

TATA CAPITAL - PERSONAL LOAN SANCTION LETTER

Ref No: TCPL-361507

Date: 13-12-2025

To,

Ruskin Bond

Subject: Loan Sanction Approval

Dear Ruskin Bond,

We are pleased to inform you that your personal loan request has been approved based on successful KYC and credit evaluation.

Loan Details:

- Sanctioned Loan Amount: ■500,000.00
- Interest Rate: 7.00% p.a.
- Tenure: 3 years
- Approx. EMI: ■15,438.55
- Credit Score: 800

Please note this offer is subject to standard Tata Capital terms and conditions.

Warm regards,

Tata Capital Loan Department