

# TATA CAPITAL

Financial Services Limited

Ref No: TCL/PL/202512/73888

Date: December 17, 2025

To,

**Amit Patel**

Registered Mobile: +91-9999999903

## Subject: Sanction of Personal Loan Application

Dear Amit Patel,

We thank you for choosing Tata Capital Financial Services Limited for your financial needs. We are pleased to inform you that based on your application and credit appraisal, we have sanctioned a Personal Loan to you under the following terms and conditions:

Description	Details
Sanctioned Loan Amount	<b>Rs. 1,000,000.00</b>
Loan Tenure	<b>48 Months</b>
Rate of Interest (Fixed)	<b>12.00% p.a.</b>
Equated Monthly Installment (EMI)	<b>Rs. 10,032.53</b>
Processing Fee	<b>Rs. 0.00 (Waived)</b>
Pre-payment Charges	<b>Nil (After 12 EMIs)</b>

### Key Terms and Conditions:

1. The loan shall be disbursed to your salary account linked during the verification process.
2. Interest calculation is based on monthly reducing balance.
3. This sanction is valid for 30 days from the date of issue.
4. Repayment must be made via NACH/e-Mandate on the 5th of every month.
5. Default in payment will attract penal interest @ 2% per month on the overdue amount.

For Tata Capital Financial Services Limited,

[ Digitally Signed by Authorized Officer ]

Authorized Signatory

Registered Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013

This is a computer-generated document and does not require a physical signature.