

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

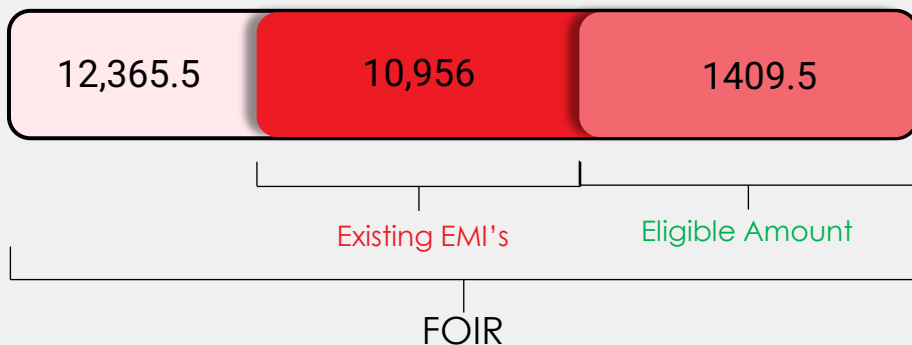
## CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Personal Loan	216000	202435	10956	13565
<b>Grand Total</b>	<b>216000</b>	<b>202435</b>	<b>10956</b>	<b>13565</b>

## DISPOSABLE INCOME

Salary : Rs. 24,731  
 FOIR Amount : Rs. 12,365.5  
 Existing EMI : Rs. 10,956  
**Eligible Amount : Rs. 1,409.5**

**Congratulations, You are Eligible  
For New Personal Loan.**



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	Case 2
 <b>New Personal Loan</b>	 <b>Top Up Personal Loan</b>
<b>Rs. 55,000</b>	<b>Rs. 13,565</b>

You can get Top-up on Personal loan for the paid Amount as well as you are Eligible for New Personal Loan.  
 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	Bhanix Finance And Investment Limited	16000	5733	5733	10267
Personal Loan	HDFC Bank Limited	200000	196702	5223	3298

### Disclaimer:

The present report including any amendments/ modification/ update thereon which is being prepared/ operated and managed by E-Revbay Private Limited (hereinafter collectively referred to as "Company"/ "ERB"/ "We") incorporated under the Companies Act, 2013. The information contained herein is for general information purposes only. The information is provided by ERB and while we (ERB) endeavor to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to this report or the information, products, services, or related graphics contained on this report for any purpose. Any reliance you place on such information is therefore strictly at the User's own risk. The information & recommendation/s are based on the Credit check and the data as may be available/ updated with the Credit bureau. This report is an information report and we only display the information based on your inputs followed by the information/ data received from our credit bureau association/s. We DO NOT check your Credit history without your absolute Authorization and OTP authentication at all times whatsoever. However, getting a Loan/ sum/ Money is based on the sole & exclusive discretion of the Bank/ NBFC/ FI and further subject to detailed credit check & compliance with Bank/ NBFC/ FI's policy/ rules/ guidelines. We DO NOT in any manner grant guarantee that the Loan/ Sum/ Money will be disbursed to any user whatsoever. In no event will we be liable for any loss or damage including without limitation, indirect or consequential. The decision with respect to any financial product/service or opportunity or nature or suitability or choice or the viability of any product or service shall always be sole responsibility and decision of User.

