calculated on monthly rests.
2. Interest and Principle amounts are subjected to changes in case of Prepayment/s and/or change in repayment schedule.
3. Principle repayment through EMIs and/or Payments qualify for deduction under Section 80C if the amounts are Actually Paid on or before 31-03-2020
4. Deduction under 80C can be claimed only if:

I. The repayment of loan is made out of the income chargeable to Tax.

II. The Property for which the loan is taken is not transferred before the expiry of 5 years from the end of the financial year in which the possession of such property is obtained.

For these conditions, account holder should give self certification or declaration to employer.

5. Interest Payable on loan is allowed as a deduction under Section 24(b).

Address of Account Holder:

S/O-SATYANARAYANA, DN-10-39, A AGRAHARAM, CHAMAV, E G DIST TUNIMANDALM

TUNI-533401

ANDHRA PRADESH

DR. NO. 8-10-58,,BELLAPU VEEDHI

TUNI-TUNI, ANDHRA PRADESH

Website Address: www.unionbankofindia.com