

# Credit Underwriting Report

## Applicant Details

Application ID:	1
Full Name:	Anmol Kumar Singh
Gender:	Male
Married:	No
Dependents:	0
Education:	Graduate
Self Employed:	No
Property Area:	urban
Monthly Income:	■ 50,000.00
Co-applicant Income:	■ 0.00
Loan Amount:	■ 150.00
Loan Term (Months):	360
Credit History Meets Guidelines:	Yes

## Final Decision & Details

Final Decision:	Approved
Confidence Score:	10.00%
Key Factors (Reasons):	Reason: Recent EMI payments were missed in the bank statement.