

DIGITAL LOAN ANALYSIS REPORT

Comprehensive Credit Assessment & Risk Analysis

Report Date: 29 December 2025

Application ID: test-app-id...

Report Type: Loan Eligibility Assessment

Classification: Confidential

Validity: 30 days from generation

Version: 1.0

ACCOUNT & CUSTOMER INFORMATION

Account Holder Details

Account Holder Name:	John Doe
Customer ID:	LA20250001
Date of Birth:	01-Jan-1990
Age:	34 Years
Gender:	Male
Registered Mobile:	9876543210
Email Address:	john@example.com

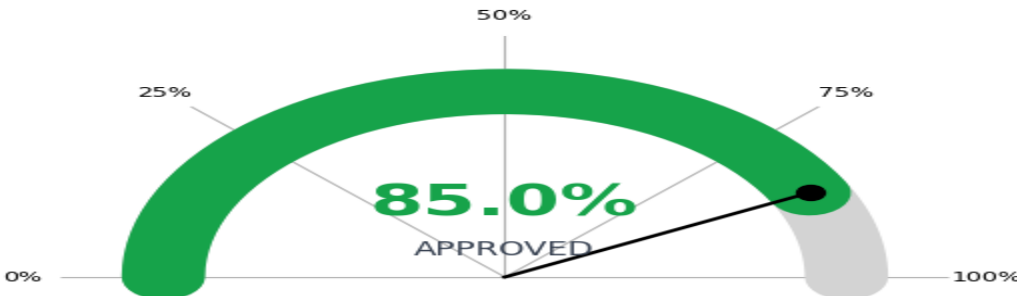
Employment & Income Details

Employment Status:	Salaried
Monthly Income:	Rs.50,000

Loan Application Details

Loan Account ID:	test-app-id
Loan Amount Applied:	Rs.500,000
Loan Tenure:	36 Months (3 Years)
Loan Purpose:	Personal
Application Date:	29-Dec-2025
KYC Status:	Verified

LOAN APPROVAL SCORE



[APPROVED] | Approval Score: 85.0%

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.)	11.5%
Monthly EMI	Rs.16,607
Total Interest Payable	Rs.97,852
Total Repayment Amount	Rs.597,852
EMI-to-Income Ratio	33.2%
Debt-to-Income Ratio	10.5%

CREDIT PROFILE ANALYSIS



Credit Score Summary

750

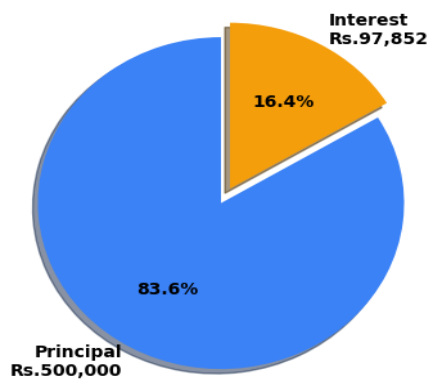
Rating: Excellent

Credit Bureau: CIBIL / Experian / Equifax
Score Range: 300 - 900
Report Date: 29-Dec-2025

Your credit score indicates excellent creditworthiness. You qualify for the best interest rates.

LOAN COST BREAKDOWN

Loan Cost Distribution



Cost Distribution



Principal: Rs.500,000 (83.6%) Interest: Rs.97,852 (16.4%)

Payment Schedule Summary

Component	Monthly	Annual	Total
EMI Payment	Rs.16,607	Rs.199,284	Rs.597,852
Principal Repaid	-	-	Rs.500,000
Interest Charged	-	-	Rs.97,852

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

Credit Score

^ POSITIVE

62.5%

High credit score

Income

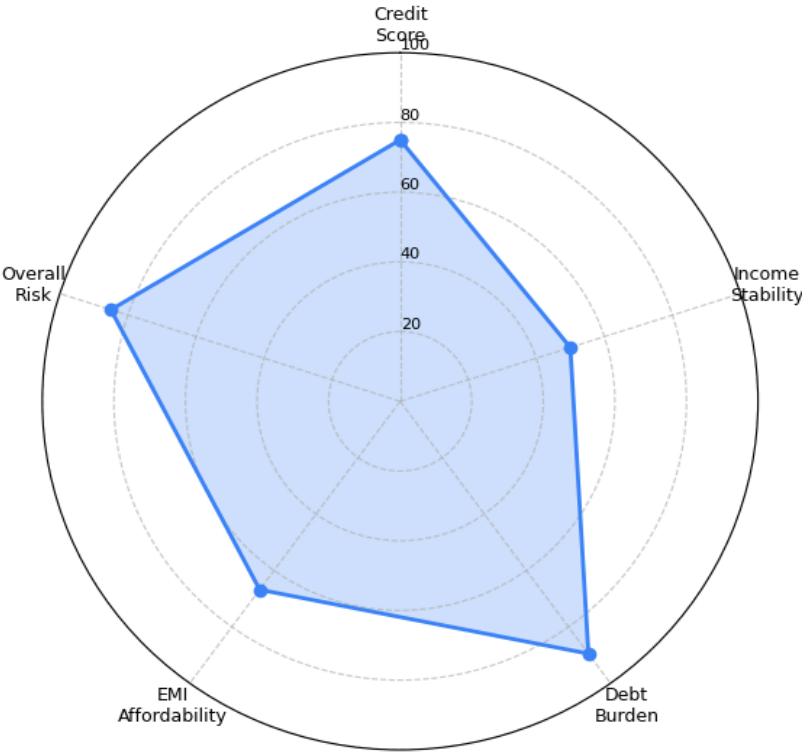
^ POSITIVE

37.5%

Stable income

RISK ASSESSMENT PROFILE

Risk Assessment Profile



Risk Parameter	Rating	Assessment Basis
Income Stability	MEDIUM	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	Excellent	Based on credit bureau data
Overall Risk Grade	A	Combined risk assessment score

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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