

Tata Capital Finance Ltd.

3rd Floor, Sector 15 Branch, New Delhi - 110001

Contact: +91-9876543210

Date: 22-Nov-2025

Loan Sanction Letter

To,

Ramesh S.

, India

Subject: Sanction of Personal Loan – Application Ref No. APP-1763823503

Dear Ramesh S.,

We are pleased to inform you that your application for a Personal Loan has been reviewed and approved. We are now in a position to sanction a loan facility for you, subject to the following terms and conditions.

Loan Details

Loan Amount: **₹1,000**

Interest Rate: **12% per annum** (Fixed rate)

Loan Tenure: **60 months**

Equated Monthly Installment (EMI): **₹22**

Mode of Repayment: Bank Account Auto Debit

Purpose: Personal Use

Fees and Charges

Processing Fee: **₹999**

Other Charges: **NIL**

Prepayment / Foreclosure Charges: As per lender policy

Security

No collateral required.

Special Conditions

1. PAN verification required
2. Salary slip of last 3 months

Validity of Sanction

This sanction letter is valid for a period of **60 days** from the date of issue. If the loan is not availed within this period, the sanction will automatically stand canceled.

Acceptance of Terms

Please read all the terms and conditions carefully. Your acceptance must be confirmed by signing and returning a copy of this letter to us.

Important Notice

This sanction letter is a provisional approval and is not the final loan agreement. The disbursement of the loan is subject to satisfactory verification of all documents and completion of legal formalities.

Authorized Signatory
Tata Capital Finance Ltd.
Contact: +91-9876543210

I, **Ramesh S.**, have read, understood and accepted all the terms and conditions mentioned in this sanction letter.

Borrower Signature
Date: _____