

TATA CAPITAL LIMITED

Personal Loan Sanction Letter

Loan Reference Number:	TCPL1211080000
Date of Sanction:	11 December 2025
Valid Until:	10 January 2026

Customer Details

Name:	Rajesh Kumar
Address:	42, Marine Drive, Mumbai - 400020
PAN:	ABCDE1234F
Email:	rajesh.kumar@email.com

Loan Details

Sanctioned Amount:	■600,000
Tenure:	24 months
Interest Rate:	10.99% p.a.
EMI Amount:	■27,961.92
Processing Fee:	■12,000.00
Total Interest:	■71,086.08
Total Amount Payable:	■671,086.08

Terms and Conditions

1. This sanction is valid for 30 days from the date of issue.
2. Loan disbursement is subject to verification of submitted documents.
3. Interest will be charged on a reducing balance basis.
4. No prepayment charges for foreclosure after 6 months.
5. EMI will be auto-debited from your registered bank account.

6. Delayed payments will attract penalty charges of 2% per month.
7. Insurance charges may be applicable as per policy norms.
8. The company reserves the right to modify terms as per regulatory requirements.

Documents Required for Disbursal

- PAN Card (verified copy)
- Aadhaar Card (verified copy)
- Latest 3 months' salary slips
- Bank statements for last 6 months
- Passport size photographs (2 nos.)
- Cancelled cheque / Bank account proof

This is a system-generated document and does not require a signature.
For queries, contact us at: customercare@tatacapital.com | 1800-209-9966

Tata Capital Limited
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