

We prepared this report based on your credit analysis because you previously applied for a Personal loan from us.

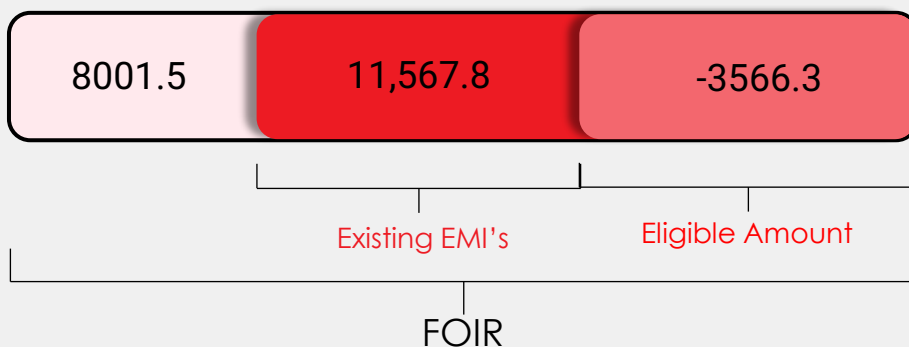
## CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Credit Card	180000	214356	10717.8	0
Personal Loan	19000	9897	850	9103
<b>Grand Total</b>	<b>199000</b>	<b>224253</b>	<b>11567.8</b>	<b>9103</b>

## DISPOSABLE INCOME

Salary : Rs. 16,003  
 FOIR Amount : Rs. 8001.5  
 Existing EMI : Rs. 11,567.8  
**Eligible Amount : Rs. -3566.3**




Your existing EMI's are more than your calculated FOIR hence your eligible amount is negative.



The Fixed Obligations to Income Ratio (FOIR) is a metric used by banks and other financial institutions to assess an individual's loan eligibility.

## FinQy Recommendation

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

Case 1	
 Top Up on Personal Loan	Rs. 9,103
 Reduce Credit Card Outstanding	Rs. 2,14,356
 Remaining Credit Card Balance	Rs. 2,05,253

You can get Top-up on Personal loan for the paid Amount and Reduce your High Interest Rate Credit Outstanding.  
 Do you have existing Home Loan? Test Your Loan: <https://testmyloan.ai/>  
 Have a Health Insurance? Test Your Policy: <https://testmypolicy.com/>



**Detailed Report**

Product	Loan Institution	Sanction / Credit_Limit	Balance	EMI	Paid Principle
Credit Card	Axis Bank Ltd.	90000	0	0	0
Credit Card	Axis Bank Ltd.	90000	93803	4690.15	0
Credit Card	HDFC Bank Limited		120553	6027.65	0
Personal Loan	IDFC First Bank Ltd	12000	2652	699	9348
Personal Loan	Mpokket Financial Services Privat Limited	2000	2061	43	-61
Personal Loan	Mpokket Financial Services Privat Limited	2000	2080	43	-80
Personal Loan	Mpokket Financial Services Privat Limited	1000	1039	22	-39
Personal Loan	Mpokket Financial Services Privat Limited	2000	2065	43	-65
Personal Loan	Axis Bank Ltd.	90000	0	0	0

**Disclaimer:**

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