



## PERSONAL LOAN SANCTION LETTER

Date: 12 December 2025

Reference No: TC/PL/20251212/C197

### ■ Customer Details

Customer Name:	Saurav Priyanshu
Customer ID:	C197
Phone Number:	9887766655
Email:	Saurav.Priyanshu21@gmail.com
Address:	Delhi Kapashera
City:	Delhi

### ■ Loan Details

Loan Amount:	₹100,000
Interest Rate:	11.0% per annum
Loan Tenure:	15 months (1 years)
Monthly EMI:	₹7,165
Total Interest:	₹7,475
Total Payable:	₹107,475
Loan Purpose:	Education
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

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Authorized Signature

Tata Capital

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Customer Signature

Saurav Priyanshu

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

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