



TVS Credit Services Limited
TVR Pride, No. 383,
16th Main, 3rd Block,
Koramangala, Bengaluru,
Karnataka – 560034.
CIN:U65920TN2008PLC069758
Web:www.tvscredit.co.in
Phone : 044-66123456
Email: helpdesk@tvscredit.com
Date : 10-04-2026

Sanction Letter

SATHYA AGENCIES PVT LTD KARIAPATTI

Dear Sir/Madam ,

Sub-Sanction Letter - TVS/CDL/DO/3006CD0630177 - Dealer Copy

We have sanctioned a loan facility for the purchase of **OPPO - A6PRO8128GBCPH2827** to our Customer **Jansirani K**. Pursuant to the agreement executed by the Customer in our favour with respect to the Loan facility and on the basis of the instructions of the Customer we are disbursing the following amount in your favour.

Kindly arrange the delivery of the Product to the customer at the below address only.

Customer Name : Jansirani K

Mobile Number : 7305586293

Customer Address : 8,KALIYAMMAN KOVIL, 1ST STREET,RAMASAMPURAM,ARUPPUKOTTAI,
NEARBY TEMPLE, Virudhunagar, TAMILNADU - 626101.

Product Brand : OPPO

Product Catg & Make : Mobile Phones - MOBILE

Product Model : A6PRO8128GBCPH2827

Scheme Code & EMI : CD_M_6851 - OPPOMOB80_BELOW25KNEW - (8/0) - & EMI Rs 3462

Details	Amount(Rs)	Deductions by TVS	Amount(Rs)
A.Product Cost	26999	1.Processing Fees	471
B.Margin Money	0	2.Advance EMI	0
C.Finance Amount(A-B)	26999	3.Dealer Subvention	478
D.Deductions by TVS	1249	4.Other Charges if any	300
E.Total Amount to be collected from the customer (1+2+4+5+6+7+8+9+10+11+12+B)	771	5.Extended Warranty (Down Payment)	0
F.Net Loan Amount(C-2)	26999	6.Insurance (Down Payment)	0
G.Final Disbursement Amount(C-D)	25750	7.Mobile Accidental Damage / Liquid Damage (Down Payment)	0
		8.Health Insurance (Down Payment)	0
		9.T-Health Subscription (Down Payment)	0
		10.INSTA card Enrollment Fee (Down Payment)	0
		11.Credit Health Report (Down Payment)	0
		12.Epicure Shield (Down Payment)	0
		Sum of Deductions(1+2+3+4+5+6+7+8+9+10+11+12)	1249

Terms

- Any amount more than the Final Disbursement Amount is to be collected from the customer before release of the Product.
- The Final Disbursement Amount would be paid to you on the explicit understanding that any sum payable/refundable by you to the customer, would be paid/refunded by you, only to us(TVS Credit Services Limited)
- Original Financier copy of the Invoice with HYP marked to TVS Credit Services Limited, copy of duly receipted Delivery.
Challan/Invoice/Delivery Receipt/Margin Money Receipt, ACH with signature as per Signature Proof and all relevant Pre-Disbursement documents clear copy should be sent to TVS Credit Services, for processing the final disbursement Amount. Further, Saathi app should be installed as applicable.
- Credit Verification Charges (Rs. 150/-) and Mandate Registration Charges (Rs. 150/-) as captured in "Other Charges" above, are to be collected as part of the down payment amount, from the customer
- Funded Product should be delivered at the above **Customer Address** only. Change in the place of delivery will not to be entertained

at any point of time.

