FinInclusion AI

Alternative Credit Risk Assessment Report

Report ID:	FIA-00001	**Assessment Date:**	December 13, 2025
Applicant Name:	Akhil	**Processed By:**	Admin User
Phone:	634542345	**Processor Role:**	Branch Manager
Email:	akilmakil96@gmail.com	**PAN Card:**	FUIPA8203G

Credit Score Summary

762	**Risk Category:** Low Risk	**Repayment Probability:** 100.0%

Excellent creditworthiness. Applicant demonstrates strong financial discipline and low default risk.

Behavioral Metrics Analysis

Metric	Score	Percentage	Assessment
Income Stability Index (ISI)	0.900	90.0%	Good
Expense Control Ratio (ECR)	0.900	90.0%	Good
Payment Consistency Score (PCS)	1.000	100.0%	Good
Digital Activity Score (DAS)	0.767	76.7%	Good
Savings Discipline Ratio (SDR)	0.033	3.3%	Needs Improvement
Cashflow Health Score (CHS)	0.900	90.0%	Good

Financial Profile

Monthly Income	∎50,000.00
Monthly Expenses	∎5,000.00
Net Monthly Savings	∎45,000.00

Total Savings	■5,000.00
UPI Transactions (Monthly)	23
Bill Payment Streak	23 months
Digital Banking Period	11 months
Business Revenue (Monthly)	■400,000.00
Business Expenses (Monthly)	■40,000.00
Business Net Profit	■360,000.00

Positive Indicators

• Excellent income stability with low variation

• Strong expense management and savings capacity

• Consistent bill payment history demonstrates reliability

• Active digital banking user showing financial engagement

• Healthy business cashflow with positive margins

Areas for Improvement

• Build emergency savings fund (target: 3-6 months of expenses)

Loan Recommendations

Recommended Loan Amount	■2,00,000 - ■5,00,000
Suggested Interest Rate	10-12% per annum
Recommended Tenure	12-36 months
Additional Notes	Eligible for premium loan products with preferential terms.

Important Disclaimers

1. Research Prototype: This assessment is generated by an AI-powered research prototype and is intended for educational and experimental purposes.

2. Not a CIBIL Replacement: This alternative credit assessment does not replace traditional credit bureaus like CIBIL, Experian, or Equifax. It is designed to supplement traditional scoring for credit-invisible populations.

3. Regulatory Compliance: Any lending institution using this system must comply with RBI guidelines, fair lending practices, and applicable banking regulations.

4. Data Privacy: All applicant data is handled in accordance with data protection regulations. Financial information is encrypted and stored securely.

5. Human Review Required: Final lending decisions should involve human oversight and cannot be based solely on automated assessments.

6. Score Validity: This assessment is valid for 30 days from the date of generation. Financial circumstances may change over time.

7. Appeal Process: Applicants have the right to appeal the assessment results and provide additional documentation for reconsideration.