

# DIGITAL LOAN ANALYSIS REPORT

Comprehensive Credit Assessment & Risk Analysis

Report Date: 07 January 2026

Application ID: 12345...

Report Type: Loan Eligibility Assessment

Classification: Confidential

Validity: 30 days from generation

Version: 1.0

## ACCOUNT & CUSTOMER INFORMATION

### Account Holder Details

Account Holder Name:	Rahul Sharma
Customer ID:	CID-88992211
Date of Birth:	15-May-1990
Age:	34 Years
Gender:	Male
Registered Mobile:	+91 9988776655
Email Address:	rahul.sharma@example.com
Address:	123, Park Avenue, Mumbai, Maharashtra - 400001

### Employment & Income Details

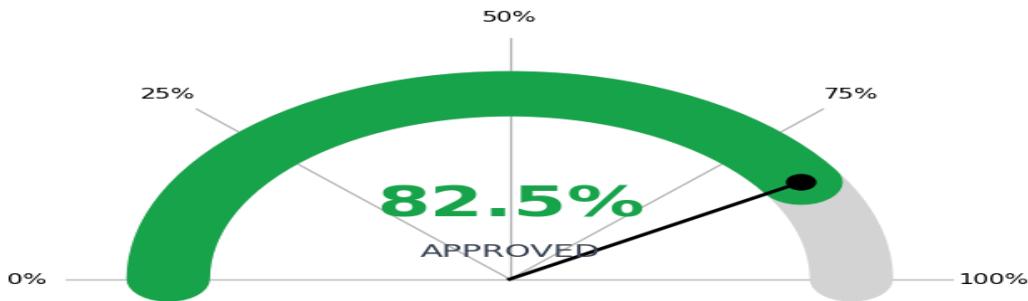
Employment Status:	Salaried
Monthly Income:	Rs.85,000

### Loan Application Details

Loan Account ID:	12345
Loan Amount Applied:	Rs.500,000
Loan Tenure:	36 Months (3 Years)
Loan Purpose:	Home Renovation
Application Date:	07-Jan-2026
KYC Status:	Verified

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## LOAN APPROVAL SCORE



## [APPROVED] | Approval Score: 82.5%

Your application has been assessed favorably based on credit profile, income verification, and risk assessment. Proceed to documentation for disbursement.

## EXECUTIVE SUMMARY

## Key Financial Metrics

Loan Amount Requested	Rs.500,000
Tenure	3 Years (36 Months)
Interest Rate (p.a.)	10.5%
Monthly EMI	Rs.16,254
Total Interest Payable	Rs.85,144
Total Repayment Amount	Rs.585,144
EMI-to-Income Ratio	19.1%
Debt-to-Income Ratio	15.0%

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## CREDIT PROFILE ANALYSIS



## Credit Score Summary

745

Rating: Good

Credit Bureau:	CIBIL / Experian / Equifax
Score Range:	300 - 900
Report Date:	07-Jan-2026

Your credit score is good. You are eligible for competitive loan terms.

## CREDIT SCORE METHODOLOGY: REAL CIBIL VS OUR AI

The following tables provide a transparent comparison between real-world CIBIL scoring and our AI-estimated simulation. This section details exactly how factors are weighted and what profile proxies are used in place of bank records.

## 1. Factor Weights &amp; Official Banking Standards (RBI)

Factor	Real Weight	AI Weight	Real Bank Source (RBI)	Our AI Data Source (Proxy)
Payment History	35%	35%	Past bank repayment records	Job tenure + Experience
Credit Utilization	30%	30%	Credit card usage vs limits	Debt-to-Income ratio
Credit History Length	15%	15%	Years since first loan/card	Age + Experience
Credit Mix	10%	10%	Balanced secured/unsecured	Home ownership + Education
New Credit	10%	10%	Recent hard credit inquiries	Employment type + Income

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## 2. Data Gap: Real CIBIL vs Our AI

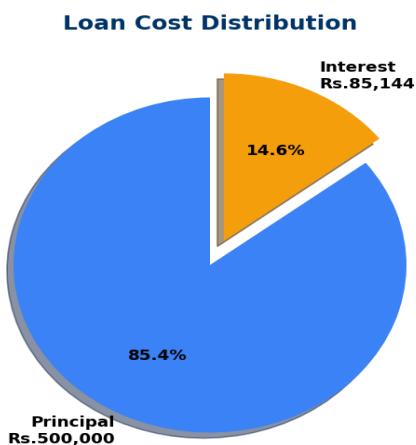
Real CIBIL Data Point	Our AI Proxy Alternative
Actual loan repayment history	Simulated from job stability
Credit card usage %	DTI ratio as proxy
Number of active loans	Not collected (Profile data only)
Loan defaults/write-offs	Not collected
Bankruptcy records	Not collected
Number of credit inquiries	Not collected

