

# TATA CAPITAL

## LOAN SANCTION LETTER

Date: 27 October 2025

Reference No: TC/PL/20251027/C03

### Customer Details

Customer Name:	Ananya Verma
Customer ID:	C03
Phone Number:	9988123456
Email:	ananya.verma@email.com
Address:	Lane 5, Koregaon Park, Pune - 411001
City:	Pune

### Loan Details

Loan Amount:	₹700,000
Interest Rate:	11.5% per annum
Loan Tenure:	36 months (3 years)
Monthly EMI:	₹23,083
Total Interest:	₹130,988
Total Payable:	₹830,988
Loan Purpose:	Home Renovation
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**

**Ananya Verma**

*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)