

To
The Finnish Immigration Service,
Finland

Date – 20/09/2024

Respected Sir/Madam,

Please find below my responses to the clarifications requested in your recent letter.

1- **Joint Account** - I am writing to clarify the information regarding the bank statement submitted with my application. Although the format of the bank statement indicates a "joint" account, I would like to confirm that I am the sole holder of the account. This is merely the bank's standard format of writing, as also mentioned in the official bank declaration attached.

To further clarify, the statement includes only my name, and there is no joint holder listed. If you review the statement closely, you will notice that the space for the joint holder is left blank. Additionally, my address is provided, starting with "D/O Rajender Kumar." Please note that Rajender Kumar is my father and not a joint account holder. His name appears only as part of my address for reference purposes.

2- I would like to provide further clarification regarding the sum of ₹2.90 lakhs credited to my bank account. This amount was received as token money in connection with the sale of a property, for which I have already submitted the contract as part of my application.

I understand that the transaction may raise concerns since the funds were deposited directly into my account, and my father, who was handling the property sale, was not fully aware of this aspect. The property was being sold to secure funds for my future, and given the immediate need for the funds to be deposited in my account, they were credited directly to me instead of first passing through my father's account.

Unfortunately, due to a lack of guidance, we were unaware of the proper procedures at the time. I kindly request that you take this explanation as my formal submission confirming that the funds are legitimate and tied to the property sale contract.

I would like to provide further clarification regarding the funds deposited into my account, along with some additional details related to the property sale.

- **Pending Property Ownership Transfer:** The ownership of the property has not yet been transferred as the full contracted amount is still pending. The total value of the property is ₹20 lakhs, but to date, we have only received ₹9 lakhs. The remaining amount is expected in December-January, after which the final ownership transfer will take place. A notarized government contract detailing the sale was attached with the application for your reference.

- **Rs 95,000/- Transaction (10/04/2024):** On 10th April 2024, ₹95,000/- was credited to my account by Purva Wadhwa, one of the property purchasers, alongside Jaspreet Kaur.
- **Rs 2,00,000/- Cash Deposit:** A cash deposit of ₹2,00,000/- was made into my account by my father at the time of the property contract signing. This amount was part of the initial payment for the sale.

3- I would like to provide the required details regarding my sponsor. My father is my primary sponsor, and I have attached his bank statement along with his Income Tax Return (ITR) as requested. He operates a transport business; however, since he is self-employed, there is no formal pay slip available. My mother runs a boutique business from home, and my grandfather, a retired government officer, also resides with us and receives a regular pension.

Ramandeep Kaur.