

TO WHOMSOEVER IT MAY

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

This is to state that Sandeep Kaur & Baljinder Singh has/have been granted Housing Loan for purchase/ construction of house property of Rs.1,323,000.00/-, the details of which are given below:

Loan Account Number : LBLUD00006359485
Application Form Number : 77213016358
Address of the Property : Khata No 4 5, Khasra No 35 20 1 7 11 Street No 3 ,
Adarsh Nagar Abuwal, Mullanpur, Ludhiana-141001

The above 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:

	Payable from April 2022 to March 2023 (in Rs.)
EMI Amount / Prepayment if any	34351.00
Principal Component	11396.00
Interest Component	22955.00
Pre-EMI Interest	3934.00
Principal repayment during Pre-EMI	0.00

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, 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)



Address of borrower -
Sandeep Kaur
Abuwal Ludhiana
Punjab, 141105
Ludhiana-141105

Authorised Signatory
Date February 27, 2023

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