

Tata Capital Finance Limited
LOAN SANCTION LETTER

Date: 30-Dec-2025

To,
RAHUL DESHMUKH
402, Sea Breeze Apts, Bandra, Mumbai

Subject: Your Home Equity Loan Application No. 12345

Dear Sir/Madam,

We are pleased to inform you that based on your above mentioned application, Tata Capital Finance Limited (hereinafter referred to as the "Company") has in principle sanctioned the loan on the terms and conditions mentioned hereafter and printed overleaf.

Description of the Property:

Property as per details provided in your loan application and legal report.

The salient features of financial terms of loan are as under:

Total Amount Sanctioned	Rate of Interest	Tenure	Monthly Installment (EMI)	Processing Fee
INR 100,000.0001	0.50% (Floating)	36 Months	As per schedule	As per sanction

* New Retail Prime Lending Rate NRPLR is the rate of interest announced by TCHFL from time to time as its retail prime lending rate and shall govern the Rate of Interest for your loan contract from time to time.

** In case you have opted for Fixed Rate of Interest, the rate of interest shall be fixed for the period mentioned hereinabove and upon expiry of the period of Fixed Rate of Interest, the Loan shall attract floating (Adjustable) Rate of Interest based on the then prevailing TCHFL NRPLR.

Special Conditions:

- Title deeds of the property/ies in original as per the legal report shall be submitted prior to disbursement.
- If the property is jointly owned by more than one person then all owners of the property shall be co-applicants to the loan.
- Loan shall not be used for any other purpose except the purpose as represented in the application form.

For Tata Capital Finance Limited

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