

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

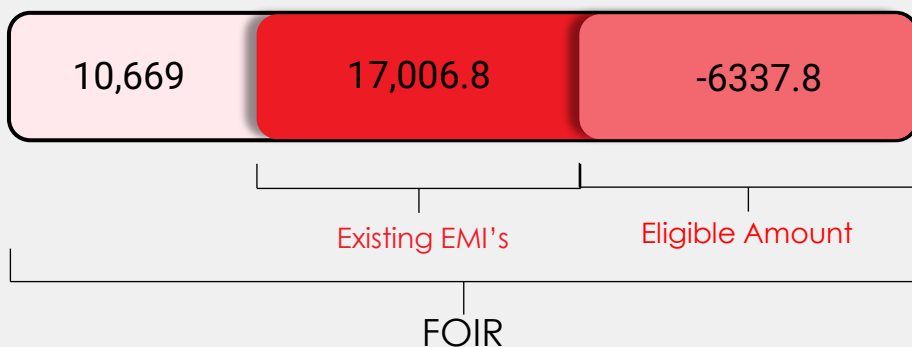
CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Credit Card		56	2.8	0
Others	359048	332949	7807	26099
Housing Loan	681767	604244	9197	77523
Grand Total	1040815	937249	17006.8	103622

DISPOSABLE INCOME

Salary : Rs. 21,338
FOIR Amount : Rs. 10,669
Existing EMI : Rs. 17,006.8
Eligible Amount : **Rs. -6337.8**

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 Home Loan	Rs. 77,523
Reduce Credit Card Outstanding	Rs. 56
Remaining Top up Loan Balance	Rs. 77,467

You can get Top-up on Home loan for the paid Amount and Reduce your High Interest Rate Credit Card 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	HDFC Bank Limited		56	2.8	0
Personal Loan	Bajaj Finance Limited	198484	194325	4316	4159
Personal Loan	Home Credit India Finance Private Limited	160564	138624	3491	21940
Housing	Dewan Housing Finance Corporation Ltd.	681767	604244	9197	77523

Disclaimer:

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