

TO WHOMSOEVER IT MAY CONCERN
STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24 (b) & 80C (2) (xviii) OF THE INCOME TAX ACT, 1961

This is to state that Ms./Mr Usha Chandrakant Gohil & Chandrakant D Gohil has/have been granted a Housing Loan for purchase/ construction of house property for an amount of Rs. 40,12,036/-, the details of which are provided as below:

Loan Account Number : LBMUM00005056145
 Application Form Number : 7723410460
 Date of Sanction : 25-Jul-19
 Date of Disbursal : 26-Aug-19
 Address of the Property : 33, GROUND FLR MUNIDARSHAN CHSL, GHATKOPAR WEST BLOCK NO 33
 PLOT NO 15, MUMBAI-400086

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest wherein the calculation of interest levied on a monthly basis has been computed on the basis of the terms of sanction as agreed upon by the Borrower(s) including any amendments to such terms from time to time (or basis request/s received for change in rate of interest (ROI)).

The break-up of the EMI amount for the above loan into principal and interest is as follows:

Month	Installment Amount(EMI in Rs)	Interest (Payable in Rs)	Principal (Payable in Rs)	Interest (Paid in Rs)	Principal (Paid in Rs)
April 2022	32249	20675	11574	20675	11574
May 2022	32249	20606	11643	20606	11643
June 2022	32249	20885	11364	20885	11364
July 2022	32249	21624	10625	21624	10625
August 2022	32249	21557	10692	21557	10692
September 2022	32249	22350	9899	22350	9899
October 2022	32249	24286	7963	24286	7963
November 2022	32249	24229	8020	24229	8020
December 2022	32249	24599	7650	24599	7650
January 2023	32249	25537	6712	25537	6712
February 2023	32249	25487	6762	25487	6762
March 2023	32249	25945	6304	25945	6304
Total	386988	277780	109208	277780	109208

*As on date of issuance of the instant certificate, the residual/balance tenure of repayment stands at 226 months, which may undergo change/s (by either increasing or decreasing) in the future, basis changes in applicable ROI.

The variable amounts in principal and interest as mentioned aforesaid are on account of revision of ROI. Please refer to the communication on reset of ROI issued by way of letter/email / sms, on the address and mobile number registered as per the records of the Bank and/or by way of post in case of the aforesaid details not having been registered/updated with the Bank. You may alternatively, also refer to your Repayment Schedule by visiting your nearest branch or logging into the internet banking portal on the ICICI Bank website.

Please Note -

*Deduction under Section 24(b) of the Income-tax Act, 1961, in respect of the interest on the borrowed principal amount and under section 80C of the Income-tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to fulfillment of the conditions as per the prevailing income tax provision.

*The utilization/end use of the loan is as per the Borrower's discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details has been provided, has solely relied upon.

*Calculation of Interest/additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

For ICICI Bank Limited,
 (Acting for itself and / or as duly constituted attorney on behalf of ICICI Home Finance Co. Limited)



Date : July 28, 2023

Address of borrower(s) :

Usha Chandrakant Gohil & Chandrakant D Gohil
33 15 Muni Darshan Chs Ltd
Jagdusha Nagar Nr Jain Mandir
Ghatkoper W Mumbai 400086
Mumbai-400086

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012.
PAN No: AAACI1195H Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051. India. Website:
www.icicibank.com

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.

This is a system generated letter. Hence, it does not require any signature