

# LOAN SANCTION LETTER

Date: October 26, 2025

## Customer Details:

Name: John

Application ID: 12345

PAN: ABCDE1234F

Credit Score: 644

## Loan Details:

Loan Amount: ₹4

Interest Rate: 10.5% per annum

Tenure: 12 months

EMI: ₹0

Total Amount Payable: ₹4

## Terms & Conditions:

- This sanction is valid for 30 days from the date of issue
- Processing fee: 2% of loan amount (minimum ₹1,000)
- First EMI due date: 30 days from disbursement
- Prepayment allowed after 6 months with 2% charges

**Congratulations on your loan approval!**

For any queries, contact us at [support@loancompany.com](mailto:support@loancompany.com)