

# XYZ BANK

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

## LOAN SANCTION LETTER

Ref No: XYZ202507180000

Date: 18/07/2025

### CUSTOMER DETAILS

Customer Name: Shre jain

Application Date: 18/07/2025

### LOAN DETAILS

Loan Type:	Personal Loan
Principal Amount:	Rs. 170,000
Interest Rate:	12% per annum
Tenure:	24 months
EMI Amount:	Rs. 8,007
Total Amount Payable:	Rs. 192,168

### TERMS AND CONDITIONS

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

*This is a computer-generated document and does not require a physical signature.  
For queries, contact: customercare@xyzbank.com | 1800-XXX-XXXX*