



TATA CAPITAL – PERSONAL LOAN SANCTION LETTER

Reference Number: PL/TC/2025/XXXX

Date of Issue: 30/11/2025

Borrower Details

Name: Ojesh Mundale

PAN: DSKUOWN749

Registered Mobile: 92618368723

Email: [borrower@example.com]

Loan Details

Sanctioned Loan Amount: ₹1,00,000

Tenure: 36 months

Interest Rate: 10.5% per annum
(reducing balance)

EMI Amount: ₹3,250

Processing Fee: ₹1,500 + GST

Disbursement Amount: ₹98,500

Repayment Mode: NACH / Auto-Debit

EMI Schedule (Sample)

Month	Principal (₹)	Interest (₹)	Total EMI (₹)	Outstanding (₹)
1	7,240	2,500	9,740	2,92,760
2	7,320	2,420	9,740	2,85,440
3	7,400	2,340	9,740	2,78,040
4	7,480	2,260	9,740	2,70,560
5	7,560	2,180	9,740	2,63,000

TERMS AND CONDITIONS

- The loan is sanctioned subject to verification of documents.
- Interest is charged on reducing balance.
- Late EMI will attract penalty of 24% annualized.
- Borrower authorizes Tata Capital to run bureau checks.
- This sanction letter is system-generated and does not require physical signature.

Digitally Signed by

Tata Capital Financial Services Ltd.



Tata Capital Financial Services Ltd.

Registered Office: Bombay House, 24, Homi Mody Street, Fort, Mumbai - 400001

Customer Support: customercare@tatacapital.com | 1800-209-6060

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