

**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 Vavilala Naresh Kumar & Vavilala Vanaja has/have been granted Housing Loan for purchase/ construction of house property for an amount of Rs. 51,96,000/-, the details of which are provided as below:

Loan Account Number : TBGTR00006434855  
Application Form Number : 7727007009  
Date of Sanction : 17-Dec-22  
Date of Disbursal : 20-Dec-22  
Address of the Property : 103 1ST FLOOR SY NO.97,BODUPPAL VILLAGE AND MUNICIPAL CORPORATION, NA HYDERABAD 500009

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 2024	45967	38260	7707	38260	7707
May 2024	45967	38202	7765	38202	7765
June 2024	45967	38144	7823	38144	7823
July 2024	45967	38085	7882	38085	7882
August 2024	45967	38026	7941	38026	7941
September 2024	45967	37967	8000	37967	8000
October 2024	45967	37907	8060	37907	8060
November 2024	45967	37846	8121	37846	8121
December 2024	45967	37785	8182	37785	8182
January 2025	45967	37724	8243	0	0
February 2025	45967	37662	8305	0	0
March 2025	45967	37600	8367	0	0
Total	551604.0	455208.0	96396.0	342222.0	71481.0

\*As on date of issuance of the instant certificate, the residual/balance tenure of repayment stands at 230 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 : December 11, 2024

Address of borrower(s) :

Vavilala Naresh Kumar & Vavilala Vanaja  
H No 4-39/2/1 P No 491 Buddha Nagar Peerzadiguda  
Medipally  
Hyderabad  
Hyderabad Medchal Malkajgiri Telangana  
Hyderabad - 500092

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](http://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