

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

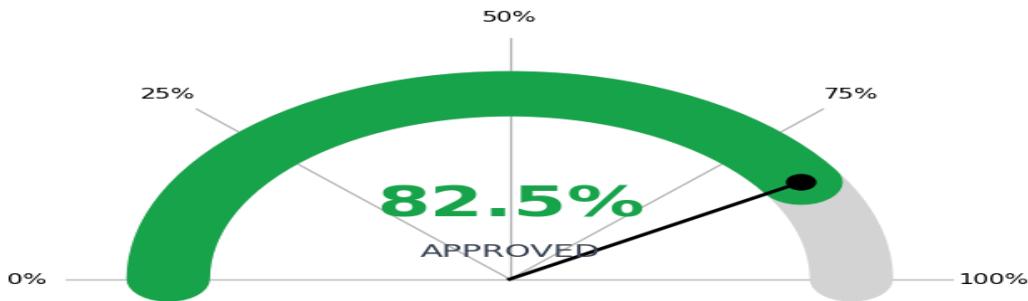
| | |
|--------------------|-----------|
| Employment Status: | Salaried |
| Monthly Income: | Rs.85,000 |

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 & 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

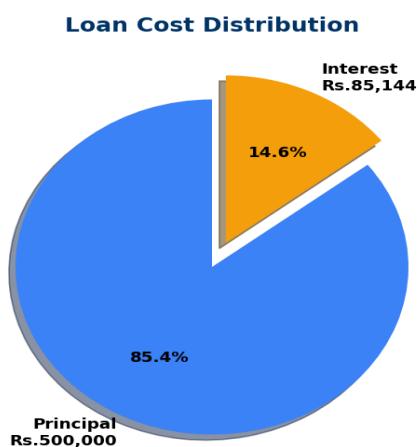
| Real CIBIL Data Point | Our AI Proxy Alternative |
|-------------------------------|-----------------------------------|
| Actual loan repayment history | Simulated from job stability |
| Credit card usage % | DTI ratio as proxy |
| Number of active loans | Not collected (Profile data only) |
| Loan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

3. What Matches Real Banks

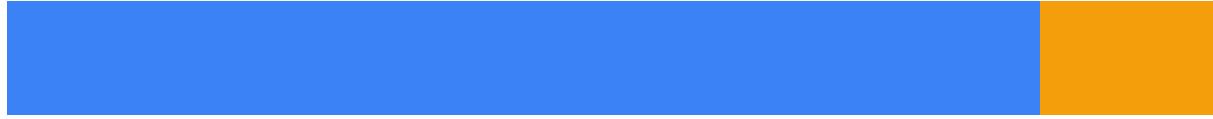
| Banking Standard Feature | Our AI Alignment |
|-----------------------------|----------------------------|
| Score range 300-900 | Identical Scale |
| 5 weighted factors | Identical Weights |
| Rating bands (6 levels) | Identical Bands |
| Interest rate tied to score | RBI-compliant Risk Pricing |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

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 | 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.

POSITIVE INFLUENCES

3

AREAS OF CONCERN

1

DECISION FACTORS ANALYSIS

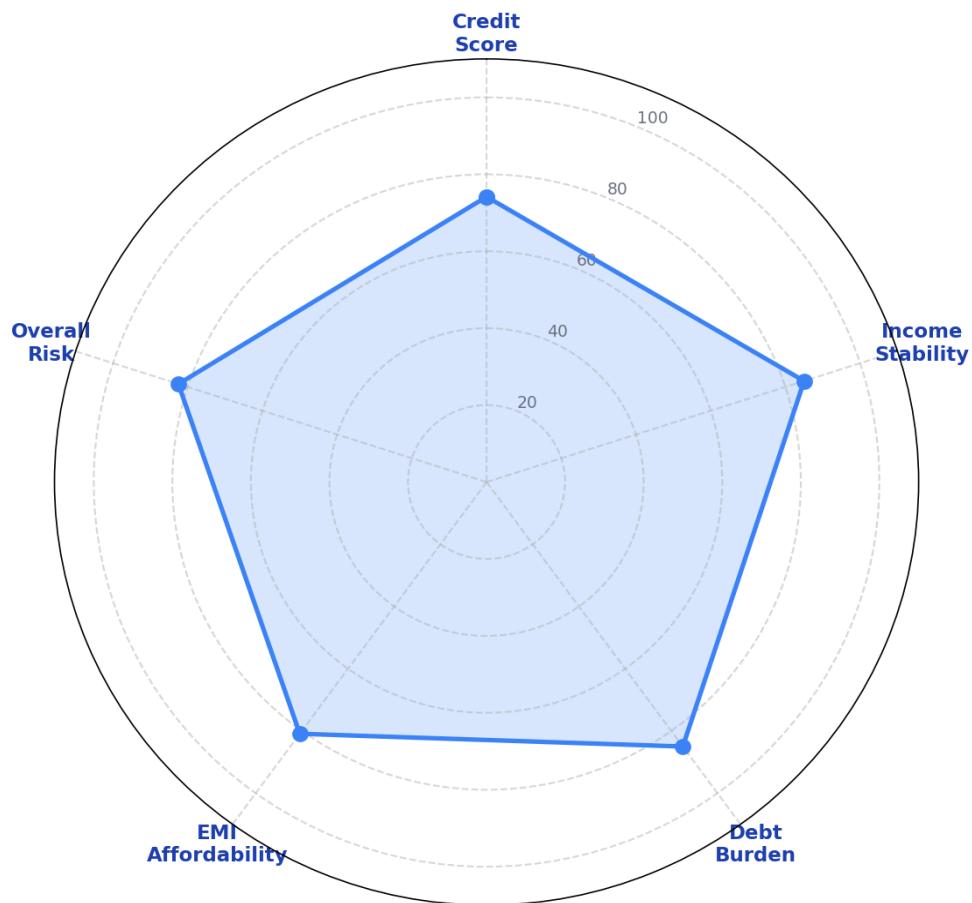
The following factors were analyzed by our AI-powered underwriting system using Explainable AI (XAI) methodology. Each factor shows its relative impact on the loan decision.

Factor Impact Analysis

| | | |
|---|-------------------|-------|
| 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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