

# **CREDIT ANALYSIS REPORT**

Pravin Ghogare

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

### **CURRENT LIABILITIES**

Products (sorted with highest interest rate)	Sanctioned / Credit Limit	Outstanding Balance	Current EMI	Loan Paid	Delinquencies (unpaid EMIs)
Credit Card	0	22188	0	0	0
Others	10000	17674	0	10000	0
<b>Grand Total</b>	10000	39862	0	10000	0

## **DISPOSABLE INCOME**

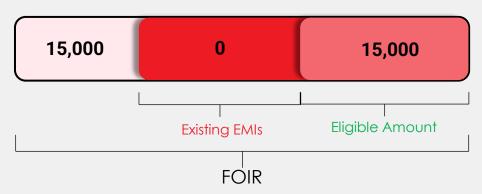
Credit Score: 747

**Salary:** Rs. 30,000

FOIR Amount: Rs. 15,000

Existing EMI: Rs. 0

Eligible Amount: Rs. 15,000



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	
	Rs. 6,20,000
Reduce Credit Card Outstanding	Rs. 22,188
Remaining New Loan	Rs. 5,97,812

You can get New Personal loan and Clear your High Interest Rate Credit Cards Outstanding.

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



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### **Detailed Report**

Product	Loan Institution	Sanction / Credit_Limit	Balance	EMI	Paid Principle	Deliquencie s
Credit Card	BANK	0	22,188	0	0	0
Credit Card	BANK	0	0	0	0	0
Credit Card	BANK	0	0	0	0	0
Others	BANK	0	17674	0	0	0
Others	FINANCE	2000	0	0	2,000	0
Others	BANK	8000	0	0	8,000	0

#### Disclaimer

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