

To,
KAUSHIK PATTIPATI
 MIG-1194 PHASE-1,BHEL MIG SERILINAMPALLI,
 RANGAREDDY,

Friday, Apr 11, 2025
Loan Account No.:121968755

Provisional Interest Certificate 01-APR-2025 to 31-MAR-2026

This is to state that KAUSHIK PATTIPATI , (Co-applicants: PATTIPATI SREENIVASA RAO) has/have been provided a **EDUCATION LOAN** with Loan Account No.:121968755

The above loan is repaid in instalments comprising of Principal and/or Interest.

The total amount payable from 01-APR-2025 to 31-MAR-2026 is Rs. 530,000.00.

The break-up of this amount into Principal and/or Interest is as follows:

| | Payable from 01-APR-2025 to 31-MAR-2026 |
|---|---|
| Total of EMI Amounts + Part-payments + PreEMI if any | Rs. 530,000.00 |
| Principal Component | Rs. 246,230.00 |
| Interest Component | Rs. 283,770.00 |

1. The PAN Number of IDFC FIRST Bank Limited: AADCI6523Q
2. The Interest and Principal component figures are subject to change in case of prepayment,non-payment of EMI and/or change in repayment schedule after Apr 2025.
3. The Interest and Principal amount payable during the period Apr 2025 to Mar 2026 is computed on the principal balance in your loan account as on Apr 2025
4. Deduction under all applicable sections of the Income-tax Act, 1961, in respect of Interest payable on borrowed capital, can be claimed in accordance with and subject to fulfilment of conditions prescribed under the said section as well as under other relevant sections or rules of the Income Tax Law. Further, deduction of Interest paid / payable for the pre-acquisition or preconstruction period can also be claimed, in five equal instalments beginning with the year in which the house property is purchased or constructed, in accordance with and subject to fulfilment of conditions as prescribed in section 24(b) of the Income-tax Act, 1961 as well as under other relevant sections or rules of the Income Tax Law.
5. Deduction under Section 80C (2)(xviii) of the Income-tax Act, 1961, in respect of principal amount repayment, can be claimed in accordance with and subject to fulfilment of conditions prescribed under the said section as well as under other relevant sections or rules of the Income Tax Law.
6. Tax benefits u/s 80 C and 24(b) of Income Tax Act for deduction of taxable income can only be claimed for Home loans. Income Tax Act for deduction of taxable income is not applicable for the Interest certificate provided for Loan against residential or commercial property and any top up loans on residential or commercial property.

This is a system generated certificate and does not require any authorization.

IDFC FIRST Bank Limited

Registered Office: KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031.
 Tel.: +91 44 4571 6400, CIN: L65110TN2014PLC097792, bank.info@idfcfirstbank.com,
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In case of any query, please call us on 1800-10-888

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