

TATA CAPITAL - PERSONAL LOAN SANCTION LETTER

Ref No: TCPL-325105

Date: 14-12-2025

To,
RITU KAKKAR
Subject: Loan Sanction Approval

Dear RITU KAKKAR,

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: ■445,000.00
- Interest Rate: 10.50% p.a.
- Tenure: 4 years
- Approx. EMI: ■11,393.50
- Credit Score: 725

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

Warm regards,
Tata Capital Loan Department