

Date: 11/12/2025  
Ref No: UBAI/1765427942575/  
LN

To,  
Shikhar Dhawan  
PAN: BNKPD7001U

## SUBJECT: IN- PRINCIPLE LOAN SANCTION LETTER

Dear Customer,

We are pleased to inform you that based on your credit profile and income assessment, your application for a Agriculture Loan has been provisionally approved.

### KEY LOAN DETAILS

Sanctioned Amount	<b>INR 20,00,000</b>
Interest Rate (Floating)	<b>7% p.a.</b>
Loan Tenure	<b>5 Years (60 Months)</b>
Monthly EMI (Estimated)	<b>INR 39,602</b>

### Repayment Illustration

Note: This is an indicative schedule based on current interest rates.

Loan Amount	Tenure	Calculated EMI
INR 20,00,000	5 Years	INR 39,602