- This Sanction Letter is valid for 10 days from the date of issue and automatically expires unless renewed. It can also be revoked by us during its currency before the delivery with intimation to you number of days is changed.
- Assets where serial number validation is mandatory, Liability of TVS Credit Services Limited arise only after successful validation of Serial number.
- The Other Charges field contains 3 mandatory charges i.e Credit Verification Charges, Mandate Registration Charges, and Stamp charges (if any)
- Mobile Assist/ADLD (Accidental Damage/Liquid Damage) plan covers accidental physical damage and/or Fails to work because accidentally fluid has entered its internal circuitry, touch panel, sub-board or battery and/or Acts of god perils, fire, lightening and explosion and/or Damage during riot, strike & malicious damage such damage that impairs the normal usage of the Registered Device.
- Extended Warranty is the plan for Consumer Durable goods, which replicates and extends the OEM warranty and covers the financial risk in the event of **breakdowns due to manufacturing defects** and also provides a superlative service experience driven by technology and committed service timelines.
- The Lender/TVS Credit/Company, upon Borrower's closure or settlement of the Loan to the satisfaction of the Lender/TVS Credit/Company, shall issue the NDC which the Borrower has submitted in relation to the Secured Asset with the Lender/TVS Credit/Company within 30 (thirty) days of such closure or settlement of the Loan either to the registered address of the Borrower mentioned in the Application Form, Sanction Letter and Loan Agreement or the Borrower may collect the same from the branch office which was opted by the Borrower in the Application Form and Sanction Letter. The Borrower may visit <https://www.tvscredit.com/branch-locator/> for locating the nearest Branch.
- The Borrower may also download the NDC from TVS Credit Saathi Application or Borrower Portal at <https://tvscs.custhelp.com/> within 30 (thirty) days of the closure or settlement of Loan Accounts by using the Borrower's registered mobile number.
- In the event of the demise of the Borrower, the Legal heir(s) of the deceased Borrower shall contact the Helpdesk team at helpdesk@tvscredit.com and submit self-attested Identity Proof, along with a copy of death certificate of the deceased Borrower, legal heirship certificate duly attested by Gazetted Officer and a notarized affidavit from other legal heirs (if any) authorizing such legal heir to collect the NDC. Upon verification, the NDC shall be released to the legal heir by the Lender/TVS Credit/Company.
- The Lender/TVS Credit/Company shall also ensure to release NDC to the Borrower within the stipulated time limit mentioned hereinabove and in case of any delay in releasing the NDC, the reason for such delay shall be communicated by the Lender/TVS Credit/Company to the Borrower through SMS/ WhatsApp to the registered mobile number/ or by issuance of intimation letter to the communication address or mobile number as specified in the Application Form, Sanction Letter and Loan Agreement.
- In case of loss of digital NDC, the Borrower shall download another copy of NDC, by using the TVS Credit Saathi Application by signing in using the registered mobile number. In the event of loss of physical NDC as mentioned hereinabove the Borrower shall obtain the duplicate copy of NDC, by paying the Charges for issuing duplicate NDC to the Lender/TVS Credit/Company, as mentioned in Loan Agreement. In case of loss/damage occurred to any document submitted by the Borrower in part or in full during the custody of the Lender/TVS Credit/Company, then, to the extent possible, the Lender/TVS Credit/Company shall assist the Borrower in obtaining the duplicate/certified copies of such documents and shall bear such reasonable cost incurred.
- Notwithstanding contained herein, the Lender/TVS Credit/Company shall release the NDC on repayment of all dues or on realization of the outstanding dues to the satisfaction of the Lender/TVS Credit/Company subject to any legitimate right or lien for any other claim the Lender/TVS Credit/Company may have against Borrower. In such a case, the Borrower shall be given notice through SMS/ WhatsApp to the registered mobile number/ or by issuance of intimation letter to the communication address or mobile number as specified in the Application Form, Sanction Letter and Loan Agreement about the same with full particulars about the remaining claims and the conditions under which the Lender/TVS Credit/Company is entitled to retain the NDC till the relevant claim is settled/paid.

Payment Terms

-We shall release the payment as per the agreed terms mutually.

Note: This is computer generated Sanction Letter Signature not required.

"TVS Credit Services Limited", TVR Pride, No. 383, 16th Main, 3rd Block, Koramangala, Bengaluru, Karnataka – 560034