

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

**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