

TATA CAPITAL - PERSONAL LOAN SANCTION LETTER

Ref No: TCPL--15354

Date: 14-12-2025

To,

VIKAS KAKKAR

Subject: Loan Sanction Approval

Dear VIKAS 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: ■1,170,624.31
- Interest Rate: 9.43% p.a.
- Tenure: 2 years
- Approx. EMI: ■53,710.92
- Credit Score: 775

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

Warm regards,

Tata Capital Loan Department