

TATA CAPITAL

SECURED LOAN SANCTION LETTER

Date: 08 December 2025

Reference No: TC/PL/20251208/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:	₹1,200,000
Interest Rate:	9.5% per annum
Loan Tenure:	36 months (3 years)
Monthly EMI:	₹38,439
Total Interest:	₹183,804
Total Payable:	₹1,383,804
Loan Purpose:	Home Renovation
Loan Type:	Secured Loan
Collateral Pledged:	Residential Property - 2BHK Apartment (Estimated Value: ₹145,00,000)
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. The approved loan amount is secured against the collateral provided: Residential Property - 2BHK Apartment (Estimated Value: ₹45,00,000).
8. 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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