

TATA CAPITAL

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

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

Riya Sharma

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

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