

LOANFLOW AI

LOAN SANCTION LETTER

Application ID:LF19811

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	Education Loan
Sanctioned Amount	■1,200,000
Tenure	42 months
Interest Rate	9.75% p.a.
Monthly EMI	■33,837.96
Total Repayment	■1,421,194

CREDIT ASSESSMENT

CIBIL Score	782
FOIR	35.3%
Risk Category	Low
Approval Scenario	B - Conditional Approval

