

Ref No: TCL/PL/202512/66960

Date: December 17, 2025

To,  
Rahul Sharma  
Registered Mobile: +91-9999999901

Subject: Sanction of Personal Loan Application

Dear Rahul Sharma,

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	Rs. 400,000.00
Loan Tenure	36 Months
Rate of Interest (Fixed)	12.00% p.a.
Equated Monthly Installment (EMI)	Rs. 4,055.10
Processing Fee	Rs. 0.00 (Waived)
Pre-payment Charges	Nil (After 12 EMIs)

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