

# LOANFLOW AI

## LOAN SANCTION LETTER

Application ID: LF19811

Date: 11 December 2025

Dear Vamshi Krishna,

**Congratulations!** Your loan application has been **APPROVED**.

### LOAN DETAILS

<b>Applicant Name</b>	Vamshi Krishna
<b>PAN Number</b>	ABCPS1234K
<b>Loan Type</b>	Education Loan
<b>Sanctioned Amount</b>	₹1,200,000
<b>Tenure</b>	42 months
<b>Interest Rate</b>	9.75% p.a.
<b>Monthly EMI</b>	₹33,837.96
<b>Total Repayment</b>	₹1,421,194

### CREDIT ASSESSMENT

<b>CIBIL Score</b>	782
<b>FOIR</b>	35.3%
<b>Risk Category</b>	Low
<b>Approval Scenario</b>	B - Conditional Approval

*Generated by LoanFlow AI | 5-Agent Architecture with CIBIL Integration*