

# MICROFINANCE LOAN ASSESSMENT REPORT

## Credit Evaluation Document

Report Date: 2025-12-17

### 1. Applicant Information

Applicant Name	Bhavana
Age	21
Monthly Income	■ 12000
Loan Amount Requested	■ 200000
Credit History	Good

### 2. EMI & Repayment Analysis

Interest Rate	5% per annum
Recommended EMI	■ 17121.5
Monthly Capacity	■ 5000
Repayment Period	44 months

### 3. Risk & Decision

Predicted Risk Score: 0.01%

Decision: **APPROVED**

Reason: All eligibility criteria satisfied.

### Authorized Verification

Signature: \_\_\_\_\_

Seal / Stamp: \_\_\_\_\_