## 3. What Matches Real Banks

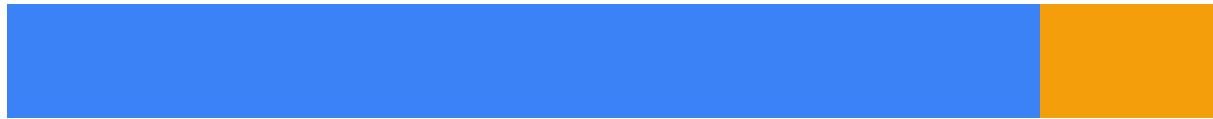
Banking Standard Feature	Our AI Alignment
Score range 300-900	Identical Scale
5 weighted factors	Identical Weights
Rating bands (6 levels)	Identical Bands
Interest rate tied to score	RBI-compliant Risk Pricing
EMI calculation formula	Standard Annuity Formula

**MANDATORY DISCLAIMER:** This credit score is a mathematical simulation using CIBIL-standard weights applied to your reported income, debt and stability metrics. Real CIBIL scores require access to your PAN-linked bank records from the past 3-10 years which we do not collect. For your official credit report, visit [www.cibil.com](http://www.cibil.com).

## LOAN COST BREAKDOWN



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**Cost Distribution**
 Principal: Rs.500,000 (85.4%)

 Interest: Rs.85,144 (14.6%)
**Payment Schedule Summary**

Component	Monthly	Annual	Total
EMI Payment	Rs.16,254	Rs.195,048	<b>Rs.585,144</b>
Principal Repaid	-	-	Rs.500,000
Interest Charged	-	-	Rs.85,144

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## AI UNDERWRITING INTELLIGENCE

### Weighted Factor Distribution

Our AI model analyzed 4 unique data points to reach this decision. The assessment identified 3 positive influence factors and 1 areas of concern or risk as detailed below.

#### POSITIVE INFLUENCES

3

#### AREAS OF CONCERN

1

## DECISION FACTORS ANALYSIS

The following factors were analyzed by our AI-powered underwriting system using Explainable AI (XAI) methodology. Each factor shows its relative impact on the loan decision.

### Factor Impact Analysis

Factor	Impact	Relative Impact (%)
High Credit Score	^ POSITIVE	45.0%
Stable Income	^ POSITIVE	30.0%
Loan Purpose Risk	^ POSITIVE	15.0%
Existing Debt	v NEGATIVE	10.0%

Your credit score of 745 is significantly above our minimum threshold, indicating excellent repayment behavior.

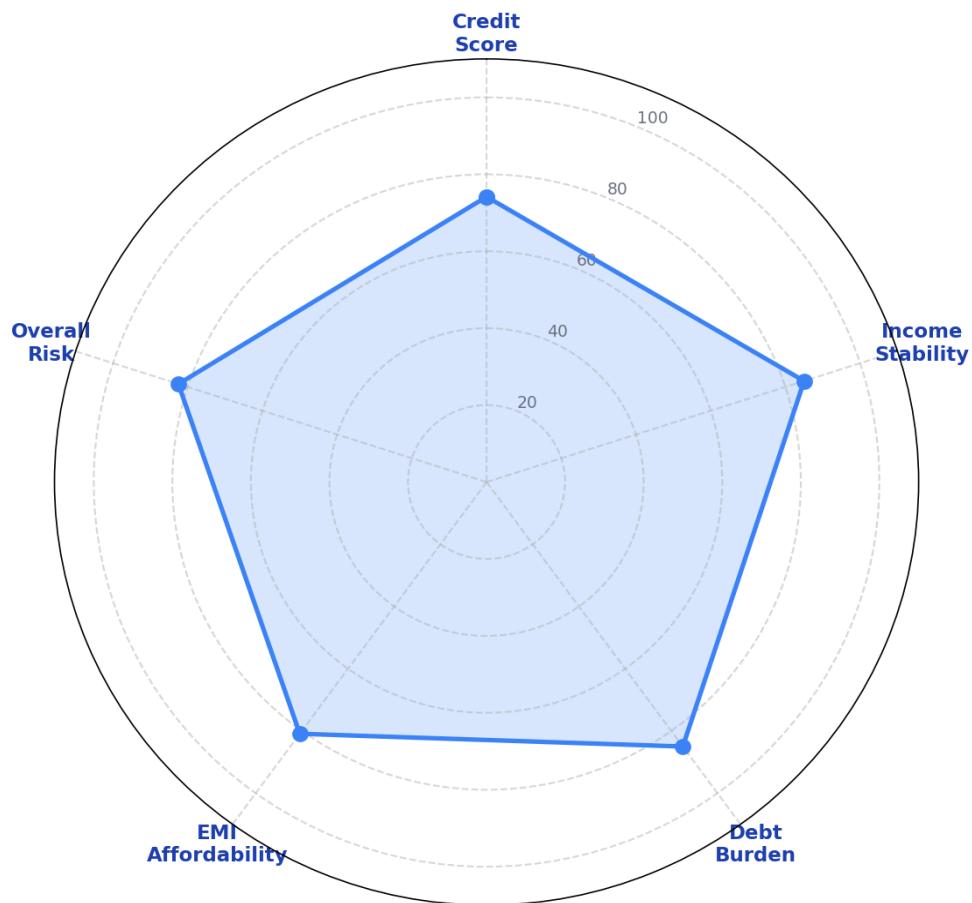
Your monthly income of Rs.85,000 provides strong coverage for the requested EMI.

