

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

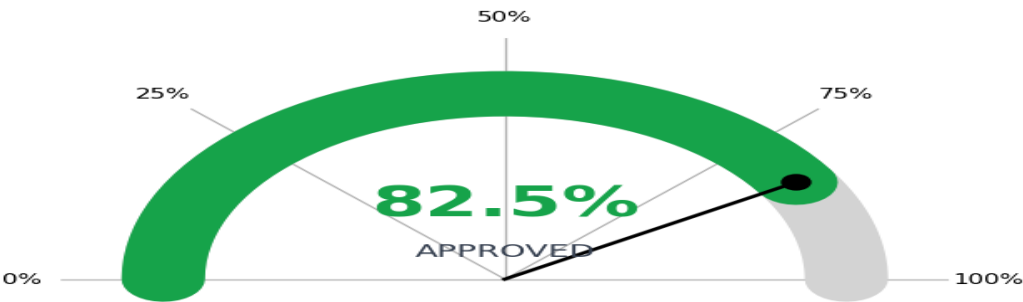
Employment & Income Details

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

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 & Official Banking Standards (SBI/RBI)

Factor	Real Weight	AI Weight	Real Bank Source (SBI/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

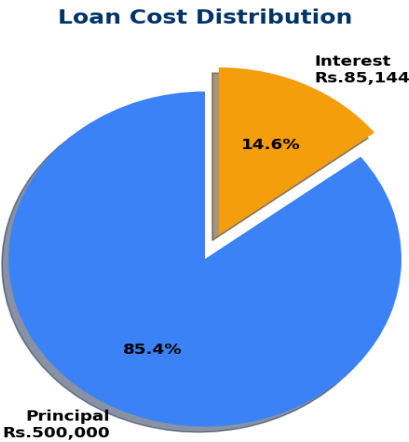
Real CIBIL Data Point	Our AI Proxy Alternative
Actual loan repayment history	Simulated from job stability
Credit card usage %	DTI ratio as proxy
Number of active loans	Not collected (Profile data only)
Loan defaults/write-offs	Not collected
Bankruptcy records	Not collected
Number of credit inquiries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

LOAN COST BREAKDOWN



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Cost Distribution



Payment Schedule Summary

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

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.



DECISION FACTORS ANALYSIS

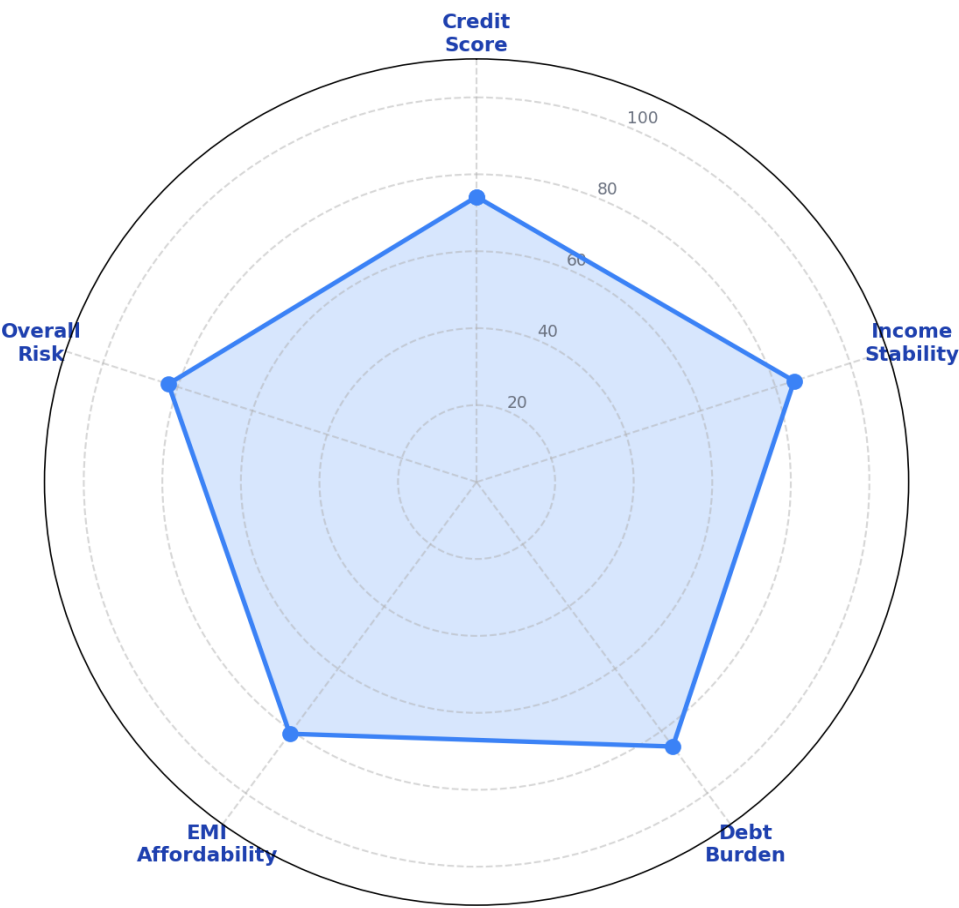
The following factors were analyzed by our AI-powered underwriting system using Explainable AI (XAI) methodology. Each factor shows its relative impact on the loan decision.

Factor Impact Analysis

High Credit Score	^ POSITIVE	45.0%
Your credit score of 745 is significantly above our minimum threshold, indicating excellent repayment behavior.		
Stable Income	^ POSITIVE	30.0%
Your monthly income of Rs.85,000 provides strong coverage for the requested EMI.		
Loan Purpose Risk	^ POSITIVE	15.0%
Home renovation loans are considered low-risk as they improve the asset value.		
Existing Debt	v NEGATIVE	10.0%
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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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:	https://cms.rbi.org.in

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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