

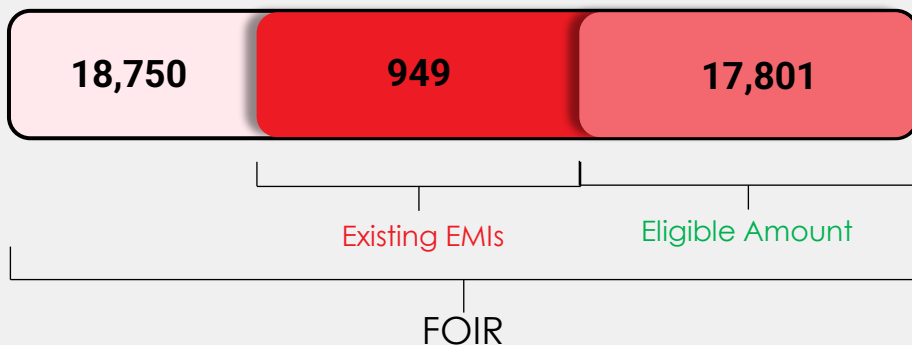
We prepared this report based on your credit analysis because you previously applied for a personal loan with us.

CURRENT LIABILITIES

| Products (sorted with highest interest rate) | Sanctioned / Credit Limit | Outstanding Balance | Current EMI | Loan Paid | Delinquencies (unpaid EMIs) |
|-------------------------------------------------|---------------------------|---------------------|-------------|--------------|-----------------------------|
| Credit Card | 0 | 18999 | 949 | 0 | 0 |
| Personal Loan | 16000 | 3379 | 0 | 12621 | 0 |
| Other Loan | 15 | 15 | 0 | 0 | 0 |
| Grand Total | 16015 | 22393 | 949 | 12621 | 0 |

DISPOSABLE INCOME

Credit Score : 734
Salary : Rs. 37,500
FOIR Amount : Rs. 18,750
Existing EMI : Rs. 949
Eligible Amount : **Rs. 17,801**



The Fixed Obligations to Income Ratio (FOIR) is a metric used by banks and other financial institutions to assess an individual's loan eligibility.

Our Recommendation

We saw your interest in personal loan. According to your CREDIT analysis, we recommend

Case 1

| | |
|--------------------------------|--------------|
| New Personal Loan | Rs. 7,20,000 |
| Reduce Credit Card Outstanding | Rs. 18,999 |
| Remaining New Loan | Rs. 70,1001 |

You can get New Personal loan and Clear your High Interest Rate Credit Cards 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 | Delinquencies |
|---------------|---------------------|-------------------------|---------|-----|----------------|---------------|
| Credit Card | HDFC Bank Limited | 0 | 18999 | 949 | 0 | 0 |
| Personal Loan | IDFC First Bank Ltd | 16000 | 3379 | 0 | 12621 | 0 |
| Others | Bank Of Maharashtra | 15 | 15 | 0 | 0 | 0 |

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.

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