

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

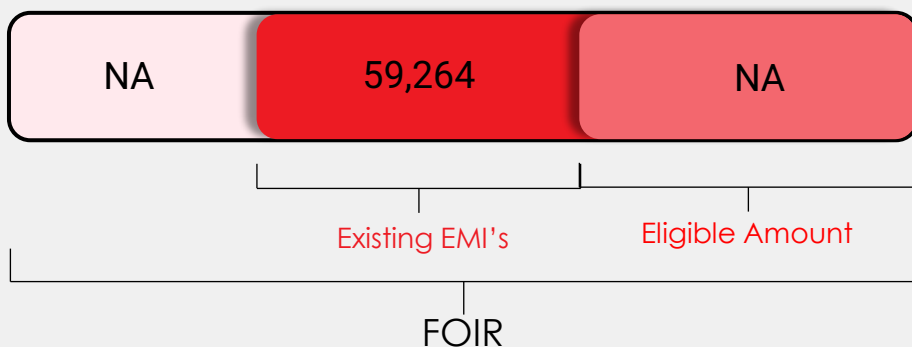
## CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Business Loan	1440000	1415477	48005	24523
Personal Loan	3000	-2486	1933	5486
Auto Loan	566173	412945	9326	153228
<b>Grand Total</b>	<b>2009173</b>	<b>1825936</b>	<b>59264</b>	<b>183237</b>

## DISPOSABLE INCOME

Salary : Rs. NA  
FOIR Amount : Rs. NA  
Existing EMI : Rs. 59,264  
**Eligible Amount : Rs. NA**


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 Auto Loan	Rs. 1,53,238
 Reduce Business Loans Outstanding	Rs. 14,15,477
 Remaining Business Loan Balance	Rs. 12,62,249

You can get Top-up on Auto loan for the paid Amount and Reduce your High Interest Rate Business Loans 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
Business Loan	Bandhan Bank Limited	640000	607871	23138	32129
Business Loan	UCO Bank	800000	807606	24867	-7606
Personal Loan	IDFC First Bank Ltd	3000	-2486	1933	5486
Auto Loan	Axis Bank Ltd.	566173	412945	9326	153228

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### Disclaimer:

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