

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

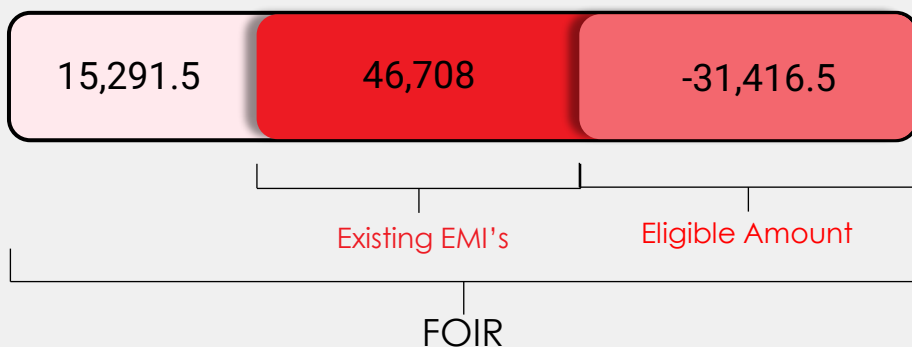
## CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Credit Card	105000	0	0	0
Personal Loan	796700	601823	20790	194877
Others	2432000	2330177	25918	101823
<b>Grand Total</b>	<b>3333700</b>	<b>2932000</b>	<b>46708</b>	<b>296700</b>

## DISPOSABLE INCOME

Salary : Rs. 30,583  
 FOIR Amount : Rs. 15,291.5  
 Existing EMI : Rs. 46,708  
**Eligible Amount : Rs. -31416.5**

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 Personal Loan

Rs. 1,94,877

You can get Top-up on Personal loan for the paid Amount.

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.	105000	0	0	0
Personal Loan	Aditya Birla Finance	157000	145786	3414	11214
Personal Loan	Axis Bank Ltd.	452000	370368	11294	81632
Personal Loan	IVL Finance Limited	17700	17700	659	0
Personal Loan	IVL Finance Limited	157000	54971	5140	102029
Personal Loan	Vivifi India Finance Private Limited	13000	12998	283	2
Others	Axis Bank Ltd.	2432000	2330177	25918	101823

**Disclaimer:**

The present report including any amendments/ modification/ update thereon which is being prepared/ operated and managed by E-Revbay Private Limited (hereinafter collectively referred to as "Company"/ "ERB"/ "We") incorporated under the Companies Act, 2013. The information contained herein is for general information purposes only. The information is provided by ERB and while we (ERB) endeavor to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to this report or the information, products, services, or related graphics contained on this report for any purpose. Any reliance you place on such information is therefore strictly at the User's own risk. The information & recommendation/s are based on the Credit check and the data as may be available/ updated with the Credit bureau. This report is an information report and we only display the information based on your inputs followed by the information/ data received from our credit bureau association/s. We DO NOT check your Credit history without your absolute Authorization and OTP authentication at all times whatsoever. However, getting a Loan/ sum/ Money is based on the sole & exclusive discretion of the Bank/ NBFC/ FI and further subject to detailed credit check & compliance with Bank/ NBFC/ FI's policy/ rules/ guidelines. We DO NOT in any manner grant guarantee that the Loan/ Sum/ Money will be disbursed to any user whatsoever. In no event will we be liable for any loss or damage including without limitation, indirect or consequential. The decision with respect to any financial product/service or opportunity or nature or suitability or choice or the viability of any product or service shall always be sole responsibility and decision of User.

