

LOANFLOW AI

LOAN SANCTION LETTER

Application ID: LF20247

Date: 11 December 2025

Dear Vamshi Krishna,

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

LOAN DETAILS

Applicant Name	Vamshi Krishna
PAN Number	ABCPS1234K
Loan Type	Business Loan
Sanctioned Amount	₹1,000,000
Tenure	60 months
Interest Rate	15.25% p.a.
Monthly EMI	₹23,921.36
Total Repayment	₹1,435,281

CREDIT ASSESSMENT

CIBIL Score	782
FOIR	27.0%
Risk Category	Low
Approval Scenario	A - Instant Approval

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