

## 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             |
| Total          | 376082                | 364716  | 4316 | 65795          | 0             |

## Disposable Income

Credit Score : 725

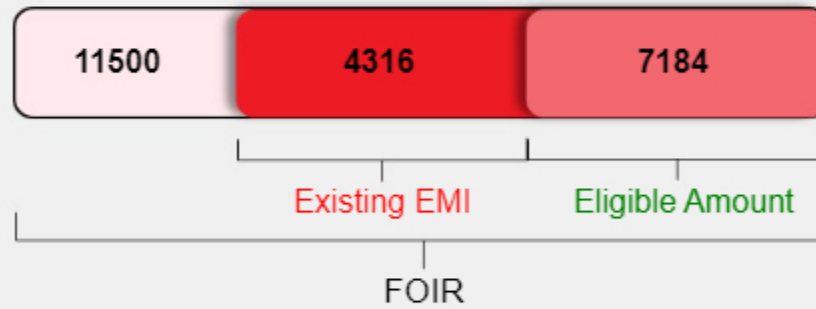
Salary: 23000

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             |

## 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.



[xsell@finqy.ai](mailto:xsell@finqy.ai)



+91 77108 84701



604, Vihaan Commercial Complex, Sonawala Lane, Goregaon (East), Mumbai – 400 063