

**SYSTEM AND METHOD FOR PROCESSING A LOAN APPLICATION****ABSTRACT**

A system and method for processing a loan application are disclosed. The system includes a processor; and a memory unit communicatively coupled to the processor, wherein the memory unit is configured to receive a loan request from an applicant and evaluation data specific to the applicant for providing an assessment of the loan request; and wherein the processor is configured to: analyse the evaluation data to determine a plurality of evaluation scores specific to the applicant; and determine an outcome of the loan request based on the evaluation scores, and wherein the evaluation scores comprise a risk score determined based on the applicant's credit risk and behaviour risk.

**Figure 1**