XYZ BANK

Registered Office: Mumbai | CIN: U65100MH1994PLC080618 www.xyzbank.com | Customer Care: 1800-XXX-XXXX

LOAN SANCTION LETTER

Ref No: XYZ202507210000

Date: 21/07/2025

CUSTOMER DETAILS

Customer Name: Jyoti Nathany Application Date: 21/07/2025

LOAN DETAILS

Loan Type: Personal Loan
Principal Amount: Rs. 50,000

Interest Rate: 12% per annum

Tenure: 36 months
EMI Amount: Rs. 1,657
Total Amount Payable: Rs. 59,652

TERMS AND CONDITIONS

- 1. This loan is subject to the terms and conditions mentioned in the loan agreement.
- 2. EMI payments must be made on or before the due date each month.
- 3. Prepayment charges may apply as per bank's policy.
- 4. Default in payment may result in penalty charges and legal action.
- 5. The bank reserves the right to recall the loan at any time.
- 6. Insurance coverage is mandatory for the loan tenure.
- 7. All disputes are subject to Mumbai jurisdiction only.

IMPORTANT: Please read all terms and conditions carefully before accepting this loan offer. Contact our customer service for any clarifications.

For XYZ Bank
Authorized Signatory
Branch Manager