

## Loan Applicant Assessment Report

The following analysis has been conducted based on the data predominantly extracted from a single bank statement, which may not fully represent the financial behavior or creditworthiness of the applicant over a longer period of time. Therefore, the conclusion should be considered within this limited scope.

### Largest Transactions

- A credit of 47896.0 from JANALAKSHMI FINA with a 21.7062 size relative to average balance.
- A debit of 47800.0 paid to NANGARE with a 21.6627 size relative to average balance.
- A credit of 9000.0 from a Fund Transfer, has a 4.0787 size relative to average balance.
- A debit of 8320.0 paid towards Reliance Energy Bill, with a 3.7706 size relative to average balance.
- A debit of 8204.21 paid at FINNOVATION TECH SOLUT, with a 3.7181 size relative to average balance.

### Lenders vs Non-Lenders Transactions

The total credits received from lenders were 66080.0 while debits paid to lenders were 13144.0. The ratio of lender's transaction volume to non-lender's transaction volume is 0.3044. This suggests that transactions with lenders make up a significant part of this account's activity.

### Account Balance

There were 53 days when the balance fell below 200. Given that the total observation period was 365 days, this calculates to a low balance ratio of 0.1452. This means the account was low balance, i.e., below 200 dollars, for approximately 14.52% of the time in the given period.

Based on these factors, the account holder appears to have a significant borrowing activity with a measure of irregular income or expenditure given the lower balance days. The loan decision should be made considering these factors and further information might be needed to make a more informed decision.