Home renovation loans are considered low-risk as they improve the asset value.

Current outstanding credit card balances slightly impact your debt-to-income ratio.

## RISK ASSESSMENT PROFILE

## Risk Assessment Profile



Risk Parameter	Rating	Assessment Basis
Income Stability	HIGH	Based on declared monthly income and employment type
Debt Burden	LOW	Debt-to-Income ratio assessment
EMI Affordability	GOOD	EMI burden relative to monthly income
Credit History	Good	Based on credit bureau data
Overall Risk Grade	A	Combined risk assessment score

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## KYC VERIFICATION SUMMARY

In accordance with RBI Master Direction on KYC, the following identity and address verification steps have been performed for this application.

### Identity Verification Status

Document Type	Verification Status	Security Standard
Aadhaar (UIDAI)	VERIFIED	e-KYC (XML/OTP)
PAN (Income Tax Dept)	VERIFIED	NSDL API Integration
Selfie Verification	VERIFIED	AI-Liveness Detection
Bank Statement	VERIFIED	Account Aggregator/PDF

### RBI COMPLIANT IDENTITY VERIFICATION SYSTEM

Verified via Digital Infrastructure for Identity Management (DIIM) standards

## MASTER LOAN AGREEMENT

### MASTER DIGITAL LENDING AGREEMENT (DLA)

This Master Digital Lending Agreement is executed on the date mentioned below between the Borrower (Customer) and the Platform (Digital Lending Application) in compliance with RBI Digital Lending Guidelines 2022. By choosing to proceed, the Borrower acknowledges having read, understood, and voluntarily accepted the terms and conditions outlined in the Key Fact Statement (KFS) and Sanction Letter associated with this application.

#### 1. Parties to the Agreement

**Borrower:** Rahul Sharma  
**Customer ID:** CID-88992211  
**Platform/Lender:** AI Loan Advisor Platform (Digital Lending Partner)

#### 2. Key Business Terms

Sanctioned Amount	Rs. 500,000.00
Interest Rate (Annual)	10.50% p.a.

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Tenure (Months)	36 Months
Monthly EMI Payment	Rs. 16,254.00
Total Amount Payable	Rs. 585,144.00

### 3. Standard Binding Clauses

- 3.1 REPAYMENT: The Borrower agrees to repay the loan in equated monthly installments (EMIs) as per the schedule provided.
- 3.2 DEFAULT: In case of default, the Lender reserves the right to initiate legal proceedings and report to credit bureaus (CIC).
- 3.3 CONSENT: The Borrower provides explicit consent for data processing and credit bureau checks as per the privacy policy.
- 3.4 DISBURSAL: Loan disbursal is subject to successful final document verification and sign-off by the nodal officer.

#### DIGITALLY SIGNED BY BORROWER

Name: Rahul Sharma

Timestamp: 2026-01-07 18:02:15

SIGNED-HASH-0814237086

#### FOR LENDER (AUTHORIZED)

DigiSign: SYSTEM\_AUTH\_V1

Date: 2026-01-07

## REGULATORY COMPLIANCE & DATA SECURITY

### RBI Compliance Statement

This loan product is offered in compliance with the Reserve Bank of India (RBI) guidelines including:

- Master Direction on Digital Lending (RBI/2022-23/111 DOR.CRE.REC.No.13/21.04.177/2022-23)
- Fair Practices Code for NBFCs (RBI/DNBR/2016-17/45)
- KYC Master Direction (RBI/CDDL/2022-23/03)
- Income Recognition and Asset Classification norms

### Data Protection & Privacy

- [OK] All personal data is encrypted using AES-256 encryption standard
- [OK] Data stored in RBI-compliant, SEBI-empaneled data centers in India
- [OK] Compliant with IT Act 2000, IT Rules 2011, and DPDP Act 2023
- [OK] Third-party sharing only with explicit consent as per RBI guidelines
- [OK] Right to data portability and erasure as per applicable laws

### Grievance Redressal

Nodal Officer:	grievance@secureidentityhub.com
Toll-Free Number:	1800-XXX-XXXX (9 AM - 6 PM)
RBI Ombudsman:	<a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a>

## TERMS & CONDITIONS SUMMARY

1. Pre-payment/Foreclosure: No prepayment penalty on floating rate loans as per RBI norms.
2. Processing Fee: As disclosed in sanction letter, non-refundable.
3. Delayed Payment: Penal interest of 2% p.a. on overdue EMI amount.
4. Documentation: Standard charge creation and documentation fees applicable.
5. Loan Cancellation: Within 3 days of disbursal with no penalty (Look-up period).
6. Insurance: Optional credit life insurance available.

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