

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 Ruchita Mehrotra & Kanhaiya Lal Mehrotra has/have been granted a Housing Loan for purchase/construction of house property for an amount of Rs. 68,63,705/-, the details of which are provided as below:

Loan Account Number : LBMYS00006019119
 Application Form Number : 77210552762
 Date of Sanction : 23-Mar-22
 Date of Disbursal : 30-Apr-22
 Address of the Property : FLAT NO 203 BLDG G2, GANGA SERIO E F BLDG G 2 ND FLOOR, KHARADI PUNE
 SR NO 18 1 2 3 19 1 2, PUNE-411047

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)
May 2022	5237	5237	0	5237	0
June 2022	36660	31417	5243	31417	5243
July 2022	44433	33607	10826	33607	10826
August 2022	44433	39514	4919	39514	4919
September 2022	44433	39484	4949	39484	4949
October 2022	48828	40164	8664	40164	8664
November 2022	48828	44724	4104	44724	4104
December 2022	48828	44695	4133	44695	4133
January 2023	53849	45547	8302	45547	8302
February 2023	53849	49675	4174	49675	4174
March 2023	53849	49645	4204	49645	4204
Total	483227	423709	59518	423709	59518

*As on date of issuance of the instant certificate, the residual/balance tenure of repayment stands at 218 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 : February 19, 2024

Address of borrower(s) :

Ruchita Mehrotra & Kanhaiya Lal Mehrotra
Infosys Bpo Ltd No350 Hebbal Electronics
City Hootagalli
Mysore570027
Mysore-570027

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