

Deep Analysis



The applicant's financial profile shows a combination of strengths and structural vulnerabilities that must be carefully balanced. The current debt-to-income (DTI) ratio is 0.54, which places the case in the LOW risk band. Ratios above 0.50 are usually associated with limited flexibility to absorb unexpected expenses or income drops, so this indicator is a central driver of the overall risk classification. Monthly residual income after covering reported expenses is 500.00. This value represents the actual liquidity available to service new debt and is more relevant than the gross income figure of 650.00. When combining expenses and existing debt obligations, they absorb approximately 53.8% of the monthly income, which indicates a moderately stressed budget. The credit score of 750 suggests a history with some delays, limited credit depth, or a mix of credit products that has not always been optimally managed. The presence of 1 active loans amplifies this risk, since households with multiple ongoing obligations are more exposed to interest accumulation and administrative complexity. Employment stability of 3.0 years provides a partial anchor to the analysis. While this is not a weak point, a longer and more consistent work history would further reduce risk. The requested amount of 2000.00 over 36 months may be affordable under current conditions, but it leaves limited buffer if interest rates increase or if personal income is temporarily reduced.

Recommendations



Based on the current indicators, the following actions are recommended to improve the applicant's risk profile:

- Reduce outstanding debt, prioritizing products with the highest interest rates, to bring the DTI closer to the 0.30–0.35 range.
- Avoid opening new credit lines or increasing credit card limits during the next 6–12 months.
- Improve credit score by paying installments before the due date and avoiding missed payments.
- Build a small emergency fund so that unexpected events do not directly affect repayment capacity.
- Renegotiate or consolidate some existing debts if there are multiple small obligations with high rates.
- Consider requesting a slightly lower loan amount or a longer term to reduce monthly payment pressure.
- Maintain employment stability and, when possible, document income growth or promotion perspectives.

Final Conclusion



Final decision: APPROVED. Risk profile is acceptable for approval. From a prudential perspective, the applicant does not present an extreme risk profile, but the combination of DTI, credit score and multi-loan exposure requires conservative conditions. Under the current situation, the loan is better positioned as a conditional or tightly monitored approval rather than a standard product. If the recommended measures are implemented — particularly debt reduction and credit score improvement — the applicant could migrate to a significantly stronger risk category within 4–8 months. At that point, renegotiation of conditions or access to more favorable rates would be technically justified.

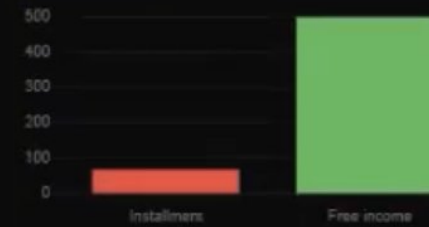
Suggested Interest Rate

8% – 11%

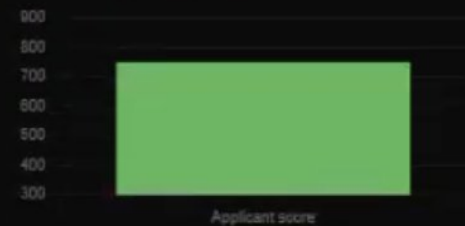
DTI Scenarios (Debt Reduction)



Affordability: Installment vs Free Income



Credit Score Position



Loan to Income Ratio



Agent Analysis

Risk Agent:

- Debt-to-income ratio is moderately high.

Compliance Agent:

All minimum requirements were met.

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Loan Evaluation Results

DECISION

APPROVED

Risk profile is acceptable for approval.

Executive Summary

- Risk level: LOW
- Affordability: installment uses 13.7% of free income
- Compliance: requirements met
- DTI: 0.54 (ratio of total debt + expenses to income).
- Estimated installment: 68.36 vs free income of 500.00.
- Loan-to-income ratio (annual): 25.6%.
- Overall risk assessment: LOW with 28.0% estimated risk.

Risk Level

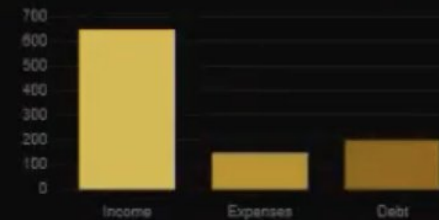


28.0%

Risk level: LOW

Key Financial Metrics

Monthly income: 650.00 | Expenses: 150.00 | Debt: 200.00



Employment

Employment Type

Employee



Years in Current Job

3

Loan Request

Loan Amount Requested

2000

Loan Term (months)

36

Purpose of Loan

Business



Evaluate

AI-Assisted Loan Eligibility Evaluation

Personal Information

Age

23

Financial Information

Monthly Income

650

Total Monthly Expenses

150

Total Current Debt

200

Number of Active Loans

1

Credit Score

750

Employment

Employment Type

Employee



Years in Current Job