

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

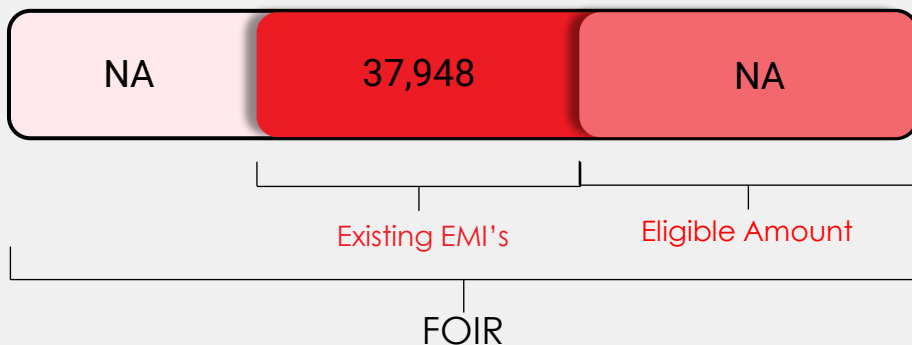
## CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Credit Card		11538	576.9	0
Business Loan	1921115	1521033	40496	400082
<b>Grand Total</b>	<b>1921115</b>	<b>1532571</b>	<b>41072.9</b>	<b>400082</b>

## DISPOSABLE INCOME

Salary : Rs. NA  
 FOIR Amount : Rs. NA  
 Existing EMI : Rs. 37,948  
**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 Business Loan	Rs. 4,00,082
 Reduce Credit Card Outstanding	Rs. 11,538
 Remaining Top Up Balance	Rs. 3,88,544

You can get Top-up on Business loan for the paid Amount and Clear High Interest Rate Credit Card Loan Outstandings.

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		11538	576.9	0
Business Loan	Au Small Finance Bank Limited	1921115	1521033	40496	400082

### Disclaimer:

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