

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

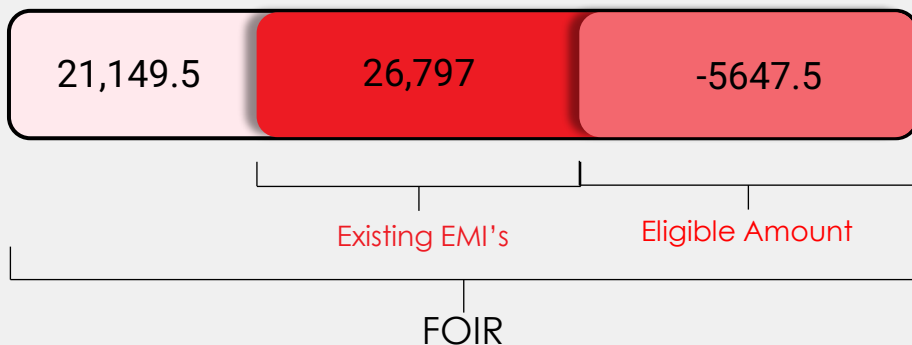
### CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Personal Loan	610000	498500	26797	111500
<b>Grand Total</b>	<b>610000</b>	<b>498500</b>	<b>26797</b>	<b>111500</b>

### DISPOSABLE INCOME

Salary : Rs. 42,299  
FOIR Amount : Rs. 21,149.5  
Existing EMI : Rs. 26,797  
**Eligible Amount : Rs. -5647.5**

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 on Personal Loan

Rs. 1,11,500

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
Personal Loan	Axis Bank Ltd.	490000	387423	10897	102577
Perosnal Loan	Bhanix Finance And Investment Limited	120000	111077	15900	8923

### Disclaimer:

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