

From

15<sup>th</sup> September 2021

Dr. Shijith Kumar C & Sinimol P V  
D2 Staff Quarters, Manasagangotri  
Mysuru

To

The Manager  
State Bank of India  
RACC, Kainatty  
Krishnamohan Building,  
P.O. Kalpetta North  
Wayanad, Kerala  
PIN: 673 122

Respected Sir/Madam,

Sub: Submission of encumbrance certificate-reg.

Ref: Our Housing loan account number 40159206945

With reference to the above, please find enclosed the encumbrance certificate pertaining to my mortgaged property at Vythiri for the period 1<sup>st</sup> December 2020 to 7<sup>th</sup> September 2021.

Thank you,

Yours faithfully,

Dr. Shijith Kumar C &  
Sinimol P V