

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

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(-) Dependents

Number of dependents decreases available income

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