

# Secure Identity Hub

## Bank-Grade Loan Eligibility Analysis

### Applicant Information

|                 |                                      |
|-----------------|--------------------------------------|
| Full Name:      | Terminal Tester                      |
| Email:          | terminal_test_4873@example.com       |
| Mobile:         | 9876504873                           |
| Application ID: | 16ead94f-c844-4c9c-a287-4459dc9efb69 |

### Loan Request Analysis

|              |               |
|--------------|---------------|
| Loan Amount: | Rs. 500,000   |
| Duration:    | 5 Years       |
| Purpose:     | Personal Loan |

### AI Decision & Score

Status: **APPROVED**

|                       |   |
|-----------------------|---|
| Approval Probability: | 95.0%   |
| Decision Reason:      | Congratulations! Your application meets all eligibility criteria. |

### Proposed Terms

|                  |             |
|------------------|-------------|
| Interest Rate:   | 11.5% p.a.  |
| Monthly EMI:     | Rs. 10,996  |
| Total Repayment: | Rs. 659,778 |

### Key Factors Influencing Decision

|                    |   |
|--------------------|---|
| (+) Credit History | Credit history increases your score significantly |
| (+) DTI            | Debt-to-income ratio increases affordability      |
| (+) Total: Income  | Your income level increases approval chances      |
| (+) Loan Amount    | The loan amount increases approval likelihood     |
| (+) Married: No    | Marital status increases financial stability      |

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(-) **Dependents**

*Number of dependents decreases available income*

**\* This is a computer-generated report and does not require a physical signature.**