



MR. SUBHAJIT PAL

25-11-2021

KRISHNAPUR , BARWARITALA , KESTOPUR

KOLKATA

WEST BENGAL

Pin Code:- 700102

Phone No:- +917044081235

Ref: A/c no.: 329 / 0329675100002165

A/C No:- 0329675100002165

Customer ID: 91531778

TO WHOMSOEVER IT MAY CONCERN

PROVISIONAL CERTIFICATE FOR THE FINANCIAL YEAR 2021-2022

This is to certify that Mr/Ms. MR. SUBHAJIT PAL, MRS SARASWATI PAL was sanctioned housing loan from IDBI Bank Ltd. in respect of the following property

*NIRMAN GARDEN , BLOCK B, FLAT NO A 5, KRISHNAPUR , PURBAPARA , PS BAGUAITI ,,
JL NO 17 WARD NO 26
KOLKATA, WEST BENGAL
700102*

The details of Interest and Principal for claiming deduction under Section 24(b) & 80 C of Income Tax Act, 1961 for the period - 01-04-2021 to 31-03-2022 are as under:

1) Interest from 01-04-2021 to 09-03-2022	Rs. 116207
2) Accrued Interest from 10-03-2022 to 31-03-2022	Rs. 7109
3) Total Interest	Rs. 123316
4) Principal	Rs. 621183

Notes:

- 1. Interest is calculated on daily balances at monthly rests. Repayments due Above are exclusive of arrears if any.*
- 2. Interest and Principal figures are subject to change in case of prepayment/ And/or change in repayment schedule.*
- 3. Principal repayments through EMI's and/or Prepayments qualify for deduction Under Section 80 C if the amounts are actually paid by 31-03-2022*
- 4. Deduction under Section 80 C can be claimed only if :*
 - 1. The repayment of the loan is made out of income chargeable to tax and*
 - 2. 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.

- 5. 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.