

TATA CAPITAL

LOAN SANCTION LETTER

Date: 27 October 2025

Reference No: TC/PL/20251027/C15

Customer Details

Customer Name:	Deepak Nair
Customer ID:	C15
Phone Number:	8123456789
Email:	deepak.nair@email.com
Address:	Marine Drive, Kochi - 682031
City:	Kochi

Loan Details

Loan Amount:	₹230,000
Interest Rate:	12.5% per annum
Loan Tenure:	12 months (1 years)
Monthly EMI:	₹20,489
Total Interest:	₹15,868
Total Payable:	₹245,868
Loan Purpose:	Medical
Processing Fee:	₹0 (Waived)
Disbursement Mode:	Direct Bank Transfer

Terms & Conditions

1. The loan is subject to the terms and conditions mentioned in the loan agreement.
2. EMI payments must be made on or before the 5th of every month.
3. Prepayment is allowed after 6 months with no additional charges.
4. Late payment will attract a penalty of 2% per month on the overdue amount.
5. The loan is subject to final documentation and verification.
6. Disbursement will be done within 2-3 business days post-documentation.
7. This sanction is valid for 30 days from the date of issue.

Authorized Signatory

Authorized Signature

Tata Capital

Customer Signature

Deepak Nair

This is a system-generated document and does not require a physical signature for validation.

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