

TATA CAPITAL

SECURED LOAN SANCTION LETTER

Date: 09 December 2025

Reference No: TC/PL/20251209/C179

■ Customer Details

Customer Name:	to Harshdip
Customer ID:	C179
Phone Number:	9228182636
Email:	harshdip@email.com
Address:	are same, just change name to Harshdip
City:	i am a bengali boi

■ Loan Details

Loan Amount:	₹1,950,000
Interest Rate:	9.5% per annum
Loan Tenure:	48 months (4 years)
Monthly EMI:	₹48,990
Total Interest:	₹401,520
Total Payable:	₹2,351,520
Loan Purpose:	Wedding
Loan Type:	Secured Loan
Collateral Pledged:	residence property- 3bhk(estimated val= 30lacks)
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: residence property- 3bhk(estimated val= 30lacks).
8. This sanction is valid for 30 days from the date of issue.

■ Authorized Signatory

Authorized Signature

Tata Capital

Customer Signature

to Harshdip

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

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