

Loan Sanction Letter

Tata Capital Finance Ltd.

3rd Floor, Sector 15 Branch

New Delhi - 110001

Contact: +91-9876543210

Date: 03-Dec-2025

To,

Prince

New Delhi, India

Subject: Sanction of Personal Loan – Application Ref No. APP-1764774648

Dear Prince,

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: ■10,000

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

Loan Tenure: **72 months**

Equated Monthly Installment (EMI): ■195

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.

Sincerely,

Authorized Signatory

Tata Capital Finance Ltd.

Contact: +91-9876543210

Confirmation and Acceptance by Borrower

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

Borrower Signature

Date: _____