

LOAN SANCTION LETTER

Date: December 12, 2025

Reference No: TC/7889820122/20251212

To:

Pappu Kumar

Mobile: 7889820122

Subject: In-Principle Sanction of Personal Loan

Dear Pappu Kumar,

We are pleased to inform you that your personal loan application has been approved in principle, subject to final documentation and verification. Below are the details of your sanctioned loan:

LOAN DETAILS

Approved Amount:	INR 150,000
Interest Rate:	12% per annum
Loan Tenure:	12 Months
Monthly EMI:	INR 13,327.32
Processing Fee:	As per terms
Disbursement:	Within 24-48 hours

Terms and Conditions:

1. EMI payment is due on the 5th of every month
2. Late payment fee of 2% of EMI amount will be charged for delays
3. Prepayment is allowed after 6 months from disbursement date
4. This sanction is valid for 30 days from the date of issuance
5. Final disbursement is subject to verification of documents
6. Please refer to the loan agreement for complete terms

We look forward to serving you and helping you achieve your financial goals. For any queries, please contact our customer service.

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

Best Regards,

Tata Capital Limited

Digital Lending Platform