

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 | 24000 | -64 | -3.2 | 0 |
| Personal Loan | 140255 | 119141 | 6603 | 21114 |
| Other Loan | 36689 | 17048 | 3000 | 19641 |
| Grand Total | 200944 | 136125 | 9599.8 | 40755 |

DISPOSABLE INCOME

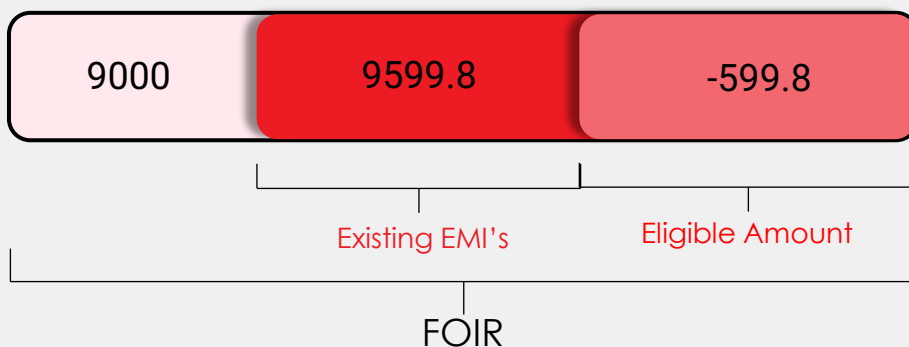
Salary : Rs. 18,000

FOIR Amount : Rs. 9,000

Existing EMI : Rs. 9599.8

Eligible Amount : Rs. -599.8

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 Personal Loan

Rs. 21,114

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 |
|---------------|--------------------------|-------------------------|---------|------|----------------|
| Credit Card | Kotak Mahindra Bank Ltd. | 24000 | -64 | -3.2 | 0 |
| Personal Loan | IDFC First Bank Ltd | 140255 | 119141 | 6603 | 21114 |
| Others | Bajaj Finance Limited | 18099 | 7755 | 2586 | 10344 |
| Others | Bajaj Finance Limited | 18590 | 9293 | 414 | 9297 |

Disclaimer:

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