

NEXUS FINANCE

Your Trusted Financial Partner

Date: 17 December 2025

Loan ID: NXS20251217BAD0

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