

# TATA CAPITAL

## LOAN SANCTION LETTER

Date: 27 October 2025  
Reference No: TC/PL/20251027/C02

### Customer Details

Customer Name:	Kabir Rao
Customer ID:	C02
Phone Number:	8667765432
Email:	kabir.rao@email.com
Address:	78, Andheri West, Mumbai - 400053
City:	Mumbai

### Loan Details

Loan Amount:	₹200,000
Interest Rate:	12.5% per annum
Loan Tenure:	60 months (5 years)
Monthly EMI:	₹4,499
Total Interest:	₹69,940
Total Payable:	₹269,940
Loan Purpose:	Business
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**

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**Authorized Signature**

**Tata Capital**

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**Customer Signature**

**Kabir Rao**

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

**Tata Capital Limited** | Customer Care: 1800-123-4567 | [www.tatacapital.com](http://www.tatacapital.com)