

TATA CAPITAL FINANCIAL SERVICES LIMITED

Date: November 8, 2025

Reference ID: TC-PL-2025-C107

To,
Sneha Patil
302, Marine Drive
Mumbai, 400020

Subject: Sanction of your TATA Capital Personal Loan (Application ID: C107)

Dear Sneha Patil,

We are pleased to inform you that your personal loan application has been sanctioned as per the details below.

LOAN SANCTION DETAILS

Loan Amount Sanctioned: INR 5,00,000

Loan Tenure: 60 Months

Interest Rate: 11.5% p.a. (Reducing)

Equated Monthly EMI: INR 10,996

Processing Fee: INR 5,000 (1.0% of Loan Amount)

Disbursal Amount: INR 4,95,000

TERMS AND CONDITIONS

- Validity: This in-principle approval is valid for 15 days from the date of this letter.
- Disbursement: The loan amount will be disbursed to your nominated bank account after acceptance of this offer and completion of digital verifications.
- Prepayment: You may prepay the loan facility. Prepayment charges and conditions will be applicable as per company policy.
- Acceptance: By accepting this letter, you agree to all the terms, conditions, and charges mentioned herein and in the final loan agreement.

We appreciate your continued trust in Tata Capital and look forward to serving you in the future.

Sincerely,

(Digital Signature)

TATA Capital

TATA CAPITAL FINANCIAL SERVICES LIMITED

(This is an automated, digitally generated letter and does not require a physical signature.)

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