

NEXUS FINANCE

Your Trusted Financial Partner

Date: 14 December 2025

Loan ID: NXS202512368A24

LOAN SANCTION LETTER

Customer Details:

Name: Customer

PAN: ABCDE1000F

Loan Details:

Sanctioned Amount:	₹2,00,000
Interest Rate:	10.5% per annum
Loan Tenure:	24 months
Processing Fee:	₹3,000 (1.5%)
Monthly EMI:	₹9,275
Total Interest:	₹22,605
Total Repayment:	₹2,22,605

Repayment Schedule:

Month	EMI Amount	Principal	Interest	Balance
1	₹9,275	₹7,525	₹1,750	₹1,92,474
2	₹9,275	₹7,591	₹1,684	₹1,84,883
3	₹9,275	₹7,657	₹1,617	₹1,77,226
...				
24	₹9,275			₹0

Terms and Conditions:

- This sanction is valid for 30 days from the date of issue.
- Disbursement is subject to verification of documents and credit assessment.
- EMI payments must be made on or before the due date each month.
- Late payment charges of 2% per month will apply on overdue amounts.
- Prepayment is allowed with a foreclosure charge of 4% on outstanding principal.
- The loan is subject to the terms and conditions mentioned in the loan agreement.

Authorized Signatory