

DECLARATION

Date: 17/12/2024

To,
The Manager,

HR Payroll (Taxation Services),
Reliance Corporate Park,
Thane-Belapur Road, Ghansoli,
Navi Mumbai – 400 701.

Dear Sir,

Sub: Declaration of Proportion of Home Loan for Income Tax purpose.

We, Shelley Howlader

_____, hereby
declare that we are claiming benefit of housing loan principal and Interest thereon under the Income Tax Act,
1961. The loan is taken from _____

_____ and the loan
a/c no. is _____. The proportion of benefit claimed is
mentioned below.

Yours Faithfully,

Name and Address

PAN No.

Proportion (%)

1. Shelley Howlader
E/603, Reliable Gardens
Suchandra, Naigaon(E)
Vasai - 401208

ABD PH850Q

100%

Sign (1)

2. Kasim Howlader
E/603, Reliable Gardens,
Suchandra, Naigaon(E)
Vasai - 401208

ACRP H0413P

Sign (2)

3. _____

Sign (3)

Empl Code: 34503337

Contact No: 8976002966

Branch SOL ID 2497-ICICI Bank Ltd., Shop No. 10,11,12 03, Building No 23,24 25, Akshar Sagar Chs, Sector No. 11, Shanti Nagar, Mira Road E, Thane Maharashtra - 401107

TO WHOMSOEVER IT MAY CONCERN

STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24 (b) & 80 (c)(2) (xviii) OF THE INCOME TAX ACT, 1961

This is to state that Ms./Mr Howlader Shelley Kasim & Kasim Motaleb Howalader has/have been granted a Housing Loan for purchase/construction of house property for an amount of Rs. 555000/-, the details of which are provided as below:

Loan Account Number : LBMUM00002466776
 Application Form Number : 7720678462
 Date of Sanction : 18-NOV-15
 Date of Disbursal : 21-NOV-15
 Address of the property : 603,Flat No 603 E Wing 6th Floor Reliable Garden Phase 1,Junchandra Station Road Naigaon East,371,Thane-401202

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)	Interest (Payable)	Principal (Payable)	Interest (Paid)	Principal (Paid)
April 2024	5796	2380	3416	2380	3416
May 2024	5796	2354	3442	2354	3442
June 2024	5796	2327	3469	2327	3469
July 2024	5796	2301	3495	2301	3495
August 2024	5796	2274	3522	2274	3522
September 2024	5796	2247	3549	2247	3549
October 2024	5796	2219	3577	2219	3577
November 2024	5796	2192	3604	2192	3604
December 2024	5796	2164	3632	2164	3632
January 2025	5796	2136	3660		
February 2025	5796	2108	3688		
March 2025	5796	2079	3717		
Total	69552	26781	42771	20458	31706

* As on date of issuance of the instant certificate the residual/balance tenor of repayment stands at 60 , which may undergo change/s (by either increasing or decreasing) in 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 & 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, have been 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)

Address of borrower(s) :

Howlader Shelley Kasim & Kasim Motaleb Howalader

E 603 Reliable Gardens Juchandra

Station Road Naigaon East

Date: December 17, 2024

Thane

Thane-401202

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.

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