



PERSONAL LOAN SANCTION LETTER

Date: 09 December 2025

Reference No: TC/PL/20251209/C01

■ Customer Details

| | |
|----------------|--|
| Customer Name: | Riya Sharma |
| Customer ID: | C01 |
| Phone Number: | 7303201137 |
| Email: | riya.sharma@email.com |
| Address: | Block A, Sector 15, Rohini, Delhi - 110085 |
| City: | Delhi |

■ Loan Details

| | |
|--------------------|-------------------------|
| Loan Amount: | ₹1,000,000 |
| Interest Rate: | 12.0% per annum |
| Loan Tenure: | 60 months (5 years) |
| Monthly EMI: | ₹22,244 |
| Total Interest: | ₹334,640 |
| Total Payable: | ₹1,334,640 |
| Loan Purpose: | Medical |
| Loan Type: | Unsecured Personal Loan |
| Processing Fee: | ₹0 (Waived) |
| Disbursement Mode: | Direct Bank Transfer |

■ Terms & Conditions

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

✉ ■ Authorized Signatory

Authorized Signature

Tata Capital

Customer Signature

Riya Sharma

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

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