

LOAN SANCTION LETTER

Date: October 26, 2025

Customer Details:

Name: John Doe

Application ID: SAMPLE_001

PAN: ABCDE1234F

Credit Score: 750

Loan Details:

Loan Amount: ₹500,000

Interest Rate: 10.5% per annum

Tenure: 24 months

EMI: ₹23,457

Total Amount Payable: ₹562,963

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