

PROVISIONAL INTEREST CERTIFICATE FOR CLAIMING DEDUCTIONS UNDER SECTIONS 80E OF
THE INCOME TAX ACT, 1961

To Whomsoever It May Concern

This is to state that Mr. Nitin Kumar and Mr. JAGDISH CHANDRA GUPTA and Mrs. KUHeli MITRA has/have been granted an Education Loan Rs. 20,16,000.00/- for higher education, details of which are as follows:

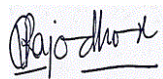
Loan Account Number:	L1DEL00100010795
Applicant's Name	Nitin Kumar
Name and Address of Educational Institute	Saint Marys University, Saint Marys university 923 Robie St
Course Undertaken	Master of Science in Computing and Data Analytics Program
Date of First Disbursement	10-Sep-2021
Interest repayment start date	05-Oct-2021

The above term loan is repayable in Equated Monthly Installments (EMIs) comprising of Principal and Interest. The break-up of the EMI amount for the above loan into Principal and Interest is as follows:

Period	Payable from April 01, 2021 to March 31, 2022
EMI Amount Payable	Rs. 3,167.00
Principal Amount payable in EMI	Rs. 0.00
Interest Amount payable in EMI	Rs. 0.00
Interest Amount payable in Pre-EMI	Rs. 3,167.00
Principal Amount payable in Pre-EMI	Rs. 0.00
Current Status of Loan	Partial Disbursed

- # This Provisional certificate is issued only at the account holder's request and based upon projected Equated Monthly Installments (EMIs). This depends upon future repayment made by the account holder. Final certificate will be issued only after March 31, 2022.
- # Deduction under section 80E of the Income Tax Act, 1961 in respect of the interest on the borrowed 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.
- # For purpose of calculation of Interest/ further interest (additional interest) and other charges, the basis, applied by the Bank is 1/12 applied monthly.

For ICICI Bank Ltd.,



Authorised Signatory
Date: October 29, 2021

Nitin Kumar
4031 Tower 4 Prestige Lakeside
Habitat Gunjur Road Varthur ,
Landmark -Na,Bangalore Urban ,
Bangalore, Pin Code - 560087
Karnataka,India

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.