

TATA CAPITAL

Financial Services Limited

By: CODE CRUSHERS

Ref No: KCPL/2025/LA000028

Date: December 17, 2025

SHAURYAMAN SAWAI

123, Sector-10

New Delhi - 110016

Customer Profile: Young Salaried Professional | Age Group: 23-30

Subject: Sanction of Personal Loan

Dear SHAURYAMAN,

We are pleased to inform you that your application for a Personal Loan with TATA CAPITAL Financial Services Limited has been approved. We thank you for choosing TATA CAPITAL as your financial partner.

✓ KYC Verified with AI-Powered Document Authentication

Loan Type:	Personal Loan
Application ID:	LA-000028
Account Number:	KC20254PL000028
PAN Number:	ABCDE1234F
Sanctioned Amount:	Rs10,000
Interest Rate:	10.99% p.a.
Loan Tenure:	10 months
Purpose:	NEW PHONE
Monthly EMI:	Rs1,051
Processing Fee:	Rs200 + GST
Disbursement Amount:	Rs9,800

The loan amount will be disbursed to your registered bank account within 2-3 business days upon completion of documentation.

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Terms and Conditions:

- First EMI due on the 5th of next month following disbursement.
- EMI payments through NACH/ECS/Standing instructions.
- Prepayment charges: 4% + GST on principal after 12 months, NIL thereafter.
- Late payment: Rs500 per instance + 2% per month on overdue.
- Subject to terms in the Loan Agreement.
- Ensure sufficient balance for timely EMI deduction.
- This sanction is valid for 30 days from letter date.
- All documents verified using secure AI-powered verification system.
- Loan terms customized for Young Salaried Professional profile.

Please visit your nearest TATA CAPITAL branch or contact our customer service team to complete the documentation process. Carry original documents for verification along with this sanction letter.

For queries, contact our customer care at **1800-209-7700** or email **care@TATA_CAPITAL.com**

We look forward to serving you and wish you all the best for your financial goals.

Authorized Signatory

TATA_CAPITAL Financial Services Ltd.

< b > APPROVED </ b >

Corporate Office

7th Floor, Tower A, Peninsula Business Park
Ganpatrao Kadam Marg, Lower Parel
Mumbai - 400013, Maharashtra

Contact Information

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Email: care@TATA_CAPITAL.com
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Legal

CIN: U65929MH1995PLC086970
RBI Registered NBFC
Built during Technathon 6.0