

## Current Liabilities

Products	Sanction/Credit Limit	Balance	EMI	Paid Principle	Delinquencies
1_CreditCard	33000	86343	4316	1086	0
3_PersonalLoan	343082	278373	0	64709	0
<b>Total</b>	<b>376082</b>	<b>364716</b>	<b>4316</b>	<b>65795</b>	<b>0</b>

## Disposable Income

Credit Score : 725

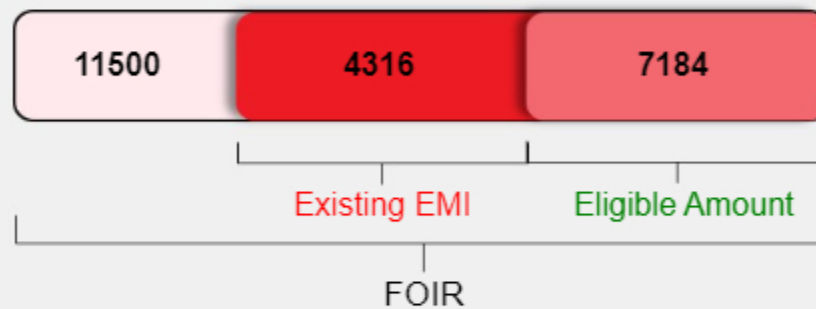
Salary: 23000

FOIR Amount: 11500

Existing EMI: 4316

**Eligible Amount: 7184**

Your existing EMI's are less than your calculated FOIR hence your eligible amount is positive



The Fixed Obligations to Income Ratio (FOIR) is a metric used by Banks and Other Financial Institutions to assess an Individual's Loan Eligibility

## Our Recommendation

We saw your interest in personal loan. According to your CREDIT analysis, we recommend

Case 1	
Top up Personal Loan	60052
Use Top UP to reduce Credit Card	86343
Use New PL to remove Credit Card	215633

Case 2	
New Personal Loan	301976

You are eligible for a new Personal Loan of ₹301976. You can get a top up on Personal Loan based on the amount you have already paid for. We recommend you use this to , Reduce Credit Card, Remove Credit Card

Do you have existing Home Loan? Test Your Loan: <https://testmyloan.ai/>  
Have a Health Insurance? Test Your Policy: <https://testmypolicy.com/>

# Detailed Report

Products	Loan Institution	Sanction/Credit Limit	Balance	EMI	Paid Principle	Delinquencies
1_CreditCard	HDFC Bank Limited	0	54429	2721	0	0
1_CreditCard	Kotak Mahindra Bank Ltd.	33000	31914	1595	1086	0
3_PersonalLoan	HDFC Bank Limited	104082	64444	0	39638	0
3_PersonalLoan	Kotak Mahindra Bank Ltd.	60000	55343	0	4657	0
3_PersonalLoan	Yes Bank	179000	158586	0	20414	0

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