

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